

Henrik Mattson



Title: Senior Adviser

Mobile: +358 40 561 1102

E-mail: henrik.mattson@hannessnellman.com

Languages: English, Finnish, Swedish

Henrik's practice encompasses the entire credit spectrum of domestic as well as cross-border transactions, with particular focus on bank lending, acquisition financing, real estate and project financing, leasing and asset financing, debt capital markets, securitisation, derivatives, structured financing and regulatory issues in the financial sector. Henrik acts for lenders, borrowers, issuers, underwriters, sponsors and investment firms in all sectors.

REFERENCES

- Counsel to the joint lead managers with the several issues of the Republic of Finland's Serial Bonds, 2024
- Counsel to Nordea Bank Abp in connection with the update of its USD 25 billion Global Medium-Term Note Programme, 2024
- Counsel to Nordea Bank Abp in connection with the various issues under its GMTN Programme, 2024
- Counsel to Nordea Bank Abp in connection with the update of its EUR 50 billion Euro Medium Term Note Programme, 2024
- Counsel to Nordea Bank Abp in connection with the various issues under its EMTN Programme, 2024
- Counsel to Nordea Mortgage Bank Plc in connection with the update of its EUR 25 billion Covered Bond Programme, 2024
- Counsel to OP Corporate Bank plc in connection with the update of its EUR 18 billion Euro-Commercial Paper and Certificate of Deposit Programme, 2024
- Counsel to OP Corporate Bank plc in connection with the update of its EUR 25 billion Euro Medium Term Note Programme, 2024
- Counsel to OP Corporate Bank plc in connection with the various issues under its EMTN Programme, 2024
- Counsel to OP Mortgage Bank in connection with the update of its EUR 25 billion Euro Medium Term Covered Bond (Premium) Programme, 2024
- Counsel to OP Mortgage Bank in connection with the update of its EUR 15 billion Euro Medium Term Retained Covered Bond (Premium) Programme, 2024
- Counsel to OP Mortgage Bank in connection with the various issues under its EMTCB Programme, 2024

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- Counsel to Nordea Bank Abp in relation to its issuance of USD 800 million Additional Tier 1 conversion notes, 2024
- Counsel to Nordea Bank Abp in relation to its issuance of SEK 3.75 billion and NOK 1.6 billion Additional Tier 1 conversion notes, 2024
- Counsel to Nordea Bank Abp in connection with the various issues under its EMTN Programme, 2023
- Counsel to the joint lead managers with the several issues of the Republic of Finland's Serial Bonds, 2023
- Counsel to Nordea Mortgage Bank in connection with the update of its €25,000,000,000 Covered Bond Programme, 2023
- Counsel to OP Mortgage Bank in connection with the various issues under its EMTCB Programme, 2023
- Counsel to Nordea Bank Abp in connection with the update of its €50,000,000,000 Euro Medium Term Note Programme, 2023
- Counsel to Nordea Bank Abp in connection with the update of its U.S.\$25,000,000,000 Global Medium-Term Note Programme, 2023
- Counsel to OP Corporate Bank plc in connection with the update of its €20,000,000,000 Euro Medium Term Note Programme, 2022
- Counsel to OP Mortgage Bank in connection with its issue of EUR 1,250,000,000 5.5-year Finnish Covered Bonds under its EMTCB Programme, 2022
- Counsel to Nordea Mortgage Bank in connection with various issues under its Covered Bond Programme, 2022
- Counsel to OP Mortgage Bank in connection with the update of its EUR 25,000,000,000 Euro Medium Term Covered Bond (Premium) Programme, 2022
- Counsel to Nordea Mortgage Bank in connection with the update of its €25,000,000,000 Covered Bond Programme, 2022
- Counsel to Nordea Bank Abp in connection with the update of its U.S.\$25,000,000,000 Global Medium-Term Note Programme, 2022
- Counsel to Nordea Bank Abp in connection with the update of its €50,000,000,000 Euro Medium Term Note Programme, 2022
- Counsel to OP Corporate Bank plc in connection with various issues under its EMTN Programme, 2022
- Counsel to Nordea Bank Abp in connection with various issues under its GMTN and EMTN Programmes, 2022
- Counsel to the joint lead managers with the several issues of the Republic of Finland's Serial Bonds, 2022
- Counsel to OP Mortgage Bank in connection with its issue of EUR 1,000,000,000 5.5-year Finnish Green Covered Bonds under its EMTCN Programme, 2022
- Counsel to OP Corporate Bank plc in connection with the update of its €20,000,000,000 Euro Medium Term Note Programme, 2021
- Counsel to OP Mortgage Bank in connection with its issue of EUR 750,000,000 10-year Finnish Green Covered Notes under the EMTCN Programme, 2021
- Counsel to BNP Paribas in LocalTapiola Finance's EUR 592 million public securitisation of a portfolio of Finnish consumer auto hire purchase contracts, 2021
- Counsel to Nordea Bank Abp in connection with the update of its U.S.\$25,000,000,000 Global Medium-Term Note Programme, 2021
- Counsel to Nordea Bank Abp in connection with the update of its €50,000,000,000 Euro Medium Term Note Programme, 2021
- Counsel to OP Mortgage Bank in connection with the update of its €10,000,000,000 Euro Medium Term Retained Covered Note Programme, 2021

