

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 SENATE

04 JAN -8 PM 4: 41

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			
3. Principal Place of Business (if different from line 2) City: _____ State/Zip (or Country) _____			
4. Contact Name	Telephone	E-mail (optional)	5. Senate ID #
JOHN COLLINGWOOD	(302) 432-0050		24180-12
7. Client Name	<input checked="" type="checkbox"/> Self		6. House ID #
			30948000

TYPE OF REPORT 8. Year 2003 Midyear (January 1-June 30) OR Year End (July 1-December)
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 A **INCOME OR EXPENSES - Complete Either Line 12 OR Line 13**

<p align="center">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"/> ⇒ \$ _____ Income (nearest \$20,000)</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 align="center">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>2,500,000</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate reporting method. See instructions for description of reporting method.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b) Internal Revenue Code</p> <p><input checked="" type="checkbox"/> Method C. Reporting amounts under section 162(e) Internal Revenue Code</p>
---	--

Signature



~~John Collingwood~~
Printed Name and Title JOHN COLLINGWOOD, SENIOR VICE PRESIDENT

LD-2 (REV. 6/98)

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 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 BAN (one per page)

16. Specific lobbying issues

H.R. 2622- TO AMEND THE FAIR CREDIT REPORTING ACT & ISSUES RELATING TO
OF CERTAIN PROVISIONS OF THE FAIR CREDIT REPORTING ACT

FEDERAL RESERVE- TRUTH IN LENDING

US PATRIOT ACT- BANK RECORD RETENTION

UNIFORM PRIVACY STANDARDS PURSUANT TO THE GRAMM LEACH BLILEY ACT

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

SENATE
HOUSE OF REPRESENTATIVES
WHITE HOUSE
DEPARTMENT OF TREASURY
FEDERAL RESERVE

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

Name	Covered Official Position (if applicable)
JOHN COLLINGWOOD	
JOE CROUSE	
BRUCE HAMMONDS	
GARY SELVY	
JUNIOR ORTIZ	
KENNETH RYNNE	

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

Signature *John Collingwood* Date 1/2/04

Printed Name and Title JOHN COLLINGWOOD, SENIOR VICE PRESIDENT

Form LD-2 (Rev.6/98)

Page 2

Registrant Name MBNA CORPORATION Client Name SELF

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

15. General issue area code BNK (one per page)

16. Specific lobbying issues

H.R. 975 BANKRUPTCY ABUSE PROTECTION & CONSUMER PROTECTION ACT

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)
JOE CROUSE	

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

Signature *[Handwritten Signature]* Date 1/17/04

Printed Name and Title JOHN COLLINGWOOD, SENIOR VICE PRESIDENT

Form LD-2 (Rev. 6/98)

Page 3