

Banking & Finance

Our knowledge and expertise

Our Banking and Finance team has extensive experience providing advice on all aspects of Banking & Finance law with specific and detailed knowledge of the lending market in Ireland. Over recent years, our services have expanded to include regulatory advices, investment fund financing, securitisations, portfolio loan sales and advices around debt restructuring.

We advise all major banks, financial institutions, Irish and international non-institutional and alternative funders, NAMA and Credit Unions together with publicly quoted and private corporate entities, investment funds and high net worth individuals.

Our team are seamlessly complemented by specialist input from our colleagues in dedicated practice areas such as property, corporate, tax, insolvency and restructuring, and financial services, while ensuring that on each transaction the lead partner in Banking and Finance is fully informed on each specific aspect of a deal fostering greater collaboration, a stronger connection to our clients and enabling us to harness the collective experience of the full ByrneWallace team.

In recognition of the team's commitment to excellence, our team was awarded Banking & Finance/Restructuring & Insolvency Law Firm of the Year at the Irish Law Awards in 2018. The team advised on a number of deals awarded the Finance Dublin Deal of the Year across the following categories - Loans & Financing (SME Sector) in 2017 and 2018, Aquisition (mid market) 2019, and Debt Capital Markets 2020. The team were also shortlisted for the International Financial Law Review (IFLR) Europe Awards 2019 - Structured Finance and Securitisation Deal of the Year.

Our head of department Mark Kavanagh is listed in Legal 500 as a leading practitioner in the area.

Our services

- Real Estate Finance – Investment
- Real Estate Finance - Development
- Investment Funds/ICAV's/ QIAIF's
- Invoice Discounting & Debt Factoring
- Debt Restructuring & Refinancing
- Regulatory & Compliance
- Hedging & Swaps/Treasury
- Loan Sales & Purchases
- Securitisation
- Renewables
- Social Housing

Our experience

- Advising **Castlethorn Construction** in relation to its development funding in connection with a number of large scale development sites.
- Advising **Chartered Land** in relation to its negotiation and drawdown of certain residential development sites and debt facilities and debt structuring.
- Advising **Twinlite** in relation to financing the acquisition and development of various sites including lands at Clongriffin.
- Acted for **Home Building Finance Ireland** (a public body, a subsidiary of NTMA) in its first high value transaction.
- Advising **ING Bank**, a branch of ING-DiBa AG in connection with the refinance of supplier funding secured on two wind farms in Ireland.
- Advising **Allied Irish Banks, Bank of Ireland, Ulster Bank and NAMA**, on an on-going basis, on all types of finance, including real estate acquisition and investment finance, development finance and corporate finance to a large variety of their corporate, investment and construction customers.
- Advising alternative lenders including **Garrison Earlsfort Investments, Origin Capital, Cullaun Capital, Activate Capital** and **Cardinal Capital Group** in connection with a significant number of real estate acquisition and development finance transactions.

Our experience (continued)

- Advising a new entrant to the Irish commercial lending market on initial lending set up and devising its template facility agreements, general terms and conditions and security documentation, in addition to providing advice in connection with individual real estate finance transactions.
- Advised **Jefferies LoanCore Group** in connection with senior financing arrangements advanced to an ICAV to facilitate the purchase of Irish real estate.
- Advised **SIAC Construction** in connection with group finance facilities from a financial institution to refinance an existing syndicated loan.
- Advising **Pepper Finance Corporation (Ireland) DAC** in its role as servicer and legal title holder in a residential mortgage-backed securitisation involving the sale of a loan portfolio by Permanent TSB to Glenbeigh Securities 2018-1 DAC.
- Advising **LRC Real Estate Limited**, a Cypriot-based fund, on acquisition and financing of residential and mixed-use assets for its portfolio.

What our clients say

"Commercial, responsive, results driven, value for money."
Legal 500, 2021

"The team I have worked with has been ultra-flexible and available during a protracted negotiation. They have been accessible and instilled confidence in the advice received."
Legal 500, 2021

"Aside from their deep technical knowledge and practical experience they have a very responsive and can-do attitude. Dealing with a combination of lawyers and banks can sometimes make it seem impossible to make progress but the team here are very focused on the end result."
Legal 500, 2021

"The firm's "very client-focused and responsive" lawyers add value to the transaction by bringing a commercial point of view."
Chambers Europe, 2021

"The lawyers are easily contactable and provide a hands-on service."
Chambers Europe, 2021

"All aspects of the deal were handled excellently and I was particularly impressed with the staff coverage."
Chambers Europe 2020

"Very responsive and solution focused, willing to work quickly and to clearly define what the client needs to be successful in the transaction, fought hard for what we wanted."
Legal 500, 2020

Meet the team



Mark Kavanagh

Partner, Head of Banking & Finance
Direct: +353 1 691 5643
Email: mkavanagh@byrnewallace.com



Deirdre McBennett

Partner, Banking & Finance
Direct: +353 1 691 5645
Email: dmcbennett@byrnewallace.com



Lisa Cawley

Partner, Banking & Finance
Direct: +353 1 691 5601
Email: lcawley@byrnewallace.com



Paraic O'Kennedy

Partner, Banking & Finance
Direct: +353 1 691 5763
Email: pokennedy@byrnewallace.com



Elizabeth Ryan

Partner, Banking & Finance
Direct: +353 1 691 5213
Email: eryl@byrnewallace.com



Triona Ryan

Partner, Banking & Finance
Direct: +353 1 691 5443
Email: tryan@byrnewallace.com



William Johnston

Consultant, Banking & Finance
Direct: +353 1 691 5201
Email: wjohnston@byrnewallace.com

Contact Us

ByrneWallace LLP
88 Harcourt Street, Dublin 2, D02 DK18, Ireland
Tel: +353 1 691 5000
Fax + 353 1 691 5010
Email: info@byrnewallace.com
www.byrnewallace.com