

Bank Base Rates			
Date	Rate	Date	Rate
2.8.01	5.00%	5.7.07	5.75%
18.9.01	4.75%	6.12.07	5.50%
4.10.01	4.50%	7.2.08	5.25%
8.11.01	4.00%	10.4.08	5.00%
6.2.03	3.75%	8.10.08	4.50%
10.7.03	3.50%	6.11.08	3.00%
6.11.03	3.75%	4.12.08	2.00%
5.2.04	4.00%	8.1.09	1.50%
6.5.04	4.25%	5.2.09	1.00%
10.6.04	4.50%	5.3.09	0.50%
5.8.04	4.75%	4.8.16	0.25%
4.8.05	4.50%	2.11.17	0.50%
3.8.06	4.75%	2.8.18	0.75%
9.11.06	5.00%	11.3.20	0.25%
11.1.07	5.25%	19.3.20	0.10%
10.5.07	5.50%	16.12.21	0.25%

Source: Barclays

Mortgage Rates			
Date	Rate	Date	Rate
1.11.01	6.25%	1.1.08	7.50%
1.12.01	5.75%	1.3.08	7.25%
1.3.03	5.65%	1.5.08	7.00%
1.8.03	5.50%	1.11.08	6.50%
1.12.03	5.75%	1.12.08	5.00%
1.3.04	6.00%	1.1.09	4.75%
1.6.04	6.25%	1.2.09	4.50%
1.7.04	6.50%	1.3.09	4.00%
1.9.04	6.75%	1.4.09	3.50%
1.9.05	6.50%	4.1.11	3.99%
1.9.06	6.75%	1.10.16	3.74%
1.12.06	7.00%	1.12.17	3.99%
1.2.07	7.25%	6.8.18	4.24%
1.6.07	7.50%	16.3.20	3.74%
1.8.07	7.75%	6.4.20	3.59%

Existing Borrowers - Source: Halifax



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FTSE 100 (on last day of month) Dec 1983 = 1000			
Oct 2020	5577.3	May 2021	7022.6
Nov 2020	6266.2	June 2021	7037.5
Dec 2020	6460.5	July 2021	7032.3
Jan 2021	6407.5	Aug 2021	7119.7
Feb 2021	6483.4	Sep 2021	7086.4
Mar 2021	6713.6	Oct 2021	7287.9
Apr 2021	6969.8	Nov 2021	7059.4

Government Actuarial Tables		
Real Yield, Inflation 5%, Over 5 years (FT 16.12.21)		
15 December 2021		-2.42%
14 December 2021		-2.50%
Year ago		-2.32%

Compulsory Acquisition of Land			
Effective Date	Rate	Effective Date	Rate
1.10.07	5.25%	31.12.08	1.50%
31.12.07	5.00%	31.3.09	0.00%
31.3.08	4.75%	30.9.18	0.25%
30.6.08	4.50%	1.4.20	0.00%

Rate of interest after entry S.32 Land Compensation Act 1961

All rates and terms are subject to change without notice and should be checked before finalising any arrangement. No liability can be accepted for any direct or consequential loss arising from the use of, or reliance upon, this information. Readers who are not financial professionals should seek expert advice.

Retail Price Index (Source ONS) 13 January 1987						
	2016	2017	2018	2019	2020	2021
January	258.8	265.5	276.0	283.0	290.6	294.6
February	260.0	268.4	278.1	285.0	292.0	296.0
March	261.1	269.3	278.3	285.1	292.6	296.9
April	261.4	270.6	279.7	288.2	292.6	301.1
May	262.1	271.7	280.7	289.2	292.2	301.9
June	263.1	272.3	281.5	289.6	292.7	304.0
July	263.4	272.9	281.7	289.5	294.2	305.5
August	264.4	274.7	284.2	291.7	293.3	307.4
September	264.9	275.1	284.1	291.0	294.3	308.6
October	264.8	275.3	284.5	290.4	294.3	312.0
November	265.5	275.8	284.6	291.0	293.5	314.3
December	267.1	278.1	285.6	291.9	295.4	

% Annual Inflation (Source ONS)						
	2016	2017	2018	2019	2020	2021
January	1.3%	2.6%	4.0%	2.5%	2.7%	1.4%
February	1.3%	3.2%	3.6%	2.5%	2.5%	1.4%
March	1.6%	3.1%	3.3%	2.4%	2.6%	1.5%
April	1.3%	3.5%	3.4%	3.0%	1.5%	2.9%
May	1.4%	3.7%	3.3%	3.0%	1.0%	3.3%
June	1.6%	3.5%	3.4%	2.9%	1.1%	3.9%
July	1.9%	3.6%	3.2%	2.8%	1.6%	3.8%
August	1.8%	3.9%	3.5%	2.6%	0.5%	4.8%
September	2.0%	3.9%	3.3%	2.4%	1.1%	4.9%
October	2.0%	4.0%	3.3%	2.1%	1.3%	6.0%
November	2.2%	3.9%	3.2%	2.2%	0.9%	7.1%
December	2.5%	4.1%	2.7%	2.2%	1.2%	

