

LOBBYING REPORT

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

1. Registrant Name:

AMERICAN BANKERS ASSN

2. Address:

1120 CONNECTICUT AVE NW, WASHINGTON, DC 20036

3. Principal place of business (if different from line 2):

4. Contact Name: C. DAWN CAUSEY

Telephone: 2026635434

E-mail (optional): dcausey@aba.com

Senate ID #: 1785-12

House ID #:

7. Client Name: Self

TYPE OF REPORT

8. Year 2006 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: _____ 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: => Income (nearest \$20,000): _____

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 period were:

Less than \$10,000:

\$10,000 or more: => Expenses (nearest \$20,000): 2,680,000.00

14. Reporting Method.

Check box to indicate expense 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) of the Internal Revenue Code
 Method C. Reporting amounts under section 162(e) of the Internal Revenue Code

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

LOBBYING ACTIVITY

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

15. General issue area code: AGR (one per page)

16. Specific lobbying issues:

H.R. 4473, CFTC Reauthorization Act of 2005 | To reauthorize and amend the Commodity Exchange Act to promote legal certainty, enhance competition, and reduce systemic risk in markets for futures and over-the-counter derivatives, and for other purposes. H.R. 4854, the Rural Economic Incentives Act | To amend the Internal Revenue Code of 1986 to exclude from gross income interest received on loans secured by agricultural real property. H.R. 5384, the Agriculture, Rural Development, and related Agencies Appropriations Act for FY 2007. (Farm Service Agency fees) S. 4093, to amend the Farm Security and Rural Investment Act of 2002 to extend a suspension of limitation on the period for which certain borrowers are eligible for guaranteed assistance. (all provisions) Farm Credit System "Horizons Project" Proposal | Developed Lobbying/Educational materials. Fiscal year 2007 budget legislation. (Farm Service Agency fees) Wind Energy Loan Combination Rules. H.R. 399, Rural Economic Incentives Act | To amend the Internal Revenue Code of 1986 to exclude from gross income interest received on loans secured by agricultural real property.

17. House(s) of Congress and Federal agencies contacted:
HOUSE OF REPRESENTATIVES
SENATE

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

Name: ABERNATHY, WAYNE
Covered Official Position (if applicable): N/A
Name: BLANCHFIELD, JOHN
Covered Official Position (if applicable): N/A
Name: BLOCKLIN, PETER L.
Covered Official Position (if applicable): N/A
Name: CLARK, JAMES
Covered Official Position (if applicable): N/A
Name: CLAYTON, KENNETH J.
Covered Official Position (if applicable): N/A
Name: DAVIES, DIONNE M.
Covered Official Position (if applicable): N/A
Name: EARLY, KERRY
Covered Official Position (if applicable): N/A
Name: FISHER, DONNA J.
Covered Official Position (if applicable): N/A
Name: MILLER, SARAH A.
Covered Official Position (if applicable): N/A
Name: MORDI, FRAN
Covered Official Position (if applicable): N/A
Name: PIGG, GERALD JOSEPH
Covered Official Position (if applicable): N/A
Name: SEYFRIED, LARRY
Covered Official Position (if applicable): N/A
Name: SHANNON, DEBORAH L.
Covered Official Position (if applicable): N/A
Name: SMITH, SHAWN
Covered Official Position (if applicable): N/A
Name: SOWERS, SEEVER
Covered Official Position (if applicable): N/A
Name: STONER, FLOYD
Covered Official Position (if applicable): N/A
Name: YINGLING, EDWARD L.
Covered Official Position (if applicable): N/A

