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Washington, DC 20510

SECRETARY OF T

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LOBBYING REPORT

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

1. Registrant Name AMERICAN BANKERS ASSOCIATION			
2. Address <input type="checkbox"/> Check if different than previously reported 1120 Connecticut Avenue, N.W.			
3. Principal Place of Business (if different from line 2) City: Washington State/Zip (or Country) DC 20036			
4. Contact Name	Telephone	E-mail (optional)	5. Senate ID
John J. Gill	(202) 663-5026		1785-
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID 30468

TYPE OF REPORT 8. Year 2001 Midyear (January 1-June 30) OR Year End (July 1-

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 Lobby

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 <input type="checkbox"/> \$10,000 or more <input type="checkbox"/> ⇨ \$ _____ 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 period were: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ <u>1,769,596</u> Expenses (near 14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description <input type="checkbox"/> Method A. Reporting amounts using LDA def <input checked="" type="checkbox"/> Method B. Reporting amounts under section 6 Internal Revenue Code <input type="checkbox"/> Method C. Reporting amounts under section 1 Internal Revenue Code

Signature _____

Printed Name and Title



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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:

S. 178 To permanently reenact chapter 12 of title 11, United States Code, relating to family farmers "Farmer Bankruptcy bill"

A bill to permanently reenact chapter 12 of title 11, United States Code, relating to family farmers

S. 312 Tax Empowerment and Relief for Farmers and Fishermen (TERFF) Act

A bill to amend the Internal Revenue Code of 1986 to provide tax relief for farmers and fishermen, and for other purposes.

S. 313 Farm, Fishing, and Ranch Risk Management Act

A bill to amend the Internal Revenue Code of 1986 to provide for Farm, Fishing, and Ranch Risk Management Accounts, and for other purposes.

S. 1111 National Rural Development Partnership Act of 2001

A bill to amend the Consolidated Farm and Rural Development Act to authorize the National Rural Development Partnership, and for other purposes.

H.R. 256 Retroactively reenacts chapter 12 of the Bankruptcy Code, a specialized form of bankruptcy relief for family farmers, effective as of July 1, 2000. In addition, the bill extends temporary form of bankruptcy relief for 11 months until June 1, 2001

H.R.1914 Farmer Bankruptcy bill. To extend for 4 additional months the period for which chapter 12 of title 11 of the United States Code is reenacted.

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

House of Representatives, Senate



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

John Blanchfield
Peter L. Blocklin
C. Dawn Causey
Kenneth J. Clayton
Dionne Davies
Robert Fouberg
Floyd Stoner
Alison F. Watson
Edward L. Yingling

[New]

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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:

S. 30 Financial Information Privacy Protection Act of 2001

A bill to strengthen control by consumers over the use and disclosure of their personal financial and health information by financial institutions, and for other purposes.

S. 128 Meeting America's Investment Needs in Small Towns Act of 2001

A bill to amend the Federal Deposit Insurance Act to require periodic cost of living adjustments to the maximum amount of deposit insurance available under that Act, and for other purposes.

S. 227 Municipal Deposit Insurance Protection Act of 2001

A bill to amend the Federal Deposit Insurance Act with respect to municipal deposits.

S. 229 Interest on Business Checking Act of 2001

A bill to amend Federal banking law to permit the payment of interest on business checking accounts in certain circumstances, and for other purposes.

S. 324 Social Security Number Privacy Act of 2001

A bill to amend the Gramm-Leach-Bliley Act, to prohibit the sale and purchase of the social security number of an individual by financial institutions, to include social security numbers in the definition of nonpublic personal information, and for other purposes.

S. 450 Financial Institution Privacy Protection Act of 2001

A bill to amend the Gramm-Leach-Bliley Act to provide for enhanced protection of nonpublic personal information, including health information, and for other purposes.

S. 451 Social Security Number Protection Act of 2001

A bill to establish civil and criminal penalties for the sale or purchase of a social security number.