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- Counsel to Nordea Bank Abp in relation to its issue of U.S.\$1,000,000,000 Perpetual Reset Additional Tier 1 Conversion Notes, 2021
- Counsel to the joint lead managers with the several issues of the Republic of Finland's Serial Bonds, 2021
- Counsel to Nordea Bank Abp in connection with its issues under its GMTN and EMTN Programmes, 2021
- Counsel to OP Mortgage Bank in connection with the update of its €20,000,000,000 Euro Medium Term Covered Note Programme, 2021
- Counsel to Aktia Bank Plc in relation to issue of Additional Tier 1 unsecured fixed to fixed rate Finnish law notes of EUR 60 million, 2021
- Counsel to OP Corporate Bank plc in connection with the update of its €20,000,000,000 Euro Medium Term Note Programme, 2021
- Counsel to OP Mortgage Bank in connection with the establishment of its €10,000,000,000 Euro Medium Term Retained Covered Note Programme, 2020
- Counsel to OP Corporate Bank plc in connection with the update of its €20,000,000,000 Euro Medium Term Note Programme, 2020
- Counsel to Nordea Bank Abp in connection with the update of its U.S.\$25,000,000,000 Global Medium-Term Note Programme, 2020
- Counsel to the joint lead managers with the several issues of the Republic of Finland's Serial Bonds, 2020
- Finnish counsel to Qliro Group
- Finnish counsel to Nordax Bank AB (publ)
- Finnish counsel to CLS
- Finnish counsel to the initial purchasers and creditors in the refinancing of CABB Chemicals with EUR 490 million senior secured and EUR 150 million unsecured notes offering and super senior revolving credit facility, 2019
- Counsel to joint lead managers in Santander's EUR 799 million STS securitisation of auto loans, 2019
- Counsel to Nordea Bank Abp in relation to issue of U.S.\$1,250,000,000 Perpetual Non-Call March 2026 Additional Tier 1 Conversion Notes under the U.S.\$25,000,000,000 Global Medium Term Note Programme, 2019
- Counsel to Nordic Trustee in the restructuring of ownership and financing structure of Elematic Oyj, 2018
- Counsel to Nordea Bank Abp in connection with the establishment of its €50,000,000,000 Euro Medium Term Note Programme, 2018
- Counsel to Nordea Bank Abp in connection with the establishment of its U.S.\$ 25,000,000,000 Global Medium-Term Note Programme, 2018
- Counsel to Nykredit Realkredit A/S in financing the acquisition of portfolio of 824 apartments by Aberdeen Standard Investments from LähiTapiola, 2018
- Counsel to Nordea Bank AB (publ) in relation to issue of U.S.\$500,000,000 4.625 per cent. Dated Subordinated Notes due 2033 (the "Notes") under the U.S.\$25,000,000,000 Global Medium Term Note Programme in September, 2018
- Counsel to Nordea Bank AB (publ) in relation to issue of U.S.\$750,000,000 3.750 per cent. Senior Non-Preferred Notes due 2023 and U.S.\$250,000,000 Floating Rate Notes due 2023 under the U.S.\$25,000,000,000 Global Medium Term Note Programme in August, 2018
- Counsel to EQT Partners UK Advisors LLP in the financing of Keensight Capital's investment in Biovian Oy, 2018
- Counsel to Polygon AB (publ) and Triton in connection with the issuance of the EUR 210 million senior secured notes, 2018

