

LOBBYING REPORT

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

1. Registrant Name:

THE SMITH-FREE GROUP

2. Address:

, WASHINGTON, DC 20005

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

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

4. Contact Name: ROBINA SPRUILL

Telephone: 202/393-4760

E-mail (optional): rlynch@smithfree.com

Senate ID #: 35800-101

House ID #: 30770014

7. Client Name: Self

MBNA CORPORATION

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: 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): 120,000.00

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: THE SMITH-FREE GROUP Client Name: MBNA 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:

Issues related to federal preemptive protection of national bank powers. HR. 4127 Data Accountability and Trust Act (DATA) HR 3997 Financial Data Protection Act of 2005 S. 1408 Identity Theft Protection Act S. 1789 Personal Data Privacy and Security Act of 2005

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: DUMONT, SARAH

Covered Official Position (if applicable):

Name: SMITH, JAMES E.

Covered Official Position (if applicable):

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

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:

Monitoring the implementation of Public Law No. 109-8 (S. 256) Bankruptcy Abuse Prevention and Consumer Protection Act of 2005
Monitoring the implementation of S. 1408 Identity Theft Protection Act and related legislation in the Senate and House And other issues related to the bank card industry

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

House of Representatives

Senate

White House

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

Name: DUMONT, SARAH

Covered Official Position (if applicable):

Name: FREE, JAMES C.

Covered Official Position (if applicable):

Name: HICKMOTT, ROBERT

Covered Official Position (if applicable):

Name: LOCKE, W. TIMOTHY

Covered Official Position (if applicable):

Name: SMITH, JAMES E.

Covered Official Position (if applicable):

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

Registrant Name: THE SMITH-FREE GROUP Client Name: MBNA 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: CSP (one per page)

16. Specific lobbying issues:

HR. 4127 Data Accountability and Trust Act (DATA) HR 3997 Financial Data Protection Act of 2005 S. 1408 Identity Theft Protection Act S. 1789 Personal Data Privacy and Security Act of 2005

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: DUMONT, SARAH
Covered Official Position (if applicable):
Name: SMITH, JAMES E.
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 14, 2006

Printed Name and Title: Alicia W. Smith Sr. VP & Corp. Secretary -