



Stanley V. Ragalevsky

Of Counsel

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OVERVIEW

Stanley Ragalevsky deals with the business and regulatory issues of financial institutions—capital adequacy, safety and soundness, corporate governance, holding companies, third party outsourcing and collaborations, mergers, executive employment and compensation, comprehensive management system, loan and investment issues, examination problems, bank policies, risk management issues, succession planning, financial institution insolvencies and regulatory enforcement orders. He has extensive experience in lending powers issues, loan participations, problem loans and loan workouts.

Stanley has been selected by his peers for inclusion in *The Best Lawyers in America*® and *Chambers USA* in the specialty of Banking Law.

ACHIEVEMENTS

- Recognized by *Chambers USA* for Banking & Finance: Corporate & Regulatory in Massachusetts, 2005-2025
- Recognized in *The Best Lawyers in America*® for Financial Services Regulation Law Banking and Finance Law, 2015-2023
- Named "Lawyer of the Year" by *The Best Lawyers in America*® for Financial Services Regulation Law, 2016 and 2018

PROFESSIONAL / CIVIC ACTIVITIES

- American Bar Association
- Boston Bar Association
- Massachusetts Bankers Association
- Town of Topsfield (various town boards and commissions)

SPEAKING ENGAGEMENTS

Frequent contributor on financial institution issues to banks and credit unions including the Independent Community Bankers of America, Massachusetts Bankers Association, California Bankers Association,, America's Community Bankers, and other groups on director education, executive compensation, corporate governance, internal controls, mutual thrift institutions, succession planning, mergers, insider lending, charter alternatives, holding companies, loan participations, troubled real estate, lending and compliance.

- Overview of the New Mortgage Discharge Law, presented at the Mass Bankers Association's Implementing the New Mortgage Discharge Reform Law Seminar, 14 June 2006, 22 June 2006
- Legal Considerations Affecting Outsourcing and Joint Marketing Contracts, presented at Key Changes in Regulations: What Every Community Banker Should Know – Natick, MA, 6 June 2003
- Loan Presentations and Co-Lending Agreements, presented to Massachusetts Bankers Association Conference on Creating New Business Opportunities for Your Bank, 19 December 2002
- The International Money Laundering Abatement and Anti-Terrorist Financing Act of 2001, presented at the America's Community Bankers 2001 Annual Convention, 5 November 2001

EDUCATION

- J.D., Harvard Law School, 1973
- A.B., Boston College, 1970 (*magna cum laude*)

ADMISSIONS

- Bar of Massachusetts
- Supreme Court of the United States
- United States Court of Appeals for the First Circuit
- United States District Court for the District of Massachusetts

THOUGHT LEADERSHIP POWERED BY HUB

- 10 March 2023, Silicon Valley Bank Receivership - Flash Briefing on Its Impact and What Comes Next
- 17 November 2020, Will Banks Fund the Next Wave of Fintech?
- 20 July 2020, Subordinated Debt: An Effective Tool for Financing Growth
- 19 June 2020, The OCC'S ANPR on Digital Banking: Is this a Harbinger for Digital and Open Banking in the US?
- 21 May 2020, COVID-19: Its Impact on Banking, Fintech, and Payments: FAQs Part 2

- 8 April 2020, COVID-19: Impacts on Banking, FinTech & Payments: "Meet the Lawyers" Q&A Session
- 1 April 2020, COVID-19: Its Impact on Banking, Fintech, and Payments: FAQs
- 30 March 2020, COVID-19: Emergency Closings of New England Banking Offices
- 29 April 2019, The Federal Reserve Pushes Back on Narrow Banking
- 26 April 2019, Is Open Banking Coming to the United States?
- 24 April 2018, Obstructing Bank Examinations Is a Costly Crime
- 27 February 2018, Dealing with Confidential Supervisory Information in a Bank Merger or Acquisition
- 30 October 2017, Structuring Bank and Fintech Collaborations
- 4 November 2016, FinCEN Looks to Financial Institutions to File SARs Regarding Cyber-Events

OTHER PUBLICATIONS

Stanley has also written over one dozen monographs, including *ABA Bank Directors' Guide to Management Succession Planning*, *Massachusetts Bank Lending Powers Handbook*, *Third Party Outsourcing*, *Insider Lending and Proper Corporate Minutes*, co-authored *Asset Planning and Protection Strategies*, and contributed fifteen articles to trade journals, including *The Banking Law Journal*, *Banker & Tradesman*, *The National Law Journal*, *Community Banker* and *Massachusetts Banker*. He also comments upon banking issues for a number of banking and business publications.

