

BANKING AND FINANCE



**Miquel Roca
Junyent**

Partner and
chairman of the
Board of Directors



**Joan Roca
Sagarra**

Executive Chair



**Carlos Blanco
Morillo**

Partner



Xavier Foz Giralt

Partner



**Natalia Martí
Picó**

Partner



**Pablo
Rodríguez
Abelenda**

Partner

In particular, the Banking and Finance team deals with the following matters::

CORPORATE AND COMMERCIAL - BANKING AND FINANCE

This area of practice includes advisory services for credit institutions and investment service companies regarding regulatory matters and their own commercial activities, and in relation to corporate transactions in the banking sector or the purchase and sale of loans.

The team regularly advises both lenders and borrowers in structuring and formalising all manner of financing transactions, including project financing, and refinancing and restructuring debt and derivative financial instruments.

The Firm's Banking and Finance group also specialises in providing advisory services regarding innovative initiatives in the fintech sector, providing services to financial platforms participating in crowdlending and equity crowdfunding and brokering platforms in the purchase of promissory notes and invoices. Similarly, we provide assistance in processing authorisations from electronic money institutions and payment service providers, in the development of payment systems for

mobiles, and in projects related to the use of virtual money (bitcoin).

Accordingly, we also provide advisory services regarding Islamic finances, and are one of the first offices in Spain to have lawyers that are internationally certified in this speciality.

BANKING

- Establishment and opening of credit institutions in Spain and branches of foreign credit institutions in Spain.
- Mergers and acquisitions of credit institutions and investment services companies.
- Design and documentation of banking products.
- Regulatory compliance and money laundering prevention.
- Audits or penalty procedures before the Bank of Spain, CNMV and SEPBLAC.
- E-banking.
- Mobile payments and other new forms of payment.

FINANCE

- Bilateral and syndicated financing (including a club deal).
- Corporate, acquisition and asset financing.
- Project financing and structures with public-private partnerships.
- Debt refinancing and restructuring.
- Arrangement of guarantee packages and creditors agreements.
- Legal opinions on Spanish law.
- Purchase and sale transactions for bank loan portfolios.

COLLECTIVE INVESTMENT

- Establishment and opening of investment services companies.
- Incorporation of collective investment undertaking management companies and venture capital entity management companies.
- Incorporation of collective investment undertakings and venture capital entities (both funds and companies).

— Sale of alternative management funds in Spain and abroad.

— Tax matters.

DERIVATIVES

— Preparation and negotiation of derivative framework agreements under ISDA and CMOF standards, such as transaction confirmations and guarantees related to derivative transactions.

— Analysis of the Spanish counterparties' legal capacity to enter into framework agreements and derivative transactions.

— Adaptation of derivative documentation to the legal regime applicable to certain entities.

— Adaptation to European Market Infrastructure Regulations (EMIR).

OTHER AREAS OF PRACTICE

— Bancassurance : corporate transactions and regulatory matters regarding insurance. Legal advice on product design.

— Real estate : dation-in-payment transactions, awards, swaps and the purchase or lease of real estate. Due diligence processes. Matters of property and urban zoning law.

— Procedural : legal proceedings for mortgage enforcement and debt recovery at all instances. Arbitration.

— Insolvency : representation of financial institutions involved in insolvency proceedings.

— Electronic Money Institutions and Payment Service Providers .

— Alternative financing : collective online financing platforms for crowdfunding and crowdlending, as well as working capital financing, bitcoins.

— Islamic finances .