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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 Avenue NW 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 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 9/30/05 11. No Lobbying

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

<p style="text-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"/> ⇒ \$ _____ <small>Income (nearest \$20,000)</small></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 style="text-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>40,000</u> <small>Expenses (nearest \$20,000)</small></p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of method.</p> <p><input 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> <p><input type="checkbox"/> Method C. Reporting amounts under section 162 Internal Revenue Code</p>
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Signature [Handwritten Signature]

1800001855

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

Registrant Name Providian Financial Client Name _____

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 and provide information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues
- HR22 Postal Accountability and Enhancement Act
Title IX Postal Pension Funding Reform Amendments
 - HR3140 Consumer Data Security and Notification Act of 2005
Sec 2 Amendments To The Fair Credit Reporting Act
Sec 3 Amendments To Title V of the Gramm Leach Bliley Act
 - S1332 Personal Data Privacy and Security Act of 2005
Title III Data Brokers
Title IV Privacy and Security of Personally Identifiable Information

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)
<u>Daniel J. McDermott</u>	

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

Signature [Handwritten Signature] Date February 10, 2006

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