

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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LOBBYING REPORT

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

1. Registrant Name <u>AMERICAN BANKERS ASSOCIATION</u>			
2. Address <input type="checkbox"/> Check if different than previously reported <u>1120 Connecticut Avenue, N.W.</u>			
3. Principal Place of Business (if different from line 2) City: <u>Washington</u> State/Zip (or Country) <u>D.C. 20036</u>			
4. Contact Name <u>C. Dawn Causey</u>	Telephone <u>(202) 663-5434</u>	E-mail (optional) <u>DCausey@ABA.com</u>	5. Senate I <u>1785-</u>
7. Client Name <input checked="" type="checkbox"/> Self			6. House II <u>30468</u>

TYPE OF REPORT 8. Year 2003 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 Lob

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 period were:

Less than \$10,000

\$10,000 or more ⇒ \$ 2,288,000
Expenses (n

14. REPORTING METHOD. Check box to in accounting method. See instructions for descript

Method A. Reporting amounts using LDA c

Method B. Reporting amounts under sectio
Internal Revenue Code

Method C. Reporting amounts under sectic
Internal Revenue Code

Signature _____

Printed Name and Title _____

LD-2 (REV. 6/98)

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. 1263 Rural Economic Investment Act

Tax treatment of farm-secured loans provisions.

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.

Shawn Smith [New]

Adam Wasch [New]

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

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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:

P.L. 107-204 Implementation of Sarbanes-Oxley Act of 2002 (All Provisions)

S. 22 Justice Enhancement and Domestic Security Act of 2003

A bill to enhance domestic security, and for other purposes. (All Provisions)

S. 98 Community Choice in Real Estate Act of 2003

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.

S. 153 Identity Theft Penalty Enhancement Act

To establish penalties for aggravated identity theft, and for other purposes. (All Provisions)

S. 223 Identity Theft Prevention Act

A bill to prevent identity theft and for other purposes. (All Provisions)

S. 228 Social Security Number Misuse Prevention Act

To amend title 18, United States Code, to limit the misuse of social security numbers, to establish criminal penalties for such misuse, and for other purposes. (All Provisions)

S. 229 Safe and Fair Deposit Insurance Act of 2003

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.

S. 660 Economic Opportunity Protection Act

All FCRA renewal provisions.

S. 745 Privacy Act of 2003

A bill to require the consent of an individual prior to the sale and marketing of such information, and for other purposes. (All Provisions)

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S. 910 Non-Homeland Security Mission Performance Act of 2003

A bill to ensure the continuation of non-homeland security functions of Federal agencies transferred to the Department of Homeland Security. (All Provisions)

S. 913 Federal Deposit Insurance Fairness and Economic Opportunity Act

All provisions.

S. 1334 Check Truncation Act

An original bill to facilitate check truncation by authorizing substitute checks, to foster innovation in the check collection system without mandating receipt of checks in electronic form, and to improve the overall efficiency of the Nation's payments system, and for other purposes. (All Provisions)

S. 1370 Consumer Credit Score Disclosure Act of 2003

To amend the Fair Credit Reporting Act to provide for disclosure of credit-scoring information by creditors and consumer reporting agencies. (All Provisions)

S. 1508 Federal Enterprise Regulatory Reform Act of 2003

To address regulation of secondary mortgage market enterprises, and for other purposes.

H.R. 69 Online Privacy Protection Act of 2003

To require the Federal Trade Commission to prescribe regulations to protect the privacy of personal information. (All Provisions)

H.R. 70 Social Security On-line Privacy Protection Act

To regulate the use by interactive computer services of Social Security account numbers and related personally identifiable information. (All Provisions)

H.R. 100 Servicemembers Civil Relief Act

To restate, clarify, and revise the Soldiers' and Sailors' Civil Relief Act of 1940

H.R. 220 Identity Theft Prevention Act of 2003

To prohibit the establishment in the Federal Government of any uniform national identifying number. (All Provisions)

H.R. 338 Defense of Privacy Act

To require that agencies, in promulgating rules, take into consideration the impact of such rules on the privacy of individuals, and for other purposes. (All Provisions)

H.R. 522 Federal Deposit Insurance Reform Act

All provisions.

