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LOBBYING REPORT

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

1. Registrant name Clark and Associates			
2. Address <input type="checkbox"/> Check if different than previously reported			
101 Constitution Avenue, NW		Suite 800	
Washington		DC	20001 US
3. Principal place of business (if different than line 2)			
City		State Zip or Country	
4a. Contact Name	b. Telephone number	c. E-mail	5. Senate ID
Mr. Steve Clark	202-246-1600	sbc@sbclark.com	76992-9
7. Client Name <input type="checkbox"/> Self			6. House ID
American Bankers Association			3611800

TYPE OF REPORT 8. Year **2005** 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

<p align="center">12. Lobbying Firms</p> <p>INCOME relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇌ \$ <u>60,000</u></p> <p>Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client)</p>	<p align="center">13. Organizations</p> <p>EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇌ \$ _____</p> <p>14. REPORTING METHOD. Check box to indicate type accounting method. See instructions for description of options</p> <p><input type="checkbox"/> Method A. Reporting amounts using LIA definitions or</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(3) Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 167(e) of Internal Revenue Code</p>
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Edit Form > File with
 Senate Password _____ File with

Signature Steve Clark Date 1/18/2006

Printed Name and Title Steve Clark - President

Digitally signed by Steve Clark
DN: cn = Steve Clark, o = US 12 - US 12, email = sbc@sbclark.com

1000202940

Registrant Name Clark and Associates Client Name American Bankers Association

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

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

16. Specific lobbying issues

Regulatory interpretation of Graham/Leach/Bliley Act pertaining to banks participating in realstate brokerage activities, and legislative activities before the U.S. Congress.

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

Name	Covered Official Position (if applicable)
Steve Clark	

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

0000202941

Signature Document digitally signed on Page 1. Date 1/18/2006

Printed Name and Title Steve Clark - President

Registrant Name Clark and Associates

Client Name American Bankers Association

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

15. General issue area code FIN - Financial Institutions/Investments/Securities (one per page)

16. Specific lobbying issues

Regulatory interpretation of Graham/Leach/Bliley Act pertaining to banks participating in realstate brokerage activities, and legislative activities before the U.S. Congress.

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

Name	Covered Official Position (if applicable)
Steve Clark	

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

Printed Name and Title Steve Clark - President

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