

Year 01	Year 02		Year 03		Year 04	
	Net	Rev	Net	Rev	Net	Rev
1 year	2.00	2.00	2.00	2.00	2.00	2.00
2 year	2.00	2.00	2.00	2.00	2.00	2.00
3 year	2.00	2.00	2.00	2.00	2.00	2.00
4 year	2.00	2.00	2.00	2.00	2.00	2.00
5 year	2.00	2.00	2.00	2.00	2.00	2.00
6 year	2.00	2.00	2.00	2.00	2.00	2.00
7 year	2.00	2.00	2.00	2.00	2.00	2.00
8 year	2.00	2.00	2.00	2.00	2.00	2.00
9 year	2.00	2.00	2.00	2.00	2.00	2.00
10 year	2.00	2.00	2.00	2.00	2.00	2.00
11 year	2.00	2.00	2.00	2.00	2.00	2.00
12 year	2.00	2.00	2.00	2.00	2.00	2.00
13 year	2.00	2.00	2.00	2.00	2.00	2.00
14 year	2.00	2.00	2.00	2.00	2.00	2.00
15 year	2.00	2.00	2.00	2.00	2.00	2.00
16 year	2.00	2.00	2.00	2.00	2.00	2.00
17 year	2.00	2.00	2.00	2.00	2.00	2.00
18 year	2.00	2.00	2.00	2.00	2.00	2.00
19 year	2.00	2.00	2.00	2.00	2.00	2.00
20 year	2.00	2.00	2.00	2.00	2.00	2.00

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'The Realists View from the Armchair'



Dear Reader,

At a time when the bank liquidity continues to struggle through an all time low, private client liquidity is ever more important to protect, to maintain security over adverse economic risks and sustain an optimal position for investment opportunities as they arise!

The economy is starting to grow, but it will take a long time to recapture the feel good factor. Banks are holding reserve capital with further constraints on balance sheet for lending. These facts, coupled with the limited sectors that they are able to lend in, we no longer have the certainty of financial support from the banking sector that existed 18 to 24 months ago. The key to unlocking competitive Bank debt requires a much more strategic approach today. As is often the case in business life, we need to establish the 'Quid Pro Quo', which is an efficient trade off to obtaining Bank credit today. W Coleman & Co will negotiate these terms, therefore protecting the client's interests and not over pledging on collateral.

A number of Banks within the Private Banking sector may be offering inducement to professional intermediaries for the introduction of 'Wealth Management' business. Such additional business to the bank, may be the catalyst for them offering the desired credit. When introducing a valued private client, W Coleman & Co offers an effective Banking platform that allows for much broader scope. Our targeted private client representation ensures that disappointment is always minimised, even in the current economic climate! A disappointed private client is never a happy experience.

Wayne Coleman

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