Source: Halifax

DATA PAGE

Bank	Base Rates		
Date	Rate	Date	Rate
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%
5.3.09	0.50%	23.3.23	4.25%
4.8.16	0.25%	11.5.23	4.50%
2.11.17	0.50%	22.6.23	5.00%
2.8.18	0.75%	3.8.23	5.25%
		Sou	irce: Barclays

		Soul	ce. barciays
Mortgag	ge Rates		
Date	Rate	Date	Rate
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%
1.4.09	3.50%	6.2.23	7.49%
4.1.11	3.99%	27.3.23	7.74%
1.10.16	3.74%	15.5.23	7.99%
1.12.17	3.99%	26.6.23	8.49%
6.8.18	4.24%	7.8.23	8.74%
	Existin	ng Borrowers - So	urce: Halifax



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FTSE 100 (on last day of	month) Dec 198	33 = 1000
Apr 2023	7870.6	Nov 2023	7453.7
May 2023	7446.1	Dec 2023	7733.2
Jun 2023	7531.5	Jan 2024	7630.6
Jul 2023	7699.4	Feb 2024	7630.0
Aug 2023	7439.1	Mar 2024	7952.6
Sep 2023	7608.1	Apr 2024	8144.1
Oct 2023	7321.7	May 2024	8275.4

Government Actuarial Tables

Real Yield, Inflation 5%, Over 5 years (FT 20.6.24) 19 June 2024 18 June 2024 1.02% 0.95% Year ago

Compulsory Acquisition of Land							
Effective	Rate		Effective	e R	late		
Date			Date				
30.9.18	0.25%		1.1.23	3.	00%		
1.4.20	0.00%		1.4.23	3.	75%		
1.7.22	0.75%		1.7.23	4.	50%		
1.10.22	1.75%		1.10.23	4.	75%		
	interest		entry	S.32	Land		
Compensa							

Retail Price	Index	(Source (ONS)	1	3 Janua	ry 1987
January February March April May June July August September October November December	2019 283.0 285.0 285.1 288.2 289.2 289.6 289.5 291.7 291.0 290.4 291.0 291.9	2020 290.6 292.6 292.6 292.2 292.7 294.7 294.3 294.3 294.3 295.4	2021 294.6 296.9 301.1 301.9 304.0 305.5 307.4 308.6 312.0 314.3 317.7	2022 317.7 320.5 323.5 334.6 337.1 340.0 343.2 345.2 347.6 356.2 358.3 360.4	2023 360.3 364.5 367.2 372.8 375.3 376.4 374.2 376.6 378.4 377.8 377.3 379.0	2024 378.0 381.0 383.0 385.0 386.4

% Annual	Inflation	(Source	ONS)			
January February March April May June July August September October November December	2019 2.55% 2.54% 3.0% 3.9% 2.8% 2.6% 2.14% 2.12% 2.2%	2020 2.7% 2.5% 2.6% 1.5% 1.1% 1.6% 0.5% 1.1% 1.3% 0.9% 1.2%	2021 1.4% 1.5% 2.3% 3.8% 4.8% 4.9% 7.1% 7.5%	2022 7.8% 8.2% 9.0% 11.1% 11.8% 12.3% 12.3% 12.6 14.0% 13.4%	2023 13.4% 13.8% 13.5% 11.4% 11.3% 10.7% 9.0% 9.1% 6.1% 5.3% 5.2%	2024 4.9% 4.5% 4.3% 3.3% 3.0%

HM Revenue & Cust	oms Kate	es	
"OFFICIAL RATE"		INTEREST ON	
Effective Date Rate 6.4.14 3.25%		INCOME TAX, CGT AND STAMP DU	
6.4.15 6.4.17 6.4.20	3.00% 2.50% 2.25%	Effective Date 21.2.23	Rate 6.50%
6.4.21 *Benefits in Kind: Loans to em	2.00%	13.4.23 31.5.23 11.7.23	6.75% 7.00% 7.50%
earning £8,500+ - official rate Official rate for loans in foreign cur	of interest.	22.8.23	7.75%
3.90% w.e.f. 6.6.94; Swiss F: 5 6.7.94 (previously 5.70% w.e.f	5.50% w.e.f. . 6.6.94).	INTEREST ON INCOME TAX, CGT AND STAMP DU	, STAMP DUTY TY RESERVE
INTEREST ON UNPAID / OV	ERPAID	Effective Date	Rate

11.7.23 22.8.23	7.50%/4.00% 7.75%/4.25%	11.7.23 22.8.23	4.00% 4.25%
Law Societ	y Interest Rate		
Date 17.3.22 5.5.22	Rate 4.75% 5.00% 5.25%	Date 15.12.22 2.2.23 23.3.23	Rate 7.50% 8.00% 8.25%

7 00%/3 50%

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	
1.7.22	31.12.22	9.25%	1.7.23	31.12.23	13.00%	
1.1.23	30.6.23	11.50%	1.1.24	30.6.24	13.25%	

The Late Payment of Commercial Debts (Interest) Act 1998For 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 Mortg

Rate		Interest Loan Rate			
Effective Date	Rate	Effective Date	Rate		
20.04.21	2.09%	24.1.23	3.03%		
10.5.23	2.65%	25.7.23	3.28%		
11.12.23	3.16%	19.3.24	4.50%		
		provided to qualifying to			

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.

