

Despina J. Doxaki

International Partner (project Finance)

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FINANCE LAWYER: PROJECT & STRUCTURED FINANCE

Legal professional offering over 22 years of experience in providing insights on various transactional modalities within the banking and the financial sector for a wide range of industries. Masters of Law and member of a number of banking and legal associations with significant involvement in providing editorial assistance and delivering speeches. Skilled in leading structuring financing and debt raising processes, front line negotiator, effectively executing transactions and achieving client objectives. People management and relationship building skills, positively impacting team development, valuing team work and spirit, targeting highest possible quality within the committed deadlines, business oriented, and determined to get the deal done.

AREAS OF EXPERTISE

Banking & Finance

(i) Debt: Project Finance (including PPP projects) ▪ Investment Banking ▪ Structured Finance ▪ Corporate Finance ▪ Corporate Banking ▪ Financial Restructuring ▪ Corporate Advice ▪ Project Development & Management ▪ Contractual Framework Analysis and Revision ▪ Commercial and Legal Risk Analysis ▪ Due Diligence conduct ▪ Performance Tracking ▪ Domestic and International Transaction and experience ▪ Deal Execution ▪ M&A

(ii) Regulatory: advising (local and international credit institutions, other financial firms, supranational institutions and public authorities) on banking and regulatory issues especially in connection with matter resulting from the financial crisis.

CORE COMPETENCIES

Structuring Financing: advising, jurisdiction specific structuring of financings, documenting the transactions, negotiating the lending for the financier and the sponsor with the aim of getting the deal done.

KEY SKILLS

Financial Management: maintaining close coordination with banks, financial Institutions, finance companies and consultants for arranging syndication and raising funds. *(Project details available upon request)*

Project Management: developing project plan and recommending deliverables and milestones taking into account the project documents, the phases and timeline of the transaction, managing all activities related to funding tie-up and financial closure and disbursement. Hands on throughout the transaction, leading and managing the deal from origination to financial close and overseeing its execution by the team.

Research and Analysis: analysing and evaluating legal risks, identifying weaknesses and any non-standard transaction features and proposing deal structures on the basis of the outcome of the due diligence, the commercial agreement and best practices. Aware of market trends and developments, providing legal risk assessment and determining the security package.

Due Diligence: conducting legal due diligence analysing legal commercial data and aspects of the project, the project documents, the sponsors, the local legal environment and legal prerequisites.

Communication: fluent in Greek, English and French with extensive management skills while optimising communications with clients, various stakeholders and regulatory authorities. Effective interaction with people of diverse nationalities; comfortable working in a multicultural setting.

Client servicing: good and close established professional relations with all major market players having a decisive role in the banking and investment sector. Track record of working with all major local and international financial institutions in Greece and abroad.

KEY ACHIEVEMENTS ACROSS CAREER SPAN

Chadbourne&Parke strengthening the PPP/PF group of the London Office and establishing the greek practice
KG Law Firm

PF Team: Establishing and managing the Project Finance team in the firm; Partner responsible for the further development of the firm's domestic and international project finance business.

PPPs: Advising the financier on PPP frame, potential schemes and financing.

State: advising the government and authorities on structuring schemes for the exploitation of state real estate, pension funds' assets, projects' fast track legislation and development law issues; served as a member of the legal team assigned to advise on simplification procedures for tendering and implementation of projects.

Credit Institutions: advising on bonds assignment and collaterals to central banks, commingling issues related to bondholder agent/account banks role, security package and intercreditor implications, on enforceability of bondholder meeting resolutions, on powers of bondholder agent, on sovereign risk debt and state guarantees implications, on validity of cac's, on application of market disruption clauses as a result of down rating and sovereign risk, intercreditor implications resulting from down rating of credit institutions, structuring interest rate provisions taking into account state ratings and evaluation of state securities; evaluating effects of defaults and waivers, advising on capital adequacy requirements and recapitalisation of credit institutions, on state's commercial debt and EU monetary regulations.