S. 536 Freedom From Behavioral Profiling Act of 2000

A bill to amend the Gramm-Leach-Bliley Act to provide for a limitation on sharing of marketing and behavioral profiling information, and for other purposes.

S. 601 Small Business Checking Regulatory Relief Act of 2001

A bill to authorize the payment of interest on certain accounts at depository institutions, to increase flexibility in setting reserve requirements, and for other purposes.

S. 630 CAN SPAM Act of 2001 Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2001

A bill to prohibit senders of unsolicited commercial electronic mail from disguising the source of their messages, to give consumers the choice to cease receiving a sender's unsolicited commercial electronic mail messages, and for other purposes.

S. 848 Social Security Number Misuse Prevention Act of 2001

A bill to amend title 18, United States Code, to limit the misuse of social security numbers, establish criminal penalties for such misuse, and for other purposes.

S. 851 Citizens' Privacy Commission Act of 2001

A bill to establish a commission to conduct a study of government privacy practices, and for other purposes.

S. 1014 Social Security Number Privacy and Identity Theft Prevention Act of 2001

To amend the Social Security Act to enhance privacy protections for individuals, to prevent fraudulent misuse of the Social Security account number, and for other purposes.

H. R. 583 To establish a Privacy Commission.

H. R. 746 To amend the Federal Deposit Insurance Act to require periodic cost of living adjustments to the maximum amount of deposit insurance available under such Act, and for other purposes.

H. R. 760 To amend the Federal Credit Union Act with respect to the limitations on member business loans.

H. R. 974 To increase the number of interaccount transfers which may be made from business accounts at depository institutions, to authorize the Board of Governors of the Federal Reserve System to pay interest on reserves, and for other purposes.

H. R. 1009 Amends the Federal Reserve Act, the Home Owners' Loan Act, and the Federal Deposit Insurance Act to repeal the prohibition against the payment of interest on demand deposits



H.R. 1319 Payday Borrower Protection Act of 2001

To amend the Consumer Credit Protection Act and other banking laws to protect consumers who avail themselves of payday loans from usurious interest rates and exorbitant fees, perpetual debt, the use of criminal actions to collect debts, and other unfair practices by payday lenders, to encourage the States to license and closely regulate payday lenders, and for other purposes.

H. R. 1355 To merge the deposit insurance funds at the Federal Deposit Insurance Corporation.

H. R. 1408 To safeguard the public from fraud in the financial services industry, to streamline and facilitate the antifraud information-sharing efforts of Federal and State regulators, and for other purposes.

H. R. 1478 To protect the privacy of the individual with respect to the Social Security number and other personal information, and for other purposes.

H. R. 1899 To amend the Federal Deposit Insurance Act with respect to municipal deposits

H. R. 2036 To amend the Social Security Act to enhance privacy protections for individuals to prevent fraudulent misuse of the Social Security account number, and for other purposes.

H. R. 2135 To protect consumer privacy.

H. R. 2136 To protect the confidentiality of information acquired from the public for statistical purposes.

Implementation of Title II Gramm-Leach-Bliley Public Law 106-102.

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

House of Representatives, Senate

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

Peter L. Blocklin
Kristin Butterfield
John J. Byrne
Kenneth J. Clayton
Dionne M. Davies
Kerry Early
Nessa Feddis



Bess Kozlow
Thomas McElligott
James D. McLaughlin
Sarah A. Miller
Geoffrey Mullins
Sharon Raymond
Deborah L. Shannon
Paul A. Smith
Floyd Stoner
Alison F. Watson
Edward L. Yingling

[New]

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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:

S. 178 (Farmer Bankruptcy bill)

To permanently reenact chapter 12 of title 11, United States Code, relating to family farmer

S. 220 Bankruptcy Reform Act of 2001

A bill to amend title 11, United States Code, and for other purposes.

S. 420 Bankruptcy Reform Act of 2001

An original bill to amend title 11, United States Code, and for other purposes.

H.R. 256 Retroactively reenacts chapter 12 of the Bankruptcy Code, a specialized form of bankruptcy relief for family farmers, effective as of July 1, 2000. In addition, the bill extends temporary form of bankruptcy relief for 11 months until June 1, 2001.

