



## Ricardo Lira

Senior associate

Lisbon

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### Corporate and M&A

Banking and Finance

Financial Regulation

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Ricardo Lira is a Senior Associate in Garrigues' Corporate/Commercial Department, working mainly in the areas of Banking & Finance, Mergers & Acquisitions and Financial Regulation. As a lawyer in the Banking & Finance area, he has focused his practice on advising clients on various types of transactions in the areas of corporate finance, real estate finance, structured finance, mezzanine finance, project finance, restructuring and distressed finance, particularly in the acquisition and sale of non-performing loans and single-name portfolios. In the context of his work as a lawyer in the Financial Regulation area, Ricardo Lira has advised various clients in the Fintech space, in particular payment and electronic money institutions, as well as entities operating with virtual assets, on obtaining licences and registration with various national supervisory bodies, particularly in the Fintech space. After completing a law degree at the Faculdade de Direito da Universidade de Lisboa, he attended the Master's programme in Business and Law at the Católica School of Law. Before joining Garrigues in 2019, he worked for two years at Abreu Advogados, being admitted to the Bar Association.

### Experience

Ricardo joined the firm in 2019 and has been a senior associate since 2024.

Before joining Garrigues, Ricardo Lira was a lawyer at Abreu Advogados (2015-2017).

In addition to Portuguese, Ricardo Lira has an excellent command of English and Spanish.

### Academic background

- Degree in Law at Faculdade de Direito da Universidade de Lisboa - 2015.
- Curricular portion of the Master's Degree in Law and Management at Faculdade de Direito da Universidade Católica Portuguesa - 2018.

## **Memberships**

Portuguese Bar Association (Ordem dos Advogados Portugueses) - 2017.

## **Distinctions**

- IFLR1000 2025 - Rising Star - Banking & Finance.
- Legal 500 2025: Leading Associate - Banking & Finance.
- Legal 500 2024: Rising Star - Banking & Finance.
- Legal 500 2023: Other Key Lawyer - Banking & Finance.