H.R. 637 Social Security Number Misuse Prevention Act

To amend title 18, United States Code, to limit the misuse of Social Security numbers, to establish criminal penalties for such misuse, and for other purposes. (All Provisions)

H.R. 758 Business Checking Freedom Act of 2003

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, and for other purposes.

H.R. 773 21st Century Access to Banking Act

To amend section 5318 of title 31, United States Code, to authorize financial institutions to accept matricula consular issued in the United States as a valid form of identification. (All Provisions)

H.R. 818 Identity Theft Consumer Notification Act

To amend the Gramm-Leach-Bliley Act to further protect customers of financial institutions whose identities are stolen from the financial institution, and for other purposes. (All Provisions)

H.R. 858 Identity Theft Penalty Enhancement Act

To establish penalties for aggravated identity theft, and for other purposes. (All Provisions)

H.R. 859 Business Checking Freedom Act

To repeal the prohibition on the payment of interest on demand deposits, and for other purposes. (All Provisions)

H.R. 1375 Financial Services Regulatory Relief Act of 2002

To provide regulatory relief and improve productivity for insured depository institutions, and for other purposes.

H.R. 1473**Insurance Credit Score Disclosure and Reporting Act**

To amend the Fair Credit Reporting Act to provide disclosures of credit-based insurance scoring information by insurers and credit reporting agencies, and for other purposes. (All Provisions)

H.R. 1474 Check Cleaning for the 21st Century Act

To facilitate check truncation by authorizing substitute checks, to foster innovation in the check collection system without mandating receipt of checks in electronic form, and to improve the overall efficiency of the Nation's payments system, and for other purposes. (All Provisions)

H.R. 1573 Credit Card Consumer Protection Act of 2003

To amend the Truth in Lending Act to require credit card issuers to mail monthly statements at least 30 days before the due date of the next payment, and for other purposes. (All Provisions)

H.R. 1636 Consumer Privacy Act of 2003

To protect and enhance consumer privacy, and for other purposes. (All Provisions)

H.R. 1663 Predatory Mortgage Lending Practices Reduction Act

To protect home buyers from predatory lending practices. (All Provisions)

H.R. 1729 Negative Credit Notification Act

To amend the Fair Credit Reporting Act to require consumer reporting agencies to notify consumers when negative information is added to the consumer's file at such agency, and for other purposes. (All Provisions)

H.R. 1731 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. 1747 Consumer Credit Disclosure Act of 2003

To amend the Truth In Lending Act to provide for enhanced information regarding credit card balance payment terms and conditions, and for enhanced information regarding credit card balance payment terms and conditions, and for other purposes. (All Provisions)

H.R. 1766 National Uniform Privacy Standards Act of 2003

To make permanent the provisions of the Fair Credit Reporting Act and amend the Gramm Leach-Bliley Act to establish a national uniform privacy standard for financial institutions. (All Provisions)

H.R. 1931 Personal Information Privacy Act of 2003

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

H.R. 2035 Identity Theft and Financial Privacy Protection Act of 2003

To prevent identity theft, and for other purposes. (All Provisions)

H.R. 2043 U.S. Financial Policy 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 review on the most recent recommendation of the Basel Committee for an accord on capital standards, and for other purposes.

H.R. 2143 Unlawful Internet Gambling Funding Prohibition Act

To prevent the use of certain bank instruments for unlawful Internet gambling, and for other purposes.

H.R. 2546 Free Credit Report Act of 2003

To amend the Fair Credit Reporting Act to require consumer reporting agencies to provide consumer with a free credit report annually upon the request of the consumer, and for other purposes. (All Provisions)

H.R. 2575 Secondary Mortgage Market Enterprises Regulatory Improvement Act

To reform the regulation of certain housing-related Government-sponsored enterprises, and other purposes.

H.R. 2617 Consumer Identity and Information Security Act of 2003 – To protect American consumers from identity theft and other forms of fraud. (All Provisions)**H.R. 2622 Fair and Accurate Credit Transactions Act of 2003**

To amend the Fair Credit Reporting Act, to prevent identity theft, improve resolution of consumer disputes, improve the accuracy of consumer records, make improvements in the law, and consumer access to, credit information, and for other purposes.