Average Weekly Earnings - Total Pay					
January February March April May June July August September October November December	2020 £549 £554 £553 £529 £525 £528 £534 £534 £545 £557 £557	2021 £573 £577 £619 £576 £573 £575 £572 £569 £570 £574 £576 £609	2022 £603 £607 £684 £604 £597 £612 £605 £604 £611 £622 £644	2023 £638 £648 £722 £652 £644 £672 £6547 £656 £647 £656 £681	2024 £673 £685 £768 £686*
Whole GB economy arrears *Provision		Figures are	£ (sterling) a		onuses and Source: ONS

% Change i	n Averaç	ge Weel	kly Earnin	gs	
January February March April May June July August September October November December	2020 3.4% 2.4% 0.9% -1.0% -1.2% -0.2% 2.0% 2.6% 3.9% 5.26%	2021 4.4% 4.2% 4.4% 8.9% 9.1% 8.8% 7.2% 5.7% 4.5% 4.2% 3.4% 6.1%	2022 5.3% 5.1% 10.5% 4.2% 6.5% 5.8% 6.1% 7.0% 6.4% 8.1% 5.6%	2023 5.8% 6.9% 5.6% 7.9% 9.9% 8.2% 7.2% 7.6% 6.0% 5.4%	2024 5.4% 5.6% 6.3% 5.3%*
*Provisional	unaujusteu		iguies iliciuue	Donases	Source: ONS

House Price Index							
Date August 2022 September 2022 October 2022 November 2022 December 2022 January 2023 February 2023 March 2023 April 2023	Index 505.3 503.9 502.2 493.7 486.8 489.7 494.6 496.1 492.9	Date July 2023 August 2023 September 2023 October 2023 November 2023 December 2023 January 2024 February 2024 March 2024	Index 491.2 482.5 481.1 486.7 489.8 495.3 501.1 502.4 498.0				
May 2023 June 2023	493.6 493.2	April 2024 Mav 2024	498.1 497.8				

% Unemployment								
January February March April May June July August September October November December	2020 3.3% 3.2% 3.3% 5.5% 7.0% 6.9% 7.1% 6.9%	2021 6.9% 7.1% 7.0% 6.9% 6.5% 6.1% 6.0% 5.7% 5.5% 5.3% 4.9%	2022 4.7% 4.6% 4.4% 4.2% 4.1% 4.0% 4.0% 4.1% 4.0% 4.1% 4.1%	2023 4.0% 3.9% 4.0% 4.1% 4.0% 4.1% 4.0% 4.1% 4.1% 4.1%	2024 4.1% 4.1% 4.1% 4.1% 4.3%*			
Seasonally adjusted claimant count - UK *Provisional Source: ONS								

All Houses (recalculated September 2019)

Overnight SONIA								
January February March April May June July August September October November December Overnight SONIA- closing i	2021 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05%	2022 0.19% 0.20% 0.45% 0.69% 0.69% 1.19% 1.19% 1.69% 2.19% 2.19% 2.93%	2023 3.43% 3.43% 3.93% 4.18% 4.18% 4.93% 4.93% 5.19% 5.19% 5.19%	2024 5.19% 5.19% 5.19% 5.20% 5.20% 5.20%				

Effective Date

ENGLISH 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).

Funds in Court: Special Rate (persons under disability) 6.00% w.e.f. 23.8.23 (previously 4.50% w.e.f. 13.6.23). Basic Rate (payment into court) 5.00% w.e.f. 23.8.23 (previously 3.375% w.e.f. 13.6.23).

Interest in Personal Injury cases: Future Earnings - none. Pain & Suffering - 2%. Special Damages: same as "Special Rate" - see Funds in Court above (½ Special Rate payable from date of accident to date of judgment).

Interest Rate on Confiscation Orders in Crown & Magistrates Courts: same rate as applies to High Court Judgment Debts.

SCOTTISH COURTS

Decrees: Court of Session & Sheriff Courts 8% w.e.f. 1.4.93 (previously 15% w.e.f. 16.8.85).

NORTHERN IRISH COURTS

Non-Incha Mona Counts (No. 1, 29.85). Loudy to the Weef. 29.85). Under the Mounts (No. 1, 29.85). Weef. 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.

ADMINISTRATION OF ESTATES

England & Wales: Interest on General Legacies: 5.00% w.e.f. 23.8.23 (previously 3.375% w.e.f. 13.6.23). 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 5.25%) w.e.f. 3.8.23.

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Data specially compiled for LAW SOCIETY GAZETTE by