

# Ramón y Cajal

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## experience

Elena Tarragona Fernández is Senior Associate of the firm's Finance and Banking, and M&A Practices.

She joined the firm in 2014 after seven years at Caja Madrid (now Caixabank) as head of Corporate Banking Legal Services within the Business Division for Cataluña and Aragón. Prior to this, from 2005 to 2007, she worked in the Banking Practice of the law firm Jiménez de Parga Abogados.

She has extensive experience in advising both companies and financial institutions in syndicated or bilateral structured finance transactions, bank debt refinancing, restructuring processes and pre-insolvency situations, project finance (energy, real estate and infrastructure sectors), national and international corporate finance transactions, financing of acquisitions, asset financing, financing of public sector, capital markets and corporate transactions in general.

As head of Legal Services for Property Developers of the Levante Area of Spain at Caja Madrid between 2007 and 2011, she also has extensive experience in advising on real estate and registry matters in financing for the property development sector.

In 2014 and the following years she led the process for outsourcing the Corporate Banking Legal Services of Bankia (now Caixa-bank) to Ramón y Cajal Abogados.

She also advises financial institutions, investment firms, regulated entities and management companies in matters relating to banking and securities market regulation, having extensive experience in advising crowdfunding platforms and financial intermediaries in general.

She also has broad knowledge of acquisitions, capital investments and shareholder agreements.

## education

- Programme "Mujeres Directivas en Consejos de Administración" ("Female Directors on Boards of Directors") Corporate Governance, Barcelona Bar Association (ICAB), 2019.
- PhD in Law, Universidad de Barcelona, 2017. Thesis on "La prenda de créditos futuros" ("The pledging of future claims"). Grade: Outstanding cum laude.
- PhD in Law. Diploma in Advanced Studies (Research Proficiency), 2008.

- Degree in Business Administration and Management, with Special Award, Universidad de Barcelona (completing part of her studies at the University of St. Thomas, Houston, Texas, with honourable mention for academic performance in The National Dean's List), 2005.
- Degree in Law, Universidad de Barcelona, 2005.

## publications

- *La prenda de créditos futuros (The pledging of future claims)*. Aranzadi, 2018.
- "La prenda de derechos de crédito. Especial referencia a los derechos de crédito futuros" ("The pledging of receivables. Special reference to future receivables"), in VV.AA., *Derecho de la empresa y de los mercados financieros*, Aranzadi, Pamplona, 2016.
- "Introducción al Derecho Mercantil" ("An introduction to Commercial Law"), in VV.AA., Cortés Pacheco, C. and González de León Berini, A. (Coord.), *Introducción al Derecho, Parte General y Parte Especial*. Dykinson, 2015.
- "El dret de penyora" ("Security interests"), in VV.AA., Lucas Esteve, A. (Dir.), *Dret Civil Català, Vol. IV (2), Drets reals*. Bosch Editor, 2014.

## teaching

- Since 2011 she has been Associate Professor of the Private Law Department of the Universidad Abat Oliba CEU.
- She gives classes in Commercial Law on the Degree in Business Administration and Management, in Civil Law on the Degree in Criminology and in Bank Contracts and Pre-Insolvency Law on the Master's Degree in Admission to the Bar. She also collaborates as supervisor of Final Projects of the Degree in Law and Master's Degree in Admission to the Bar, and regularly participates as a panel member of the Final Projects Examining Boards of the Degree and Master's Degree of the same university.
- From 2009 to 2014 she worked for the Universitat Oberta de Catalunya (UOC) as a consultant in Civil Law.

## languages

English and Catalan.

## associations

Member of the Barcelona Bar Association (*Il·lustre Colegio de la Abogacía de Barcelona*).