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- Counsel to Ramirent Oyj in relation to its EUR 50 million loan agreement with the European Investment Bank, 2017
- Counsel to Santander in relation to the issue by SFC Rahoituspalvelut Kimi VI DAC of EUR 634,700,000 Class A Notes and EUR 64,800,000 Class B Notes secured by a portfolio of hire purchase agreements, 2017
- Counsel to Tapiola KR III Ky in relation to its financing of the development of the Ainoa Shopping Centre, 2017
- Counsel to Barings Real Estate Advisers in its acquisition of Entresse shopping mall from CapMan, 2017
- Counsel to Niam in its acquisition of an office property in Helsinki, called Life Science Center Keilaniemi, 2016
- Counsel to an international bank syndicate as a member of Creditors' Committee in an unique and complex cross border restructuring, 2016
- Counsel to Niam in its acquisition of Helsinki Metropolitan Area office portfolio, 2016
- Counsel to Niam in the financing relating to Niam's acquisition of the Kaari shopping centre, 2015
- Counsel to Tikkurila Oyj in relation to its EUR 150 million term and revolving facilities agreement, 2015
- Counsel to the lenders in relation to the EUR 100 million revolving credit facility agreement of Caverion Oyj, 2015

RANKINGS

- Henrik is listed as one of the leading practitioners in his field e.g. in such international legal directories as the Legal 500, Chambers Global, IFLR1000, Who's Who Legal, European Legal Experts and PLC Which Lawyer?
- By way of example, he has been referred to as follows:
- "Henrik Mattson is a very experienced lawyer.", Banking and Finance, Chambers Global, 2025
- "Henrik is a brilliant lawyer.", Banking and Finance, Chambers Global, 2025
- Recognised as Highly Regarded in the practice areas of Banking, Project Finance, Capital Markets: Debt, and Real Estate Finance and the industry sectors of Banking, Financial Services, Government and Public Policy, and Real Estate, IFLR1000, 2024
- "Henrik Mattson stands out from the others as a very experienced and versatile banking and finance lawyer", Legal 500, Banking and Finance, 2024
- "Henrik Matsson is the grand man of finance law. His experience, skills to find solutions and solve issues and general expertise are outstanding.", Legal 500, Banking and Finance, 2024
- "He is a very experienced lawyer, and also one of the very few Finnish lawyers who is knowledgeable in complex banking and regulatory law matters." Chambers Europe, 2024
- "He is very knowledgeable and a pleasure to work with." Chambers Global, 2024
- "Henrik Mattson is a trailblazer in the Finnish finance market." Chambers Global, 2024
- "He is a very skilful lawyer and an inspiring discussion partner in many banking and finance-related legal topics.", IFLR1000, Financial and corporate, 2023
- "He is very knowledgeable and a pleasure to work with.", Banking and Finance, Chambers Global, 2023
- 'Clients say: "He is a smart individual who has a very pragmatic approach and does not overcomplicate things."', Banking and Finance, Chambers Global, 2022
- 'Highly professional and very experienced.', IFLR1000, Financial and corporate, 2021
- 'Senior statesperson Henrik Mattson has extensive experience advising on cross-border secured and unsecured bonds and GMTN programmes.', Banking and Finance, Chambers Global and Chambers Europe, 2021

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- Leading individual, Banking and Finance, Legal 500, 2016-2022 editions
- 'Henrik Mattson is hands-on with details and understands the big picture.', Banking and Finance, Legal 500, 2020
- 'Sources endorse his technical skills and appreciate his ability "to find sensible solutions."', Banking and Finance, Chambers Global and Chambers Europe 2020
- "He is extremely responsive and helpful in anticipating client needs, very commercial in his advice and has exceptional knowledge of technical aspects of financial regulation. A pleasure to work with.", IFLR1000, 2020
- "Clients laud his 'deep knowledge of legal issues.'" Banking and Finance, Chambers Global 2019
- Ranked as a Highly regarded lawyer in the 2019-2021 editions (Finland: Banking, Project finance, Capital markets, Real estate finance) of IFLR1000
- "Sources praise his 'solid performance,' adding: 'He is quickly accessible and provides professional advice in a swift manner.'" , Banking and Finance, Chambers Global 2018 and Chambers Europe 2018
- "Henrik Mattson is an 'expert that combines excellent skills with exceptional working capacity.'" , Banking and Finance, Legal 500, 2017
- "Esteemed head of department Henrik Mattson offers expertise in all kinds of banking issues, including acquisition, project and real estate financing, asset finance and leasing transactions. Sources describe him as 'very pragmatic and experienced.'" , Banking and Finance, Chambers Global 2017
- Ranked in Banking and Finance, Finland, in the 2012-2022 editions of Chambers Global
- "Henrik Mattson is 'a multi-talented person who really understands insolvency - if there is a barrier he is able to overcome it.' ", Restructuring/Insolvency, Chambers Europe 2015
- "Sources enthuse that 'his experience clearly adds value,' and that 'he has inside knowledge of the market and is great in negotiations.' ", Banking & Finance, Chambers Europe 2015
- "Practice head Henrik Mattson is 'spot on with the details'", Banking & Finance, Legal 500, 2015
- "Department head Henrik Mattson is widely regarded as one of the finest practitioners in the market", Banking & Finance, Chambers Global 2015
- "Henrik Mattson is 'a multi-talented person who really understands insolvency - if there is a barrier he is able to overcome it.' He is also strong on restructuring, owing to his banking expertise", Restructuring/Insolvency, Chambers Global 2015
- Highly regarded lawyer in Banking & Finance and Capital Markets, in the 2014, 2015, 2016, 2017 and 2018 editions of IFLR1000
- "Department head and market leader Henrik Mattson remains an established presence in the most complex and high-value financing cases, both domestically and internationally", Banking & Finance, Chambers Global 2014
- Ranked among the best lawyers in the 2012, 2013, 2014, 2015, 2016 and 2017 editions (Helsinki: Banking and Finance) of Best Lawyers®
- 'Henrik Mattson is appreciated as one of the top lawyers in the Finnish banking and finance market, and clients praise his practical approach.', Banking & Finance, Chambers Global 2013 and Chambers Europe 2013
- 'Practice head Henrik Mattson is hugely experienced...', Legal 500, 2013
- 'Banking and finance heavyweight Henrik Mattson is equally present in the Finnish restructuring market', Restructuring/Insolvency, Chambers Global 2013 and Chambers Europe 2013
- 'Practice head Henrik Mattson provides an 'extremely analytical performance for the large and sensitive matters', and is recommended...', Banking & Finance, Legal 500, 2012
- 'Interviewees mention practice head Henrik Mattson as the "number-one guy" for banking and finance at the firm and praise his "hands-on, flexible and pragmatic" approach.', Banking & Finance, Chambers Global 2012

