

## Other Senior Members



### Ingrid Quinet

**Senior Associate  
Banking & Finance  
Brussels/Diegem**

Ingrid Quinet is a senior lawyer in our Banking and Finance division. Before joining Laga she worked at Clifford Chance for five years and Allen & Overy for four years. She specialises in particular in providing assistance to banks and companies in relation to general bank lending (secured/unsecured), acquisition and project finance, real estate financing (including airport financing) and securitisations (CMBS).

Ingrid graduated magna cum laude from the University of Brussels (VUB), 1997 with a degree in law.

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### Stefaan Van Dyck

**Senior Associate  
Banking & Finance  
Brussels/Diegem**

Stefaan Van Dyck is a senior associate in our business law department specialising in Real estate and Financial markets.

Stefaan holds a law degree from the Catholic University of Leuven (KUL), 1999 and completed the Executive Programme in Real Estate at the Solvay Business School, University of Brussels (ULB), 2005.

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A top legal practice in Belgium, Laga is a full service business law firm, highly recommended by the most authoritative legal guides. Laga comprises approximately 100 qualified lawyers, based in Diegem/Brussels, Antwerp, Namur and Kortrijk. Laga offers expert advice in the fields of banking & finance, commercial, corporate/M&A, employment, IT/IP, public/administrative, restructuring, real estate and tax law. Where appropriate to ensure a seamless and comprehensive high-quality service, Laga lawyers work closely with financial, assurance and advisory, tax and consulting specialists, and with select EU and US law firms.

Laga provides thorough and practical solutions tailored to the needs of clients ranging from multinational companies, national large and medium-sized enterprises, and high net worth individuals, to government bodies.

## Banking & Finance



Our Banking and Finance practice has significantly expanded over the past two years. The department, headed by Werner Van Lembergen, consists of twelve qualified lawyers, with a focus on all aspects of banking and financial law.

### Areas of expertise

Our banking and finance team advises clients in relation to the full spectrum of financial products including:

- syndicated lending
- acquisition finance
- asset finance
- structured finance/securitisation (RMBS, CMBS, ABS, CDO/CLO)
- debt capital markets
- derivatives
- project finance
- financial services
- bankruptcy and insolvency law, debt restructuring
- insurance
- funds (UCITS and non-UCITS)
- real estate finance
- banking litigation

## Credentials

### A selection of recently closed transactions \*

#### Barclays CMBS – CMBS

We have assisted Barclays Bank with regard to the refinancing of a pool of Belgian originated real estate financings as part of the Eclips 10 CMBS transaction.

#### Ixis Investment & Corporate Bank - CDO

We have assisted Ixis Investment & Corporate Bank in connection with a 800 million EUR CDO transaction.

#### Citibank – Inventory financing

We have assisted Citibank in connection with a large Belgian secured inventory financing transaction.

#### JP Morgan - Euroclear

Our firm has assisted JP Morgan in connection with Euroclear related operations.

#### Belgian Bank – Structured Bonds

We have assisted a major Belgian bank with the structuring and documentation in connection with a 1.8 billion EUR structured bond transaction involving a portfolio of large corporate loans.

#### Barclays Bank

We have assisted Barclays Bank over the past 12 months in connection with a series of Belgian secured real estate financings, in part as origination counsel in view of subsequent CMBS refinancings, totalling transaction value in excess of 400 million EUR.

#### Aareal Bank – Real estate financings

We assist Aareal Bank in respect to a number of secured financing transaction involving Belgian real estate properties.

#### Irish Investor – Real estate financings

We have assisted a major Irish property investor in connection with the financing of a number of its investment projects in Brussels, total investment value in excess of 250 million EUR.

#### Fortis Investment Management - Funds

We regularly advise Fortis Investment Management on the creation of, or investment in, equity funds (UCITS and non-UCITS), as well as fund distribution and regulatory aspects of investment funds.

#### SMBC – Cash pooling

We have assisted SMBC in connection with the establishment of notional cash pooling services for pool participants from across 35 different countries.

#### Hoist Credit Group

We have assisted Hoist Credit Group in connection with its acquisition of a 170 million EUR non-performing consumer credit portfolio from a large Belgian bank.

#### Dexia – CMBS Programme

We assist Dexia Bank in connection with the production of real estate loans in view of warehousing and subsequent securitisation as part of its CMBS programme.

**Lehman Brothers - NPL**

We have assisted Lehman Brothers with respect to the acquisition of a non-performing corporate credit loan portfolio valued at 80 million EUR and originated by a Belgian bank.

**KBC Group - Insurance**

We have acted as counsel to KBC in connection with the sale of a 150 million EUR insurance portfolio originated by OVMB.

**Andlinger & Co – Acquisition financing**

We are advising US Investment Company Andlinger, operating out of Brussels, regarding the restructuring and refinancing of certain investments within and outside Belgium.

**Breevast – Acquisition financing**

We are advising the Breevast group in connection with the structuring and financing of a number of their real estate acquisition transactions.

**ING Bank – Real estate financing**

We act as counsel to ING Real Estate in connection with certain real estate investments in Belgium.

**Ingram - Cash pooling**

We act as counsel to the Ingram group in connection with cash pooling and current account programmes.

**Dolmen Corporate Finance - Acquisition financing**

We have assisted Dolmen Corporate Finance with acquisition financing in connection with its investments (on behalf of Irish institutional clients) in Belgian real estate companies.

**Crédit Suisse First Boston**

We have acted as counsel to Crédit Suisse First Boston in connection with structuring the financing package for one of its clients tendering for the 400 million EUR Inbev pub portfolio.



# Partner profiles



## Werner Van Lembergen

**Banking and Finance**  
**Real Estate Law**  
**Brussels/Diegem**

Werner Van Lembergen joined Laga as a partner and head of the banking and finance law practice in 2005.

Previously, Werner was at the forefront of his practice at Freshfields Bruckhaus Deringer for several years.

He has extensive experience in the areas of corporate and syndicate bank finance, structured finance/products (various asset types), securitisation, asset finance, real estate (re)financing and project finance. He also advises clients in relation to securities law (debt and equity offerings), real estate law and insolvency and restructuring issues.

He holds a law degree and a post graduate degree in finance from the Catholic University of Leuven together with a D.E.S. in international law and economics from the Institut Universitaire de Hautes Etudes Internationales in Geneva and a L.L.M. from the University of Chicago Law School. He was a teaching assistant at the University of Augsburg (Germany).

He has published extensively in the field of financial and securities law topics.

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## Hilde Laga

**Corporate Law & M&A**  
**Banking and Finance**  
**Dispute Resolution**  
**Kortrijk - Brussels/Diegem**

Hilde Laga is one of the founding partners of Laga and chairman of the Board of Directors.

She lectures on corporate law at the University of Leuven and has extensive experience in the fields of corporate law, corporate governance, corporate litigation, and banking and financial law.

Hilde holds a Ph.D. in Law, a master's degree in Notary Law and an additional degree in Philosophy from the University of Leuven. She is member of the Supervisory board of the C.B.F.A. (Banking, Finance and Insurance Commission) and holds mandates in the "Stuurgroep Humane Wetenschappen van het post-universitaire centrum West-Vlaanderen" and the "Comité voor Studie en Wetgeving van de Federatie der Notarissen".

Furthermore, she is a widely quoted authority in the field of corporate governance, a subject on which she has written numerous publications.

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