

Ramón y Cajal

Cándido Pérez Sanz

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experience

Of counsel of the Finance & Banking Practice. He joined the firm in 2013. He previously developed his professional expertise in Bankia (formerly Caja Madrid), as Legal Counsel at Business and International Banking and Investee Companies.

He has extensive professional experience in corporate and syndicated financing, structured financing, project finance (both in the energy and infrastructure sectors), acquisition finance, refinancing and debt restructuring.

He has been involved in numerous divestment projects of non-strategic assets of financial institutions and regularly advises on all kinds of transactions involving the purchase and sale of portfolios of loans and assets (NPLs, REOs, unsecured, consumer loans, etc.), on a multidisciplinary basis to both buyers and sellers.

He also provides advice on syndication processes, assignment of contractual position or sale of debt, in agency functions, as well as in relation to the design and preparation of specific products for corporate clients.

education

- Executive Course “Impact of the Digital Revolution in the Legal Sphere: Blockchain and Artificial Intelligence”, Centro de Estudios Garrigues, 2019.
- Advanced Programme on Financing and Investment in Alternative Energies, IEB, 2013.
- Advanced Programme on the Legal Framework of the Energy Sector, Instituto de Empresa IE Law School Executive Education, 2008.
- Preparation of competitive examinations for the Corps of Senior Technicians in the General Administration of the Community of Madrid, 2004-2005.
- Preparation of competitive examinations for the Corps of Government Lawyers, 1999-2004.
- Degree in Law, Universidad Complutense of Madrid, 1999.

publications

- “En torno a la aplicación práctica de la LCCI en las operaciones de refinanciación” (“Regarding the practical application of the Real Estate Loan Agreements Act in refinancing transactions”). In: *Anuario de Derecho Mercantil 2020*. Ed. Wolters Kluwer.
- “La cesión de trabajadores de empresas de trabajo temporal europeas en España” (“The transfer of employees of European temporary employment agencies in Spain”). In: *Anuario de Derecho Mercantil 2020*. Ed. Wolters Kluwer.
- “Problemática de la prenda de participaciones sociales derivadas de una ampliación de capital no inscrita” (“The problems with pledging shares resulting from an unregistered capital increase”). In: *Anuario de Derecho Mercantil 2019*. Ed. Wolters Kluwer.
- “Rehabilitación del Concursado Persona Jurídica: Efectos Sobre sus Obligaciones Existentes” (“Restructuring of the Insolvent Company: Effects on its Existing Obligations”). In: *Anuario de Derecho Mercantil 2019*, Ed. Wolters Kluwer.
- “El Consentimiento del Deudor en la Venta de Carteras de Deuda: Conveniencia o Necesidad” (“The Consent of Debtors in the Sale of Debt Portfolios: Advisable or Necessary”). In: *Anuario de Derecho Mercantil 2018*. Ed. Wolters Kluwer.
- “Las Garantías Reales en los Proceso de Homologación Judicial” (“In rem security interests in Court Approval Processes”). In: *Anuario de Derecho Mercantil 2017*, Ed. Wolters Kluwer.
- “La prenda de derechos de crédito. Especial referencia a los derechos de crédito futuros” (“The pledging of receivables, with special reference to future receivables”). In: *Derecho de la empresa y de los mercados financieros. Ramón y Cajal Abogados. 30 años (Company and financial markets law: Ramón y Cajal Abogados. 30 years)* Ed. Thomson Reuters, Aranzadi, 2016.

languages

English.

affiliations

Madrid Bar Association (*Ilustre Colegio de Abogados de Madrid*).