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SECRETARY OF
STATE
04 AUG 20 11 AM

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 C. Dawn Causey | Telephone (202) 663-5434 | E-mail (optional) DCausey@aba.com | 5. Senat 178 |
| 7. Client Name <input checked="" type="checkbox"/> Self | | | 6. House 304 |

TYPE OF REPORT 8. Year 2004 Midyear (January 1-June 30) OR Year End (July

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 Lo

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 was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇨ \$ _____ Income (nearest \$20,000)</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 t period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ <u>2,280,377</u> Expenses (t</p> <p>14. REPORTING METHOD. Check box to i accounting method. See instructions for descrip</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA</p> <p><input checked="" type="checkbox"/> Method B. Reporting amounts under sectic Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under sectic Internal Revenue Code</p> |
|---|--|

Signature _____

Printed Name and Title _____

LD-2 (REV. 6/98)

SECRETARY OF
04 AUG 20 1

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: ACC (one per page)

16. Specific lobbying issues:

S. 1890 Stock Option Accounting Reform Act

To require the mandatory expensing of stock options granted to executive officers, and for other purposes.

H.R. 3574 Stock Option Accounting Reform Act

To require the mandatory expensing of stock options granted to executive officers, 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.

Peter L. Blocklin
Dionne M. Davies
Shawn Smith
Floyd Stoner
Adam Wasch
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: AGR (one per page)

16. Specific lobbying issues:

S. 1263 Rural Economic Investment 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. 4295 Rural Economic Investment Act

To amend the Internal Revenue Code of 1986 to exclude from gross income interest received on loans secured by agricultural real property.

Farm Cooperatives, Proposal to Expand Farm Credit System Lending Ability.

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.

John Blanchfield
Peter L. Blocklin
Dionne M. Davies
Keith Leggett
Gerald Joseph Pigg
Seaver Sowers
Shawn Smith
Floyd Stoner
Adam Wasch
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: BAN (one per page)

16. Specific lobbying issues:

P.L. 106-102 Implementation of Title I and II of Gramm-Leach-Bliley Act (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. 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. 913 Federal Deposit Insurance Fairness and Economic Opportunity Act

To amend the Federal Deposit Insurance Act to provide for the return of excess amounts in Federal deposit insurance funds to financial institutions for use in their communities with distributions allocated according to the historical basis of contributions made to the funds by such institutions. All provisions.

S. 1971 Mutual Fund Investor Confidence Restoration Act of 2003.

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

S.J. Res. 31, Disapproving of the OCC's preemption ruling

To provide for Congressional disapproval of certain regulations issued by the Office of the Comptroller of the Currency, in accordance with section 802 of title 5, United States Code

S.J. Res. 32, Disapproving of the OCC's visitorial powers ruling

To provide for Congressional disapproval of certain regulations issued by the Office of the Comptroller of the Currency, in accordance with section 802 of title 5, United States Code

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. 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 at 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. 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. 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. 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. 1663 Predatory Mortgage Lending Practices Reduction Act

To protect home buyers from predatory lending practices. (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 require

review on the most recent recommendation of the Basel Committee for an accord on capital standards, and for other purposes.

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 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. 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.

H.R. 3075 Stop Terrorist Entry Program Act of 2003

To amend the Immigration and Nationality Act to bar the admission of aliens from countries determined to be state sponsors of terrorism, and for other purposes. All provisions.

H.R. 3452 Visitor Information and Security Accountability (VISA) Act

To improve homeland security. All provisions.

H.R. 3522 SAFER Act of 2003

To amend the Immigration and Nationality Act to bar the admission, and facilitate the removal of, alien terrorists and their supporters and fundraisers, to secure our borders against terrorist drug traffickers, and other illegal aliens, to facilitate the removal of illegal aliens and aliens who are criminals or human rights abusers, to reduce visa, document, and employment fraud, to temporarily suspend processing of certain visas and immigration benefits, to reform the immigration system, and for other purposes. All provisions.

H.R. 3579 Credit Union Regulatory Improvements Act of 2003

To ease credit union regulatory burdens, advance credit union efforts to promote economic growth, and modernize credit union capital standards.