H.R. 2633 Identity Theft Protection and Information Blackout Act of 2003

To establish methods for preventing identity theft and to amend the Fair Credit Reporting Act to protect consumers' sensitive, private health-related information, and for other purposes. (All Provisions)

H.R. 2724 Credit Bait and Switch Prevention Act

To amend the Fair Credit Reporting Act to prohibit the use of any information in any consumer report by any credit card issuer that is unrelated to the transactions and experience with the card issuer with the consumer to increase the annual percentage rate applicable to credit extended to the consumer, and for other purposes. (All Provisions)

H.R. 2796 Consumer Credit Protection Act Amendments of 2003

To amend the Fair Credit Reporting Act to prohibit the use of consumer credit history for insurance purpose and to require the disclosure of consumer reports and the credit scoring procedure in order to prevent inaccuracies and mistakes in consumer credit reports, and for other purposes. (All Provisions)

H.R. 2971 Social Security Number Privacy and Identity Theft Prevention Act of 2003

To amend the Social Security Act to enhance Social Security account number privacy protections, to prevent fraudulent misuse of the Social Security account number, and to otherwise enhance protection against identity theft, and for other purposes. (All Provisions)

Implementation of Title II Gramm-Leach-Bliley Act

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H.J. Res. 58

Disapproving the rules submitted by the Secretary of the Treasury relating to section 326 of the Uniting and Strengthening America by providing appropriate tools required to intercept obstruct terrorism (USA Patriot Act) Act of 2001. (All Provisions)

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

Senate, House of Representatives

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

James Ballentine
 Peter L. Blocklin
 John J. Byrne
 Dawn Causey
 James Chessen
 Kenneth J. Clayton
 Dionne M. Davies
 Kerry Early
 Nessa Feddis
 Jeanine Henderson
 William Douglas Johnson
 Bess Kozlow
 Keith Leggett
 James D. McLaughlin
 Sarah A. Miller
 Gerald Joseph Pigg
 Deborah L. Shannon
 Shawn Smith [New]
 Floyd Stoner
 Rob Strand
 Laura Vogel
 Adam Wasch [New]
 Alison F. Watson
 Edward L. Yingling

19. Interest of each foreign entity in the specific issues listed on line 16 above. X CI 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. 975 Bankruptcy Abuse Prevention and Consumer Protection Act of 2003

To amend title 11 of the United States Code, and for other purposes

H.R. 1529 Involuntary Bankruptcy Improvement Act

All provisions.

H.R. 2120 Financial Contracts Bankruptcy Reform

All provisions.

H.R. 2465 Family Farmer Bankruptcy Relief

All provisions.

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

Senate, House of Representatives

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

James Ballentine
Peter L. Blocklin
Kenneth J. Clayton
Dionne M. Davies
Kerry Early
Nessa Feddis
Robert Foubert
Jeanine Henderson
Bess Kozlow
Gerald Joseph Pigg
Deborah L. Shannon
Shawn Smith [New]

Richard Stanger

▼

Laura Vogel
Adam Wasch [New]
Alison F. Watson
Edward L. Yingling

19. Interest of each foreign entity in the specific issues listed on line 16 above. 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: BUD (one per page)

16. Specific lobbying issues:

H.R. 2989 Transportation, Treasury, and Independent Agencies Appropriations Act, 2004

Making appropriations for the Departments of Transportation and Treasury, and independent agencies for the fiscal year ending September 30, 2004, and for other purposes.

H.R. Res. 2, FY 2003 Omnibus Appropriations
Treasury Real Estate Language

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

Senate, House of Representatives

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

James Ballentine
Kerry Early
Nessa Feddis
Robert Fouberg
Jeanine Henderson
Bess Kozlow
Deborah L. Shannon
Floyd Stoner
Laura Vogel
Alison F. Watson
Edward L. Yingling

19. Interest of each foreign entity in the specific issues listed on line 16 above. X C
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: GAM (one per page)

16. Specific lobbying issues:

S. 627 Unlawful Internet Gambling Funding Prohibition Act
Payment system restrictions.

H.R. 21 Unlawful Internet Gambling Funding Prohibition Act
Payment system restrictions.

H.R. 1223 Internet Gambling Licensing and Regulation Commission Act
All provisions.