H.R. 333 Bankruptcy Abuse Prevention and Consumer Protection Act of 2001. To amend title 11, United States Code, and for other purposes.

H.R. 1914 Farmer Bankruptcy bill. To extend for 4 additional months the period for which chapter 12 of title 11 of the United States Code is reenacted.

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

House of Representatives, Senate

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

John Blanchfield
Peter L. Blocklin
Kristin Butterfield
C. Dawn Causey
Kenneth J. Clayton



Dionne M. Davies
Kerry Early
Nessa Feddis
Robert Fouberg
Bess Kozlow
Thomas McElligott
Geoffrey Mullins
Sharon Raymond
Floyd Stoner
Alison F. Watson
Edward L. Yingling

[New]

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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: ECN (one per page)

16. Specific lobbying issues:

S. 605 Community Savings and Investment Act of 2001

A bill to amend the Internal Revenue Code of 1986 to encourage a strong community-based banking system.

H.R. 865 Community Reinvestment Modernization Act of 2001

To enhance the availability of capital and credit for all citizens and communities, to ensure community reinvestment keeps pace as banks, securities firms, and other financial service providers become affiliates as a result of the enactment of the Gramm-Leach-Bliley Act, for other purposes.

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

House of Representatives

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

James Ballentine
Gerald Joseph Pigg
Floyd Stoner
Edward L. Yingling

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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:

S. 143 Competitive Market Supervision Act of 2001

A bill to amend the Securities Act of 1933 and the Securities Exchange Act of 1934, to reduce securities fees in excess of those required to fund the operations of the Securities and Exchange Commission, to adjust compensation provisions for employees of the Commission, and for other purposes.

S. 524 Small Business Interest Checking Act of 2001

A bill to increase the number of interaccount transfers which may be made from business accounts at depository institutions, to authorize the Board of Governors of the Federal Reserve System to pay interest on reserves, and for other purposes.

H. R. 1052 To amend the Truth in Lending Act to enhance consumer disclosures regarding credit card terms and charges, to restrict issuance of credit cards to students, to expand protections in connection with unsolicited credit cards and third-party checks and to protect consumers from unreasonable practices that result in unnecessary credit costs or loss of credit and for other purposes.

H. R. 1054 To amend the Truth in Lending Act to expand protections for consumers by adjusting statutory exemptions and civil penalties to reflect inflation, to eliminate the Rule of 78s accounting for interest rebates in consumer credit transactions, and for other purposes.

H. R. 1055 To amend the Federal Deposit Insurance Act and the Truth in Lending Act to prohibit federally insured institutions from engaging in high-cost payday loans, to expand protections for consumers in connection with the making of such loans by uninsured entities and for other purposes.



H. R. 1056 To amend the Consumer Credit Protection Act to enhance the advertising of the terms and costs of consumer automobile leases, to permit consumer comparison of advertised lease offerings, and for other purposes.

H. R. 1057 To amend the Truth in Savings Act to enhance civil liability and other enforcement, and for other purposes.

H. R. 1058 To amend the Truth in Lending Act to prohibit the distribution of any check or other negotiable instrument as part of a solicitation by a creditor for an extension of credit, limit the liability of consumers in conjunction with such solicitations, and for other purposes.

H. R. 1059 To require insured depository institutions to make affordable transaction accounts available to their customers, and for other purposes.

H. R. 1060 To amend the Truth in Lending Act to prohibit unfair or deceptive creditor acts practices, and for other purposes.

H. R. 1061 To authorize permanently an annual survey and report by the Board of Governors of the Federal Reserve System on fees charged for retail banking services.

H. R. 1088 To amend the Securities Exchange Act of 1934 to reduce fees collected by the Securities and Exchange Commission, and for other purposes.

Oppose any initiative to prevent regulatory agencies from determining that Real Estate Brokerage and Property Management are financial activities (No bill).

