

the *finance* book
media information

Commercial Property

2008

In only two years **The Finance Book** has become the accepted and definitive source of information for intermediaries seeking information on commercial finance providers.

Since launching in 2005, our objective has been to provide finance professionals with the most comprehensive and annually updated database of lending products and providers covering all areas of commercial finance. Increasingly the funding of commercial transactions is arranged through financial intermediaries reflecting the added value that these professionals can bring to a transaction through their expertise and wider market knowledge. At the same time, there is an increasing acceptance from many lenders that the involvement of a specialist can be of benefit to both the borrower and the lender.

In the current competitive lending environment there is a growing recognition that lending books can be profitably increased by fostering relationships with intermediaries. An essential part of this process is for lenders to inform this increasingly important market sector of their key lending criteria. With this in mind **The Finance Book** provides intermediaries with a comprehensive database of lenders together with details of their preferred sectors, key criteria and other services offered.

To date, our publications have covered commercial property, invoice and asset finance. They are unique for three key reasons:-

- a) **They are distributed FREE OF CHARGE to 8,000 intermediaries and finance professionals.**
- b) **They are more comprehensive than anything else available.**
- c) **They cover the complete spectrum of lenders from the largest global operators to the smallest independent niche funders.**

The 2008 edition of **The Finance Book – Commercial Property** is due to be published in October 2007 and we expect the number of lenders included in this edition to be in excess of 150. The increase over 2007 is due to the number of new entrants into the market since we last published and also the willingness of more lenders to make their information available.

The categories of lending covered are as follows:-

- **COMMERCIAL INVESTMENT**
- **COMMERCIAL DEVELOPMENT**
- **RESIDENTIAL DEVELOPMENT**
- **RESIDENTIAL INVESTMENT (NEW FOR 2008)**
- **OWNER OCCUPIED**
- **BRIDGING LOANS**

In terms of loan size, this will cover the complete market range from smaller deals right through to the largest property transactions making this a valuable guide for all intermediaries whether they are a small broking firm or “large ticket” structured property

finance advisers.

There has been a significant increase in recent years in lending to the commercial property sector. This can be largely attributed to the strong performance of this sector over recent years in comparison to other forms of investment together with the large number of first time investors entering this market. In line with this increased activity, there are now more lenders than ever serving the needs of the sector. Between these lenders and the borrowers are a growing number of financial intermediaries providing a valuable service by endeavouring to match the needs of the investors and developers with the many products available from the increasing number of specialist lenders.

The integrity of our directories is paramount and is maintained by including a basic entry for all qualifying lenders without charge whilst at the same time offering the options of including an expanded entry and advertisement.

FORMAT FOR ENTRIES

Basic Entries

The primary objective is to provide a definitive guide to commercial property lenders operating in the UK. To ensure that this is achieved, all lenders will be included *free of charge* in two sections of the directory as follows:-

I. Index

This is an easy reference summary of all lenders that will appear at the front of the directory and the format for this can be seen overleaf. This will incorporate specific details for each lender in terms of categories of lending, deal size and loan periods.

II. Listings

Details included in this section will be the lenders address, telephone and fax numbers, email and website address.

Expanded Entries

We know that many lenders want to include more detail on their products and services than the basic entry will allow. Suggestions for the additional information to include are as follows:-

- **Background information on the organisation**
- **Specific categories of lending and details on current criteria and appetite within these sectors**
- **Details of other lending related products and services**
- **Departmental or regional contact details**
- **Recent transactions**
- **Company logo**

This list is by no means exhaustive and lenders will have their own preferences for the information they wish to include. With these expanded entries, the layout can be varied to suit the information being included although we would ask that the narrative for these is factual as the objective here is to provide the user with information about products and

EXPANDED ENTRY AND ADVERTISEMENT RATES

The costs for the expanded entries are as follows and **these include an advertisement of equal size** adjacent to the expanded entry:-

- **Quarter page expanded entry together with quarter page advertisement** **£1500**
- **Half page expanded entry together with half page advertisement** **£2450**
- **Full page expanded entry together with full page advertisement** **£3950**

(The above rates exclude VAT).

CIRCULATION

The Finance Book is issued *free of charge* on a controlled circulation basis to financial intermediaries and also to a limited number of the larger specialist legal and accountancy firms. This is to ensure that the target audience is comprised of the key players and influencers within the commercial property sector. We have also had a lot of interest from other professionals operating within this sector and have therefore made the publication available to non-qualifying parties on a one-off or subscription basis.