H.R. 2143 Unlawful Internet Gambling Funding Prohibition Act
All provisions.

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

Senate, House of Representatives

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

Kerry Early
Jeanine Henderson
Bess Kozlow
Shawn Smith [New]
Laura Vogel
Adam Wasch [New]

19. Interest of each foreign entity in the specific issues listed on line 16 above. C
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. 14 Energy Policy Act
Derivatives trading

S. 98 Community Choice in Real Estate Act of 2003
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. 181 Stock Option Accounting Review Act
Accounting treatment of stock options.

S. 979 Broad-Based Stock Option Plan Transparency Act
All provisions.

P.L. 106-102 Implementation of Title II Gramm-Leach-Bliley Act

All provisions.

H.R. 111 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)

H.R. 626 Ending the Double Standards for Stock Options Act
All provisions.

H.R. 657 Emergency Securities Response Act
All provisions.

H.R. 957 Broker Accountability through Enhanced Transparency Act
All provisions.

H.R. 1372 Broad-Based Stock Option Plan Transparency Act

All provisions.

H.R. 2179 Securities Fraud Deterrence and Investor Restitution Act

All provisions.

H.R. 2420 Mutual Funds Integrity and Fee Transparency Act of 2003

To improve transparency relating to the fees and costs that mutual fund investors incur and improve corporate governance of mutual funds.

H.R. 2179 The Securities Fraud Deterrence and Investor Restitution Act of 2003

To enhance the authority of the Securities and Exchange Commission to investigate, punish and deter securities laws violations, and to improve its ability to return funds to defrauded investors, and for other purposes.

S. 98 Community Choice in Real Estate Act of 2003

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 indirectly, in real estate brokerage or real estate management activities, and for other purposes
(All Provisions)

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

Senate, House of Representatives

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

Kenneth J. Clayton

Kerry Early

James D. McLaughlin

Sarah A. Miller

Deborah L. Shannon

Shawn Smith [New]

Floyd Stoner

Adam Wasch [New]

Alison F. Watson

Edward L. Yingling

19. Interest of each foreign entity in the specific issues listed on line 16 above. Ch
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: GOV (one per page)

16. Specific lobbying issues:

S. 792 Servicemembers Civil Relief Act

To restate, clarify, and revise the Soldiers' and Sailors' Civil Relief Act of 1940.

H.R. 658 Accountant, Compliance, and Enforcement Staffing Act
All SEC staffing provisions.

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

Senate, House of Representatives

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

Peter L. Blocklin
Dionne M. Davies
Kerry Early
Gerald Joseph Pigg
Shawn Smith [New]
Floyd Stoner
Adam Wasch [New]
Alison F. Watson
Edward L. Yingling

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

Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas 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. 1276 American Dream Downpayment Act

Downpayment assistance provisions.

H.R. 1614 HOPE VI Program Reauthorization and Small Community Main Street Rejuvenation and Housing Act

All provisions.

H.R. 1865 Prevention of Predatory Lending Through Education Act

To authorize the Secretary of Housing and Urban Development to make grants to States, local governments, and nonprofit organizations for counseling and education programs for the prevention of predatory lending and to establish a toll-free telephone number for complaints regarding predatory lending, and for other purposes.

H.R. 2022 Leave No Securities Behind Act

To extend the registration and reporting requirements of the Federal securities laws to certain housing-related Government-sponsored enterprises, and for other purposes.

H.R. 2117 Secondary Mortgage Market Fair Competition Act

To amend the Federal National Mortgage Association Charter Act and the Federal Home Mortgage Corporation Act to remove certain competitive advantages granted to the housing-related government-sponsored enterprises relative to other secondary mortgage market enterprises, and for other purposes.

H.R. 2575 Secondary Mortgage Market Enterprises Regulatory Improvement Act

All provisions.

H.R. 2803 Housing Finance Regulatory Restructuring Act of 2003

To establish the Office of Housing Finance Oversight in the Department of the Treasury to ensure the financial safety and soundness of Fannie Mae, Freddie Mac, and the Federal Loan Banks.