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

LOBBYING ACTIVITY

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

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

16. Specific lobbying issues:

H.Con. Res. 257 | Expressing the sense of the Congress with regard to a moratorium on the payment of principal or interest on certain mortgage loans, small business loans, and consumer loans for residents. H.Con. Res. 257 | Expressing the sense of the Congress with regard to a moratorium on the payment of principal or interest on certain mortgage loans, small business loans, and consumer loans for residents. Pub. L. No. 109-40, Military Personnel Financial Services Protection Act | To amend the federal securities laws to address abuses involving periodic payment plans sold to military personnel. (all provisions) H.R. 799, Consumer Checking Account Fairness Act | To amend the Expedited Funds Availability Act to redress imbalances between the faster withdrawals permitted under the Check 21 and the slower rates for crediting deposits, and for other purposes. H.R. 815, Financial Customer Identification Verification Improvement Act | To amend section 5318 of title 31, United States Code, to prohibit financial institutions from accepting matricula consular issued in the United States as a valid form of identification. (all provisions) H.R. 858, Identity Theft Penalty Enhancement Act | To amend Title 18, United States Code to establish penalties for aggravated identity theft, and for other purposes. (all provisions) H.R. 913, Broad-based Stock Option Plan Transparency Act | To direct the SEC to require enhanced disclosures of employee stock options and to require a study on the economic impact of broad-based employee stock option plans. H.R. 1208, College Student Credit Card Protection Act | To amend the Consumer Credit Protection Act to prevent credit card issuers from taking unfair advantage of full-time, traditional-aged, college students, to protect parents of traditional college student credit card holders, and for other purposes. H.R. 1224, the Business Checking Freedom Act | To repeal the prohibition on the payment of interest on demand deposits, and for other purposes. (all provisions) H.R. 1226 U.S. Financial Policy Committee for Fair Capital Standards Act | To establish a mechanism for developing uniform United States positions on issues before the Basel Committee on Banking Supervision at the Bank for International Settlements, to require a review on the most recent recommendation of the Basel Committee for an accord on capital standards, and for other purposes. Pub. L. No. 109-291, Credit Rating Agency Duopoly Relief Act of 2005 | To amend the Securities Exchange Act of 1934 to revise the definition of statistical rating organization (SRO) to include an entity: (1) whose primary business, for at least the most recent three consecutive years, has been the issuance of publicly available ratings; and (2) that employs either a quantitative or qualitative model to determine its publicly available ratings. (all provisions) H.R. 3007, Combating Terrorism Financing Act of 2005 | To add certain new crimes to Title 18 section on money laundering. H.R. 3140, Consumer Data Security and Notification Act of 2005 | To expand the protections for sensitive personal information in Federal law to cover the information collection and sharing practices of unregulated information brokers, to enhance information security requirements for consumer reporting agencies and information brokers and to require consumer reporting agencies, financial institutions, and other entities to notify consumers of data security breaches involving sensitive consumer information for other purposes. H.R. 3206, the CU Charter Choice Act -- To amend the Federal Credit Union Act provisions relating to any conversion of a credit union charter to a mutual savings bank or savings association charter, and for other purposes. (all provisions) H.R. 3375, Financial Data Security Act of 2005 | To amend the Fair Credit Reporting Act to provide for secure financial data, and for other purposes. HR. 3449, the Consumer Overdraft Protection Fair Practices Act | To extend the protections of the Truth in Lending Act to overdraft protection programs and services provided by depository institutions, to require customer consent before a depository institution may initiate overdraft protection services and fees, to enhance the information made available to consumers relating to overdraft protection services and fees, to prohibit systematic manipulation in the posting of checks and other debits to a depository account for the purpose of generating overdraft protection fees, and for other purposes. (all provisions) H.R. 3492, the Consumer Credit Card Protection Act of 2005 | To amend the Truth in Lending Act to protect consumers from unfair practices of credit card issuers, and for other purposes. (all provisions) Pub. L. No. 109-351, Financial Services Regulatory Relief Act of 2005 | To provide regulatory relief and improve productivity for insured depository institutions, and for other purposes. H.R. 4636, the Federal Deposit Insurance Reform Conforming Amendments Act of 2005 | To enact the technical and conforming amendments necessary to implement the Federal Deposit Insurance Reform Act of 2005, and for other purposes. (all provisions) H.R. 5068, the Export-Import Bank Reauthorization Act of 2006 | To reauthorize the operations of the Export-Import Bank, and to reform certain operations of the Bank, and for other purposes. (all provisions) H.R. 5122, National Defense Authorization Act for Fiscal Year 2007. (provisions on payday lending interest rate limits) H.R. 5177, to amend the Internal Revenue Code of 1986 to allow bonds guaranteed by the Federal home loan banks to be treated as tax exempt bonds. (all provisions) H.R. 5341, the Seasoned Customer CTR Exemption Act of 2006 | To amend section 5313 of title 31, United States Code, to reform certain requirements for reporting cash transactions, and for other purposes. (all provisions) H.R. 5522, the Foreign Operations, Export Financing, and Related Programs Appropriations Act, 2007. (provisions to prevent Export-Import Bank from funding oil and gas exploration projects) H.R. 5576, the Transportation, Treasury, Housing and Urban Development, the Judiciary, the District of Columbia and Independent Agencies Appropriations Act, 2007. (bank real estate activity, matricula consular cards provisions) Pub. L. No. 109-390, Financial Netting Improvements Act of 2006 | To improve the netting process for financial contracts, and for other purposes. (all provisions) H.R. 6062, Community Development Investment Enhancements Act of 2006 | To enhance community development by financial institutions, and for other purposes. (all provisions) S. 12, Targeting Terrorists More Effectively Act of 2005 | Sets forth provisions to detect terrorist financing. (all provisions) S. 98, the Community Choice in Real Estate Act | To amend the Bank Holding Company Act of 1956 and the Revised Statutes of the United States to prohibit financial holding companies and national banks from engaging, directly or indirectly, in real estate brokerage or real estate management activities, and for other purposes. (all provisions) S. 393, Credit Card Minimum Payment Warning Act of 2005 | To require enhanced disclosure to consumers regarding the consequences of making only minimum required payments in the repayment of credit card debt, and for other purposes. (all provisions) S. 499, Credit Card Accountability Responsibility and Disclosure Act of 2005 | To amend the consumer Credit Protection Act to ban

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

abusive credit practices, enhance consumer disclosures, protect underage consumers, and for other purposes. (all provisions) S. 1037, Mutual Fund Transparency Act of 2005 | To require disclosure of financial relationships between brokers and mutual fund companies and of certain brokerage commissions paid by mutual fund companies. (all provisions) S. 1040, Credit Card Minimum Payment Notification Act | To amend the Truth in Lending Act to provide for enhanced disclosure under an open end credit plan. (all provisions) S. 1461, Consumer Identity Protection and Security Act | To establish procedures for the protection of consumers from misuse of, and unauthorized access to, sensitive personal information contained in private information files maintained by commercial entities engaged in, or affecting, interstate commerce, provide for enforcement of those procedures by the Federal Trade Commission, and for other purposes. (all provisions) S. 1562, Safe and Fair Deposit Insurance Act of 2005 (all provisions) | To provide for the merger of the bank and savings association deposit insurance funds, to modernize and improve the safety and fairness of the federal deposit insurance system, and for other purposes. (all provisions) S. 1586, the Interest on Business Checking Act of 2005 | To allow all businesses to make up to 24 transfers each month from interest-bearing transaction accounts to other transaction accounts, to require the payment of interest on reserves held for depository institutions at Federal reserve banks, to repeal the prohibition of interest on business accounts, and for other purposes. (all provisions) S. 2654, the Protection of Young Consumers Act | To protect consumers, and especially young consumers, from skyrocketing consumer debt and the barrage of credit card solicitations, to establish a financial literacy and education program in elementary and secondary schools to help prepare young people to be financially responsible consumers, and for other purposes. (all provisions) S. 2766, National Defense Authorization Act for Fiscal Year 2007. (provisions on payday lending interest rate limits). Basel Testimony (No bill number) | The ongoing efforts to implement the Basel II risk-based capital requirements, and regarding the proposed guidance concerning commercial real estate concentrations. Basel II Testimony (No bill number) | The ongoing efforts to implement the Basel II risk-based capital requirements, and regarding the proposed guidance concerning commercial real estate concentrations. Avian Flu Testimony (No bill number) | Presented ABA's view on the three letter rulings by the OCC. The OCC made it possible for national banks to continue serving as economic catalysts for communities across America and to meet the changing needs of bank customers within the existing legal framework. Developed Lobbying/Educational materials on: Credit Cards Farm Credit Systems Credit Unions Mutual Savings Banks President's proposal to create health savings accounts. Proposals on Credit Card Interchange Fees. "Dear Colleague" Letter regarding Credit Card Industry Standards. OCC Letter Rulings on Bank-Owned Real Estate. Fiscal year 2007 budget proposal to require credit and debit card issuers to report to the IRS each year the aggregate reimbursement payments made to merchants. Implementation of Basel II Capital Accords.