Communications regarding potential legislation to expand the charter of credit unions.

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

House of Representatives, Senate

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

Peter J. Blocklin
Kristin Butterfield
C. Dawn Causey
Kenneth J. Clayton
Dionne M. Davies
Kerry Early
Bess Kozlow
Thomas McElligott
James D. McLaughlin



Geoffrey Mullins
Sharon Raymond
Deborah L. Shannon
Floyd Stoner
Alison F. Watson
Edward L. Yingling

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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. 1409 To reform the regulation of certain housing-related Government-sponsored enterprises, and for other purposes.

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

House of Representatives

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

Gerald Joseph Pigg
Deborah L. Shannon
Floyd Stoner
Edward L. Yingling

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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:

S. 398 International Counter-Money Laundering and Foreign Anticorruption Act of 2001

A bill to combat international money laundering and to protect the United States financial system, and for other purposes.

H. R. 583 To establish the Commission for the Comprehensive Study of Privacy Protection

H. R. 718 Unsolicited Commercial Electronic Mail Act of 2001, All provisions relating to unsolicited e-mail.

H. R. 1017 Anti-Spamming Act of 2001, All provisions relating to unsolicited e-mail.

H. R. 1114 To combat international money laundering and protect the United States financial system, and for other purposes.

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

House of Representatives

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

Peter J. Blocklin
John J. Byrne
Kristin Butterfield
Kenneth J. Clayton
Dionne M. Davies
Kerry Early
Bess Kozlow
Thomas McElligott
Geoffrey Mullins



Sharon Raymond
Deborah L. Shannon
Floyd Stoner
Alison F. Watson
Edward L. Yingling

[New]

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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:

Home Ownership and Equity Protection Act of 1994 and other sections of the Truth in Lending Act to protect consumers against predatory practices in connection with high cost mortgage transactions, to strengthen the civil remedies available to consumers under existing law, and for other purposes.

Communications regarding potential legislative attempts to block the Fed/Treasury proposal to allow banks to engage in real estate brokerage and property management authority.

H. R. 1053 To amend the Equal Credit Opportunity Act and the Home Mortgage Disclosure Act of 1975 to reduce the disparate impact of predatory lending on minorities, and for other purposes.

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

House of Representatives

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

James Ballentine
Kristin Butterfield
Kerry Early
Bess Kozlow
Thomas McElligott
Geoffrey Mullins
Gerald Joseph Pigg
Sharon Raymond
Deborah L. Shannon
Floyd Stoner
Alison F. Watson
Edward L. Yingling

[New]



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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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:

S. 742 Retirement Security and Savings Act of 2001

A bill to provide for pension reform, and for other purposes.

H. R. 10, Comprehensive Retirement Security and House Pension Reform Act of 2001.

H. R. 2269 To amend title I of the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to promote the provision of retirement investment advice to workers managing their retirement income assets.

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

House of Representatives, Senate

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

Lisa Bleier
Peter J. Blocklin
Dionne M. Davies
Sarah A. Miller
Deborah L. Shannon
Floyd Stoner
Edward L. Yingling

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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:

S. 275 To repeal estate taxes.

S. 312 Tax Empowerment and Relief for Farmers and Fishermen (TERFF) Act

A bill to amend the Internal Revenue Code of 1986 to provide tax relief for farmers and fishermen, and for other purposes.

S. 592 Savings Opportunity and Charitable Giving Act of 2001

A bill to amend the Internal Revenue Code of 1986 to create Individual Development Accounts, and for other purpose.

S. 676 To amend the Internal Revenue Code of 1986 to extend permanently the subpart F exemption for active financing income.

A bill to amend the Internal Revenue Code of 1986 to extend permanently the subpart F exemption for active financing income.

S. 896 Restoring Earnings to Lift Individuals and Empower Families (RELIEF) Act of 2001

An original bill to provide for reconciliation pursuant to section 103 of the concurrent resolution on the budget for fiscal year 2002 (H.Con.Res. 83).

