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

Secretary of the Senate Received: Jul 18, 2006

LOBBYING REPORT

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

Method A. Reporting amounts using LDA definitions only

Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code Method C. Reporting amounts under section 162(e) of the Internal Revenue Code

1. Registrant Name: **CLARK AND ASSOCIATES** 101 CONSTITUTION AVENUE, NW SUITE 800, WASHINGTON, DC 20001 3. Principal place of business (if different from line 2): Country City: State/Zip(or Country): 4. Contact Name: STEVE CLARK Telephone: 202-246-1600 E-mail (optional): sbc@sbclark.com Senate ID #: 76992-90 House ID #: 36118001 7. Client Name: Self AMERICAN BANKERS ASSOCIATION TYPE OF REPORT 8. Year 2006 Midyear (January 1 - June 30): X 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 12. Lobbying Firms INCOME relating to lobbying activities for this reporting period was: Less than \$10,000: \$10,000 or more: X => Income (nearest \$20,000): 60,000.00 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 reporting period were: Less than \$10,000: \$10,000 or more: => Expenses (nearest \$20,000); 14. Reporting Method. Check box to indicate expense accounting method. See instructions for description of options.

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Registrant Name: CLARK AND ASSOCIATES Client Name: AMERICAN BANKERS ASSOCIATION

LOBBYING ACTIVITY.

Select as many codes as necessary to reflect the general issue areas in which the 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:

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

17. House(s) of Congress and Federal agencies contacted: House of Representatives Senate

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

Name: CLARK, STEVE Covered Official Position (if applicable):

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

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Registrant Name: CLARK AND ASSOCIATES Client Name: AMERICAN BANKERS ASSOCIATION

LOBBYING ACTIVITY.

Select as many codes as necessary to reflect the general issue areas in which the 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:

Regultory interpretation of Graham/Leach/Billey Act pertaining to banks participating in realestate brokerage activities, and legislative activities before the U.S. Congress.

17. House(s) of Congress and Federal agencies contacted: House of Representatives Senate

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

Name: CLARK, STEVE Covered Official Position (if applicable):

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

Signature: ON FILE Date: Jul 18, 2006

Printed Name and Title: Steve Clark - President -