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LOBBYING REPORT

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

1. Registrant Name Independent Community Bankers of America			
2. Address <input type="checkbox"/> Check if different than previously reported One Thomas Circle, N.W. Suite 400			
3. Principal Place of Business (if different from line 2)			
City	Washington	State/Zip (or Country)	DC, 20005
4. Contact Name	Telephone	E-mail (Optional)	5. Sen
Sandra DeLony	202-659-8111	sandra.delony@icba.org	191
7. Client Name	<input type="checkbox"/> Self		6. Hou
			31

TYPE OF REPORT 8. Year 2004 Midyear (January 1-June 30) OR Year End (July 1-December 31)

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 Activity

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 this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇒ \$ <u>671,500</u> Income (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of options</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6013(b)(7)(C) Internal Revenue Code</p> <p><input checked="" type="checkbox"/> Method C. Reporting amounts under section 162(e)(2)(B) Internal Revenue Code</p>
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Signature

2/14/05

Registrant Name Independent Community Bankers of America 00000162728 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

Kenneth A. Guenther

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 Business (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 registrant or affiliated organization

Signature *Janet DeLong* Date 2/14/05

Printed Name and Title Sandra DeLony Exec. Asst. to President/CEO

Form LD-2 (Rev. 6/98)

Page .

Registrant Name Independent Community Bankers of America

Client Name Self

LOBBYING ISSUES. 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** provide information as requested. Attach additional page(s) as needed.

15. General issue area code AGR (one per page)

16. Specific lobbying issues

FCA- Scope and Eligibility Proposal – Non-farm Lending Proposal ...Against

FCA- Preferred Stock Proposal ... Against

FCA- Farmer Notes Proposal ... Against

FCA- Loan Syndications / Borrower Rights Proposal ... Against

USDA-RBS- Business and Industry Guaranteed Loan Programs ... Against change in definition of cooperatives

House and Senate Ag Committees- CoBank / LLC Expanded Lending Proposal ... Against

House Ag Subcommittee on Conservation, Credit, Rural Development- Hearing to Review the Farm Credit Syst Provisions for Associations to Exit the System ... ICBA testified against removal of exit authority

House and Senate Ag Committees- Farm Credit Act- Removal of exit authority provisions ... Against

17. Houses of Congress and Federal agencies contacted

- U.S. House of Representatives
- U.S. Senate
- Farm Credit Administration (FCA)
- United States Department of Agriculture (USDA)

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

Name	Covered Official Position (if applicable)	Next
Camden Fine		<input type="checkbox"/>
Mark K. Scanlan		<input type="checkbox"/>
Reece Langley		<input type="checkbox"/>

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

Check if None

Signature *Sandra DeLony* Date 2/14/05

Printed Name and Title Sandra DeLony, Assistant to the President & CEO

Registrant Name Independent Community Bankers of America Client Name Self

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

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

16. Specific lobbying issues

See attached

17. Houses of Congress and Federal agencies contacted

U.S. House of Representatives
United States Senate
Office of the Comptroller of the Currency
Federal Reserve
The White House
OMB

Federal Deposit Insurance Corporation
Federal Housing Finance Board
Office of Thrift Supervision
Department of the Treasury
SEC
HUD

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

Name	Covered Official Position (if applicable)
Camden Fine	
Stephen Verdier	
Ronald K. Ence	
Paul Merski	
Karen M. Thomas	
Ann M. Grochala	
Mark K. Scanlan	
Joi Sheffield	
Abigail Fox	
Reece Langley	
Viveca Ware	

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

Check if None

Signature *Sandra DeLony* Date 2/14/05

Printed Name and Title Sandra L. DeLony, Executive Assistant to the President & CEO

LOBBYING REPORT ADDENDUM

Registrant Name Independent Community Bankers of America

Client Name SEI

Lobbying Report Period July 1, 2004 – December 31, 2004

15. General lobbying issue area code (enter *one*) BAN

16. Specific lobbying issues (*include bill numbers and specific executive branch actions*)

HR 21/S 627/ H.R. 2143	Unlawful Internet Gambling Funding Prohibition Act	NP
HR 522/S 229	Federal Deposit Insurance Reform Act of 2003	FOR
HR 758/S 553	Business Checking Freedom Act of 2003, as introduced	FOR
HR 859	Business Checking Freedom Act of 2003	NP
HR 1276/ S 811	American Dream Downpayment Act of 2003	FOR
HR 253/ S. 2238	Two Floods and You Are Out of the Taxpayer's Pocket Act Of 2003	NP
HR 2120	Financial Contracts Bankruptcy Reform Act of 2003	FOR
HR 1375	Financial Services Regulatory Relief Act of 2003	AGAINST
HR 2420	Mutual funds Integrity and Fee Transparency Act of 2003	FOR
HR 1985	FHA Multifamily Loan Limit Adjustment Act of 2003	FOR
HR 111/S 98	Community Choice in Real Estate Act	AGAINST
HR 975	Bankruptcy Abuse Prevention and Consumer Protection Act of 2003	FOR
HR 2022	Leave No Securities Behind Act	AGAINST
HR 2043	US Financial Policy Committee for Fair Standards Act	AGAINST
HR 2575	Secondary Mortgage Markets Enterprises Regulatory Improvement Act	NP
S. 913	Deposit Insurance Reform	FOR
H.R. 2575	Secondary Mortgage Markets Enterprises Regulatory Improvement Act (GSE Reform)	NP
S. 1508	Federal Enterprise Regulatory Reform Act of 2003	NP
H.R. 3579	Credit Union Regulatory Improvements Act of 2003	AGAINST
S. 1967	Interest on Business Checking Act of 2003	NP

