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LOBBYING REPORT

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

1. Registrant Name MBNA CORPORATION			
2. Address <input type="checkbox"/> Check if different than previously reported 1100 NORTH KING STREET WILMINGTON, DE 19884			
3. Principal Place of Business (if different from line 2) City: _____ State/Zip (or Country) _____			
4. Contact Name	Telephone	E-mail (optional)	5. Senate ID #
JOHN COLLINGWOOD	302-432-0500	john.collingwood@MBNA.COM	24180-12
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # 30948000

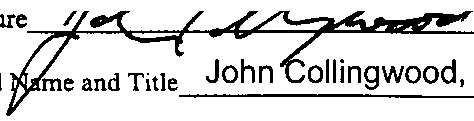
TYPE OF REPORT 8. Year 2003 Midyear (January 1-June 30) OR Year End (July 1-December 31)

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

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"/> ⇒ \$ _____ Income (nearest \$20,000)</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 period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇒ \$ <u>2,700,000</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 603 Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162 Internal Revenue Code</p>
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Signature 

Printed Name and Title John Collingwood, SVP

LD-2 (REV. 6/98)

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Registrant Name MBNA Corporation Client Name SELF

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant is 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 (one per page)

16. Specific lobbying issues

- H.R. 2622 - To amend the Fair Credit Reporting Act and issues relating to extension of certain provisions of the Fair Credit Reporting Act
- Identify Theft Issues
- Patent & Trademark Issues
- S 877- CAN SPAM
- Business Activity Tax
- Financial Privacy Issues

17. House(s) of Congress and Federal agencies contacted

Check if None

- Senate
- House of Representatives
- White House
- Department of Treasury

24180-12

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
John Collingwood	
Joe Crouse	
Kenneth Rynne	
Junior Ortiz	
Louis Freeh	

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature *[Handwritten Signature]*

Date 2/12/04

Printed Name and Title John Collingwood, SVP

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Registrant Name MBNA Corporation Client Name SELF

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, provide the following information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

H. R. 975 Bankruptcy Abuse Protection & Consumer Protection Act

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

Name	Covered Official Position (if applicable)
Joe Crouse	
John Collingwood	

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature *John Collingwood*

Date 2/12/04

Printed Name and Title John Collingwood, SVP

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