S. 936 Small Business and Financial Institutions Tax Relief Act of 2001

A bill to amend the Internal Revenue Code of 1986 to expand S corporation eligibility for banks, and for other purposes.

S. 1201 Subchapter S Modernization Act of 2001

A bill to amend the Internal Revenue Code of 1986 to provide for S corporation reform.

H. R. 3 To amend the Internal Revenue Code of 1986 to reduce individual income tax rates



H. R. 6 To amend the Internal Revenue Code of 1986 to reduce the marriage penalty by providing for adjustments to the standard deduction, 15-percent rate bracket, and earned income credit and to allow the nonrefundable personal credits against regular and minimum liability.

H. R. 7 To provide incentives for charitable contributions by individuals and businesses, to improve the effectiveness and efficiency of government program delivery to individuals and families in need, and to enhance the ability of low-income Americans to gain financial security by building assets.

H. R. 8 To amend the Internal Revenue Code of 1986 to phaseout the estate and gift taxes over a 10-year period, and for other purposes.

H. R. 10 To provide for pension reform, and for other purposes.

H. R. 1263 To amend the Internal Revenue Code of 1986 to expand S corporation eligibility for banks, and for other purposes.

H. R. 1357 To amend the Internal Revenue Code of 1986 to permanently extend the subpart F exemption for active financing income.

H.R. 1836 Economic Growth and Tax Relief Reconciliation Act of 2001, Estate tax and pension reform provisions

H. R. 2022 To amend the Internal Revenue Code of 1986 to provide assistance to first-time homebuyers.

TAX RATE CUT

H.R. 3: To amend the Internal Revenue Code of 1986 to reduce individual income tax rates

H.R. 872: To amend the Internal Revenue Code of 1986 to provide individual and corporate income tax rate reductions.

H.R. 873: To amend the Internal Revenue Code of 1986 to provide individual income tax rate reductions.

H.R. 1398: To amend the Internal Revenue Code of 1986 to provide individual income tax rate reductions, tax relief to families with children, marriage penalty relief, and to immediately eliminate the estate tax for two-thirds of all decedents currently subject to the estate tax.

H.R. 1836: To provide for reconciliation pursuant to section 104 of the concurrent resolution on the budget for fiscal year 2002.



ESTATE AND GIFT TAX REFORM

H.R. 8: To amend the Internal Revenue Code of 1986 to phase out the estate and gift taxes over a 10-year period, and for other purposes.

H.R. 88: To amend the Internal Revenue Code of 1986 to increase the unified credit against estate and gift taxes to the equivalent of a \$5,000,000 exclusion.

H.R. 130: To amend the Internal Revenue Code of 1986 to repeal the estate and gift taxes.

H.R. 1836: To provide for reconciliation pursuant to section 104 of the concurrent resolution on the budget for fiscal year 2002

H.R. 2631: To accelerate the repeal of the estate and generation-skipping transfer taxes and the reduction in the maximum gift tax rate.

S. 100: A bill to amend the Internal Revenue Code of 1986 to repeal the estate and gift taxes

S. 275: A bill to amend the Internal Revenue Code of 1986 to repeal the Federal estate and gift taxes and the tax on generation-skipping transfers, to preserve a step up in basis of certain property acquired from a decedent, and for other purposes.

S. 867: A bill to amend the Internal Revenue Code of 1986 to increase the unified credit exemption and the qualified family-owned business interest deduction

IRA/PENSION REFORM

H.R. 7: To provide incentives for charitable contributions by individuals and businesses,

H.R. 10: To provide for pension reform, and for other purposes.

H.R. 155: To amend the Internal Revenue Code of 1986 to enhance the portability of retirement benefits, and for other purposes.

H.R. 774: To amend the Internal Revenue Code of 1986 to waive the income inclusion on a distribution from an individual retirement account to the extent that the distribution is contributed for charitable purposes.

H.R. 1498: To amend the Internal Revenue Code of 1986 to allow individuals a refundable credit for elective deferrals and IRA contributions and to allow small employers credits for pension plan startup costs and for pension plan contributions.