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- ‘...a highly regarded lawyer who specialises in finance restructuring. According to clients, he "concentrates his attention on the right issues and the right place."’, Restructuring/Insolvency, Chambers Global 2012
- Leading lawyer, Banking, IFLR1000, 2012
- ‘An authority on banking and finance, Henrik Mattson often advises on large restructurings. “Confident and tough in a good way, ” he continues to be one of Finland's foremost finance experts.’, Banking & Finance and Restructuring/Insolvency, Chambers Europe 2011
- 'Clients and peers praise Mattson for his approach. "He is pro-active and thinks out of the box," says one client. A rival partner adds, "Henrik is a dominating lawyer on the banking side; he is very pragmatic and very thorough. I admire his approach."’, IFLR1000, 2011
- "Mattson is very senior, very experienced," says one client. "I have always been very satisfied. He knows what the client wants and when the client wants it."’, Banking, IFLR1000, 2010
- Leading practitioner, The International Who's Who of Business Lawyers, Banking, 2010
- Leading lawyer, Banking & Finance, Chambers Europe 2010
- Leading lawyer, Banking, IFLR 1000, 2010
- Leading lawyer in Banking and finance in the Guide to European Legal Experts 2010
- Endorsed in Banking and finance; Capital markets: debt and equity, Finland, PLC Which Lawyer? 2010
- Recommended lawyer in Restructuring/Insolvency, Chambers Global and Chambers Europe 2010
- 'Henrik Mattson, a “pragmatic and highly intelligent” lawyer who “provides excellent advice.”’, Chambers Europe 2009
- 'Both peers and clients highlight Mattson's work. "He's very much the leader in this field," says one rival, while a client adds: "His knowledge is right up there and he's involved in the biggest deals."’, IFLR 1000, 2009
- "another star of this leading banking practice..."’, Banking and finance, PLCWhich Lawyer? 2009
- 'Henrik Mattson... the firm’s head of finance...is described as an “extremely intelligent and very focused lawyer.”’, Chambers Europe 2008
- Highly recommended in Capital markets: debt and equity, PLCWhich Lawyer? 2008
- 'Among the "great lawyers", say clients, are partners Matti Engelberg, Kari Lautjärvi and Henrik Mattson.'’, Banking and Finance, Legal 500, 2008
- 'a “brilliant technician with a razor-sharp mind.” Commentators have nothing but praise for this expert, stating that he is “easy to work with, available to his clients, swift and direct; he gets the job done.’, Chambers Global, 2007

EDUCATION AND PROFESSIONAL BACKGROUND

- Senior Adviser, Hannes Snellman, 2024–
- Partner, Hannes Snellman, 2001–2024
- Associate, Hannes Snellman, 1990–2001
- Trained on the Bench, 1990
- Master of Laws, University of Helsinki, 1989

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