H.R. 3674 Financial Customer Identification Verification Improvement Act

To amend section 5318 to prohibit the use of identification issued by foreign governments other than passports, for purposes of verifying the identity of a person who opens an account at a financial institution, and for other purposes. All provisions.

H.R. 4236, Disapproving of the OCC's preemption ruling

To provide for congressional disapproval of certain regulations issued by the Comptroller of the Currency, in accordance with section 802 of title 5, United States Code.

H.R. 4237, Disapproving of the OCC's visitorial powers ruling

To provide for congressional disapproval of certain regulations issued by the Comptroller of the Currency, in accordance with section 802 of title 5, United States Code.

H.R. 4348 Financial Services for All Act

To amend the Federal Credit Union Act to allow greater access to international remittance services, and for other purposes.

Section 106 of the Bank Holding Company Act. No Legislation. Reviews of Bank 7 Activities.

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

Senate, House of Representatives, Federal Reserve Board, SEC, OCC, FDIC, OTS, Department of the Treasury

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

Jeanine Henderson Arnett
 Lisa Bleier
 Peter L. Blocklin
 John J. Byrne
 Dawn Causey
 James Chessen
 Kenneth J. Clayton
 Dionne M. Davies
 Kerry Early
 Nessa Feddis
 James D. McLaughlin
 Sarah A. Miller
 Floyd Stoner
 Laura Vogel
 Adam Wasch
 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: 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

S. 1920 Bankruptcy Abuse and Consumer Protection Act of 2004

To extend for 6 months the period for which chapter 12 of title 11 of the United States Code is reenacted.

H. Res. 591, Resolution Establishing "Community Banking Month"

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.

John Blanchfield
Peter L. Blocklin
Kenneth J. Clayton
Dionne M. Davies
Nessa Feddis
Seaver Sowers
Floyd Stoner
Alison F. Watson
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: BUD (one per page)

16. Specific lobbying issues:

S.Con.Res. 95, fiscal year 2005 budget proposal (IRS/savings plans provisions)

H.R. 2673 Fiscal Year 2004 Transportation-Treasury Appropriations
Treasury and real estate language.

H.R. 4754, Fiscal year 2005 Commerce, Justice, and State appropriations legislation
(OCC preemption provision; SBA Loan Program funding provision)

Making appropriations for Agriculture, Rural Development, Food and Drug Administration and Related Agencies for the fiscal year ending September 30, 2004, and for other purposes.

H.Con.Res. 393, Fiscal year 2005 budget proposal (IRA/savings plans provisions)

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

Fiscal Year 2005 Agriculture appropriations legislation

Fiscal Year 2005 Transportation - Treasury Appropriations legislation (real estate provision; matricula card provision)

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
William Douglas Johnson
Deborah L. Shannon
Shawn Smith
Floyd Stoner
Adam Wasch
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 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. 2391 Cooperative Research and Technology Enhancement (CREATE) Act of 2012.
All provisions.

H.R. 1561 U.S. Patent and Trademark Fee Modernization Act.

Patent application fees.

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.

Shawn Smith
Adam Wasch

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: ECN (one per page)

16. Specific lobbying issues:

S. 1873 Call Center Consumer's Right to Know Act of 2003

To require employees at a call center who either initiate or receive telephone calls to disclose the physical location of such employees, and for other purposes.

S. 2312 Safe ID Act

To regulate the transmission of personally identifiable information to foreign affiliates and subcontractors.

S. 2471 Safe ID Act

To regulate the transmission of personally identifiable information to foreign affiliates and subcontractors.

H.R. 3030 Improving the Community Services Block Grant Act

To amend the Community Service Block Grant Act to provide for quality improvements.

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
William Douglas Johnson
Deborah L. Shannon
Shawn Smith
Floyd Stoner
Adam Wasch
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: EDU (one per page)

16. Specific lobbying issues:

H.R. 4283 College Access and Opportunity Act

To amend and extend the Higher Education Act of 1965.

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.

