

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 HOUSE

04 JUL 27 2004

LOBBYING REPORT

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

1. Registrant Name

Covington & Burling2. Address Check if different than previously reported.**1201 Pennsylvania Avenue, NW**

3. Principal Place of Business (if different from line 2)

City: **Washington**State/Zip (or Country) **DC 20**

4. Contact Name

John C. Dugan

Telephone

(202)662-5415

Email (optional)

5. Senate ID #

11195-517. Client Name Self**American Bankers Association**

6. House ID #

31827002**TYPE OF REPORT** 8. Year 2004 Midyear (January 1-June 30) OR Year End (July 1-December)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 Act**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 ⇒ \$ 20,000
Income (nearest \$20,000)

Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income for 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 reporting period were:

Less than \$10,000 \$10,000 or more ⇒ \$ _____
Expenses (nearest \$20,000)14. **REPORTING METHOD.** Check box for reporting method. See instructions for description of options. **Method A.** Reporting amounts using LD definitions only **Method B.** Reporting amounts under section 6033(b)(8) of the Internal Revenue Code **Method C.** Reporting amounts under section 162 of the Internal Revenue Code

Signature

Filing #0f608ae3-ad19-485a-8d51-7ac2ca30cf12 - Page 1 of 4

Date

Jul 27, 2004

Signature _____
Printed Name and Title **John C. Dugan**

Registrant Name Covington & Burling

Client Name American Bankers Association

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

FCRA regulations; consolidated supervised entity regulation; bank broker-dealer regulations

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

Senate, House, Securities and Exchange Commission

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

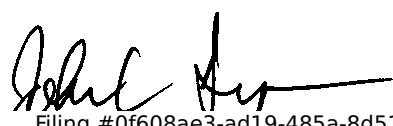
Name Covered Official Position (if applicable)

John C. Dugan

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

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Signature 

Date **July 27, 2004**

Printed Name and Title

John C. Dugan