

SECRETARY

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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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LOBBYING REPORT

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

1. Registrant Name
 ... Providian Financial Corporation ...

2. Address Check if different than previously reported
 ... 1050 Connecticut Ave., N.W., Washington, DC 20036 (Suite 1000 Wm) ...

3. Principal Place of Business (if different from line 2)
 City: San Francisco State/Zip (or Country) California 94105

4. Contact Name <u>Daniel J. McDermott</u>	Telephone <u>202-772-1101</u>	E-mail (optional)	5. Senate ID # <u>29412</u>
7. Client Name <input type="checkbox"/> Self	6. House ID #		

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 Activities

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)

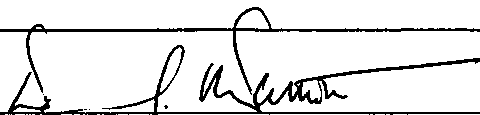
14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of methods.

Method A. Reporting amounts using LDA definition

Method B. Reporting amounts under section 60 Internal Revenue Code

Method C. Reporting amounts under section 16 Internal Revenue Code

Signature



Printed Name and Title

Daniel J. Mahoney, Senior Vice President - Government Relations

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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 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

HR 2622 Fair and Accurate Credit Transactions Act of 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
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...	
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19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature  Date August 7, 2003

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