

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

SECRETARY OF THE
03 FEB 25 AM

LOBBYING REPORT

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

1. Registrant Name MBNA Corporation			
2. Registrant Address <input type="checkbox"/> Check if different than previously reported Address 1100 North King Street City Wilmington State/Zip (or Country) DE 19884 USA			
3. Principal Place of Business (if different from line 2) City _____ State/Zip (or Country) _____			
4. Contact Name Joseph R. Crouse	Telephone (302) 432-0716	E-mail (optional)	5. Senate ID # 24180-12
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # 30948000

TYPE OF REPORT 8. Year 2002 Midyear (January 1-June 30) **OR** Year End (July 1-Dec)


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 Lobbyi

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

12. Lobbying Firms	13. Organizations
INCOME relating to lobbying activities for this reporting period was:	EXPENSES relating to lobbying activities for this reporting period were:
Less than \$10,000 <input type="checkbox"/>	Less than \$10,000 <input type="checkbox"/>
\$10,000 or more <input type="checkbox"/> >> \$ _____ Income (nearest \$20,000)	\$10,000 or more <input checked="" type="checkbox"/> >> \$ <u>\$1,640,000.00</u> Expenses (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).	14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of:
	<input type="checkbox"/> Method A. Reporting amounts using LDA definiti
	<input type="checkbox"/> Method B. Reporting amounts under section 6033 the Internal Revenue Code
	<input checked="" type="checkbox"/> Method C. Reporting amounts under section 162(Internal Revenue Code

Signature  Date 02/14/2003

Printed Name and Title Joseph R. Crouse - Senior Executive Vice President Page

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

- H.R. 3004, Financial Anti-Terrorism Act,**
- H.R. 3162, Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and O**
- Terrorism (USA PATRIOT ACT) Act of 2001,**
- H.R. 3951, Financial Services Regulatory Relief Act of 2002,**
- H.R. 556, Unlawful Internet Gambling Funding Prohibition Act,**
- Issues relating to consumer credit.**
- Administrative regulations relating to the Truth and Lending Act.**


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

Board of Governors of the Federal Reserve System
Department of Treasury
House of Representatives
Senate
White House

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

Name	Covered Official Position (if applicable)
Collingwood, John E.	
Crouse, Joseph	

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

Signature  Date 02/14/2003

Printed Name and Title Joseph R. Crouse - Senior Executive Vice President Page

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
**H.R. 333, Bankruptcy Abuse Prevention & Consumer Protection Act of 2001,
S. 420, Bankruptcy Reform Act of 2001,**


17. House(s) of Congress and Federal agencies contacted Check if None
**Department of Justice
Department of Treasury
House of Representatives
Senate
White House**

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

Name	Covered Official Position (if applicable)
Collingwood, John E.	
Crouse, Joseph R.	

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



Signature  Date 02/14/2003

Printed Name and Title Joseph R. Crouse - Senior Executive Vice President Page