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H.O.

**LOBBYING REPORT**

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

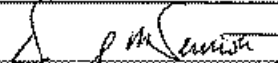
1. Registrant Name Providian Financial Corporation			
2. Address <input type="checkbox"/> Check if different than previously reported 1155 Connecticut Avenue, N.W., Suite 500 Washington, D.C. 20036			
3. Principal Place of Business (if different from line 2) City: San Francisco State/Zip (or Country) California 94105			
4. Contact Name Daniel J. McDermott	Telephone (202) 429-6606	E-mail (optional)	5. Senate ID # 294-12
7. Client Name <input checked="" type="checkbox"/> Self	6. House ID #		

**TYPE OF REPORT** 8. Year 1999 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	
<p><b>12. Lobbying Firms</b></p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇨ \$ _____  <small>Income (nearest \$20,000)</small></p> <p>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).</p>	<p><b>13. Organizations</b></p> <p>EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇨ \$ 60,000  <small>Expenses (nearest \$20,000)</small></p> <p><b>14. REPORTING METHOD.</b> Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definitions only</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code</p>

Signature 

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

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 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

HR10, Financial services Act of 1999, Title I, Sec.108, Amendments relating to limited purpose banks.

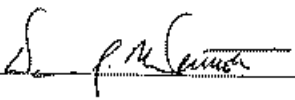
S900, Financial services Act of 1999, Title III, Sec.305, Cross marketing restrictions; limited purpose bank relief; divestiture.

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

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

Name	Current Official Position (if applicable)	New
Daniel J. McDermott		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature  Date August 11, 1999  
Printed Name and Title Daniel J. McDermott, Vice President, Government Relations

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 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  
HR 833, Bankruptcy Reform Act of 1999, Title I, Consumer Bankruptcy Provisions  
S625, Bankruptcy Reform Act of 1999, Title I, Needs-Based Bankruptcy

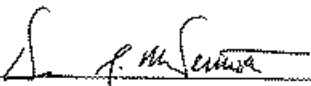
17. House(s) of Congress and Federal agencies contacted  Check if None

House of Representatives  
Senate

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

Name	Covered Official Position (if applicable)	New
<u>Daniel J. McDermott</u>		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature  Date August 11, 1999

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