HM Revenue & Customs Rates			
"OFFICIAL RATE"		INTEREST ON LATE PAID INCOME TAX, CGT, STAMP DUTY AND STAMP DUTY RESERVE	
Effective Date	Rate	Effective Date	Rate
6.4.10	4.00%	23.8.16	2.75%
6.4.14	3.25%	21.11.17	3.00%
6.4.15	3.00%	21.8.18	3.25%
6.4.17	2.50%	30.3.20	2.75%
6.4.20	2.25%	7.4.20	2.60%

\*Benefits in Kind: Loans to employees earning £8,500+ - official rate of interest.  
Official rate for loans in foreign currencies: Yen: 3.90% w.e.f. 6.6.94; Swiss F: 5.50% w.e.f. 6.7.94 (previously 5.70% w.e.f. 6.6.94).

INTEREST ON UNPAID / OVERPAID INHERITANCE TAX		INTEREST ON OVERPAID INCOME TAX, CGT, STAMP DUTY AND STAMP DUTY RESERVE	
Effective Date	Rate	Effective Date	Rate
21.8.18	3.25%/0.50%	6.11.08	2.25%
30.3.20	2.75%/0.50%	6.12.08	1.50%
7.4.20	2.60%/0.50%	6.1.09	0.75%
		27.1.09	0.00%
		29.9.09	0.50%

Law Society Interest Rate			
Date	Rate	Date	Rate
8.10.08	8.50%	4.8.16	4.25%
6.11.08	7.00%	2.11.17	4.50%
4.12.08	6.00%	2.8.18	4.75%
8.1.09	5.50%	11.3.20	4.25%
5.2.09	5.00%	19.3.20	4.10%
5.3.09	4.50%	16.12.21	4.25%

The Law Society rate is 4.00% above Barclays Bank Base Rate - see column 1

Late Payment of Commercial Debts					
From	To	Rate	From	To	Rate
1.1.20	30.6.20	8.75%	1.1.21	30.6.21	8.10%
1.7.20	31.12.20	8.10%	1.7.21	30.12.21	8.10%

The Late Payment of Commercial Debts (Interest) Act 1998  
For contracts from 1.1.198 to 6.8.02 the rate applying is the Bank of England Base Rate that was in place on the day the debt came overdue plus 8%.

Income Support Mortgage Rate		Support For Mortgage Interest Loan Rate	
Effective Date	Rate	Effective Date	Rate
6.7.15	3.12%	28.7.20	0.90%
18.6.17	2.61%	20.4.21	0.30%
20.04.21	2.09%	27.7.21	0.60%

Support for Mortgage Interest (SMI) is provided to qualifying borrowers to help meet mortgage interest costs on advances up to £200K. SMI is paid as a loan. W.e.f. 5.4.18 the loan attracts interest at the rate shown and is repaid on sale or transfer of ownership. There is a 9 month/39 weeks in a row, waiting period before a claim can be made. W.e.f. 1.10.10 the amount of SMI available is the Income Support Mortgage Rate set at a level equal to the BoE's published monthly average mortgage interest rate. Subsequent changes will only be made if the standard rate and the BoE's average rate differ by 0.50% or more.

ENGLISH COURTS		SCOTTISH COURTS	
Judgment Debts: High Court (& w.e.f. 1.7.91 County Courts) 8% w.e.f. 1.4.93 (previously 15% w.e.f. 16.4.85).		Decrees: Court of Session & Sheriff Courts 8% w.e.f. 1.4.93 (previously 15% w.e.f. 16.8.85).	
Funds in Court: Special Rate (persons under disability) 0.1% w.e.f. 1.6.20 (previously 0.5% w.e.f. 1.7.09). Basic Rate (payment into court) 0.05% w.e.f. 1.6.20 (previously 0.1% w.e.f. 6.6.16).		NORTHERN IRISH COURTS Judgment Debts: High Court: 8% w.e.f. 19.4.93 (previously 15% w.e.f. 2.9.85). County Court 8% w.e.f. 19.4.93 (previously 15% w.e.f. 19.5.85). Interest on amounts awarded in Magistrate Courts 7% w.e.f. 3.9.84.	
Interest in Personal Injury cases: Future Earnings - none. Pain & Suffering - 2%. Special Damages: same as "Special Rate" - see Funds in Court above (1/2 Special Rate payable from date of accident to date of judgment).		ADMINISTRATION OF ESTATES England & Wales: Interest on General Legacies: 0.05% w.e.f. 1.6.20 (previously 0.1% 1.6.20). Interest on Statutory Legacies (for deaths before 1 October 2014): 6% w.e.f. 1.10.83 (previously 7% w.e.f. 15.9.77): Interest on Fixed Net Sums (for deaths from 1 October 2014): Bank of England rate at date of death (currently 0.10%) w.e.f. 19.3.20.	
Interest Rate on Confiscation Orders in Crown & Magistrates Courts: same rate as applies to High Court Judgment Debts.		Overnight SONIA - closing rate on first day of month	

