

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

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**LOBBYING REPORT**

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

1. Registrant Name <b>Providian Financial Corporation</b>			
2. Address <input type="checkbox"/> Check if different than previously reported <b>1050 Connecticut Ave., N.W., Suite 1000, Washington, DC, 20036</b>			
3. Principal Place of Business (if different from line 2) City: <b>San Francisco</b> State/Zip (or Country) <b>California 94105</b>			
4. Contact Name	Telephone	E-mail (optional)	5. Senate ID #
<b>Daniel J. McDermott</b>	<b>202-772-1101</b>		<b>29412</b>
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID #

**TYPE OF REPORT** 8. Year 2003 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 Act **INCOME OR EXPENSES - Complete Either Line 12 OR Line 13****12. Lobbying Firms**

INCOME relating to lobbying activities for this reporting period was:

Less than \$10,000 \$10,000 or more  ⇒ \$ \_\_\_\_\_  
Income (nearest \$20,000)

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).

**13. Organizations**


EXPENSES relating to lobbying activities for this reporting period were:

Less than \$10,000 \$10,000 or more  ⇒ \$ 60,000  
Expenses (nearest \$20,000)

14. REPORTING METHOD. Check box to indicate expected accounting method. See instructions for description of options.

 Method A. Reporting amounts using LDA definitions Method B. Reporting amounts under section 6033(b) Internal Revenue Code Method C. Reporting amounts under section 162(e) Internal Revenue Code

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Signature 

Printed Name and Title Daniel J. McDermott, Senior Vice President, Government Relations

REGISTRATION

Registrant Name Providian Financial Corp. Client Name Self

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

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

16. Specific lobbying issues

HR 2622 Fair and Accurate Credit Transactions Act 2003  
Title I Uniform National Consumer Protection Standards  
Title II Identify Theft Prevention  
Title III Improving Resolution of Consumer Disputes  
Title IV Improving Accuracy of Consumer Records  
Title V Improvements in Use of and Consumer Access To Credit Information  
s.660 Economic Opportunity Protection Act of 2003. Sec.2 - Reauthorization of Fair Credit Reporting Act.

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

Check if None


U.S. House of Representatives  
U.S. Senate

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

Name	Covered Official Position (if applicable)
Daniel J. McDermott	

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

Check if None

Signature  Date February 13, 2004  
Filing #23dfe785-cfe1-4bf0-92a5-8e33901f6399 - Page 3 of 4

Signature \_\_\_\_\_

Printed Name and Title Daniel J. McDermott, Senior Vice President, Government Relations

Form LD-2 (Rev. 6/98)

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