

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
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SECRETAR
06 FEB

LOBBYING REPORT

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

1. Registrant name MBNA Corporation			
2. Address <input type="checkbox"/> Check if different than previously reported 1100 North King Street Wilmington DE 19884-0127 USA			
3. Principal place of business (if different than line 2) City: _____ State/Zip or Country: _____			
4a. Contact Name Mr. John Collingwood	b. Telephone number 302-432-0050	c. E-mail john.collingwood@mbna.com	5. Senate ID # 24180-12
7. Client Name <input checked="" type="checkbox"/> Self MBNA Corporation			6. House ID # 30948000

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 12/31/2005 11. No Lobbying Activity

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13	
<p>12. Lobbying Firms</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"/> ⇨ \$ _____</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>13. Organizations</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 checked="" type="checkbox"/> ⇨ \$ <u>1,956,888</u></p> <p>14. REPORTING METHOD. 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 checked="" type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code</p>

Edit Form >

Signature *John Collingwood* Date 2/10/06

Printed Name and Title John Collingwood, EVP

1000000061

Registrant Name MBNA Corporation

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 - Banking (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 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)	Ne
John Collingwood		<input type="checkbox"/>
Darrell Minott		<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

CTD0000015

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Printed Name and Title JOHN CONNINGWOOD, EVI

LD-2DS (Rev. 4.06)

Page 3 of



Registrant Name MBNA Corporation

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 FIN - Financial Institutions/Investments/Securities (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 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)	N
John Collingwood		<input type="checkbox"/>
Darrell Minott		<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

J0000080615

Registrant Name MBNA Corporation Client Name MBNA Corporation

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant is engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code** information as requested. Attach additional page(s) as needed.

15. General issue area code POS - Postal (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 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)
John Collingwood	
Darrell Minott	

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

0000080616

Printed Name and Title John Collingwood, EVP





Registrant Name MBNA Corporation

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 RET - Retirement (one per page)

16. Specific lobbying issues

Pension Reform
- General Issues.

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)	Ne
John Collingwood		<input type="checkbox"/>
		<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

0000080617





MBNA America Bank
Wilmington, Delaware

SECRETARY OF THE SENATE
(302) 453-9930
www.mbna.com
06 FEB 15 PM 2:13

February 10, 2006

Secretary of the Senate
Office of Public Records
232 Hart Building
Washington, DC 20510

RE: 2005 Year-End Lobbyist Report

To Whom It May Concern:

As Director of Government Affairs and the authorized signor for MBNA Corporation, I attempted to file the 2005 Year-End Lobbyist Report with the U.S. Senate today. After numerous attempts to file electronically with the U.S. Senate, I was finally able to complete the submission and received a confirmation number: '24180-2006-02102006105014'.

However, the submission was successful only when I attempted to file without signing the document via my electronic signature issued by Digital Signature Trust. Therefore, please accept the enclosed paper copy of our 2005 Year-End Lobbyist Report as the official report.

If you have any questions, please feel free to contact me at (302) 432-0050.

Sincerely,

John E. Collingwood
Director of Government Affairs
MBNA Corporation

Enc.

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