

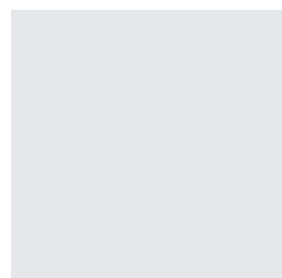


BANKING
&
FINANCE



ZAMFIRESCU RACOTI PREDOIU
ATTORNEYS AT LAW





WHO WE ARE

Zamfirescu Racoti Predoiu Attorneys at Law (ZRP) enjoys a reputation as one of the leading law firms in Romania, assuring both business and litigation support and representation, with lawyers recognized for their scholarship, legal acumen and exceptional services to their clients.

ZRP is a law firm which specializes in business law in the broadest sense, covering most major commercial and industrial activities in Romania and connected markets.

We have long been recognised as a leading legal practice to operate in the banking and finance sector, offering a first class service across the full range of financial products and banking litigation matters.

We act for lenders and borrowers alike, providing solutions to legal and regulatory problems in the sectors in which they operate.

Zamfirescu Racoti Predoiu has the resources to handle all aspects of complex banking and finance matters:

- > a complete banking & finance service
- > a team of experienced lawyers with the resources to handle projects of all types
- > expertise across all sectors in which financial institutions operate
- > regulatory knowledge and insight
- > broad experience and ability to develop new forms of financing and to create innovative structures to meet our clients' needs
- > extensive experience and expertise in advising financial institutions on all aspects of their operations and on projects in which they are involved
- > first class service in banking litigation and arbitration
- > commercial, pragmatic and innovative approach
- > technical excellence in the law
- > an understanding of how markets work and how they are developing

"Zamfirescu Racoti Predoiu Attorneys at Law provides clients with tailor-made advice on transactions and is a business partner you can rely on with legal matters"

(Legal 500, 2010)

"This team of lawyers is said to work incredibly well together, providing a coordinated service boosted by the cumulative expertise of its partners. The firm also elicits praise for its tremendous capacity to handle complex and diverse issues."

(Chambers Europe, 2009)

WHAT WE DO

Our Banking & Finance practice delivers fully integrated advice in:

- > Acquisition Finance
- > Asset Finance
- > Project Finance
- > Real Estate Finance
- > Syndicated Lending, Co-financing and Refinancing Projects
- > Securitization and Structured Finance
- > Cross Border Transactions
- > Financial and Regulatory Advice
- > Loans and Credit Facilities
- > Corporate Recovery and Insolvency, including Debt Restructuring and Refinancing
- > Debt Capital Market Transactions
- > The Consolidation and Reorganisation of Financial Institutions and Public and Private Mergers and Acquisitions
- > Establishment of, and advice on, New Financial Products, Lending Procedures, all aspects of Asset Management
- > Ongoing Compliance with Regulatory Laws and Regulation

"This established Romanian firm has developed a specialism in financing for energy and manufacturing companies. [...] Personal attention and timeliness are two factors appreciated by clients, which range from large banks to industrial concerns, real estate developers and the national air carrier. [...] Sources agree that lawyers are very skilled in dealing with all sorts of issues, especially those relating to loan agreements."

(Chambers Global, 2008)

WHAT WE DO

BANKING LITIGATION

We have a first-class reputation for advising Banks on all types of banking litigation. Banking disputes are one of the key strengths of our dispute resolution department.

We represent banks, financial institutions and insurers in complex litigation and regulatory issues which can arise in the course of the business of any financial institution.

Our Banking Litigation Practice covers:

- > General "Work Out" Situations/Debt Recovery
- > Assistance And Representation of Banks in Insolvency Procedures
- > Recovery of Receivables Disputes
- > Enforcement Disputes
- > Escrow Agreements Disputes
- > Incasso Disputes
- > Bank Guarantee Letters Disputes
- > Letter of Credit Disputes
- > Derivatives Disputes
- > Assistance and Representation of Banks in Front of the Romanian Authorities Regarding Consumer Protection in Financial Services
- > Assistance and Representation of Banks in Domestic and International Arbitrations

"The firm provides ongoing commercial and regulatory advice to banks and borrowers. Sources also rate the firm as a popular choice for banking litigation and note its visibility on restructuring and insolvency matters. The lawyers act like true business partners rather than external advisers; they deliver situation-tailored advice every single time, clients say."

(Chambers Global, 2010)

MAIN EXPERTS

We have a reputation for providing an exceptional legal service in the Banking & Finance area, assuring business and litigation support and representation.

Our team of experts have earned recognition from the most credible, reliable and reputed legal journals, being valued both by clients and fellow attorneys.

LEGAL ASSISTANCE



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IOANA RACOTI

Senior Partner

Ioana Racoti heads up the Banking & Finance practice and specialises in advising both financial institution and borrowers on all types of financing transactions. Her practice covers syndicated loans, acquisition financing, structured financing of various types, capital markets transactions and project financing.

Ioana Racoti is "a vastly experienced lawyer, a pragmatic thinker and pre-eminent finance lawyer". (Legal500, 2010)



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ANCA DANILESCU

Partner

Anca Danilescu has conducted a wide range of major financing transactions. These include international syndicated lending and other credit facilities, bank facility agreements, securitizations, project financings, and asset financings.

Anca Danilescu is "smart, experienced and technically proficient, handling complex structured financings with confidence". (Legal500, 2010)



E-mail: elena.iacob@zrp.ro

ELENA IACOB

Senior Associate

Elena Iacob has extensive experience in banking, both in corporate issues and financing projects. She has been involved in complex transactions ranging from debt generation such as issuance of bonds, perpetual bonds, subordinated loans, convertible debt, to all type of project financing or recourse lending.

BANKING LITIGATION



E-mail: stan.tirnoveanu@zrp.ro

STAN TÎRNOVEANU

Senior Partner

Stan Tîrnoveanu's banking litigation practice covers the wide array of financing and funding transactions, trade facilities, collaterals system and credit securities issues. His current case load includes an impressive number of matters for banks and financial institutions regarding but not limited to insolvency procedures, debt recovery, incasso disputes, LC disputes, bank guarantee letters disputes, and recovery of receivables disputes.

Stan Tîrnoveanu is "a unique mixture of a banking lawyer and an experienced and wise litigator". (Legal500, 2010)



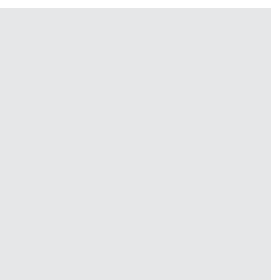
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CALIN ANDREI ZAMFIRESCU

Senior Partner

Calin-Andrei Zamfirescu heads up the Dispute Resolution team, being involved among others in a significant number of leading cases in the banking litigation area. He deals with complex insolvency procedures and recovery of receivables disputes, being also involved in litigation cases regarding the performance of bank agreements. Calin-Andrei has gained strong reputation in handling complex international arbitration matters for his banking clients.

Calin-Andrei Zamfirescu is an "indisputable leader in the field, unanimously recognised as a top litigator". (Legal 500, 2010)





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