17. House(s) of Congress and Federal agencies contacted:
HOUSE OF REPRESENTATIVES
SENATE

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

Name: BALLENTINE, JAMES
Covered Official Position (if applicable): N/A
Name: BLANCHFIELD, JOHN
Covered Official Position (if applicable): N/A
Name: BLOCKLIN, PETER L.
Covered Official Position (if applicable): N/A
Name: CHESSEN, JAMES
Covered Official Position (if applicable): N/A
Name: CLARK, JAMES
Covered Official Position (if applicable): N/A
Name: CLAYTON, KENNETH J.
Covered Official Position (if applicable): N/A
Name: DAVIES, DIONNE M.
Covered Official Position (if applicable): N/A
Name: EARLY, KERRY
Covered Official Position (if applicable): N/A
Name: FEDDIS, NESSA
Covered Official Position (if applicable): N/A
Name: FISHER, DONNA J.
Covered Official Position (if applicable): N/A
Name: GARUCCIO, PETER
Covered Official Position (if applicable): N/A
Name: JOHNSON, WILLIAM DOUGLAS
Covered Official Position (if applicable): N/A
Name: MILLER, SARAH A.
Covered Official Position (if applicable): N/A
Name: MORDI, FRAN
Covered Official Position (if applicable): N/A
Name: PIGG, GERALD JOSEPH
Covered Official Position (if applicable): N/A
Name: RASMUS, JOHN R.
Covered Official Position (if applicable): N/A

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

Name: RIESE, RICHARD
Covered Official Position (if applicable): N/A
Name: SEYFRIED, LARRY
Covered Official Position (if applicable): N/A
Name: SHANNON, DEBORAH L.
Covered Official Position (if applicable): N/A
Name: SHAPIRO, ANDREW
Covered Official Position (if applicable): N/A
Name: SMITH, PAUL A.
Covered Official Position (if applicable): N/A
Name: SMITH, SHAWN
Covered Official Position (if applicable): N/A
Name: SOWERS, SEEVER
Covered Official Position (if applicable): N/A
Name: STONER, FLOYD
Covered Official Position (if applicable): N/A
Name: STRAND, ROBERT
Covered Official Position (if applicable): N/A
Name: TENHUNFELD, MARK
Covered Official Position (if applicable): N/A
Name: YINGLING, EDWARD L.
Covered Official Position (if applicable): N/A

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

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

LOBBYING ACTIVITY

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

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

16. Specific lobbying issues:

5. 256, the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 | To amend title 11 of the United States Code, and for other purposes. (all provisions)

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

SENATE

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

Name: ABERNATHY, WAYNE

Covered Official Position (if applicable): N/A

Name: BLANCHFIELD, JOHN

Covered Official Position (if applicable): N/A

Name: BLOCKLIN, PETER L.

Covered Official Position (if applicable): N/A

Name: BOGER, WILLIAM

Covered Official Position (if applicable): N/A

Name: CLARK, JAMES

Covered Official Position (if applicable): N/A

Name: CLAYTON, KENNETH J.

Covered Official Position (if applicable): N/A

Name: DAVIES, DIONNE M.

Covered Official Position (if applicable): N/A

Name: EARLY, KERRY

Covered Official Position (if applicable): N/A

Name: PIGG, GERALD JOSEPH

Covered Official Position (if applicable): N/A

Name: SEYFRIED, LARRY

Covered Official Position (if applicable): N/A

Name: SHANNON, DEBORAH L.

Covered Official Position (if applicable): N/A

Name: SMITH, SHAWN

Covered Official Position (if applicable): N/A

Name: SOWERS, SEAVER

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

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

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

LOBBYING ACTIVITY

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

15. General issue area code: BUD (one per page)

16. Specific lobbying issues:

Fiscal year 2007 Agriculture budget proposal. (FSA guaranteed farm lending program fee increases) H.R. 4939, the Emergency Supplemental Appropriations Act for Defense, the Global War on Terror, and Hurricane Recovery, 2006. (hurricane relief provisions) H.R. 5631, conference report for Department of Defense Appropriations Act, 2007. (continuing resolution provisions)

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES
SENATE

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

Name: ABERNATHY, WAYNE

Covered Official Position (if applicable): N/A

Name: BLOCKLIN, PETER L.

Covered Official Position (if applicable): N/A

Name: CHESSEN, JAMES

Covered Official Position (if applicable): N/A

Name: CLARK, JAMES

Covered Official Position (if applicable): N/A

Name: CLAYTON, KENNETH J.

Covered Official Position (if applicable): N/A

Name: DAVIES, DIONNE M.

Covered Official Position (if applicable): N/A

Name: EARLY, KERRY

Covered Official Position (if applicable): N/A

Name: PIGG, GERALD JOSEPH

Covered Official Position (if applicable): N/A

Name: SHANNON, DEBORAH L.

Covered Official Position (if applicable): N/A

Name: SMITH, SHAWN

Covered Official Position (if applicable): N/A

Name: SOWERS, SEAVER

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: STRAND, ROBERT

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

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

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

LOBBYING ACTIVITY

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

15. General issue area code: CPT (one per page)

16. Specific lobbying issues:

H.R. 2795, the Patent Reform Act of 2005 | To amend title 35, United States Code, relating to the procurement, enforcement, and validity of patents. (all provisions)

17. House(s) of Congress and Federal agencies contacted:
HOUSE OF REPRESENTATIVES

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

Name: BOGER, WILLIAM
Covered Official Position (if applicable): N/A
Name: SEYFRIED, LARRY
Covered Official Position (if applicable): N/A
Name: SHANNON, DEBORAH L.
Covered Official Position (if applicable): N/A
Name: SMITH, SHAWN
Covered Official Position (if applicable): N/A
Name: STONER, FLOYD
Covered Official Position (if applicable): N/A
Name: YINGLING, EDWARD L.
Covered Official Position (if applicable): N/A

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

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

LOBBYING ACTIVITY

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

15. General issue area code: EDU (one per page)

16. Specific lobbying issues:

Financial Literacy Testimony (no bill) | The ABA presented their views on what the federal government's role should be to facilitate organization of private sector financial literacy programs to better enhance its effectiveness and make the public aware of their availability. H.R. 609, College Access and Opportunity Act of 2005 - To reauthorize the Higher Education Act. (student loan consolidation provisions) H.R. 5603, the Second Higher Education Extension Act of 2006. (all provisions)

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

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

Name: CHESSEN, JAMES

Covered Official Position (if applicable): N/A

Name: CLAYTON, KENNETH J.