H.R. 1836: To provide for reconciliation pursuant to section 104 of the concurrent resolution on the budget for fiscal year 2002.



S. 306: A bill to amend the Internal Revenue Code of 1986 to expand the use of education individual retirement accounts, and for other purposes.

SOCIAL SECURITY REFORM

H.R. 14: To establish a Bipartisan Commission on Social Security Reform.

CAPITAL GAINS

H.R. 15: To amend the Internal Revenue Code of 1986 to provide maximum rates of tax on capital gains of 15 percent for individuals and 28 percent for corporations and to index the basis of assets of individuals for purposes of determining gains and losses.

H.R. 1235: To amend the Internal Revenue Code of 1986 to reduce the holding period for long-term capital gain treatment to 6 months.

S. 818: A bill to amend the Internal Revenue Code of 1986 to provide a long-term capital gain exclusion for individuals, and to reduce the holding period for long-term capital gain treatment to 6 months, and for other purposes.

RESEARCH AND DEVELOPMENT TAX CREDIT

S. 41: A bill to amend the Internal Revenue Code of 1986 to permanently extend the research credit and to increase the rates of the alternative incremental credit.

S. 515: A bill to amend the Internal Revenue Code of 1986 to establish a permanent tax incentive for research and development, and for other purposes.

EDUCATION TAX INCENTIVES

H.R. 84: To amend the Internal Revenue Code of 1986 to provide tax incentives for education.

H.R. 436: To amend the Internal Revenue Code of 1986 to repeal the dollar limitation on the deduction for interest on education loans, to increase the income threshold for the phase out of such deduction, and to repeal the 60-month limitation on the amount of such interest that is allowable as a deduction.

H.R. 1836: To provide for reconciliation pursuant to section 104 of the concurrent resolution on the budget for fiscal year 2002.



S. 133: A bill to amend the Internal Revenue Code of 1986 to make permanent the exclusion for employer-provided educational assistance programs, and for other purposes.

S. 152: A bill to amend the Internal Revenue Code of 1986 to eliminate the 60-month limit increase the income limitation on the student loan interest deduction.

INTERNATIONAL TAX/FOREIGN TAX CREDIT

H.R. 666: To amend the Internal Revenue Code of 1986 to apply the look-thru rules for purposes of the foreign tax credit limitation to dividends from foreign corporations not controlled by a domestic corporation.

H.R. 1357: To amend the Internal Revenue Code of 1986 to permanently extend the subpart F exemption for active financing income.

H.R. 1515: To amend the Internal Revenue Code of 1986 to clarify the treatment for foreign tax credit limitation purposes of certain transfers of intangible property.

H.R. 1600: To amend the Internal Revenue Code of 1986 to repeal the limitation on the use of foreign tax credits under the alternative minimum tax.

S. 676: A bill to amend the Internal Revenue Code of 1986 to extend permanently the subpart F exemption for active financing income.

S. 801: A bill to amend the Internal Revenue Code of 1986 to repeal the limitation on the use of foreign tax credits under the alternative minimum tax.

AMT

H.R. 871: To amend the Internal Revenue Code of 1986 to phase out the alternative minimum tax on individuals.

SUBCHAPTER S

H.R. 1263: To amend the Internal Revenue Code of 1986 to expand S corporation eligibility for banks, and for other purposes.

H.R. 2337: To amend the Internal Revenue Code of 1986 to provide an election for a special tax treatment of certain S corporation conversions.

H.R. 2576: To amend the Internal Revenue Code of 1986 to expand Subchapter S.



S.936: A bill to amend the Internal Revenue Code of 1986 to expand S corporation eligibility for banks, and for other purposes.

S. 1201: A bill to amend the Internal Revenue Code of 1986 to provide for S corporation reform, and for other purposes.

STRUCTURED SETTLEMENTS

H.R. 1514: To amend the Internal Revenue Code of 1986 to impose an excise tax on persons who acquire structured settlement payments in factoring transactions, and for other purposes.