Shawn Smith
Adam Wasch

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: FIN (one per page)

16. Specific lobbying issues:

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

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 (All Provisions)

S. 1971 Mutual Fund Investor Confidence Restoration Act of 2003.

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

S. 2059 Mutual Fund Reform Act of 2004

A bill to improve the governance and regulation of mutual funds under the securities laws, 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 (All provisions)

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.

H.R. 2420 Mutual Funds Integrity and Fee Transparency Act (disclosure requirements)

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

H.R. 4505 Mutual Fund Reform Act of 2004

To improve the governance and regulation of mutual funds under the securities laws, and for other purposes.

Section 105 of the Bank Holding Company Act. No Legislation. Reviews of Bank Ty Activities

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

Senate, House of Representatives, Federal Reserve Board, SEC, OCC, FDIC

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

Peter J. Blocklin
 Lisa Bleier
 Dionne M. Davies
 James D. McLaughlin
 Sarah A. Miller
 Shawn Smith
 Floyd Stoner
 Adam Wasch
 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: GAM (one per page)

16. Specific lobbying issues:

H.R. 2143 Unlawful Internet Gambling Funding Prohibition Act

All provisions.

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.

Kerry Early
Shawn Smith
Adam Wasch

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: 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.

S. 2090 Jobs for America Act (government outsourcing provisions)

To amend the Worker Adjustment and Retraining Notification Act to provide protections for employees relating to the offshoring of jobs.

S. 2094 United States Worker Protection Act (government outsourcing provisions)

To protect United States workers from competition of foreign workforces for performance of Federal and State services contracts.

All SEC staffing 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.

Peter L. Blocklin
Kenneth J. Clayton
Dionne M. Davies
Kerry Early
Gerald Joseph Pigg
Shawn Smith
Floyd Stoner
Adam Wasch
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: HOU (one per page)

16. Specific lobbying issues:

S. 811 American Dream Downpayment Act

Downpayment assistance provisions.

S. 1508 Federal Housing Enterprise Regulatory Reform Act of 2004 (all provisions)

A bill to address regulation of secondary mortgage market enterprises, and for other purposes.

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

To authorize the Secretary of Housing and Urban Development to make grants to States, units of general local government, 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. 1985 Multifamily Loan Limit Adjustment Act

H.R. 2117 Secondary Mortgage Market Fair Competition Act

To amend the Federal National Mortgage Association Charter Act and the Federal Home Loan 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 Home Loan Banks.

H.R. 3724 FHA Technical Corrections

To amend section 220 of the National Housing Act to make a technical correction to restore allowable increases in the maximum mortgage limits for FHA-insured mortgages for multifamily housing projects to cover increased costs of installing a solar energy system or residential energy conservation measures.

H.R. 3755 Zero Downpayment Act of 2004

To authorize the Secretary of Housing and Urban Development

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 J. Blocklin
Dionne M. Davies
Kerry Early
Gerald Joseph Pigg
Shawn Smith
Floyd Stoner
Laura Vogel
Adam Wasch
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: 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. 2238 Flood Insurance Reform Act of 2004

A bill 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. 11 National Flood Insurance Program Reauthorization Act of 2003

To extend the national flood insurance program.

H.R. 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.

H.R. 4634 Terrorism Insurance Backstop Extension Act

To extend the terrorism insurance program of the Department of the Treasury.

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.

Peter J. Blocklin
Dionne M. Davies
Kerry Early
Gerald Joseph Pigg
John R. Rasmus
Floyd Stoner
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.

H.R. 1731 Identity Theft Penalty Enhancement Act (all provisions)

To amend title 18, United States Code, to establish penalties for aggravated identity theft, for other purposes.

H.R. 3261 Database and Collections of Information Misappropriation Act

To prohibit the misappropriation of certain databases.

H.R. 3872 Consumer Access to Information Act (database provisions)

To prohibit the misappropriation of databases while ensuring consumer access to factual information.

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

All provisions.

