



Vilau & Mitel

ATTORNEYS AT LAW

Banking & Finance, Capital Markets

Our expertise in **Banking & Finance** covers the full range of financial activities. We advise banks and non-banking financial institutions on day-to-day activity, joint-ventures and on specific finance projects. We offer borrowers legal advice for various types of financing agreements.

Specific areas of advice:

Banking

We have gathered remarkable expertise advising in high profile mergers and acquisitions transactions on the banking market. Our banking lawyers provided transactional and advisory services, acting in a wide range of international and domestic transactions, where we have performed extensive due diligence analysis of the Romanian banks and successfully represented the acquiring banks in front of the Romanian regulatory authorities for obtaining the required clearances, such as the National Bank of Romania and the National Securities Commission, the National Insurance Supervisory Commission and Private Pension System Supervisory Commission.

We have successfully served as legal advisers for our clients in all aspects in relation to establishing, managing, operating and controlling banking institutions and compliance with applicable internal rules and regulations. We also have provided advice in relation to reporting requirements and compliance for various financing products and other regulatory matters.

Financing

We are specialized in commercial lending, asset finance and project finance. We regularly advise leading financial institutions as lenders as well as multinationals and other corporate borrowers on senior, mezzanine and second lien financings, secured and unsecured loan facilities, bilateral and syndicated facilities.

Furthermore, we assisted Romanian banks in transfer of project finance portfolios and other important exposures in particular to their parent banks outside Romania, where we assisted for drafting the transfer documentation and for securing the relevant registrations of the transferred collaterals.

We have a prolific expertise in real estate finance and we successfully represented developers for asset acquisitions or financing their projects with banks, which included the negotiation of the terms of the loan and availability of cash for the project, along with the standard client contracts to be assigned with the bank.

Our lawyers are particularly skilled in finance projects in developing and highly specialized fields such as infrastructure, energy and environment. Typically, such projects require a deep knowledge of the specific legislation



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for these areas, where we know how to combine the legal knowledge with the practical aspects surrounding such projects.

In the field of **Capital Markets**, we deal with all types of primary and secondary offerings of securities on the Bucharest Stock Exchange and RASDAQ, listings and de-listings, squeeze-out proceedings.

We assisted our clients with regard to the compliance with the specific legal requirements, relevant procedures for the admission to the capital market, the acquiring of participations and exiting procedures, regulatory advice.