

Finance & Capital Markets



Insightful, innovative and approachable

Our Finance & Capital Markets team has rapidly grown into one of the largest finance-only desks in the market establishing a well-founded reputation for ground-breaking, first-of-a-kind transactions with a steady emphasis on financial institutions and cross-border deals.

Our work, whether transactional or regulatory, covers all reaches of financial actuality from debt and equity capital markets to general bank lending (corporate, infrastructure, real estate, restructuring, export) and from distressed debt investments to asset management. We are renowned for our structured finance practice; our lawyers have an impressive track record in securitisation and covered bond transactions in terms of volume, asset class diversity and structural innovation.

We advise lenders, funds and investors at all levels of the capital structure as well as corporates, financial advisors, trustees, rating agencies, supranational organisations and regulators, catering the full spectrum of participants in the financial markets.

In depth knowledge of the NPL market

We are actively working across the board of the newly emerged Greek NPL market both in terms of portfolio types (secured, unsecured, consumer, SME, large corporate, mortgage) and players, acting for sellers, purchasers (at all stages of transactions: NBO, binding offers, successful close), servicers and financiers. We take pride in having structured the first NPL securitisations in the Greek banking market and the first SRT cleared and publicly rated securitisation. We worked on the first NPL synthetic securitisation and issued one of the first NPL servicer licenses in the market. We assisted Intrum in creating the largest servicer in Greece and are now working to structure the first transactions under the Hellenic Asset Protection Scheme enacted in December 2019.

Project Highlights

Galvin €27 billion

Amoeba €1.4 billion

Artemis €1.3 billion

Pillar €2,5 billion

Cairo €7.5 billion

Symbol €0.9 billion

Jupiter €0.8 billion

Earth €2 billion

Mirror €1.2 billion

Galaxy* €12 billion

(* announced not closed)

Innovative transactions is what we do best

We have successfully structured and handled numerous industry-leading market firsts in the financial sector; clients entrust us with these projects because our lawyers have a thorough understanding of the economics of each transaction and speak the language of the international financial practice while accustomed in taking views on novel and untested legislation.

Our work is focused and refined

We believe that exclusivity fosters expertise and market insight; the lawyers in our team do exclusively banking, finance and capital markets work. Each member of the team contributes expertise on different aspects of financial law, covering the entire spectrum, always in close interface with the firm's multidisciplinary palette. This is how we offer our clients a one-of-a-kind knowledge of the Greek financial market, its players and regulators.

Outstanding track record

Be it the licensing of a local NPL servicer or a multibillion recapitalisation of a systemic credit institution, our track record includes a wealth of precedents in the local financial markets. We have the capacity both in terms of expertise and in terms of resources to tackle challenging deadlines and numerous workstreams of large scale transactions while we maintain the flexibility and focus required to carry out niche projects for domestic or international market players.

We choose the best to serve the best results

Our team was revamped in 2016 with a core team of 4 lawyers working together for over a decade and has more than doubled its size ever since. Our lawyers carry valuable experience from working in major international and local law firms prior to joining Zeya and are regularly recommended and top ranked by major international directories including IFLR, Chambers and Legal 500; Christina Papanikolopoulou is named one of only three Women Leaders in Business Law for Greece by IFLR1000.

Our clients stay with us

We have long standing relations with our clients. We have a legacy in advising private banks, investment firms and major foreign fund houses in relation to an array of investment products and we are the go-to firm for many advisory firms, loan servicers, trustees and rating agencies for their business in Greece. We have recurring transactional mandates from local and international banks, investors and large corporates on an array of financial deals.

Our expertise

- Structured finance (securitisations, covered bonds, asset backed securities)
- NPLs (servicer licensing, portfolio disposals, structuring)
- Corporate lending (term loans, bond loans, syndicated lending, convertibles, credit lines)
- Project finance (PFIs, PPPs, concessions, renewable energy)
- Real estate financing (malls, hotel & tourist developments, CMBS/RMBS issuances, REICs)
- Sovereign debt restructuring and public debt instruments
- Derivatives (exchange-traded or centrally cleared, OTC and securities)
- Debt capital markets (high-yield, eurobonds, tier 1 and hybrid capital, equity-linked instruments, liability management, private placements)
- Equity capital markets (takeovers, public offers, institutional deals, delistings)
- Restructurings & refinancings
- Export finance
- Asset management
- UCITs and AIFs
- Capital markets regulation
- Banking regulation
- Financial litigation

Outstanding technical expertise, commitment, quality of work and engagement of multifaceted team to support transaction structuring and execution.

Christina Papanikolopoulou [is] extremely satisfactory at all levels: quality, expertise, responsiveness, committed, productive and driven by result at all times.

IFLR1000, 2018

Clients of Zepos & Yannopoulos' banking team praise its versatility: 'if there is a way to achieve a solution, it will find it'. Department head Christina Papanikolopoulou 'has deep knowledge, not only of the non-performing loan and banking legal framework, but also of the financial services industry generally'.

LEGAL 500, 2018

Clients highlight the team's business-friendly approach, noting its "swift responses and availability" as well as reporting that "the advice is precise, concise and to the point."

One source is quick to praise the department's commitment: "They are prompt and willing to sacrifice time and effort to make everything happen. It is a comfort to have them on deals."

Chambers Europe, 2018



Your key to success

To discuss how we can help you succeed in Greece, please contact one of our key people.



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We are responsible

Just to mention two aspects of our social responsibility work: we donate to not-for-profit associations that support children in need, and we fund law student activities and run internships.

We are transparent

We are committed to conduct business to the highest ethical standards. This is why we have been selected as the Greek partner of Trace International.



Stay in the Know

Zepos & Yannopoulos comprehensive news alerts highlight a variety of legal insights for a wide array of practice areas and industries. Subscribe to our Newsletters at www.zeya.com/stay-know and keep abreast of all latest legal and tax developments in Greece.

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