

LOBBYING REPORT

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

1. Registrant Name:

NEW YORK BANKERS ASSOCIATION

2. Address:

99 PARK AVENUE 4TH FLOOR, NEW YORK, NY 10016

3. Principal place of business (if different from line 2):

Country: _____ City: _____ State/Zip(or Country): _____

4. Contact Name: MICHAEL P. SMITH

Telephone: 212-297-1699

E-mail (optional): msmith@nyba.com

Senate ID #: 29163-12

House ID #: 31432000

7. Client Name: Self

TYPE OF REPORT

8. Year 2005 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

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 reporting period were:

Less than \$10,000:

\$10,000 or more: => Expenses (nearest \$20,000): 80,000.00

14. Reporting Method.

Check box to indicate expense accounting method. See instructions for description of options.

- 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

Registrant Name: NEW YORK BANKERS ASSOCIATION Client Name: Self

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:

Legislation: Class Action Reform, S. 5; Bankruptcy Reform, S. 256, H.R. 685; Deposit Insurance Reform, H.R. 1185, S. 1562, S. 1932, H.R. 4241; Real Estate Brokerage and Management, S. 98, H.R. 111, H.R. 2660, H.R. 3058; "Do not call" list legislation, S. 714; Vicarious Liability for Lessors, H.R. 3; Interest on Business Checking Accounts, H.R. 1224, S. 1586; GSE Regulations, S. 190, H.R. 1461; Credit Unions, H.R. 2317, H.R. 749; Estate Tax Repeal, H.R. 8; Fair Debt Collections Practices Amendments, H.R. 1025; Financial Services for the Military, H.R. 485; Flood Insurance, H.R. 804, H.R. 3669; Farm Credit System, H.R. 399; Predatory Lending, H.R. 1295; Privacy and Identity Theft, S. 768; Credit Union Conversion, H.R. 3206; Small Business, H.R. 3058, S. 1603; Central American Free Trade Agreement, H.R. 3045; Regulatory Burden Relief, H.R. 3505; Universal Default, H.R. 3492; USA PATRIOT Act, H.R. 3199, S. 1389; Student Loans, H.R. 609; Security Breach Notification, S. 1594, H.R. 3501, S. 1326, S. 1789; Overdraft Protection, H.R. 3449; IRA Accounts, H.R. 3574; State College Tuition Programs, H.R. 3585; Interstate Taxation, H.R. 1956; Interchange Fees, H.R. 393; Pension Funding, H.R. 2830, S. 1783; Treasury/Transportation Appropriations, H.R. 3058; Terrorism Risk Insurance, S. 467, H.R. 4314; Tax Reconciliation, S. 2020, H.R. 4297; Home Equity Conversion Mortgages, S. 1710, H.R. 2892. Regulation: Regulations implementing the Community Reinvestment Act; Bank Secrecy Act/Anti-money laundering regulations; Regulations Implementing the Gramm-Leach-Bliley Act; Regulations Implementing the Fair and Accurate Credit Transactions Act; Regulations Implementing the USA PATRIOT ACT; Regulations Implementing the Sarbanes-Oxley Act; Regulations on mortgage lending; Regulations on Overdraft Protection Programs; Regulations Implementing the Truth-in-Savings Act, Reg DD; Regulations on the "Do Not Call" Registry; Regulation B of the SEC; Regulations on Privacy; Regulations on Available for Sale securities and securities that are other than temporarily impaired; Regulations on Deposit Insurance; Regulations on FDIC Preemption of State Laws. Regulations under the Truth-in-Lending Act, Reg. Z; Capital Adequacy Regulations; SBA Regulations; Comments on ILC deposit insurance; Reports of Income and Condition.

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

U.S. Senate	U.S. Treasury Department
U.S. House of Representatives	Office of Thrift Supervision
Federal Reserve Board	Office of the Comptroller of the Currency
Federal Deposit Insurance Corporation	National Credit Union Administration
Internal Revenue Service	Securities and Exchange Commission & SBA

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

Name: BOSIES, WILLIAM J.
Covered Official Position (if applicable):
Name: JANNETTY, KAREN
Covered Official Position (if applicable):
Name: KOTKIN, ROBERTA
Covered Official Position (if applicable):
Name: SMITH, MICHAEL P.
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: Feb 14, 2006

Printed Name and Title: Roberta Kotkin, General Counsel & Chief Operating -