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

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

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

Peter J. Blocklin
John J. Byrne
Kenneth J. Clayton
Dionne M. Davies
Kerry Early
Shawn Smith
Floyd Stoner

Adam Wasch
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: MIN (one per page)

16. Specific lobbying issues:

H.R. 3916 Presidential \$1 Coin Act of 2004

To improve circulation of the \$1 coin, create a new bullion coin, 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.

John R. Rasmus

Shawn Smith

Adam Wasch

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 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:

S. 2468 Postal Accountability and Enhancement Act

A bill to reform the postal laws of the United States.

H.R. 4341 Postal Accountability and Enhancement Act of 2004

To reform the postal laws of 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.

Peter J. Blocklin
Kenneth J. Clayton
Dionne M. Davies
Gerald Joseph Pigg
Floyd Stoner
Shawn Smith
Adam Wasch
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: 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.

Jeanine Henderson Arnett
 Peter L. Blocklin
 Kenneth J. Clayton
 Dionne M. Davies
 Kerry Early
 Shawn Smith
 Floyd Stoner
 Laura Vogel
 Adam Wasch
 Alison F. Watson
 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: RET (one per page)

S. 2263, To amend the Internal Revenue Code of 1986 to create Lifetime Savings Accounts

S. 2424 National Employee Savings and Trust Equity Guarantee Act (all provisions; corporate-owned life insurance provisions)

H.R. 1779 Guardsmen and Reservists Financial Relief Act of 2003 (IRA withdrawal penalties)

To amend the Internal Revenue Code of 1986 to allow penalty-free withdrawals from retirement plans during the period that a military reservist or national guardsman is called active duty for an extended period, and for other purposes.

H.R. 3108 Pension Funding Equity Act of 2003

To amend the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to temporarily replace the 30-year Treasury rate with a rate based on long-term corporate bonds for certain pension plan funding requirements and other provisions, and for other purposes. All provisions.

H.R. 4078, To amend the Internal Revenue Code of 1986 to create Lifetime Savings Accounts

To amend the Internal Revenue Code of 1986 to create Lifetime Savings Accounts.

Pension Reform and Investment Advice

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.

Lisa Bleier
Peter J. Blocklin
Dionne M. Davies
Floyd Stoner
Shawn Smith

Adam Wasch
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: SMB (one per page)

16. Specific lobbying issues:

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. 3915, To provide for an additional temporary extension of programs under the Small Business Act and the Small Business Investment Act (SBA loan provisions)

H.R. 4062, To provide for an additional temporary extension of programs under the Small Business Act and the Small Business Investment Act (SBA loan provisions)

H.R. 4281 Small Business Health Fairness Act (association health plans)

To amend title I of the Employee Retirement Income Security Act of 1974 to improve access and choice for entrepreneurs with small businesses with respect to medical care for their employees.

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
Gerald Joseph Pigg
Shawn Smith
Floyd Stoner
Adam Wasch
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. 150 Internet Tax Nondiscrimination Act

To make permanent the moratorium on taxes on Internet access and multiple and discriminatory taxes on electronic commerce imposed by the Internet Tax Freedom Act.

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 and for other purposes.

S. 882 Tax Administration Good Government Act

To amend the Internal Revenue Code of 1986 to provide improvements in tax administration and tax payer safeguards, and 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. 1263 Rural Economic Investment Act of 2003

To amend the Internal Revenue Code of 1986 to exclude from gross income interest received on loans secured by agricultural real property.

S. 1371 (No Official Title)

To permit a special amortization deduction for intangible assets acquired from eligible small businesses to take account of the actual economic useful life of such assets and to encourage growth in industries for which intangible assets are an important source of revenue.

S. 1637 Jumpstart Our Business Strength Act

Amends the International Revenue Code to repeal section 114 (Extraterritorial Income) which excludes from gross income extraterritorial income. All provisions.

S. 1962 Excise Tax Simplification Act of 2004

A bill to amend the Internal Revenue Code of 1986 to provide for excise tax reform and simplification, and for other purposes.

S. 2084 Internet Tax Ban Extension and Improvement Act

A bill to revive and extend the Internet Tax Freedom Act for 2 years, and for other purposes.

