

A. Patrick Doyle, who has a broad background in financial institution regulation. heads Arnold & Porter's thrift institution practice. He served as Deputy General Counsel and Acting General Counsel of the Federal Home Loan Bank Board in the early 1980s, where he played a key role in the implementation of the Garn-St Germain Depository Institutions Act of 1982, and earlier served in a variety of legal positions at the OCC. Mr. Doyle has had extensive experience in the regulatory, business, and corporate aspects of thrift acquisitions, and has structured some of the largest and most innovative transactions in recent years-including the formation of the first mutual holding company, and the acquisition of thrifts by bank holding companies through "charter-flips" and mergerconversions. A frequent speaker on issues of thrift regulation, Mr. Doyle has been on the faculty of the Morin Center for Banking Law Studies at Boston University School of Law. He is a 1975 law graduate of Syracuse University, where he was Managing Editor of the Journal of International Law and Commerce.

Peggy - Distinguished UNCA Distinguished Tucher, 1988 Tucher, 1988 (speech made at Speech made at Speech made at