Additional publications include:

- "Understanding Insider Lending and Regulation O," (Co-author), *Lorman Education Services*, June 2010
- "The Board's Role in Management Succession Planning," *ABA Community Bank Directors Workshop Series*, November 2008
- "What is Good Corporate Governance?" (Co-author), *ICBA Community Bank Director Newsletter*, May/June 2006
- "Bank Oversight – It's All About Controls" (Co-author), *K&LNG Alert Financial Institution Board Notes*, Issue 1
- "Bank Examinations and Ratings (Co-author), *K&LNG Alert Financial Institution Board Notes*, Issue 2
- "Regulatory Enforcement Actions, *K&LNG Alert Financial Institution Board Notes*, Issue 3
- "Historical Perspectives on the Banking System in Massachusetts (Co-author), *K&LNG Alert Financial Institution Board Notes*, Issue 4
- "Insured in Full – The Unique Massachusetts Excess Deposit Insurance System" (Co-author), *K&LNG Alert Financial Institution Board Notes*, Issue 5
- "Bank Holding Companies" (Co-author), *K&LNG Alert Financial Institution Board Notes*, Issue 6

- “An Executive Compensation Roadmap” (Co-author), *K&LNG Alert Financial Institution Board Notes*, Issue 7
- “Bank Officer Employment Agreements” (Co-author), *K&LNG Alert Financial Institution Board Notes*, Issue 8
- “Bank Mergers – Mutual-to-Mutual Style” (Co-author), *K&LNG Alert Financial Institution Board Notes*, Issue 9
- “Real Estate Appraisal Requirements” (Co-author), *K&LNG Alert Financial Institution Board Notes*, Issue 10
- “Community Reinvestment Act” (Co-author), *K&LNG Alert Financial Institution Board Notes*, Issue 11
- “What is Good Corporate Governance” (Co-author), *K&LNG Alert Financial Institution Board Notes*, Issue 12
- “A Primer on Community Bank Risk Management” (Co-author), *K&LNG Alert Financial Institution Board Notes*, Issue 13
- "Corporate Governance and the Community Bank," *Massachusetts Banker*, April 2003
- "Executive Sessions: Proceed with Caution," *Community Banker*, March 2003
- "IMLA Compliance Steps for Community Banks," *Maine Association of Community Banks*, December 2001

NEWS & EVENTS

- 21 November 2025 , K&L Gates Represents Bluestone Bank on Strategic Partnership With Mutual Bancorp
- 5 June 2025, K&L Gates Receives More Than 240 Firm, Individual Rankings in 2025 *Chambers USA* Guide
- 6 June 2024, K&L Gates Receives More Than 200 Firm, Individual Rankings in 2024 *Chambers USA* Guide
- 1 June 2023, K&L Gates Receives Firm, Individual Rankings in 2023 *Chambers USA* Guide
- 18 August 2022, More Than 350 K&L Gates Lawyers Named Among 2023 Best Lawyers in America, Ones to Watch
- 1 June 2022, K&L Gates Receives Firm, Individual Rankings in 2022 *Chambers USA* Guide
- 19 August 2021, Nearly 300 K&L Gates Lawyers Named Among 2022 Best Lawyers in America, Ones to Watch
- 23 April 2020, K&L Gates, Lawyers Recognized in 2020 *Chambers USA* Guide
- 2 December 2019, K&L Gates Guides Bar Harbor Bankshares on \$40 Million Debt Offering
- 15 July 2019, K&L Gates Advises Bar Harbor Bankshares on Acquisition of Regional Bank Branches
- 26 April 2019, *Chambers USA* 2019 Guide Ranks K&L Gates, Lawyers Among Leaders
- 23 June 2016, K&L Gates, Lawyers Recognized as Leaders in *Chambers USA* 2016 Guide
- 20 May 2015, *Chambers USA* 2015 Guide Recognizes K&L Gates, Lawyers as Industry Leaders

AREAS OF FOCUS

- Mergers and Acquisitions
- Corporate and Acquisition Finance
- Corporate Governance
- Real Estate Finance
- Restructuring and Insolvency

INDUSTRIES

- Banking
- Financial Services