Alpha Bank A.E

- Sector in house legal counsel assigned to the wholesale and PF unit for the group's financing activities.
- Key member of the team incorporating Euro in the finance documentation and transactions.
- Pioneered uniform application of corporate governance rules within the bank's group.
- Established and implemented uniform rules to accommodate legal risk within the bank's group in the Balkans and South Eastern Europe.
- In house counsel coordinating and supervising the outsourcing of banking activities.
- Skilfully negotiated and implemented the EIB Global Loans to SMS.
- In house counsel assigned to coordinate and supervise private placements, participations and m&as.

CAREER PROGRESSION

Chadbourne&Parke (London)LLP

International Partner (Banking&Finance) June 2014 -present

- Advising in international transaction in the sectors of infra, energy, oil&gas, social infra.
- Advising on the structuring of financing for the implementation of transactions across dif

Banking Partner KGLaw Firm

June 2005 – May 2014

Tier I law firm in Greece employing more than 100 attorneys.

- **PPP/PFI** Leading the project finance team and a team of five lawyers including one partner, one senior associate, one associate and two junior associates. Advising and structuring projects (including tax efficiency schemes), drafting and negotiating term sheets, all kind of facility agreements and security documentation for local and international transactions; asses findings of the legal due diligence (corporate, licensing, land issues, EPC, O&M, DCC, Concessions, tendering process, authorisations, etc) and the risk involved by highlighting areas of concern in cooperation with other advisors (tax, financial, insurance, technical) and presenting the best solutions within a given framework. **Main sectors of activity: (i)** Real Estate (shopping malls, office complexes, logistics centers, commercial outlets, residential, hotels, hospitals) **(ii)** Energy: renewable energy transactions, wind and photovoltaic parks, thermal go generation plants. **(iii)** Infrastructure Projects (roads, airports, ports, metro) **Areas** Greece and South-eastern Europe.
- Providing advice on restructuring schemes and reorganisation/restructuring of facilities and security related packages.
- Retained by investment banking units to provide high level advice on the divisions on ongoing activities and transactions (trouble shooting process).
- Advising investment division of banks on privatisation structures, exploitation of State real estate and structured finance.

- Providing corporate finance advisory services to supranational clients on Greek and EU law banking issues.

Sector Legal Counsel; Alpha Bank A.E.

May 1999 – June 2005

One of the leading banking and financial services groups in Greece

- In house counsel responsible for the legal work in wholesale banking, international networks, international relations, corporate development and capital markets and supervision divisions.
 - Accountable for drafting, commenting, negotiating, term-sheets and all kind financing documentation for all local and Balkan area transactions.
 - Served as a key member of the internal groups established for revising the bank's currency and foreign exchange provisions to implement EURO and Euribor.
 - In house counsel responsible to coordinate communication with external counsels and other advisors
 - Identified and advised on legal country risk in cross-border transactions in the Balkan region, proposed methods and implemented provisions to secure the structuring.
 - Assisted the bank's risk unit in the identification, description and evaluation of risks related to the structure of securities in project finance transactions.
 - Presented cash pooling structures for corporate clients.
- Advised on the bank's private placements, participations in other institutions (locally and abroad).

Legal Counsel; Major listed construction and concessions' group

April 1995 – May 1999

- Leading the PPPs and concessions division
- Responsible for treasury and corporate transactions
- Advising in joint ventures schemes, DCC & O&M agreements, and international tenders
- Board's counsel regarding project finance transactions (Athens Ring Road, GEFURA bridge, Athens International Airport, Tirana Airport)

Previous experience: commenced career in 1993 as an intern with Stanbrook&Hooper law firm and progressively handled variety of cases pertaining mainly to providing legal advice for the banking and financial sector thereby accenting career within the field. Past working experience also, with European Commission, KPMG, TECHNICAL OLYMPIC. Working experience in Athens, Brussels, London.

EDUCATIONAL QUALIFICATIONS

LLM; ULB/IEE, Brussels	1990 –1992
LLB; Athens University Law School	1986 –1990
European Baccalaureate; European Law School, Brussels	1981 –1986

PROFESSIONAL MEMBERSHIPS

- Legal Committee of Greek Banking Association
- Banking and Capital Markets Law Society
- European Community Law Association (F.IDE)
- European Lawyers Association (U.A.E.)

PERSONAL INFORMATION

Marital Status : Married

References available on request