

# Banking & Finance Chambers Global Practice 2023

Category: Banking & Finance, Publications

written by Adrián Trejo Santiago | October 17, 2023

Our partners Michell Nader and Julián Garza and associate Paulina Bracamontes from Nader, Hayaux & Goebel, contributed to the banking and finance guide with an overview of the regulatory framework applicable to such practice and developments in foreign and domestic lending activities in Mexico.

[Find the article online here.](#)

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## NHG appoints three Of Counsels

Category: Firm news, Of Counsel

written by Adrián Trejo Santiago | October 17, 2023

Nader, Hayaux & Goebel is pleased to announce that [Federico Vergara](#), [José Manuel Zavala](#) and [Gabriel González](#) have become Of Counsels of the Firm.

Federico Vergara is an accomplished lawyer, who has worked as an associate at NHG for several years and has strong experience advising clients on structured finance, banking and finance, private equity and project finance transactions.

José Manuel Zavala is a prominent lawyer who has also worked at the Firm for a number of years, advising public and private companies on mergers, acquisitions, joint ventures, private equity and corporate governance matters.

Gabriel González, who joins the Firm to strengthen our antitrust practice, specialises in a variety of disciplines, including cartel behaviour and abuse of dominance

investigations, leniency applications, opinions for cross-ownership and public bids, as well as trial-like procedures and constitutional actions. He has also developed risk prevention programs for several companies. Prior to his private practice, Gabriel worked at the Mexican Federal Antitrust Commission.

As part of our strategy, we are investing in the future of the Firm, seeking to grow our practice areas, strengthening our team and driving the growth of our people.

These promotions are part of our commitment to providing the highest quality service to our clients.

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# **Banking & Finance Chambers Global Practice 2021**

Category: Banking & Finance, Publications

written by Adrián Trejo Santiago | October 17, 2023

Our partners Michell Nader and Julián Garza, from Nader, Hayaux y Goebel, contributed to the banking and finance guide with an overview of the impact on the loan market in Mexico due to Covid-19, as well as legal developments in foreign and domestic lending activities in Mexico.

## **1.1 Impact of Regulatory Environment and Economic Cycles**

The recession that the COVID-19 pandemic brought about during 2020 certainly impacted the loan market in Mexico and in most other jurisdictions; needless to say, economic conditions changed dramatically, as did the need for, and availability of, financing funds.

The impact of the pandemic was also felt in an increase of defaults in existing loans. The risk for many companies of being unable to comply with their debt obligations, as well as the potential risk for Mexican banks to face serious capitalisation and

reserves issues as a result thereof, prompted Mexican banking authorities to enable transitory regulations that eased technical and regulatory requirements applicable to Mexican banks, in an effort to facilitate their navigating through the crisis.

2021 has seen renewed expectations in terms of growth. As a result, the loan market in Mexico is currently more stabilised. Markets are fairly liquid and loans are flowing in a variety of forms, including in Mexico and across the border. The Mexican banking system is solid and foreign lenders' appetite remains strong to lend into Mexico.

As previously mentioned, COVID-19 seriously impacted the loan market. Regulations were successfully enacted to reduce the impact in the banking industry during a transition period. Nevertheless, efforts to reactivate the economy fell short and no significant funds were injected into the commercial business market, which has delayed the recovery of many companies and businesses, and their access to financings

[Find the complete texto here.](#)

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# **NHG contributes to The Latin Lawyer Reference, Banking & Finance Chapter**

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written by Adrián Trejo Santiago | October 17, 2023

Partners [Michell Nader](#) and [Julián Garza](#) participated in the Latin Lawyer Reference chapter on Banking and Finance. Latin Lawyer Reference provides answers to key legal and regulatory questions in Latin America on major practice areas. It provides

insight in over twenty practice areas, across the region. The interactive format allows for quick-and-easy comparisons across jurisdictions.

You can download the [PDF](#) of the article here or read the full article on [Latin Lawyer's website](#).