Covered Official Position (if applicable): N/A

Name: EARLY, KERRY

Covered Official Position (if applicable): N/A

Name: GARUCCIO, PETER

Covered Official Position (if applicable): N/A

Name: PIGG, GERALD JOSEPH

Covered Official Position (if applicable): N/A

Name: SHANNON, DEBORAH L.

Covered Official Position (if applicable): N/A

Name: SMITH, SHAWN

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

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

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

LOBBYING ACTIVITY

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

15. General issue area code: ENG (one per page)

16. Specific lobbying issues:

H.R. 3893, the Gasoline for America's Security Act of 2005 | To expedite the construction of new refining capacity in the United States, to provide reliable and affordable energy for the American people, and for other purposes. (credit card interchange fees amendment)

17. House(s) of Congress and Federal agencies contacted:
HOUSE OF REPRESENTATIVES

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

Name: BALLENTINE, JAMES
Covered Official Position (if applicable): N/A
Name: BOGER, WILLIAM
Covered Official Position (if applicable): N/A
Name: CLARK, JAMES
Covered Official Position (if applicable): N/A
Name: CLAYTON, KENNETH J.
Covered Official Position (if applicable): N/A
Name: EARLY, KERRY
Covered Official Position (if applicable): N/A
Name: MILLER, SARAH A.
Covered Official Position (if applicable): N/A
Name: SEYFRIED, LARRY
Covered Official Position (if applicable): N/A
Name: SHANNON, DEBORAH L.
Covered Official Position (if applicable): N/A
Name: SMITH, SHAWN
Covered Official Position (if applicable): N/A
Name: STONER, FLOYD
Covered Official Position (if applicable): N/A
Name: YINGLING, EDWARD L.
Covered Official Position (if applicable): N/A

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

LOBBYING ACTIVITY

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

15. General issue area code: FIN (one per page)

16. Specific lobbying issues:

H.R. 1077, Realtime Investor Protection Act | To improve the access of investors to regulatory records with respect to securities brokers, dealers, and investment advisers. (all provisions) H.R. 2061, the Communities First Act | To enhance the ability of community banks to foster economic growth and serve their communities, and for other purposes. (all provisions) H.R. 2317, the Credit Union Regulatory Improvements Act | To modernize credit union net worth standards, advance credit union efforts to promote economic growth, and modify and ease credit union regulatory standards and burdens, and for other purposes. (all provisions) H.R. 2660, the Fair Choice and Competition in Real Estate Act | To amend the Bank Holding Company Act of 1956 to clarify that real estate brokerage activities and real estate management activities are authorized financial activities for financial holding companies and financial subsidiaries of national banks, and for other purposes. (all provisions) H.R. 3206, the Credit Union Choice Act | To amend the Federal Credit Union Act provisions relating to any conversion of a credit union charter to a mutual savings bank or savings association charter, and for other purposes. (provisions on remittances by financial institutions) Pub. L. No. 109-351, the Financial Services Regulatory Relief Act of 2005 | To provide regulatory relief and improve productivity for insured depository institutions, and for other purposes. (all provisions) H.R. 5746, Industrial Bank Holding Company Act of 2006. H.R. 6345 | To make a conforming amendment to the Federal Deposit Insurance Act with respect to examinations of certain insured depository institutions, and for other purposes. Pub. L. No. 109-40, Military Personnel Financial Services Protection Act | To amend the federal securities laws to address abuses involving periodic payment plans sold to military personnel. (all provisions) S. 1502, Preservation of Federalism in Banking Act | To clarify the extent to which national banks must comply with state consumer protection laws. Application of Wal-Mart for industrial loan company charter. Proposals to encourage implementation of Regulation B under the Gramm-Leach-Bliley Act. Proposals regarding adjusted basis reporting for securities brokers.

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

SENATE

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

Name: ABERNATHY, WAYNE

Covered Official Position (if applicable): N/A

Name: BALLENTINE, JAMES

Covered Official Position (if applicable): N/A

Name: BLOCKLIN, PETER L.

Covered Official Position (if applicable): N/A

Name: BOGER, WILLIAM

Covered Official Position (if applicable): N/A

Name: CLARK, JAMES

Covered Official Position (if applicable): N/A

Name: CLAYTON, KENNETH J.

Covered Official Position (if applicable): N/A

Name: DAVIES, DIONNE M.

Covered Official Position (if applicable): N/A

Name: EARLY, KERRY

Covered Official Position (if applicable): N/A

Name: FEDDIS, NESSA

Covered Official Position (if applicable): N/A

Name: FISHER, DONNA J.

Covered Official Position (if applicable): N/A

Name: LEGGETT, KEITH

Covered Official Position (if applicable): N/A

Name: MILLER, SARAH A.

Covered Official Position (if applicable): N/A

Name: MORDI, FRAN

Covered Official Position (if applicable): N/A

Name: PIGG, GERALD JOSEPH

Covered Official Position (if applicable): N/A

Name: SEYFRIED, LARRY

Covered Official Position (if applicable): N/A

Name: SHANNON, DEBORAH L.