S. 2263 Lifetime Savings Accounts

To amend the Internal Revenue Code of 1986 to create Lifetime Savings Accounts.

S. 2312 SAFE-ID Act (basis of privacy amendment to JOBS Act)

To regulate the transmission of personally identifiable information to foreign affiliates and subcontractors.

S. 2424 National Employee Savings and Trust Equity Guarantee Act of 2004

An original bill 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.

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. 1222 (No Official Title)

To permit a special amortization deduction for intangible assets acquired from eligible small businesses to take account of the actual economic useful life of such assets and to encourage growth in industries for which intangible assets are an important source of revenue.

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 enhance the security of transportation and environmental facilities throughout the United States.

H.R. 2896 American Jobs Creation Act

To amend the Internal Revenue Code of 1986 to remove impediments in such Code and make manufacturing, service, and high-technology businesses and workers more competitive and productive both at home and abroad. Subchapter S provisions.

H.R. 3220 Business Activity Tax Simplification Act of 2003

To regulate certain State taxation of interstate commerce, and for other purposes.

H.R. 3971 Highway Reauthorization and Excise Tax Simplification Act of 2004

To amend the Internal Revenue Code of 1986 to credit the Highway Trust Fund with the full amount of fuel tax, to combat fuel tax evasion, and for other purposes.

H.R. 4078 Lifetime Savings Accounts

To amend the Internal Revenue Code of 1986 to create Lifetime Savings Accounts

H.R. 4295 Rural Economic Investment Act of 2004

To amend the Internal Revenue Code of 1986 to exclude from gross income interest received on loans secured by agricultural real property.

H.R. 4520 the American Jobs Creation Act

To amend the Internal Revenue Code of 1986 to remove impediments in such Code and make our manufacturing, service, and high-technology businesses and workers more competitive and productive both at home and abroad.

H.R. 4714 Retirement Savings Account Act

To amend the Internal Revenue Code of 1986 to provide for retirement savings accounts, and for other purposes.

H.R. 4840 Tax Simplification for America's Job Creators Act of 2004

To amend the Internal Revenue Code of 1986 to simplify the taxation of businesses.

H.R. 4841 Tax Simplification for Americans Act of 2004

To amend the Internal Revenue Code of 1986 to simplify certain tax rules for individuals.

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
John Blanchfield
Lisa Bleier
Peter J. Blocklin
Dionne M. Davies
Kerry Early
Donna J. Fisher
Scott Nishioki
Shawn Smith
Seaver Sowers
Floyd Stoner
Adam Wasch
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: TEC (one per page)

16. Specific lobbying issues:

H.R. 4600 Junk Fax Prevention Act of 2004

To amend section 227 of the Communications Act of 1934 to clarify the prohibition on junk fax transmissions.

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.

Kerry Early
Shawn Smith
Adam Wasch

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. 1751 Class Action Fairness Act

All provisions.

S. 2062 Class Action Fairness Act (all provisions)

Bill to amend the procedures that apply to consideration of interstate class actions to assure fairer outcomes for class members and defendants, and for other purposes.

H.R. 1115 Class Action Fairness Act

To amend the procedures that apply to consideration of interstate class actions to assure fairer outcomes for class members and defendants, to outlaw certain practices that provide inadequate settlements for class members, to assure that attorneys do not receive a disproportionate amount of settlements at the expense of class members, to provide for clearer and simpler information in class action settlement notices, to assure prompt consideration of interstate actions, to amend title 28, United States Code, to allow the application of the principles of Federal diversity jurisdiction to interstate class actions, 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.

Peter J. Blocklin
Dionne M. Davies
Kerry Early
Shawn Smith
Floyd Stoner
Adam Wasch
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

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

Alison F. Watson

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 (city and state) |
|------|---------|----------------------------------|
| | | |

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 contribu for lobbying activi |
|------|---------|---|--|
| | | | |

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



Signature *C. Dawn Causey* Date August 14,

Printed Name and Title C. Dawn Causey, General Counsel

Form LD-2 (Rev. 6/98)