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LOBBYING REPORT

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

1. Registrant Name Pennsylvania Bankers Association			
2. Address <input type="checkbox"/> Check if different than previously reported 3897 North Front Street			
3. Principal Place of Business (if different from line 2) City: Harrisburg State/Zip (or Country) PA 17110			
4. Contact Name	Telephone	E-mail (optional)	5. Senate ID #
James R. Biery	717.255.6910	jbiery@pabanker.com	3105
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID #
			306511

TYPE OF REPORT 8. Year 2005 Midyear (January 1-June 30) OR Year End (July 1-D

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 Lobby

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 ⇨ \$ 54,996
Expenses (nearest \$20,000)

14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description:
 Method A. Reporting amounts using LDA definition
 Method B. Reporting amounts under section 6 Internal Revenue Code
 Method C. Reporting amounts under section 1 Internal Revenue Code

Signature

James R. Biery

Printed Name and Title James R. Biery, President, Chief Executive Officer and Treas

LD-2 (REV. 6/98)

Registrant Name PA Bankers Association Client Name Self

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

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

16. Specific lobbying issues

HR - 111 - National Association of Realtors bill regarding real estate broke property management

S. 98 - National Association of Realtors bill regarding real estate brokerag property management.

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

Check if None

U.S. House of Representatives
U.S. Senate
Office of the Comptroller of the Currency
Federal Deposit Insurance Corporation
Federal Reserve Board

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

Name	Covered Official Position (if applicable)
James R. Biery	
Louise A. Rynd, Esq.	

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

Check if None

Signature James R. Biery Date 8/3/05

Registrant Name PA Bankers Association Client Name Self

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

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

16. Specific lobbying issues

S. 256 - Bankruptcy Reform Legislation

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

U.S. Senate

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

Name	Covered Official Position (if applicable)
James R. Biery	
Louise A. Rynd, Esq.	

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

Signature James R. Biery Date 8/03/05

Registrant Name PA Bankers Association Client Name Self

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

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

16. Specific lobbying issues

S. 5 - Class Fairness Act

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

Check if None

U.S. Senate

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

Name	Covered Official Position (if applicable)
James R. Biery	
Louise A. Rynd, Esq.	

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

Check if None

Signature James R. Biery Date 8/3/05

Registrant Name PA Bankers Association Client Name Self

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

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

16. Specific lobbying issues

H.R. 749 - Legislation that would permit credit unions to provide money order services and check cashing to nonmembers within their fields of m

H.R. 1025 - Legislation that would amend the Fair Debt Collection Practices Ac

H.R. 1153 - Would extend the Terroism Risk Insurance Act (TRIA)

H.R. 1185 - Would reform the deposit insurance system

H.R. 1224 - The Business Checking Freedom Act

H.R. 1295 - Responsible Lending Act

H.R. 1461 - GSE reform legislation

(SEE ATTACHED SHE

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

Check if None

U.S. House of Representatives

U.S. Senate

Office of the Comptroller of the Currency

Federal Deposit Insurance Corporation

Federal Reserve Board

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

Name	Covered Official Position (if applicable)
James R. Biery	
Louise A. Rynd, Esq.	

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

Check if None

Signature James R. Biery Date 8/3/05

Printed Name and Title James R. Biery, President, Chief Executive Officer and Treasu:

Form LD-2 (Rev.6/98)

Page



Bankers Association

FIN CONTINUED

- H.R. 2317 - Credit Unions' commercial lending authority
 - H.R. 3140 - Allow states to impose stricter security and notification requirem
 - H.R. 3206 - Would curb the National Credit Union Administration's authority to
credit unions' conversion to mutual saving charters
 - H.R. 3505 - Financial Institutions Regulatory Relief Act
 - H.R. 3492 - Credit Card legislation
-
- S. 190 - Legislation to reform regulation of the government-sponsored enterpr
 - S.. 714 - Junk Fax Prevention Act
 - S. 1408 - Identity Theft Protection Act

