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| 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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SECRETARY OF THE
05 MAR 10 PM 3:

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., Suite 1000, 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-De

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

| | |
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| <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 defini</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 603 Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162 Internal Revenue Code</p> |
|---|--|

Signature



Printed Name and Title

Daniel J. McDermott, Senior 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 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 (one per page)

16. Specific lobbying issues

HR 975 Bankruptcy Abuse Prevention and Consumer Protection Act
Title I Needs-Based Bankruptcy
Title II Enhanced Consumer Protection
Title III Discouraging Bankruptcy Abuse

S 274 Class Action Fairness Act
Chapter 114 Class Actions
Sec. 5 Removal of Interstate Class Actions to Federal District Court

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

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

| Name | Covered Official Position (if applicable) |
|---------------------|---|
| Daniel J. McDermott | |
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19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

[Handwritten signature]

Signature *[Handwritten Signature]* Date February 14, 2005

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