

| Bank Base Rates |       |          |       |
|-----------------|-------|----------|-------|
| Date            | Rate  | Date     | Rate  |
| 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% |
| 5.7.07          | 5.75% | 3.2.22   | 0.50% |
| 6.12.07         | 5.50% | 17.3.22  | 0.75% |
| 7.2.08          | 5.25% | 5.5.22   | 1.00% |
| 10.4.08         | 5.00% | 16.6.22  | 1.25% |
| 8.10.08         | 4.50% | 4.8.22   | 1.75% |
| 6.11.08         | 3.00% | 22.9.22  | 2.25% |
| 4.12.08         | 2.00% | 3.11.22  | 3.00% |
| 8.1.09          | 1.50% | 15.12.22 | 3.50% |
| 5.2.09          | 1.00% | 2.2.23   | 4.00% |

Source: Barclays

| Mortgage Rates |       |          |       |
|----------------|-------|----------|-------|
| Date           | Rate  | Date     | Rate  |
| 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% |
| 1.1.08         | 7.50% | 20.12.21 | 3.74% |
| 1.3.08         | 7.25% | 7.2.22   | 3.99% |
| 1.5.08         | 7.00% | 21.3.22  | 4.24% |
| 1.11.08        | 6.50% | 9.5.22   | 4.49% |
| 1.12.08        | 5.00% | 8.8.22   | 5.24% |
| 1.1.09         | 4.75% | 26.9.22  | 5.74% |
| 1.2.09         | 4.50% | 28.11.22 | 6.49% |
| 1.3.09         | 4.00% | 19.12.22 | 6.99% |
|                | Rate  | 6.2.23   | 7.49% |

Existing Borrowers - Source: Halifax



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| FTSE 100 (on last day of month) Dec 1983 = 1000 |        |          |        |
|---|--------|----------|--------|
| Dec 2021  | 7384.5 | Jul 2022 | 7423.4 |
| Jan 2022  | 7464.4 | Aug 2022 | 7284.2 |
| Feb 2022  | 7458.3 | Sep 2022 | 6893.8 |
| Mar 2022  | 7515.7 | Oct 2022 | 7094.5 |
| Apr 2022  | 7544.6 | Nov 2022 | 7573.1 |
| May 2022  | 7607.7 | Dec 2022 | 7451.7 |
| Jun 2022  | 7169.3 | Jan 2023 | 7771.7 |

| Government Actuarial Tables                         |        |
|---|--------|
| Real Yield, Inflation 5%, Over 5 years (FT 16.2.23) |        |
| 15 February 2023                                    | 0.36%  |
| 14 February 2023                                    | 0.41%  |
| Year ago  | -2.05% |

| Compulsory Acquisition of Land |       |                |       |
|--------------------------------|-------|----------------|-------|
| Effective Date                 | Rate  | Effective Date | Rate  |
| 31.12.08                       | 1.50% | 1.4.22         | 0.25% |
| 31.3.09                        | 0.00% | 1.7.22         | 0.75% |
| 30.9.18                        | 0.25% | 1.10.22        | 1.75% |
| 1.4.20                         | 0.00% | 1.1.23         | 3.00% |

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

| Retail Price Index (Source ONS) 13 January 1987 |       |       |       |       |       |       |
|---|-------|-------|-------|-------|-------|-------|
|   | 2018  | 2019  | 2020  | 2021  | 2022  | 2023  |
| January   | 276.0 | 283.0 | 290.6 | 294.6 | 317.7 | 360.3 |
| February  | 278.1 | 285.0 | 292.0 | 296.0 | 320.2 |       |
| March   | 278.3 | 285.1 | 292.6 | 296.9 | 323.5 |       |
| April   | 279.7 | 288.2 | 292.6 | 301.1 | 334.6 |       |
| May   | 280.7 | 289.2 | 292.2 | 301.9 | 337.1 |       |
| June  | 281.5 | 289.6 | 292.7 | 304.0 | 340.0 |       |
| July  | 281.7 | 289.5 | 294.2 | 305.5 | 343.2 |       |
| August  | 284.2 | 291.7 | 293.3 | 307.4 | 345.2 |       |
| September                                       | 284.1 | 291.0 | 294.3 | 308.6 | 347.6 |       |
| October   | 284.5 | 290.4 | 294.3 | 312.0 | 356.2 |       |
| November  | 284.6 | 291.0 | 293.5 | 314.3 | 358.3 |       |
| December  | 285.6 | 291.9 | 295.4 | 317.7 | 360.4 |       |