Covered Official Position (if applicable): N/A

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

Name: SHAPIRO, ANDREW

Covered Official Position (if applicable): N/A

Name: SMITH, SHAWN

Covered Official Position (if applicable): N/A

Name: SOWERS, SEAVER

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: TENHUNFELD, MARK

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

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

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

LOBBYING ACTIVITY

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

15. General issue area code: GAM (one per page)

16. Specific lobbying issues:

H.R. 2862, the Science, State, Justice, Commerce, and Related Agencies Appropriations Act of 2006 (Internet gambling amendment)
H.R. 3426, Preservation of Federalism in Banking Act - To clarify the extent to which national banks must comply with state consumer protection laws. H.R. 4954, Security and Accountability For Every Port Act. (Internet gambling provisions)

17. House(s) of Congress and Federal agencies contacted:
HOUSE OF REPRESENTATIVES

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

Name: BALLENTINE, JAMES
Covered Official Position (if applicable): N/A
Name: BOGER, WILLIAM
Covered Official Position (if applicable): N/A
Name: CLARK, JAMES
Covered Official Position (if applicable): N/A
Name: CLAYTON, KENNETH J.
Covered Official Position (if applicable): N/A
Name: EARLY, KERRY
Covered Official Position (if applicable): N/A
Name: SEYFRIED, LARRY
Covered Official Position (if applicable): N/A
Name: SHANNON, DEBORAH L.
Covered Official Position (if applicable): N/A
Name: SMITH, SHAWN
Covered Official Position (if applicable): N/A
Name: STONER, FLOYD
Covered Official Position (if applicable): N/A
Name: YINGLING, EDWARD L.
Covered Official Position (if applicable): N/A

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

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

LOBBYING ACTIVITY

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

15. General issue area code: GOV (one per page)

16. Specific lobbying issues:

H.R. 1461, the Federal Housing Finance Reform Act of 2005 | To reform the regulation of certain housing-related Government-sponsored enterprises, and for other purposes. (all provisions) S. 190, the Federal Housing Enterprise Regulatory Improvements Act | To address the regulation of secondary mortgage market enterprises, and for other purposes. (all provisions) S. 3421, to authorize major medical facility projects and major medical facility leases for the Department of Veterans Affairs for fiscal years 2006 and 2007, and for other purposes. (data breach provisions) Rudman Report on Fannie Mae Internal Controls.

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES
SENATE

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

Name: ABERNATHY, WAYNE
Covered Official Position (if applicable): N/A
Name: BALLENTINE, JAMES
Covered Official Position (if applicable): N/A
Name: BLOCKLIN, PETER L.
Covered Official Position (if applicable): N/A
Name: CLARK, JAMES
Covered Official Position (if applicable): N/A
Name: CLAYTON, KENNETH J.
Covered Official Position (if applicable): N/A
Name: DAVIES, DIONNE M.
Covered Official Position (if applicable): N/A
Name: EARLY, KERRY
Covered Official Position (if applicable): N/A
Name: PIGG, GERALD JOSEPH
Covered Official Position (if applicable): N/A
Name: SEYFRIED, LARRY
Covered Official Position (if applicable): N/A
Name: SHANNON, DEBORAH L.
Covered Official Position (if applicable): N/A
Name: SMITH, SHAWN
Covered Official Position (if applicable): N/A
Name: STONER, FLOYD
Covered Official Position (if applicable): N/A
Name: YINGLING, EDWARD L.
Covered Official Position (if applicable): N/A

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

LOBBYING ACTIVITY

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

15. General issue area code: HOU (one per page)

16. Specific lobbying issues:

(H.R. 1295 cont) to improve housing counseling, to better mortgage servicing, to enhance appraisal standards and oversight, to establish licensing and minimum standards for mortgage brokers, and for other purposes. (all provisions) H.R. 2892, the Reverse Mortgages to Help America's Seniors Act | To amend section 255 of the National Housing Act to remove the limitation on the number of reverse mortgages that may be insured under the FHA mortgage insurance program for such mortgages. (all provisions) H.R. 3043, the Zero Downpayment Pilot Program Act of 2006 | To authorize the Secretary of Housing and Urban Development to carry out a pilot program to insure zero-downpayment mortgages for one-unit residences. (all provisions) H.R. 4100, the Louisiana Recovery Corporation Act | To establish the Louisiana Recovery Corporation for purposes of economic stabilization and redevelopment of devastated areas in Louisiana, and for other purposes. (all provisions) H.R. 4939, Emergency Supplemental Appropriations Act for Defense, the Global War on Terror, and Hurricane Recovery Act, 2006. (hurricane recovery, housing provisions, Community Development Block Grants amendment) H.R. 5039, the Saving America's Rural Housing Act | To establish a program to revitalize rural multifamily housing assisted under the Housing Act of 1949. (all provisions) H.R. 5117 | To exempt persons with disabilities from the prohibition against providing section 8 rental assistance to college students. H.R. 5121, the Expanding American Homeownership Act of 2006 | To modernize and update the National Housing Act and enable the Federal Housing Administration to use risk-based pricing to more effectively reach underserved borrowers, and for other purposes. (all provisions) H.R. 5347, the HOPE VI Reauthorization Act of 2006. (all provisions) H.R. 5503, FHA Multifamily Loan Limit Adjustment Act of 2006. H.R. 1295, the Responsible Lending Act | To protect consumers against unfair and deceptive practices in connection with higher cost mortgage transactions, to strengthen the civil remedies available to consumers under existing law, to provide for certain uniform lending standards.

17. House(s) of Congress and Federal agencies contacted:
HOUSE OF REPRESENTATIVES

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

Name: ABERNATHY, WAYNE
Covered Official Position (if applicable): N/A
Name: BALLENTINE, JAMES
Covered Official Position (if applicable): N/A
Name: BOGER, WILLIAM
Covered Official Position (if applicable): N/A
Name: CLARK, JAMES
Covered Official Position (if applicable): N/A
Name: CLAYTON, KENNETH J.
Covered Official Position (if applicable): N/A
Name: EARLY, KERRY
Covered Official Position (if applicable): N/A
Name: FEDDIS, NESSA
Covered Official Position (if applicable): N/A
Name: PIGG, GERALD JOSEPH
Covered Official Position (if applicable): N/A
Name: SEYFRIED, LARRY
Covered Official Position (if applicable): N/A
Name: SHANNON, DEBORAH L.
Covered Official Position (if applicable): N/A
Name: SHAPIRO, ANDREW
Covered Official Position (if applicable): N/A
Name: SMITH, SHAWN
Covered Official Position (if applicable): N/A
Name: STONER, FLOYD
Covered Official Position (if applicable): N/A
Name: YINGLING, EDWARD L.
Covered Official Position (if applicable): N/A

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

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

LOBBYING ACTIVITY

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

15. General issue area code: INS (one per page)

16. Specific lobbying issues:

H.R. 4320, the National Flood Insurance Program Commitment to Policyholders and Reform Act of 2005 | To restore the financial solvency of the national flood insurance program, and for other purposes. (all provisions) H.R. 4973, the Flood Insurance Reform and Modernization Act of 2006 | To restore the financial solvency of the national flood insurance program, and for other purposes. (all provisions) H.R. 5637, the Non-admitted and Reinsurance Reform Act of 2006 | To streamline the regulation of nonadmitted insurance and reinsurance, and for other purposes. (all provisions) H.R. 6225, the National Insurance Act of 2006. (provisions creating an Optional Federal Charter) S. 2509, the National Insurance Act of 2006. (provisions creating an Optional Federal Charter) S. 3589, the Flood Insurance Reform and Modernization Act of 2006 | To restore the financial solvency of the flood insurance fund.