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
Deborah L. Shannon
Shawn Smith [New]
Floyd Stoner
Adam Wasch [New]
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: INS (one per page)

16. Specific lobbying issues:

S. 122 National Flood Insurance Program Reauthorization Act of 2003

To extend the national flood insurance program.

S. 229 Safe and Fair Deposit Insurance Act of 2003

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.

H.R. 11 National Flood Insurance Program Reauthorization Act of 2003

To extend the national flood insurance program.

S. 253 Two Floods and You Are Out of the Taxpayers' Pocket Act of 2003

To amend the National Flood Insurance Act of 1968 to reduce losses to properties for which repetitive flood insurance claim payments have been made.

H.R. 522 Federal Deposit Insurance Reform Act of 2003

To reform the Federal deposit insurance system, and for other purposes

H.R. 670 Flood Loss Mitigation Act of 2003

To amend the National Flood Insurance Act of 1968 to provide for identification, mitigation and purchase of properties insured under the national flood insurance program that suffer repetitive losses.

H.R. 1816 National Flood Insurance Program Fairness Act

To amend the National Flood Insurance Act of 1968 to ensure homeowners are provided adequate notice of flood map changes and a fair opportunity to appeal such changes.

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

Senate, House of Representatives, FEMA

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

James Ballentine
Peter J. Blocklin
James Chessen
Kenneth J. Clayton
Dionne M. Davies
Kerry Early
Robert Fouberg
Gerald Joseph Pigg
John R. Rasmus
Deborah L. Shannon
Floyd Stoner
Rob Strand
Alison F. Watson
Edward L. Yingling

19. Interest of each foreign entity in the specific issues listed on line 16 above. 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. 153 Identity Theft Penalty Enhancement Act
All provisions.

S. 223 Identity Theft Prevention Act
All provisions.

S. 228 Social Security Number Misuse Prevention
All provisions.

Public Law 107-56 Title II, Implementation of USA Patriot Act on Section 326

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

Senate, Dept. of Treasury, OCC, FDIC, Federal Reserve Board, OTS

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

John J. Byrne
Kerry Early
Shawn Smith [New]

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: RES (one per page)

16. Specific lobbying issues:

S. 98 Community Choice in Real Estate Act of 2003

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.

H.R. 111 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.

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

Senate, House of Representatives

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

James Ballentine
 Peter L. Blocklin
 James Chessen
 Kenneth J. Clayton
 Dionne M. Davies
 Kerry Early
 Robert Fouberg
 Jeanine Henderson
 Bess Kozlow
 Gerald Joseph Pigg
 Deborah L. Shannon
 Shawn Smith [New]
 Floyd Stoner
 Rob Strand
 Laura Vogel

Adam Wasch [New]
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: RET (one per page)

H.R. 1000 Pension Security Act of 2003

To amend title I of the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to provide additional protections to participants and beneficiaries in individual account plans from excessive investment in employer securities and to promote the provision of retirement investment advice to workers managing their retirement income assets. (All Provisions)

H.R. 1776 Pension Preservation and Savings Expansion Act

To amend the Internal Revenue Code of 1986 to make today's retirement savings opportunities permanent, to expand and improve retirement savings vehicles, to extend pension coverage through regulatory simplification and small business incentives, to enhance fairness and pension portability, to revitalize defined benefit plans, to provide additional defined contribution plan protections, to assist individuals in preserving their income throughout retirement, and for other purposes. (All Provisions)

Pension Reform and Investment Advice

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.

Lisa Bleier
Kerry Early
Jeanine Henderson
Shawn Smith [New]
Adam Wasch [New]

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: SMB (one per page)

16. Specific lobbying issues:

S. 141 Subsidy Rate for Small Business Loans

To improve the calculation of the Federal subsidy rate with respect to certain small business loans, and for other purposes.

S. 1375 Small Business Administration 50th Anniversary Reauthorization Act of 2003

To provide for the reauthorization of programs administered by the Small Business Administration, and for other purposes.

H.R. 833 Responsible Lending Bill

To combat unfair and deceptive practices in the high-cost mortgage market, establish a consumer mortgage protection board, and establish licensing and minimum standards for mortgage brokers, and for other purposes.

H.R. 923 Premier Certified Lenders Program Improvement Act

SBA section 504 program.

