

## LOBBYING REPORT

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

1. Registrant Name:

**ROYER & BABYAK**

2. Address:

925 15TH ST NW 5TH FLOOR, WASHINGTON, DC 20005

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

4. Contact Name: ROBERT S. ROYER

Telephone: 202296-0784

E-mail (optional): rsroyer@royerandbabyak.com

Senate ID #: 33875-241

House ID #: 30734023

7. Client Name:  Self

**PROVIDIAN FINANCIAL CORPORATION**

### TYPE OF REPORT

8. Year 2001 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 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): 40,000.00

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): \_\_\_\_\_

#### 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: ROYER & BABYAK Client Name: PROVIDIAN FINANCIAL CORPORATION

### 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. 556, the Unlawful Internet Gambling Funding Prohibition Act; H.R. 2579, the Internet Gambling Payments Prohibition Act; and H.R. 3004, the Financial Anti-Terrorism Act of 2001, Section 307 -- provisions relating to the use of certain bank instruments for internet gambling. No specific legislation -- issues relating to subprime lending and other bank-related 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: NELSON, PAUL

Covered Official Position (if applicable): N/A

Name: ROYER, ROBERT S.

Covered Official Position (if applicable): N/A

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

Signature: ON FILE Date: Dec 31, 2001

Printed Name and Title: ROBERT S. ROYER - MANAGING PARTNER