| % Annual Inflation (Source ONS) |      |      |      |      |       |       |
|---------------------------------|------|------|------|------|-------|-------|
|                                 | 2018 | 2019 | 2020 | 2021 | 2022  | 2023  |
| January                         | 4.0% | 2.5% | 2.7% | 1.4% | 7.8%  | 13.4% |
| February                        | 3.6% | 2.5% | 2.5% | 1.4% | 8.2%  |       |
| March                           | 3.3% | 2.4% | 2.6% | 1.5% | 9.0%  |       |
| April                           | 3.4% | 3.0% | 1.5% | 2.9% | 11.1% |       |
| May                             | 3.3% | 3.0% | 1.0% | 3.3% | 11.7% |       |
| June                            | 3.4% | 2.9% | 1.1% | 3.9% | 11.8% |       |
| July                            | 3.2% | 2.8% | 1.6% | 3.8% | 12.3% |       |
| August                          | 3.5% | 2.6% | 0.5% | 4.8% | 12.3% |       |
| September                       | 3.3% | 2.4% | 1.1% | 4.9% | 12.6% |       |
| October                         | 3.3% | 2.1% | 1.3% | 6.0% | 14.2% |       |
| November                        | 3.2% | 2.2% | 0.9% | 7.1% | 14.0% |       |
| December                        | 2.7% | 2.2% | 1.2% | 7.5% | 13.4% |       |

| HM Revenue & Customs Rates |       |                |      |
|----------------------------|-------|----------------|------|
| *OFFICIAL RATE**           |       |                |      |
| Effective Date             | Rate  | Effective Date | Rate |
| 6.4.14                     | 3.25% |                |      |
| 6.4.15                     | 3.00% |                |      |
| 6.4.17                     | 2.50% |                |      |
| 6.4.20                     | 2.25% |                |      |
| 6.4.21                     | 2.00% |                |      |

\*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 LATE PAID INCOME TAX, CGT, STAMP DUTY AND STAMP DUTY RESERVE |       |                |      |
|--|-------|----------------|------|
| Effective Date   | Rate  | Effective Date | Rate |
| 24.5.22  | 3.50% |                |      |
| 5.7.22   | 3.75% |                |      |
| 23.8.22  | 4.25% |                |      |
| 11.10.22   | 4.75% |                |      |
| 22.11.22   | 5.50% |                |      |

| INTEREST ON OVERPAID INCOME TAX, CGT, STAMP DUTY AND STAMP DUTY RESERVE |       |                |      |
|---|-------|----------------|------|
| Effective Date  | Rate  | Effective Date | Rate |
| 27.1.09   | 0.00% |                |      |
| 29.9.09   | 0.50% |                |      |
| 23.8.22   | 0.75% |                |      |
| 11.10.22  | 1.25% |                |      |
| 22.11.22  | 2.00% |                |      |

| Law Society Interest Rate |       |          |       |
|---------------------------|-------|----------|-------|
| Date                      | Rate  | Date     | Rate  |
| 11.3.20                   | 4.25% | 16.6.22  | 5.25% |
| 19.3.20                   | 4.10% | 4.8.22   | 5.75% |
| 16.12.21                  | 4.25% | 22.9.22  | 6.25% |
| 3.2.22                    | 4.50% | 3.11.22  | 7.00% |
| 17.3.22                   | 4.75% | 15.12.22 | 7.50% |
| 5.5.22                    | 5.00% | 2.2.23   | 8.00% |

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   |
| 1.7.21                           | 31.12.21 | 8.10% | 1.7.22 | 31.12.22 | 9.25%  |
| 1.1.22                           | 30.6.22  | 8.25% | 1.1.23 | 30.6.23  | 11.50% |

The Late Payment of Commercial Debts (Interest) Act 1998  
 For contracts from 1.11.98 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 |       | Support For Mortgage Interest Loan Rate |       |
|-------------------------|-------|---|-------|
| Effective Date          | Rate  | Effective Date                          | Rate  |
| 6.7.15                  | 3.12% | 18.1.22                                 | 0.80% |
| 18.6.17                 | 2.61% | 26.7.22                                 | 1.40% |
| 20.04.21                | 2.09% | 24.1.23                                 | 3.03% |

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  |   |
|---|---|--|---|
| <b>Judgment Debts:</b> 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).   | <b>Funds in Court:</b> 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). | <b>Decrees:</b> Court of Session & Sheriff Courts 8% w.e.f. 1.4.93 (previously 15% w.e.f. 16.8.85).  | <b>NORTHERN IRISH COURTS</b><br><b>Judgment Debts:</b> 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. |
| <b>Interest in Personal Injury cases:</b> 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). | <b>Interest Rate on Confiscation Orders in Crown &amp; Magistrates Courts:</b> same rate as applies to High Court Judgment Debts.   | <b>ADMINISTRATION OF ESTATES</b><br><b>England &amp; Wales:</b> Interest on General Legacies: 0.05% w.e.f. 1.6.20 (previously 0.1% 6.6.16). 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 4.00%) w.e.f. 2.2.23. |   |

| Average Weekly Earnings - Total Pay |      |      |      |      |       |
|-------------------------------------|------|------|------|------|-------|
|                                     | 2018 | 2019 | 2020 | 2021 | 2022  |
| January                             | £510 | £531 | £549 | £573 | £603  |
| February                            | £524 | £541 | £554 | £577 | £607  |
| March                               | £572 | £588 | £593 | £619 | £684  |
| April                               | £515 | £534 | £529 | £576 | £604  |
| May                                 | £511 | £532 | £525 | £573 | £597  |
| June                                | £517 | £537 | £528 | £575 | £612  |
| July                                | £515 | £535 | £534 | £572 | £605  |
| August                              | £512 | £527 | £538 | £569 | £604  |
| September                           | £511 | £531 | £545 | £570 | £610  |
| October                             | £517 | £530 | £551 | £574 | £611  |
| November                            | £512 | £530 | £557 | £576 | £622  |
| December                            | £530 | £544 | £574 | £609 | £642* |