Average Weekly Earnings - Total Pay					
	2017	2018	2019	2020	2021
January	£497	£510	£531	£549	£573
February	£512	£524	£541	£554	£577
March	£558	£572	£588	£593	£619
April	£502	£515	£534	£529	£576
May	£499	£511	£532	£525	£573
June	£506	£517	£537	£528	£575
July	£499	£515	£535	£534	£572
August	£495	£512	£527	£538	£569
September	£497	£511	£531	£545	£570
October	£496	£517	£530	£551	£573*
November	£496	£512	£530	£557	
December	£513	£530	£544	£574	

Whole GB economy unadjusted  
\*Provisional  
Figures are £ (sterling) and include bonuses and arrears  
Source: ONS

% Change in Average Weekly Earnings					
	2017	2018	2019	2020	2021
January	1.6%	2.8%	4.0%	3.4%	4.4%
February	2.4%	2.3%	3.2%	2.4%	4.2%
March	2.5%	2.6%	2.7%	0.9%	4.4%
April	1.3%	2.6%	3.6%	-1.0%	8.9%
May	2.1%	2.5%	4.0%	-1.2%	9.1%
June	2.9%	2.0%	3.8%	-1.6%	8.8%
July	1.7%	3.3%	3.9%	-0.2%	7.2%
August	2.4%	3.5%	3.0%	2.0%	5.7%
September	2.3%	2.8%	4.0%	2.6%	4.5%
October	2.5%	4.3%	2.4%	3.9%	4.0%*
November	2.5%	3.4%	3.3%	5.2%	
December	3.2%	3.3%	2.7%	5.6%	

Whole GB economy unadjusted  
\*Provisional  
Figures include bonuses and arrears  
Source: ONS

House Price Index			
Date	Index	Date	Index
February 2020	412.8	January 2021	434.3
March 2020	413.6	February 2021	434.3
April 2020	410.9	March 2021	439.0
May 2020	410.2	April 2021	445.7
June 2020	410.1	May 2021	451.2
July 2020	418.5	June 2021	448.5
August 2020	423.5	July 2021	450.4
September 2020	429.6	August 2021	453.8
October 2020	430.8	September 2021	461.3
November 2020	435.0	October 2021	465.9
December 2020	436.0	November 2021	470.7

All Houses (recalculated September 2019)  
Source: Halifax

% Unemployment					
	2017	2018	2019	2020	2021
January	2.1%	2.3%	2.7%	3.1%	6.4%
February	2.1%	2.3%	2.8%	3.1%	6.6%
March	2.1%	2.3%	2.8%	3.1%	6.6%
April	2.2%	2.4%	2.9%	5.2%	6.4%
May	2.2%	2.4%	2.9%	6.6%	6.0%
June	2.2%	2.4%	3.0%	6.4%	5.7%
July	2.2%	2.4%	3.0%	6.6%	5.6%
August	2.2%	2.5%	3.1%	6.7%	5.4%
September	2.2%	2.5%	3.1%	6.6%	5.2%
October	2.2%	2.6%	3.2%	6.5%	5.0%
November	2.2%	2.6%	3.2%	6.5%	4.9%
December	2.3%	2.7%	3.3%	6.5%	

Seasonally adjusted claimant count - UK  
\*Provisional  
Source: ONS

Overnight SONIA				
	2018	2019	2020	2021
January	0.46%	0.70%	0.71%	0.05%
February	0.46%	0.70%	0.71%	0.05%
March	0.46%	0.71%	0.71%	0.05%
April	0.47%	0.71%	0.07%	0.05%
May	0.45%	0.71%	0.07%	0.05%
June	0.45%	0.71%	0.07%	0.05%
July	0.45%	0.71%	0.06%	0.05%
August	0.45%	0.71%	0.06%	0.05%
September	0.70%	0.71%	0.06%	0.05%
October	0.70%	0.71%	0.05%	0.05%
November	0.70%	0.71%	0.05%	0.05%
December	0.70%	0.71%	0.05%	0.05%