

LOBBYING REPORT

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

1. Registrant Name:

MBNA CORPORATION

2. Address:

, WILMINGTON, DE 19884-0127

3. Principal place of business (if different from line 2):

Country: City: State/Zip(or Country):

4. Contact Name: JOHN COLLINGWOOD

Telephone: 302-432-0050

E-mail (optional): john.collingwood@mbna.com

Senate ID #: 24180-12

House ID #: 30948000

7. Client Name: Self

TYPE OF REPORT

8. Year 2005 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: Dec 31, 2005 11. No Lobbying Activity:

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: => Expenses (nearest \$20,000): 1,956,888.00

14. Reporting Method.

Check box to indicate expense accounting method. See instructions for description of options.

Method A. Reporting amounts using LDA definitions only

Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code

Method C. Reporting amounts under section 162(e) of the Internal Revenue Code

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 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:

Electronic Payment Network Strategy Discussions - General issues related to electronic payments.

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

House of Representatives
Senate

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

Name: COLLINGWOOD, JOHN

Covered Official Position (if applicable):

Name: MINOTT, DARRELL

Covered Official Position (if applicable):

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

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 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: BNK (one per page)

16. Specific lobbying issues:

S. 256 - Bankruptcy Abuse & Consumer Protection Act of 2005 - Bankruptcy reform implementation issues - Federal Reserve Board's Advanced Notice of Proposed Rulemaking regarding the Truth in Lending Act amendments of the Bankruptcy Act.

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

House of Representatives
Senate
Department of Justice
Federal Reserve Bank

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

Name: COLLINGWOOD, JOHN
Covered Official Position (if applicable):
Name: MINOTT, DARRELL
Covered Official Position (if applicable):

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

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 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: FIN (one per page)

16. Specific lobbying issues:

Data Security Breach - H.R. 1069, H.R. 1263, H.R. 3140, H.R. 3374, H.R. 3375, H.R. 3501, S. 115, S. 751, S. 768, S. 1216, S. 1326, S. 1332, S. 1408 and S. 1594 - General issues covering data security breach, use of social security numbers and file freezing. S. 687 and S. 1004 - Spyware - General issues / definitions.

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

House of Representatives

Senate

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

Name: COLLINGWOOD, JOHN

Covered Official Position (if applicable):

Name: MINOTT, DARRELL

Covered Official Position (if applicable):

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

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 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: POS (one per page)

16. Specific lobbying issues:

H.R. 22 and S. 622 - To Reform the Postal Laws of the United States - Pricing issues.

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

House of Representatives
Senate

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

Name: COLLINGWOOD, JOHN
Covered Official Position (if applicable):
Name: MINOTT, DARRELL
Covered Official Position (if applicable):

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

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 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: RET (one per page)

16. Specific lobbying issues:

Pension Reform - General Issues.

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

House of Representatives

Senate

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

Name: COLLINGWOOD, JOHN

Covered Official Position (if applicable):

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

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 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: TAX (one per page)

16. Specific lobbying issues:

H.R. 1956 - Business Activity Tax Simplification Act - Formalize physical nexus test for business taxation.

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

House of Representatives
Senate

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

Name: MINOTT, DARRELL
Covered Official Position (if applicable):

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

Signature: ON FILE Date: Feb 10, 2006

Printed Name and Title: John Collingwood, EVP -