H.R. 1663 Predatory Mortgage Lending Practices Reduction Act

To protect home buyers from predatory lending practices.

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

Senate, House of Representatives

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

James Ballentine
Peter J. Blocklin
Dionne M. Davies
Kerry Early
Gerald Joseph Pigg
Deborah L. Shannon

Floyd Stoner
Adam Wasch [New]
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: TAX (one per page)

16. Specific lobbying issues:

S. 2 Jobs and Growth Tax Act

Subchapter S provisions, deductibility of assessments and examination fees, FHLB provisions.

S. 476 CARE Act of 2003

To provide incentives for charitable contributions by individuals and businesses, to improve public disclosure of activities of exempt organizations, and to enhance the ability of low-income Americans to gain financial security by building assets, and for other purposes.

S. 850 Small Business and Financial Institutions Tax Relief Act of 2003

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

S. 970 Job Protection Act of 2003

To amend the Internal Revenue Code of 1986 to preserve jobs and production activities in the United States.

S. 1054 Jobs and Growth Tax Relief Reconciliation Act of 2003

To provide for reconciliation pursuant to section 201 of the concurrent resolution on the budget for fiscal year 2004. (All Provisions)

H.R. 2 Jobs and Growth Tax Act of 2003

To amend the Internal Revenue Code of 1986 to provide additional tax incentives to encourage economic growth. (All Provisions)

H.R. 8 Death Tax Repeal Permanency Act

All estate tax provisions)

H.R. 49 Internet Tax Nondiscrimination Act

All provisions.

H.R. 714 Small Business and Financial Institutions Tax Relief Act of 2003

To amend the Internal Revenue Code of 1986 to expand S corporation eligibility for banks for other purposes.

H.R. 1555 Abusive Tax Shelter Shutdown and Taxpayer Accountability Act of 2003
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.

H.R. 1661 Taxpayer and Fairness Protection Act of 2003

To provide balanced taxpayer protections in tax administrations, including elimination of abusive tax strategies, simplification of the earned income tax credit, and taxpayer protection

H.R. 1769 Job Protection Act of 2003

To amend the Internal Revenue Code of 1986 to comply with the World Trade Organization rulings on the FSC/ETI benefit in a manner that preserves jobs and production activities in the United States.

H.R. 1776 Pension Preservation and Savings Expansion Act of 2003

To amend the Internal Revenue Code of 1986 to make today's retirement savings opportunities permanent, to expand and improve retirement savings vehicles, to extend pension coverage through regulatory simplification and small business incentives, to enhance fairness and pension portability, to revitalize defined benefit plans, to provide additional defined contribution plan protections, to assist individuals in preserving their income throughout retirement, and for other purposes.

H.R. 1896 Subchapter S Modernization Act of 2003

To amend the Internal Revenue Code of 1986 to provide for S corporation reform, and for other purposes.

H.R. 2615 Rebuild America Act of 2003

To provide funding for infrastructure investment to restore the United States economy and to enhance the security of transportation and environmental facilities throughout the United States.

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

Senate, House of Representatives

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

Mark Baran
Lisa Bleier
Kerry Early
Donna J. Fisher
Deborah L. Shannon
Shawn Smith [New]
Floyd Stoner
Adam Wasch [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: TEC (one per page)

16. Specific lobbying issues:

S. 877 CAN-SPAM Act
Opt-out provisions.

H.R. 395 Do Not Call Implementation Act
Opt-out provisions.

H.R. 2214 Reduction in Distribution of Spam Act
Opt-out provisions.

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

Senate, House of Representatives

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

Kerry Early
Shawn Smith [New]
Adam Wasch [New]

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: TOR (one per page)

16. Specific lobbying issues:

S. 275 Class Action Fairness Act
All provisions.

H.R. 1115 Class Action Fairness Act
All provisions.

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

Senate, House of Representatives

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

Kerry Early
Shawn Smith [New]
Adam Wasch [New]

19. Interest of each foreign entity in the specific issues listed on line 16 above. X 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

Bess Kozlow
Cristeena Naser
Robert Fouberg

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 country)


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 registered affiliated organization

Signature  Date August 12, 2

Printed Name and Title C. Dawn Causey, General Counsel

Form LD-2 (Rev. 6/98)