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

SENATE

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

Name: ABERNATHY, WAYNE

Covered Official Position (if applicable): N/A

Name: BLOCKLIN, PETER L.

Covered Official Position (if applicable): N/A

Name: CLARK, JAMES

Covered Official Position (if applicable): N/A

Name: CLAYTON, KENNETH J.

Covered Official Position (if applicable): N/A

Name: DAVIES, DIONNE M.

Covered Official Position (if applicable): N/A

Name: EARLY, KERRY

Covered Official Position (if applicable): N/A

Name: FISHER, DONNA J.

Covered Official Position (if applicable): N/A

Name: MORDI, FRAN

Covered Official Position (if applicable): N/A

Name: PIGG, GERALD JOSEPH

Covered Official Position (if applicable): N/A

Name: SEYFRIED, LARRY

Covered Official Position (if applicable): N/A

Name: SHANNON, DEBORAH L.

Covered Official Position (if applicable): N/A

Name: SHAPIRO, ANDREW

Covered Official Position (if applicable): N/A

Name: SMITH, SHAWN

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

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

LOBBYING ACTIVITY

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

15. General issue area code: LAW (one per page)

16. Specific lobbying issues:

H.R. 1078, the Social Security Number Protection Act of 2006 | To strengthen the authority of the Federal Government, protect individuals from certain acts and practices in the sale and purchase of Social Security numbers and account numbers, and for other purposes. (all provisions) H.R. 3140, the Consumer Data Security and Notification Act of 2005 | To expand the protections for sensitive personal information in Federal law to cover the information collection and sharing practices of unregulated information brokers, to enhance information security requirements for consumer reporting agencies and information brokers, and to require consumer reporting agencies, financial institutions, and other entities to notify consumers of data security breaches involving sensitive consumer information, and for other purposes. (all provisions) H.R. 3997, the Financial Data Protection Act of 2005 | To amend the Fair Credit Reporting Act to provide for secure financial data, and for other purposes. (all provisions) H.R. 4127, the Data Accountability and Trust Act | To protect consumers by requiring reasonable security policies and procedures to protect computerized data containing personal information, and to provide for nationwide notice in the event of a security breach. (all provisions) H.R. 4411, the Internet Gambling Prohibition and Enforcement Act. (payment system provisions) H.R. 4777, the Internet Gambling Prohibition Act | To amend title 18, United States Code, to expand and modernize the prohibition against interstate gambling, and for other purposes. (payment system provisions) H.R. 5318, the Cyber-Security Enhancement and Consumer Data Protection Act of 2006. (all provisions) S. 751, the Notification of Risk to Personal Data Act | To require Federal agencies, and persons engaged in interstate commerce, in possession of data containing personal information, to disclose any unauthorized acquisition of such information. (all provisions) S. 1326, the Notification of Risk to Personal Data Act | To require agencies and persons in possession of computerized data containing sensitive personal information, to disclose security breaches where such breach poses a significant risk of identity theft. (all provisions) S. 1332, the Personal Data Privacy and Security Act of 2005 | To prevent and mitigate identity theft; to ensure privacy; and to enhance criminal penalties, law enforcement assistance, and other protections against security breaches, fraudulent access, and misuse of personally identifiable information. (all provisions) S. 1408, the Identity Theft Protection Act | To strengthen data protection and safeguards, require data breach notification, and further prevent identity theft. (all provisions) S. 1789, the Personal Data Privacy and Security Act of 2005 | To prevent and mitigate identity theft, to ensure privacy, to provide notice of security breaches, and to enhance criminal penalties, law enforcement assistance, and other protections against security breaches, fraudulent access, and misuse of personally identifiable information. (all provisions) S. 3568, the Data Security Act of 2006 | To protect information relating to consumers, to require notice of security breaches, and for other purposes. (all provisions)

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES
SENATE

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

Name: BALLENTINE, JAMES
Covered Official Position (if applicable): N/A
Name: BLOCKLIN, PETER L.
Covered Official Position (if applicable): N/A
Name: BOGER, WILLIAM
Covered Official Position (if applicable): N/A
Name: CLARK, JAMES
Covered Official Position (if applicable): N/A
Name: CLAYTON, KENNETH J.
Covered Official Position (if applicable): N/A
Name: DAVIES, DIONNE M.
Covered Official Position (if applicable): N/A
Name: EARLY, KERRY
Covered Official Position (if applicable): N/A
Name: FEDDIS, NESSA
Covered Official Position (if applicable): N/A
Name: RIESE, RICHARD
Covered Official Position (if applicable): N/A
Name: SEYFRIED, LARRY
Covered Official Position (if applicable): N/A
Name: SHANNON, DEBORAH L.
Covered Official Position (if applicable): N/A
Name: SHAPIRO, ANDREW
Covered Official Position (if applicable): N/A

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

Name: SMITH, SHAWN

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

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

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

LOBBYING ACTIVITY

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

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

16. Specific lobbying issues:

H.R. 22, the Postal Accountability and Enhancement Act | To reform the postal laws of the United States. (all provisions) S. 662, the Postal Accountability and Enhancement Act | To reform the postal laws of the United States. (all provisions) H.R. 6407, the Postal Accountability and Enhancement Act.

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES
SENATE

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

Name: BLOCKLIN, PETER L.

Covered Official Position (if applicable): N/A

Name: CLARK, JAMES

Covered Official Position (if applicable): N/A

Name: CLAYTON, KENNETH J.

Covered Official Position (if applicable): N/A

Name: DAVIES, DIONNE M.

Covered Official Position (if applicable): N/A

Name: EARLY, KERRY

Covered Official Position (if applicable): N/A

Name: FIGG, GERALD JOSEPH

Covered Official Position (if applicable): N/A

Name: SHANNON, DEBORAH L.