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

| % Change in Average Weekly Earnings |      |      |       |      |       |
|-------------------------------------|------|------|-------|------|-------|
|                                     | 2018 | 2019 | 2020  | 2021 | 2022  |
| January                             | 2.8% | 4.0% | 3.4%  | 4.4% | 5.3%  |
| February                            | 2.3% | 3.2% | 2.4%  | 4.2% | 5.1%  |
| March                               | 2.6% | 2.7% | 0.9%  | 4.4% | 10.5% |
| April                               | 2.6% | 3.6% | -1.0% | 8.9% | 4.9%  |
| May                                 | 2.5% | 4.0% | -1.2% | 9.1% | 4.2%  |
| June                                | 2.0% | 3.8% | -1.6% | 8.8% | 6.5%  |
| July                                | 3.3% | 3.9% | -0.2% | 7.2% | 5.8%  |
| August                              | 3.5% | 3.0% | 2.0%  | 5.7% | 6.1%  |
| September                           | 2.8% | 4.0% | 2.6%  | 4.5% | 7.0%  |
| October                             | 4.3% | 2.4% | 3.9%  | 4.2% | 6.4%  |
| November                            | 3.4% | 3.3% | 5.2%  | 3.4% | 8.1%  |
| December                            | 3.3% | 2.7% | 5.6%  | 6.1% | 5.3%* |

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

| House Price Index |       |                |       |
|-------------------|-------|----------------|-------|
| Date              | Index | Date           | Index |
| April 2021        | 445.4 | March 2022     | 488.0 |
| May 2021          | 451.3 | April 2022     | 493.6 |
| June 2021         | 450.0 | May 2022       | 499.5 |
| July 2021         | 452.1 | June 2022      | 506.3 |
| August 2021       | 455.2 | July 2022      | 505.5 |
| September 2021    | 461.1 | August 2022    | 507.0 |
| October 2021      | 466.0 | September 2022 | 506.4 |
| November 2021     | 470.4 | October 2022   | 504.2 |
| December 2021     | 475.7 | November 2022  | 492.2 |
| January 2022      | 476.8 | December 2022  | 485.8 |
| February 2022     | 480.9 | January 2023   | 485.7 |

All Houses (recalculated September 2019) Source: Halifax

| % Unemployment |      |      |      |      |       |
|----------------|------|------|------|------|-------|
|                | 2019 | 2020 | 2021 | 2022 | 2023* |
| January        | 2.7% | 3.1% | 6.5% | 4.6% | 3.9%* |
| February       | 2.7% | 3.1% | 6.7% | 4.4% |       |
| March          | 2.8% | 3.1% | 6.7% | 4.2% |       |
| April          | 2.9% | 5.2% | 6.6% | 4.1% |       |
| May            | 2.9% | 6.6% | 6.2% | 4.0% |       |
| June           | 3.0% | 6.4% | 5.7% | 3.9% |       |
| July           | 3.0% | 6.6% | 5.6% | 3.9% |       |
| August         | 3.1% | 6.7% | 5.4% | 3.9% |       |
| September      | 3.1% | 6.6% | 5.2% | 3.9% |       |
| October        | 3.2% | 6.5% | 5.0% | 3.9% |       |
| November       | 3.3% | 6.6% | 4.9% | 3.9% |       |
| December       | 3.3% | 6.5% | 4.7% | 3.9% |       |

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

| Overnight SONIA |       |       |       |       |
|-----------------|-------|-------|-------|-------|
|                 | 2020  | 2021  | 2022  | 2023  |
| January         | 0.71% | 0.05% | 0.19% | 3.43% |
| February        | 0.71% | 0.05% | 0.20% | 3.43% |
| March           | 0.71% | 0.05% | 0.45% |       |
| April           | 0.07% | 0.05% | 0.69% |       |
| May             | 0.07% | 0.05% | 0.69% |       |
| June            | 0.07% | 0.05% | 0.94% |       |
| July            | 0.06% | 0.05% | 1.19% |       |
| August          | 0.06% | 0.05% | 1.19% |       |
| September       | 0.06% | 0.05% | 1.69% |       |
| October         | 0.05% | 0.05% | 2.19% |       |
| November        | 0.05% | 0.05% | 2.19% |       |
| December        | 0.05% | 0.05% | 2.93% |       |

Overnight SONIA- closing rate on first day of month

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