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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 1050 Connecticut Ave., N.W., Washington, DC 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 202-772-1101	E-mail (optional)	5. Senate ID # 29412
7. Client Name <input type="checkbox"/> Self			6. House ID #

TYPE OF REPORT 8. Year 2004 Midyear (January 1-June 30) OR Year End (July 1-Dec)

9. Check if this filing amends a previously filed version of this report

10. Check if this is a Termination Report ⇨ Termination Date _____

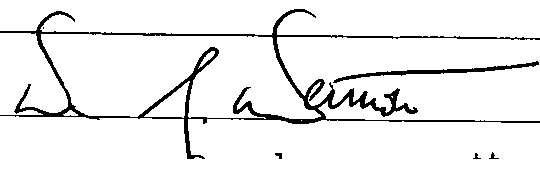
11. No Lobbyin

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"/> ⇨ \$ _____ 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>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>60,000</u> Expenses (nearest \$)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of</p> <p><input checked="" type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 603 Internal Revenue Code</p>
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Method C. Reporting amounts under section 162
Internal Revenue Code

Signature

A handwritten signature in black ink, appearing to read "S. J. [unclear]", written over a horizontal line.

Government Relation

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature 