

Clerk of the House of Representatives Legislative Resource Center B-106 Cannon Building Washington, DC 20515	Secretary of the Senate Office of Public Records 232 Hart Building Washington, DC 20510
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SECRETARY OF THE SENATE
05 FEB 11 PM 2:08

LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required to Complete This Page

1. Registrant name			
Organization	MBNA Corporation		
2. Address <input type="checkbox"/> Check if different than previously reported			
Address1	1100 North King Street		
City	Wilmington	State	DE
Zip Code	19884-0127	Country	US
3. Principal place of business (if different than line 2)			
City	State	Zip Code	Country
City	State/Zip or Country		
4a. Contact Name		b. Telephone number	c. E-mail
Prefix	Full Name		
Mr.	John Collingwood	302-432-0050	john.collingwood@mbna.com
7. Client Name <input checked="" type="checkbox"/> Self			5. Senate ID #
MBNA Corporation			24180-12
			6. House ID #
			3094800

TYPE OF REPORT 8. Year 2004 Midyear (January 1-June 30) OR Year End (July 1-December)

9. Check if this filing amends a previously filed version of this report

10. Check if this is a Termination Report ⇨ Termination Date _____ 11. No Lobbying Acti

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

<p align="center">12. Lobbying Firms</p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇨ \$ _____</p> <p>Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).</p>	<p align="center">13. Organizations</p> <p>EXPENSES relating to lobbying activities for this reporting were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ <u>2,600,000</u></p> <p>14. REPORTING METHOD. Check box to indicate exp accounting method. See instructions for description of opti</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definitions o</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8 Internal Revenue Code</p> <p><input checked="" type="checkbox"/> Method C. Reporting amounts under section 162(e) of Revenue Code</p>
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Form C

Printed Name and Title John Collingwood, EVP

Registrant Name MBNA Corporation Client Name MBNA Corporation

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code** information as requested. Attach additional page(s) as needed.

15. General issue area code BNK - Bankruptcy (one per page)

16. Specific lobbying issues *Add page to continue specific issues description for this issue* >

H.R. 975 Bankruptcy Abuse Protections & Consumer Protection Act
- Establish a "means" test to ensure those with sufficient assets repay a portion of their unsecured debt.

17. House(s) of Congress and Federal agencies contacted Check if None

House of Representatives
Senate
White House
Department of Treasury

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue adding lobbyists for this issue* >

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
John	Collingwood		
Joe	Crouse		
Darrell	Minott		

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Printed Name and Title John Collingwood, EVP

Registrant Name MBNA Corporation Client Name MBNA Corporation

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the client engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code** information as requested. Attach additional page(s) as needed.

15. General issue area code TAX - Taxation/Internal Revenue Code (one per page)

16. Specific lobbying issues *Add page to continue specific issues description for this issue* >

H.R. 3220 Business Activity Tax Simplification Act
- Reaffirm physical nexus test
S. 1637 Jumpstart Our Business Strength (JOBS) Act
- Tax exemption provisions affecting credit card issuers

17. House(s) of Congress and Federal agencies contacted Check if None

House of Representatives
Senate Staff

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue adding lobbyists for this issue*

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Darrell	Minott		
John	Collingwood		
Joe	Crouse		

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Printed Name and Title John Collingwood, EVP

Registrant Name MBNA Corporation Client Name MBNA Corporation

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the client engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code** information as requested. Attach additional page(s) as needed.

15. General issue area code FIN - Financial Institutions/Investments/Securities (one per page)

16. Specific lobbying issues

H.R. 1375 Financial Services Regulatory Relief Act
- Regulatory Relief
H.R. 2622 Fair Credit Reporting Bill
- Risk-Based Pricing / Financial Literacy

17. House(s) of Congress and Federal agencies contacted Check if None

House of Representatives
Senate & Senate Staff
Federal Trade Commission

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue adding lobbyists for this issue area*

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
John	Collingwood		
Joe	Crouse		
Darrell	Minott		

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Printed Name and Title John Collingwood, EVP

Registrant Name MBNA CorporationClient Name MBNA Corporation**ADDENDUM for General Lobbying Issue Area** FIN

16. Specific lobbying issues (continued from previous page)

H.R. 2929 Safeguard Against Privacy Invasions Act
- Spyware / Privacy / Opt-in Requirements
H.R. 4366 Personal Data Offshoring Protection Act of 2004
- Outsourcing / Privacy
H.R. 4661 Internet Spyware Prevention Act of 2004
- Spyware
S.R. 2472 Increasing Notice of Foreign Outsourcing Act
- Outsourcing / Privacy / Call Centers
S. 2145 SPY BLOCK Act
- Spyware / Disclosure Requirements
S. 2471 SAFE-ID Act
- Outsourcing / Privacy
FACT Act Regulations
- Rule-making Provisions / Uniform National Financial Standards
Privacy Short Notice
- Length and Language of Privacy Notices
CAN-SPAM '03
- Rule-making Provisions
Telemarketing
- Uniformity / Rule-making Provisions

Registrant Name MBNA Corporation Client Name MBNA Corporation

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant was engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code** information as requested. Attach additional page(s) as needed.

15. General issue area code BAN - Banking (one per page)

16. Specific lobbying issues *Add page to continue specific issues description for this issue* >

H.R 5251 Issues related to federal preemptive protection of national bank powers
- OCC Preemption

17. House(s) of Congress and Federal agencies contacted Check if None

House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue adding lobbyists for if*

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
John	Collingwood		
Joe	Crouse		
Darrell	Minott		

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Printed Name and Title John Collingwood, EVP

Registrant Name MBNA Corporation Client Name MBNA Corporation

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant was engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code** information as requested. Attach additional page(s) as needed.

15. General issue area code POS - Postal (one per page)

16. Specific lobbying issues *Add page to continue specific issues description for this issue* >

H.R. 4341 Postal Accountability and Enhancement Act
- Postal Reform / Rate Increases
S.R. 2468 Postal Accountability and Enhancement Act
- Postal Reform / Rate Increases

17. House(s) of Congress and Federal agencies contacted Check if None

House of Representatives
Senate

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue adding lobbyists for this issue*

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
John	Collingwood		
Darrell	Minott		

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Add a page for a different issue area

Printed Name and Title John Collingwood, EVP

Registrant Name MBNA Corporation Client Name MBNA Corporation

Information Update Page - Complete ONLY where registration information has changed.

20. Client new address

Address

City

State

Zip Code

Country

21. Client new principal place of business (if different than line 20)

City

State

Zip Code

Country

22. New general description of client's business or activities

LOBBYIST UPDATE

23. Name of each previously reported individual who is **no longer** expected to act as a lobbyist for the client

First Name

Last Name

Suffix

First Name

Last Name

Su

1 Kenneth Rynne

3

2 Junior Ortiz

4

ISSUE UPDATE

Find the code to select below.

24. General lobbying issues that **no longer** pertain

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

Name	Address	Principal place of Business (city and state or country)
	Address	City
	C/S/Z	State Country
	Address	City
	C/S/Z	State

26. Name of each previously reported organization that is **no longer** affiliated with the registrant or client

1

2

3

FOREIGN ENTITIES

27. Add the following foreign entities

Name	Address	Principal place of business (city and state or country)	Amount of contribution for lobbying activities	Ow per clie
	Street Address City	City		
	State/Province Country	State Country		

28. Name of each previously reported foreign entity that **no longer** owns, **or** controls, **or** is affiliated with the registrant, affiliated organization

1

3

5

2

4

6

Add a page for more

Printed Name and Title John Collingwood, EVP