AGRICULTURE (FARM ACCOUNTS AND AGGIE BONDS)

H.R. 2347: To amend the Internal Revenue Code of 1986 to provide tax relief for farmers and fishermen, and for other purposes.

S. 312: A bill to amend the Internal Revenue Code of 1986 to provide tax relief for farmers and fishermen, and for other purposes.

S. 313: A bill to amend the Internal Revenue Code of 1986 to provide for Farm, Fishing, and Ranch Risk Management Accounts, and for other purposes.

S. 370: A bill to amend the Internal Revenue Code of 1986 to exempt agricultural bonds from State volume caps.

SWAP FUNDS

H.R. 1785: To amend the Internal Revenue Code of 1986 to prevent the avoidance of gain recognition through swap funds.

H.R. 2406: To amend the Internal Revenue Code of 1986 to prevent the avoidance of gain recognition through swap funds.

TAX SHELTERS

H.R. 2520: To amend the Internal Revenue Code of 1986 to curb tax abuses by disallowing tax benefits claimed to arise from transactions without substantial economic substance, and for other purposes.

TAX SIMPLIFICATION

H.R. 2529: To amend the Internal Revenue Code of 1986 to provide a revenue-neutral simplification of the individual income tax.



S. 1158: A bill to amend the Internal Revenue Code of 1986 to modify the active business definition relating to distributions of stock and securities of controlled corporations.

TAX EXEMPT BONDS - FINANANCIAL INSTITUIONS

H.R. 2200: To amend the Internal Revenue Code of 1986 to permit financial institutions to determine their interest expense deduction without regard to tax-exempt bonds issued to provide certain small loans for health care or educational purposes.

H.R. 2207: To amend the Internal Revenue Code of 1986 to provide that the volume cap fo private activity bonds shall not apply to bonds for water and sewage facilities.

INDEPENDENT CONTRACTOR STATUS

S. 837: A bill to amend the Internal Revenue Code of 1986 to provide a safe harbor determining that certain individuals are not employees.

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

House of Representatives, Senate

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

Mark Baran
Lisa Bleier
Peter L. Blocklin
Kristin Butterfield
Kerry Early
Donna J. Fisher
Bess Kozlow
Thomas McElligott
James D. McLaughlin
Geoffrey Mullins
J. Leon Peace
Sharon Raymond
Deborah L. Shannon
Floyd Stoner
Edward L. Yingling

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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. 718 To protect individuals, families, and internet service providers from unsolicited and unwanted electronic mail.

H.R. 1017 To prohibit the unsolicited e-mail known as "spam."

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

House of Representatives

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

Deborah L. Shannon

Floyd Stoner

Alison F. Watson [New]

Edward L. Yingling

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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. 149 Export Administration Act of 2001. A bill to provide authority to control exports, and for other purposes.

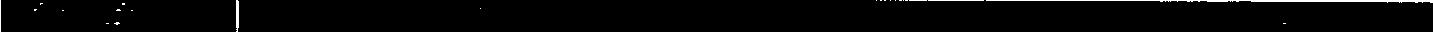
17. House(s) of Congress and Federal agencies contacted. Check if none.

Senate

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

Peter J. Blocklin
Dionne M. Davies
Floyd Stoner
Edward L. Yingling

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



Registrant Name AMERICAN BANKERS ASSN Client Name Self

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

20. Client new address

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

City

State/Zip (or 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

Gordon Glaza

ISSUE UPDATE

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

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

Name	Address	Principal Place of (city and state or

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

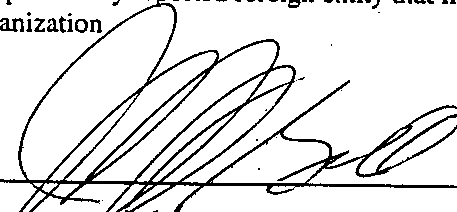
FOREIGN ENTITIES

27. Add the following foreign entities

Name	Address	Principal place of business (city and state or country)	Amount of contribution for lobbying activities

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

Signature



Date

