WASELIUS

Maria Lehtimäki

Partner

Joined Firm: 2012

Languages: English, Finnish

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Practice Areas

Banking and Finance; Capital Markets

Maria advises financial institutions, investors and corporates on cross-border financing and capital markets transactions and related regulatory matters. She helps clients optimise their funding and capital strategy and diversify funding sources to public and private debt and equity. Key areas of her practice include structured finance and securitisations across a variety of asset classes and industries. She also has experience in special situations financing and distressed investments.

Recognitions

• Ranked as Up and Coming in Banking & Finance by Chambers Global 2026.
• Recognised as Rising star partner by IFLR1000 in 2025.
• Recognised as Next Generation Partner in Banking & Finance and Capital markets by The Legal 500 since 2023.
• Recommended in Banking & Finance and Capital markets by The Legal 500 since 2020.
• Ranked as excellent by Leaders League Banking & Finance 2022-2026.
• Winner of the country award for Finland across practice areas in the Euromoney Legal Media Group Europe Rising Star Awards in 2019.
• Shortlisted for the Banking and finance practice area award in the Euromoney Legal Media Group Europe Rising Star Awards in 2019.
• Recommended as “Rising Star” in Banking and finance by the Euromoney Legal Media Group Rising Stars Guide since 2018.

Career and qualifications

Waselius Attorneys 2012-; Cravath, Swaine & Moore LLP (2015); Law Office Heinonen & Mörä (2009–2012)
In 2015, Maria was with Cravath, Swaine & Moore in London as a Foreign Associate working on equity and debt capital markets transactions.

Education: University of Helsinki, LL.M. 2012

Selected experience

• Advised GoByBike on the acquisition of Oomi Fillari;
• Advised Castlelake on EUR 125 million asset-based financing;
• Advised Hoist Finance on its acquisition of an unsecured consumer credit portfolio from Lowell Group;
• Advised THEON on its investment in Varjo;

• Advised Gilead 2025-1 Aviation Limited and Gilead Aviation (Warehouse) LLC on the $600 million issuance of a public ABS securitisation of aircraft leases;
• Advised LocalTapiola Finance on the EUR 575 million public securitisation of a portfolio of auto HP contracts;
• Sale by Dovre Group of Project Personnel and Norwegian consulting businesses to NYAB;
• Advising Pliant in the strategic partnership with VVRB expanding refinancing capacity to EUR 200 million;
• Advised Santander Consumer Finance in the EUR 420 million public securitisation of a portfolio of auto HP contracts;
• Advised the lenders and the initial purchasers in the USD 6.1 billion refinancing of Howden Group with combined notes and loans;
• Advised LocalTapiola Finance in the EUR 490.2 million public securitisation of a portfolio of auto HP contracts;
• Advised the financing provider in the SEK 11.5 billion sale of non-performing loan portfolios by Intrum to Cerberus;
• Advised Santander Consumer Finance in the EUR 450 million public securitisation of a portfolio of auto HP contracts;
• Advised LocalTapiola Finance in the EUR 543.3 million public securitisation of a portfolio of auto HP contracts;
• Refinancing of CABB Chemicals with EUR 670 million Senior Notes offering
• Advised Winance in connection with a convertible note facility to Valoe Corporation;
• Advised LocalTapiola Finance in the EUR 462,5 million public securitisation of a portfolio of auto HP contracts
• Advised AMC in connection with the voluntary public cash tender offer by Netflix for all shares in Next Games Corporation;
• Advised LocalTapiola Finance in the EUR 623 million public securitisation of a portfolio of auto HP contracts;
• Advised Enersize in connection with a rights offering and private placement issue ;
• Advised Nomad Foods in the issuance of EUR 750 million and tack-on issuance of EUR 50 million 2.50% senior secured notes;
• Advised LocalTapiola Finance in the private securitisation of a portfolio of auto HP contracts;
• Advised LocalTapiola Finance in the EUR 592 million inaugural public securitisation of a portfolio of auto HP contracts;
• Advised Otso Gold and its subsidiary in the securing of USD 11 million financing from Brunswick Gold;
• Sale and leaseback of Airbus A350-941 Aircraft;
• Advised LocalTapiola Finance in the private securitisation of a portfolio of auto HP contracts;
• Advised Santander in an EUR 650 million STS labelled securitisation of auto portfolio;
• Sale and leaseback of Airbus A350 Aircraft;
• Advised Winance in connection with a convertible note facility to Valoe Corporation;
• Acquisition of Automatia Pankkiautomaatit Oy by Loomis AB;
• Acted for Otso Gold Oy (former Nordic Gold Oy) in bankruptcy proceedings before the District Court of Oulu;
• Purchase of three Embraer E190 aircraft;
• Advised AMC Networks in connection with the rights offering of Next Games;
• Advised Santander in an EUR 799 million STS labelled securitisation of auto loans;
• Refinancing of CABB Chemicals with EUR 640 million Senior Secured and Unsecured Notes offering;
• Lease of aircraft engines;
• EUR 930 million refinancing of Technopolis;
• Acquisition of Bella Boats by Nimbus Boats;
• Acquisition of Verifone Systems Inc. by Francisco Partners and BCI;
• Acquisition of Solita by Apax;
• Fingrid Oyj EMTN Debt Issuance Programme listed on the LSE;
• Acquisition of Digita Oy by Digital Colony;
• Joint venture between Firesteel Resources Inc. and Nordic Mines AB;
• Acquisition of Skaala by IFN Group;
• Financing of My Lender;
• Neste Corporation EUR 400 million notes listed on NASDAQ Helsinki;
• Refinancing of Nomad Foods by Offering of Senior Secured Notes and Senior Credit Facilities;
• Offering of Senior Notes by Nets Group;
• Advised Eurex Clearing AG in connection with its admission as a clearing house pursuant to the EMIR;

Member
Finnish Bar Association (2016); Finnish Law Association

Recent publications
• Chambers Global Practice Guide: Securitisation 2026 – Finland
• Securitisation & Structured Finance in Finland 2026
• ICLG: Aviation Finance & Leasing 2025 – Finland
• ICLG: Securitisation 2025 – Finland
• Chambers Global Practice Guide: Securitisation 2025 – Finland

- Finland moves on with implementation of NPL Directive
- ICLG: Aviation Finance & Leasing guide 2024 – Finland
- ICLG: Securitisation 2024 – Finland
- European Securitisation: Finland 2024
- Lexology GTDT: Restructuring & Insolvency
- Structured finance and securitisation in Finland: overview
- Lending and taking security in Finland
- Finland extends the scope of tender offer regulations and major holdings notification thresholds to apply to companies listed on MTFs
- Mondaq Securitisation Comparative Guide