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Clifford Chance

Debt Finance Weekly

Tuesday 2nd December 2025

CLIFFORD CHANCE SEMINARS AND BRIEFINGS



Clifford Chance Webinar: Unlocking value – IP finance and the rise of intangible asset investment



Clifford Chance Comment: All aboard the Digital Omnibus? An overview of the EU's Digital Simplification Package

LEGAL AND REGULATORY



PFSA consults on changes to long-term financing ratio

CLIFFORD CHANCE SEMINARS AND BRIEFINGS



Clifford Chance Webinar: Unlocking value – IP finance and the rise of intangible asset investment

The next webinar in the Autumn Perspectives Series will be presented online by Neil Bellamy (NatWest Group), Andrea Andolina, Briony Byrne, Brian Lohan and Don McCombie on Tuesday 9 December at 8am EST / 1pm GMT / 2pm CET / 9pm HKT.

The value of intangible assets reached an all-time high of USD 80 trillion in 2024 – growing 13-fold over the past 25 years and outpacing tangible investment. Join our webinar for practical insights into IP finance, where IP rights are used as collateral or investment assets.

Our panel will look at the legal, financial and strategic implications and how businesses can unlock hidden value from their IP portfolios. They will also consider the World

Intellectual Property Organization's (WIPO) global initiative on IP finance and what it means for clients across sectors.

To register, please complete the [online registration form](#).

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Clifford Chance Comment: All aboard the Digital Omnibus? An overview of the EU's Digital Simplification Package

On 19 November 2025 the EU Commission published the much-anticipated EU Digital Simplification Package. Also referred to as the 'Digital Omnibus', the package is made up of two proposed omnibus laws:

- a Regulation on the simplification of the implementation of harmonised rules on artificial intelligence (the Digital Omnibus on AI); and
- a Regulation simplifying and consolidating parts of the EU's digital acquis, making targeted amendments to data, privacy and cyber laws (Digital Legislation Omnibus).

The Digital Omnibus package is a pivotal step in the EU's push towards harmonising and streamlining its digital regulatory framework, including for AI, data access, privacy, and cybersecurity.

Clifford Chance has prepared a [briefing paper](#) providing an overview of the main proposals of the package and their practical implications.

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LEGAL AND REGULATORY



PFSA consults on changes to long-term financing ratio

The [Polish Financial Supervision Authority](#) (PFSA) has launched public consultations regarding changes to the long-term financing ratio.

The Recommendation on the Long-Term Financing Ratio was adopted by the PFSA in July 2024.

The purpose of the long-term financing ratio is to reduce the risk associated with the financing of mortgage loans in Poland, and it will be calculated as the ratio of sources of long-term financing (such as bonds) to a specified value of the mortgage loan portfolio.

Among the PFSA's proposals are lowering the target level of the ratio from 40% to 20% and allowing deposits with a maturity of at least two years to be included.

The consultations will run until 12 December 2025, and the planned changes are scheduled to take effect in April 2026.

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