The circulation details are as follows:-

Commercial finance intermediaries	6,500
Commercial property solicitors	500
Accountants	500
Lenders	500
Total	8,000

Mechanical Data

(DISPLAY ADVERTISING)

Full page type area	271x190mm
Full page bleed	303x216mm
Full page trim	297x210mm
Half horizontal	133x190mm
Quarter horizontal	64x190mm
Mono screen size	150lpi
Colour screen size	150lpi
Resolution	300dpi

COPY DEADLINE

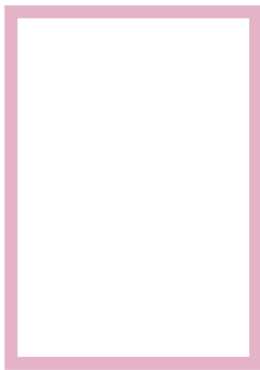
7 days prior to publication date
No copy taken by phone

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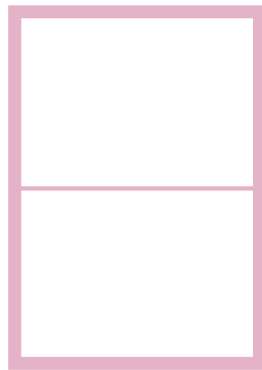
Advertising copy must be supplied electronically either on CD or email as Adobe InDesign, Photoshop as JPEG, TIFF or EPS, or Illustrator EPS. Files should have fonts embedded & file resolution of 300dpi.

LENDER	INDEX EXAMPLE	DIRECTORY PAGE NUMBER	COMMERCIAL INVESTMENT					COMMERCIAL DEVELOPMENT					RESIDENTIAL DEVELOPMENT				RESIDENTIAL INVESTMENT		AGRICULTURAL	
			OFFICES	INDUSTRIAL	RETAIL	HOTELS	LEISURE	OFFICES	INDUSTRIAL	RETAIL	HOTELS	LEISURE	SINGLE UNITS	2 - 10 UNITS	11 - 50 UNITS	51 + UNITS	MEZZANINE/EQUITY	BTL SINGLE PROPERTY		BTL PORTFOLIO
ABC Bank PLC		12	■		■				■	■				■				■		
BCD International PLC		12	■	■	■	■	■			■										
CDE Building Society		12	■	■	■						■	■	■				■	■	■	
DEF Bank AG		12	■	■	■	■	■	■	■											
EFG Real Estate		13	■	■	■	■	■	■	■	■		■	■	■	■					
FGH Commercial Finance		13	■	■	■	■					■	■	■					■	■	
GHJ Group PLC		13	■	■	■	■	■	■				■	■	■	■					
JKL Real Estate Finance		14	■		■	■								■	■	■				
LMN Securities PLC		14	■		■															■
NPR Banking Corporation		14	■	■	■	■	■	■	■	■				■	■	■	■	■	■	
PRS Trust Bank PLC		14									■	■	■	■	■					
RST & NOP Bank Inc		15	■	■	■			■	■	■				■	■					
PQR Property Finance		15	■	■	■	■	■	■	■			■	■	■	■				■	
UK Finance Bank PLC		15	■	■	■	■	■	■	■	■			■	■	■					

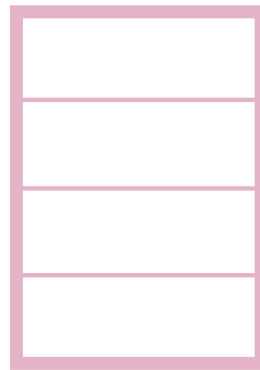
Examples of entry layouts



Full page



Half page



Quarter page



Basic

Example of basic entry

UK Finance Bank PLC

Bank Chambers
1 Bank Street
London EC1A 1AA

Telephone: 0207 000 0000
Fax: 0207 000 0001

email: info@ukfinancebank.co.uk
Website: www.ukfinancebank.co.uk

OWNER OCCUPIED														AMOUNT		TERM				
FRANCHISES	GARAGE SHOWROOMS	GUEST HOUSES	HORTICULTURAL	HOTELS	INDUSTRIAL	LEISURE	NURSING AND CARE HOMES	OFFICES	PETROL STATIONS	POST OFFICES	PROFESSIONAL PRACTICES	PUBLIC HOUSES	RESTAURANTS	RETAIL	SCHOOLS AND NURSERIES	BRIDGING LOANS	MIN LOAN - £	MAX LOAN - £	MIN TERM - MONTHS	MAX TERM - MONTHS
				■				■			■					■	250k	10m	6	240
				■	■	■	■	■			■					■	500k	20m	6	300
	■	■	■	■	■	■	■	■			■					■	100k	5m	6	36
					■	■	■		■			■				■	1m	20m	6	120
	■	■	■	■	■	■	■	■			■					■	500k	10m	6	180
																■	50k	3m	12	240
																■	250k	7.5m	6	120
																■	500k	5m	24	180
	■	■	■	■	■	■	■	■	■	■	■	■	■	■		■	25k	4m	6	240
																■	300k	50m	12	60
																■	250k	7.5m	3	60
				■	■			■			■					■	100k	5m	6	120
	■	■		■	■		■	■			■					■	250k	10m	6	120
																■	2m	50m	12	180