Independent Community Bankers of America
BAN
 July 1, 2004 – December 31, 2004

addendum page

S. 1920	Bankruptcy Abuse Prevention and Consumer Protection Act of 2004	FOR
H.R. 4520	American Jobs Creation Act of 2004	FOR
H.R. 2896	American Jobs Creation Act of 2003	FOR
S. 1637	Jumpstart Our Business Strength (JOBS) Act	FOR
S. 850	Small Business and Financial Institutions Act of 2003	FOR
H.R. 833	Responsible Lending Act	FOR
H.R. 3974	Prohibit Predatory Lending Act	NP
S. 1928	Predatory Lending Consumer Protection Act of 2003	NP
H.R. 4236/ H.R. 4237	To provide for congressional disapproval of certain regulations issued by the Comptroller of the Currency	AGAINST
S.J. Res 31/ S.J. Res 32	To provide for congressional disapproval of certain regulations issues by the Comptroller of the Currency	AGAINST
H.R. 3574/ S. 1890	Stock Option Accounting Reform Act	NP
H.R. 4754	Appropriations Act for Fiscal year 2005 (Manzullo Amendment)	FOR
	Appropriations Act for Fiscal year 2005 (Real Estate Brokerage Amendment)	AGAINST
	Appropriations Act for Fiscal year 2005 (Matricula Consular Card Amendment)	AGAINST
H.R. 4600	Junk Fax Prevention Act of 2004	FOR
	HUD proposal to revise RESPA regulations	AGAINST
	Continued treatment of Trust Preferred Securities as Tier 1 capital	FOR
	Federal Home Loan Banks registering with the SEC	AGAINST
	Regulatory Burden Reduction	FOR

Registrant Name Independent Community Bankers of America Client Name Self

LOBBYING ISSUES. 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** provide information as requested. Attach additional page(s) as needed.

15. General issue area code SMB (one per page)

16. Specific lobbying issues

H.R. 2802 / S 1375 Reauthorization and reform of SBA loan programs ... FOR

Proposed Regulation -- Non-resident bank interest reporting requirement ... AGAINST

Proposed Regulation -- RESPA Reform ... AGAINST


17. Houses of Congress and Federal agencies contacted

- U.S. House of Representatives
- United States Senate
- Small Business Administration
- U.S. Department of the Treasury
- White House Office of Management and Budget

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

Name	Covered Official Position (if applicable)
Paul Merski	
Camden Fine	

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

Signature  Date 2/14/05

Printed Name and Title Sandra DeLony, Executive Assistant to the President and CEO

Registrant Name Independent Community Bankers of America

Client Name Self

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

15. General issue area code TAX (one per page)

16. Specific lobbying issues

See attached addendum

17. Houses of Congress and Federal agencies contacted

U.S. House of Representatives
United States Senate

Department of the Treasury
The White House – OMB

Federal Deposit Insurance
Internal Revenue Service

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

Name	Covered Official Position (if applicable)
Camden Fine	
Ronald K. Ence	
Paul Merski	
Stephen Verdier	
Joi Sheffield	

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

Check if Non

Signature *Sandra L. DeLony* Date 2/14/05

Printed Name and Title Sandra L. DeLony, Executive Assistant to the President & CEO

LOBBYING REPORT ADDENDUM

Registrant Name Independent Community Bankers of America

Client Name SEL

Lobbying Report Period July 1, 2004 – December 31, 2004

15. General lobbying issue area code (enter *one*) TAX

16. Specific lobbying issues (*include bill numbers and specific executive branch actions*)

H.R. 971 / H.R. 1163 / H.R. 1780	Interest income tax relief ... FOR
H.R. 1498	Built-in-gains tax relief for Subchapter S corporations ... FOR
S. 26	Interest dividend income tax relief ... FOR
H.R. 1163	Interest income tax relief ... FOR
S. 850 / H.R. 714 / H.R. 1896	Subchapter S Corporation tax relief and reform ... FOR
S. 1263	Interest income tax relief on loans secured by agriculture property ... FOR
S. 238/HR 399	Rural tax incentives ... FOR
S. 34/ S. 13/ H.R. 8/ H.R. 51/	Estate tax relief ... FOR
H.R. 57/ H.R. 139	
H.R. 2 / H.R. 210	Small business tax relief ... FOR
S. 2	Small business tax relief ... FOR
H.R. 1375	Bank Subchapter S reform and tax relief ... FOR
H.R. 2896/S. 1637	Small business tax incentives and Subchapter S Corporation reforms ... FOR
H.R. 1776	Savings account and retirement saving tax incentives ... FOR
HR 221	Savings enhancement ... FOR
H.R. 2194 / S. 602	Tax incentives for rural investment and development ... FOR
H.R. 2341 / S. 2220	Income tax rate relief for community financial institutions ... FOR
H.R. 315	Reform retirement savings account distribution rules ... FOR
S. 96	Extension of savings incentives in 2001 tax relief reconciliation act ... FOR
H.R. 927 / S 662	Tax relief and savings incentives for farmer and rancher savings accounts ...FOR
H.R. 4078 / S. 2263	Enhanced Savings Incentives ... FOR
H.R. 4714	
H.R. 4520	Subchapter S Tax Reforms ... FOR
S. 2761	Small Business Tax Relief ... FOR
H.R. 4754	Small Business Administration Loan Program Funding ... FOR
H.R. 3579	Credit Union Expansion ... AGAINST
H.R. 4227	Alternative Minimum Tax Relief ... FOR
H.R. 2332	Capital gains and dividend relief ... FOR