Covered Official Position (if applicable): N/A

Name: SMITH, SHAWN

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

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

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

LOBBYING ACTIVITY

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

15. General issue area code: RES (one per page)

16. Specific lobbying issues:

H.R. 111, the Community Choice in Real Estate Act I To amend the Bank Holding Company Act of 1956 and the Revised Statutes of the U. S. to prohibit financial holding companies and national banks from engaging in real estate brokerage or real estate management activities, and for other purposes. S. 98, the Community Choice in Real Estate Act I To amend the Bank Holding Company Act of 1956, and the Revised Statutes of the United States, to prohibit financial holding companies and national banks from engaging, directly or indirectly, in real estate brokerage or real estate management activities, and for other purposes. (provisions restricting banking activities)

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES
SENATE

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

Name: BALLENTINE, JAMES

Covered Official Position (if applicable): N/A

Name: BLOCKLIN, PETER L.

Covered Official Position (if applicable): N/A

Name: BOGER, WILLIAM

Covered Official Position (if applicable): N/A

Name: CHESSEN, JAMES

Covered Official Position (if applicable): N/A

Name: CLARK, JAMES

Covered Official Position (if applicable): N/A

Name: CLAYTON, KENNETH J.

Covered Official Position (if applicable): N/A

Name: DAVIES, DIONNE M.

Covered Official Position (if applicable): N/A

Name: EARLY, KERRY

Covered Official Position (if applicable): N/A

Name: PIGG, GERALD JOSEPH

Covered Official Position (if applicable): N/A

Name: SEYFRIED, LARRY

Covered Official Position (if applicable): N/A

Name: SHANNON, DEBORAH L.

Covered Official Position (if applicable): N/A

Name: SHAPIRO, ANDREW

Covered Official Position (if applicable): N/A

Name: SMITH, SHAWN

Covered Official Position (if applicable): N/A

Name: SOWERS, SEAVER

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

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

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

LOBBYING ACTIVITY

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

15. General issue area code: RET (one per page)

16. Specific lobbying issues:

H.R. 3574, the Lifetime Prosperity Act of 2005 | To amend the Internal Revenue Code of 1986 to expand incentives for saving. (provisions to expand ROTH IRAs) S. 219, the National Employee Savings and Trust Equity Guarantee Act of 2005 | To amend the Internal Revenue Code of 1986 and the Employee Retirement Income Security Act of 1974 to protect the retirement security of American workers by ensuring that pension assets are adequately diversified and by providing workers with adequate access to, and information about their pension plans, and for other purposes. (all provisions) S. 1783, the Pension Security and Transparency Act of 2005 | To amend the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to reform the pension funding rules, and for other purposes. (all provisions) Pub. L. No. 109-280, the Pension Protection Act of 2005 | To amend the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to reform the pension funding rules, and for other purposes. (all provisions)

17. House(s) of Congress and Federal agencies contacted:
HOUSE OF REPRESENTATIVES
SENATE

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

Name: ABERNATHY, WAYNE
Covered Official Position (if applicable): N/A
Name: BLEIER, LISA
Covered Official Position (if applicable): N/A
Name: BLOCKLIN, PETER L.
Covered Official Position (if applicable): N/A
Name: BOGER, WILLIAM
Covered Official Position (if applicable): N/A
Name: CLARK, JAMES
Covered Official Position (if applicable): N/A
Name: CLAYTON, KENNETH J.
Covered Official Position (if applicable): N/A
Name: DAVIES, DIONNE M.
Covered Official Position (if applicable): N/A
Name: EARLY, KERRY
Covered Official Position (if applicable): N/A
Name: FISHER, DONNA J.
Covered Official Position (if applicable): N/A
Name: MORDI, FRAN
Covered Official Position (if applicable): N/A
Name: PIGG, GERALD JOSEPH
Covered Official Position (if applicable): N/A
Name: SEYFRIED, LARRY
Covered Official Position (if applicable): N/A
Name: SHANNON, DEBORAH L.
Covered Official Position (if applicable): N/A
Name: SMITH, SHAWN
Covered Official Position (if applicable): N/A
Name: STONER, FLOYD
Covered Official Position (if applicable): N/A
Name: YINGLING, EDWARD L.
Covered Official Position (if applicable): N/A

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

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

LOBBYING ACTIVITY

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

15. General issue area code: SMB (one per page)

16. Specific lobbying issues:

H.R. 5352, the Small Business Reauthorization Act of 2006. (Small Business Administration Loan Guaranty Program provisions) H.R. 5672, the Science, State, Justice, Commerce, and Related Agencies Appropriations Act for FY 2007. (Small Business Administration Loan Guaranty Program provisions) S. 1603, Small Business Lending Improvement Act of 2005 | To establish a National Preferred Lender Program, facilitate the delivery of financial assistance to small businesses, and for other purposes. (preferred lending program provisions) Fiscal year 2007 budget proposal for the State, Justice, and Commerce Departments. (Small Business Administration Loan Guaranty Program provisions)

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES
SENATE

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

Name: ABERNATHY, WAYNE
Covered Official Position (if applicable): N/A
Name: BALLENTINE, JAMES
Covered Official Position (if applicable): N/A
Name: BLOCKLIN, PETER L.
Covered Official Position (if applicable): N/A
Name: BOGER, WILLIAM
Covered Official Position (if applicable): N/A
Name: CLARK, JAMES
Covered Official Position (if applicable): N/A
Name: DAVIES, DIONNE M.
Covered Official Position (if applicable): N/A
Name: EARLY, KERRY
Covered Official Position (if applicable): N/A
Name: SEYFRIED, LARRY
Covered Official Position (if applicable): N/A
Name: SHANNON, DEBORAH L.
Covered Official Position (if applicable): N/A
Name: SMITH, SHAWN
Covered Official Position (if applicable): N/A
Name: STONER, FLOYD
Covered Official Position (if applicable): N/A
Name: YINGLING, EDWARD L.
Covered Official Position (if applicable): N/A