Examples of quarter, half and full page entries

UK Finance Bank PLC

Address: Bank Chambers, 1 Bank Street, London EC1A 1AA
 Fax: 0207 000 0001
 email: info@ukfinancebank.co.uk
 Website: www.ukfinancebank.co.uk



LENDING PROFILE

We are active lenders in the commercial development and commercial investment sectors and selective lenders with regard to residential development. We are keen to lend to experienced property professionals with a demonstrable track record and where the minimum deal sizes are as detailed below.

CONTACT DETAILS Jill Jarvis 0207 000 0022 email: jjarvis@ukfinancebank.co.uk

UK Finance Bank PLC

Address: Bank Chambers, 1 Bank Street, London EC1A 1AA
 Telephone: 0207 000 0000
 Fax: 0207 000 0001
 email: info@ukfinancebank.co.uk
 Website: www.ukfinancebank.co.uk



LENDING PROFILE

We are active lenders in the commercial development and commercial investment sectors and selective lenders with regard to residential development. We are keen to lend to experienced property professionals with a demonstrable track record and where the minimum deal sizes are as detailed below.

PRODUCTS & SERVICES

To complement our core lending activities we can also offer the following products and services:-

- Interest rate and currency hedging facilities
- Equity and joint venture projects
- Corporate advisory services

DIRECT CONTACT DETAILS

Commercial investment John Smith 0207 000 0010 email: jsmith@ukfinancebank.co.uk
Commercial development Joe Osborne 0207 000 0011 email: josborne@ukfinancebank.co.uk
Residential development Jill Jarvis 0207 000 0022 email: jjarvis@ukfinancebank.co.uk

UK Finance Bank PLC

Address: Bank Chambers, 1 Bank Street, London EC1A 1AA
 Telephone: 0207 000 0000
 Fax: 0207 000 0001
 email: info@ukfinancebank.co.uk
 Website: www.ukfinancebank.co.uk



SUMMARY

UK Finance Bank is the UK property funding arm of The Worldwide Bank Group which is represented in 27 countries worldwide and has been established since 1905. Our strengths are in building long term relationships with experienced property professionals by working in partnership with our teams of specialists to provide structured funding packages for larger transactions. This enables us to provide funding on competitive terms in our chosen sectors. We have offices in London and Manchester and both of these provide our full range of products and services.

LENDING PROFILE

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RECENT TRANSACTIONS

£15m advanced to ABC Ltd on a 5 year loan to purchase portfolio of serviced offices
 £25m advanced to XYZ Partnership on 15 year term loan to acquire freehold of own offices
 £30m advanced to ETC Homes PLC for acquisition and development of three residential sites
 £26m advanced to NPP Estates Ltd for acquisition and refurbishment of office building
 £12m advanced to long established investment company to acquire Birmingham office building

PRODUCTS & SERVICES

To complement our core lending activities we can also offer the following products and services:-

- Interest rate and currency hedging facilities
- Equity and joint venture projects
- Corporate advisory services

OTHER INFORMATION

- Lending margins range from 0.5% to 2% above Libor or bank base rate
- Bank lending fees range from 0.25% to 0.5% of maximum loan facility
- Minimum transaction size £2m. Maximum loan £50m

DIRECT CONTACT DETAILS

Commercial investment
 London: John Smith 0207 000 0010 email: jsmith@ukfinancebank.co.uk
 Manchester: Brian Jones 0161 000 0000 email: bjones@ukfinancebank.co.uk
Commercial development
 London: Joe Osborne 0207 000 0011 email: josborne@ukfinancebank.co.uk
 Manchester: Janet Blink 0161 000 0000 email: jblink@ukfinancebank.co.uk
Residential development
 London: Jill Jarvis 0207 000 0022 email: jjarvis@ukfinancebank.co.uk
 Manchester: John Jenkins 0161 000 0000 email: jjenkins@ukfinancebank.co.uk