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LOBBYING REPORT

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

1. Registrant name			
Organization	MBNA Corporation		
2. Address <input type="checkbox"/> Check if different than previously reported			
Address 1	1100 North King Street		
City	Wilmington	State	DE
		Zip Code	19884-0127
		Country	USA
3. Principal place of business (if different than line 2)			
City	State	Zip Code	Country
	State/Zip or Country		
4a. Contact Name		b. Telephone number	c. E-mail
Prefix	Full Name		
Mr.	John Collingwood	302-432-0050	john.collingwood@mbna.com
7. Client Name <input checked="" type="checkbox"/> Self			5. Senate ID #
MBNA Corporation			24180-12
			6. House ID #
			3094800C

TYPE OF REPORT 8. Year 2005 Midyear (January 1-June30) 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 ⇨ \$ _____

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 were:

Less than \$10,000

\$10,000 or more ⇨ \$ 2,325,062

14. REPORTING METHOD. Check box to indicate proper 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), Internal Revenue Code

Method C. Reporting amounts under section 162(e) of the Internal Revenue Code

Form Cor

Printed Name and Title John Collingwood, EVP

0000410441



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 engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each cod** information as requested. Attach additional page(s) as needed.

15. General issue area code BAN - Banking (one per page)

16. Specific lobbying issues

Add page to continue specific issues description for this issue >

General Credit Card Issues
- Pricing
H.R. 1226 - Basel Accord II
- Accord on International Capitol Requirements

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

House of Representatives and Staff
Senate Staff

18. Name of each individual who acted as a lobbyist in this issue area Add a page to continue adding lobbyists for

First Name	Name Last Name	Suffix	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

0000410442



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 engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each cod** information as requested. Attach additional page(s) as needed.

15. General issue area code BAN - Banking (one per page)

16. Specific lobbying issues

Add page to continue specific issues description for this issue >

Interchange
- General Issues

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

18. Name of each individual who acted as a lobbyist in this issue area Add a page to continue adding lobbyists for:

First Name	Name Last Name	Suffix	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

3000410443

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 engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each cod information as requested. Attach additional page(s) as needed.**

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

16. Specific lobbying issues *Add page to continue specific issues description for this issue* >

S. 256 - Bankruptcy Abuse & Consumer Protection Act of 2005
- Means test and consumer disclosure

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

House of Representatives Staff
Senate Staff

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue adding lobbyists for*

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Joseph	Crouse		
John	Collingwood		
Darrell	Minott		

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

0000410444

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 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 FIN - Financial Institutions/Investments/Securities (one per page)

16. Specific lobbying issues

Add page to continue specific issues description for this issue >

Data Security Breach
- General Issues
H.R. 1295 - Responsible Lending Act
- Mortgage Lending
Privacy
- General Privacy Operational Issues

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

House of Representatives and Staff

18. Name of each individual who acted as a lobbyist in this issue area Add a page to continue adding lobbyists for this issue

First Name	Name Last Name	Suffix	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

0000410445


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 engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each cod information as requested. Attach additional page(s) as needed.**

15. General issue area code FIN - Financial Institutions/Investments/Securiti (one per page)

16. Specific lobbying issues

Add page to continue specific issues description for this issue 

S. 5 - Class Action Fairness Act 2005 / Class Action Reform
S. 751 (formally S. 115) - Notification of Risk to Personal Data Act / Data Breach Security
S. 768 - Notification of Risk to Personal Data Act / Data Breach Security
H.R. 1069 - Notification of Risk to Personal Data Act / Data Breach Security
H.R. 29 - SPY Act / Anti-Spyware
H.R. 744 - I-SPY Act / Anti-Spyware

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

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue adding lobbyists for t*

First Name	Name Last Name	Suffix	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

0000410446

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 engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each cod** information as requested. Attach additional page(s) as needed.

15. General issue area code POS - Postal (one per page)

16. Specific lobbying issues

Add page to continue specific issues description for this issue

H.R. 22 - To Reform the Postal Laws of the United States / Postal reform
S. 622 - To Reform the Postal Laws of the United States / Postal reform

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

Senate
House of Representatives and Staff
U.S. Treasury Department
Deputy Assistant Secretary

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue adding lobbyists for t*

First Name	Name Last Name	Suffix	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

0000410447

Printed Name and Title John Collingwood, EVP



Registrant Name MBNA Corporation Client Name MBNA Corporation

Information Update Page - Complete ONLY where registration information has changed.

20. Client new address

Address

City

State

Zip Code

Country

21. Client new principal place of business (if different than line 20)

City

State

Zip Code

Country

22. New general description of client's business or activities

LOBBYIST UPDATE

23. Name of each previously reported individual who is **no longer** expected to act as a lobbyist for the client

First Name	Last Name	Suffix	First Name	Last Name	Suffix
1 Joseph	Crouse		3 Gary	Selvy	
2 Zohreh	Leach		4		

ISSUE UPDATE

24. General lobbying issues that **no longer** pertain

Find the code to select below.

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

Name	Address	Principal place of Business (city and state or country)
	Address City C/S/Z	City State Country
	Address City C/S/Z	City State

26. Name of each previously reported organization that is **no longer** affiliated with the registrant or client

1	2	3
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FOREIGN ENTITIES

27. Add the following foreign entities

Name	Street Address	Address	Principal place of business (city and state or country)	Amount of contribution for lobbying activities	Owr perc client
	City	State/Province Country	City State Country		

28. Name of each previously reported foreign entity that **no longer** owns, **or** controls, **or** is affiliated with the registrant, or affiliated organization

1	3	5
2	4	6

Add a page for more u

Printed Name and Title John Collingwood, EVP

0000410449