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

LOBBYING ACTIVITY

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

15. General issue area code: TAX (one per page)

16. Specific lobbying issues:

H.R. 8, the Death Tax Repeal Permanency Act of 2005 | To make the repeal of the estate tax permanent. H.R. 1956, Business Activity Tax Simplification Act of 2005 | To regulate certain State taxation of interstate commerce; and for other purposes. H.R. 3376, Tax Technical Corrections Act | To amend the Internal Revenue Code of 1986 to make technical corrections, and for other purposes. H.R. 4511, the Flex Health Savings Accounts Act of 2005. (all provisions) H.R. 5262, the Tax Free Health Savings Act of 2006. (all provisions) H.R. 5638, the Permanent Estate Tax Relief Act of 2006 | To amend the Internal Revenue Code of 1986 to increase the unified credit against the estate tax to an exclusion equivalent of \$5,000,000 and to repeal the sunset provision for the estate and generation-skipping taxes, and for other purposes. (all provisions) H.R. 5970, Estate Tax and Extension of Tax Relief Act of 2006 | To amend the Internal Revenue Code of 1986 to increase the unified credit against the estate tax to an exclusion equivalent of \$5,000,000, to repeal the sunset provision for the estate and generation-skipping taxes, and to extend expiring provisions, and for other purposes. (all estate tax provisions) H.R. 6048, Medicare Outpatient Therapy Value-Based Purchasing Act of 2006 | To amend title XVIII of the Social Security Act to provide incentives to Medicare participating suppliers and providers of services that are outpatient physical therapy services (including outpatient speech-language pathology services) and occupational therapy services to report quality and efficiency measures and to provide for a value-based purchasing program for payments for such services under the Medicare Program, and for other purposes. (tax provisions) H.R. 6111, Tax Relief and Health Care Act of 2006 | Lobbied on extension of expiring tax provisions and for inclusion of HSA legislation in final bill. S. 420, Death Tax Repeal Permanency Act | To make the repeal of the estate tax permanent. (all provisions) S. 1447, the Tax Technical Corrections Act. (Subchapter S, definition of "descendent" provisions) S. 2721, the Business Activity Tax Simplification Act | To simplify the taxation of business activity, and for other purposes. (all provisions) S. 3488, the Tax-Free Healthcare Savings, Access, and Portability Act | To amend the Internal Revenue Code of 1986 to expand the permissible use of health savings accounts to include health insurance payments, to increase the dollar limitation for contributions to health savings accounts, to allow the rollover of unused funds from health reimbursement arrangements to health savings accounts, and for other purposes. (all provisions) Public Law No. 109-222, Tax Increase Prevention and Reconciliation Act of 2005. Public Law No. 109-432, Tax Relief and Healthcare Act of 2006. Proposals regarding tax-exempt organizations. (focusing on credit union taxation)

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES
SENATE

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

Name: BLEIER, LISA
Covered Official Position (if applicable): N/A
Name: BLOCKLIN, PETER L.
Covered Official Position (if applicable): N/A
Name: CLAYTON, KENNETH J.
Covered Official Position (if applicable): N/A
Name: DAVIES, DIONNE M.
Covered Official Position (if applicable): N/A
Name: FISHER, DONNA J.
Covered Official Position (if applicable): N/A
Name: MORDI, FRAN
Covered Official Position (if applicable): N/A
Name: NASER, CRISTEENA
Covered Official Position (if applicable): N/A
Name: PIGG, GERALD JOSEPH
Covered Official Position (if applicable): N/A
Name: SEYFRIED, LARRY
Covered Official Position (if applicable): N/A
Name: SHANNON, DEBORAH L.
Covered Official Position (if applicable): N/A
Name: SHAPIRO, ANDREW
Covered Official Position (if applicable): N/A
Name: SMITH, SHAWN
Covered Official Position (if applicable): N/A
Name: STONER, FLOYD
Covered Official Position (if applicable): N/A
Name: YINGLING, EDWARD L.

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

Covered Official Position (if applicable): N/A

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

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

LOBBYING ACTIVITY

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

15. General issue area code: TEC (one per page)

16. Specific lobbying issues:

H.R. 5252, the Communications Opportunity, Promotion, and Enhancement Act of 2006. (net neutrality provisions) H.R. 5417, the Internet Freedom and Nondiscrimination Act of 2006. (all net neutrality provisions)

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

SENATE

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

Name: BLOCKLIN, PETER L.

Covered Official Position (if applicable): N/A

Name: BOGER, WILLIAM

Covered Official Position (if applicable): N/A

Name: CLAYTON, KENNETH J.

Covered Official Position (if applicable): N/A

Name: DAVIES, DIONNE M.

Covered Official Position (if applicable): N/A

Name: EARLY, KERRY

Covered Official Position (if applicable): N/A

Name: SEYFRIED, LARRY

Covered Official Position (if applicable): N/A

Name: SHANNON, DEBORAH L.

Covered Official Position (if applicable): N/A

Name: SMITH, SHAWN

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

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

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

LOBBYING ACTIVITY

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

15. General issue area code: TRD (one per page)

16. Specific lobbying issues:

S. 3549, the Foreign Investment and National Security Act of 2006. [all provisions to reauthorize and reform the Committee on Foreign Investment in the United States] S. 3938, Export-Import Bank Reauthorization Act of 2006. H.R. 5337, Reform of National Security Reviews of Foreign Direct Investments Act.

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES
SENATE

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

Name: BLOCKLIN, PETER L.
Covered Official Position (if applicable): N/A
Name: BOGER, WILLIAM
Covered Official Position (if applicable): N/A
Name: CLAYTON, KENNETH J.
Covered Official Position (if applicable): N/A
Name: DAVIES, DIONNE M.
Covered Official Position (if applicable): N/A
Name: EARLY, KERRY
Covered Official Position (if applicable): N/A
Name: PIGG, GERALD JOSEPH
Covered Official Position (if applicable): N/A
Name: SEYFRIED, LARRY
Covered Official Position (if applicable): N/A
Name: SHANNON, DEBORAH L.
Covered Official Position (if applicable): N/A
Name: SMITH, SHAWN
Covered Official Position (if applicable): N/A
Name: STONER, FLOYD
Covered Official Position (if applicable): N/A
Name: YINGLING, EDWARD L.
Covered Official Position (if applicable): N/A

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

Signature: ON FILE Date: Feb 13, 2007

Printed Name and Title: C. DAWN CAUSEY, GENERAL COUNSEL -