

# DATA PAGE

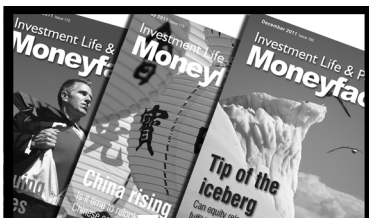
February 2025

Figures compiled on 16 January 2025

Bank Base Rates			
Date	Rate	Date	Rate
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%
11.3.20	0.25%	1.8.24	5.00%
19.3.20	0.10%	7.11.24	4.75%

Source: Barclays

Moneyfacts Average Mortgage Rate			
1.4.15	3.14%	1.4.20	2.53%
1.7.15	2.94%	1.7.20	2.14%
1.10.15	2.92%	1.10.20	2.52%
1.1.16	2.85%	1.1.21	2.63%
1.4.16	2.82%	1.4.21	2.68%
1.7.16	2.79%	1.7.21	2.68%
1.10.16	2.65%	1.10.21	2.42%
1.1.17	2.57%	1.1.22	2.52%
1.4.17	2.57%	1.4.22	2.92%
1.7.17	2.50%	1.7.22	3.81%
1.10.17	2.45%	1.10.22	5.25%
1.1.18	2.58%	1.1.23	5.63%
1.4.18	2.63%	1.4.23	5.18%
1.7.18	2.68%	1.7.23	6.17%
1.10.18	2.69%	1.10.23	6.21%
1.1.19	2.71%	1.1.24	5.78%
1.4.19	2.66%	1.4.24	5.65%
1.7.19	2.65%	1.7.24	5.80%
1.10.19	2.59%	1.10.24	5.30%
1.1.20	2.58%	1.1.25	5.40%



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FTSE 100 (on last day of month) Dec 1983 = 1000			
Nov 2023	7453.7	June 2024	8164.1
Dec 2023	7733.2	July 2024	8368.0
Jan 2024	7630.6	Aug 2024	8376.6
Feb 2024	7630.0	Sep 2024	8236.9
Mar 2024	7952.6	Oct 2024	8110.1
Apr 2024	8144.1	Nov 2024	8287.3
May 2024	8275.4	Dec 2024	8173.0

Government Actuarial Tables			
Real Yield, Inflation 5%, Over 5 years (FT 16.1.25)			
15 January 2025			1.67%
14 January 2025			1.84%
Year ago			1.07%

Compulsory Acquisition of Land			
Effective Date	Rate	Effective Date	Rate
1.7.22	0.75%	1.7.23	4.50%
1.10.22	1.75%	1.10.23	4.75%
1.1.23	3.00%	1.10.24	4.50%
1.4.23	3.75%	1.1.25	4.25%

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

Retail Price Index (Source ONS) 13 January 1987						
	2019	2020	2021	2022	2023	2024
January	283.0	290.6	294.6	317.7	360.3	376.0
February	285.0	292.0	296.0	320.2	364.5	381.0
March	285.1	292.6	296.9	323.5	367.2	383.0
April	288.2	292.6	301.1	334.6	372.8	385.0
May	289.2	292.2	301.9	337.1	375.3	386.4
June	289.6	292.7	304.0	340.0	376.4	387.3
July	289.5	294.2	305.5	343.2	374.2	387.5
August	291.7	293.3	307.4	345.2	376.6	389.9
September	291.0	294.3	308.6	347.6	378.4	388.6
October	290.4	294.3	312.0	356.2	377.8	390.7
November	291.0	293.5	314.3	358.3	377.3	390.9
December	291.9	295.4	317.7	360.4	379.0	392.1

% Annual Inflation (Source ONS)						
	2019	2020	2021	2022	2023	2024
January	2.5%	2.7%	1.4%	7.8%	13.4%	4.9%
February	2.5%	2.5%	1.4%	8.2%	13.8%	4.5%
March	2.4%	2.6%	1.5%	9.0%	13.5%	4.3%
April	3.0%	1.5%	2.9%	11.1%	11.4%	3.3%
May	3.0%	1.0%	3.3%	11.7%	11.3%	3.0%
June	2.9%	1.1%	3.9%	11.8%	10.7%	2.9%
July	2.8%	1.6%	3.8%	12.3%	9.0%	3.6%
August	2.6%	0.5%	4.8%	12.3%	9.1%	3.5%
September	2.4%	1.1%	4.9%	12.6%	8.9%	2.7%
October	2.1%	1.3%	6.0%	14.2%	6.1%	3.4%
November	2.2%	0.9%	7.1%	14.0%	5.3%	3.6%
December	2.2%	1.2%	7.5%	13.4%	5.2%	3.5%

HM Revenue & Customs Rates					
"OFFICIAL RATE"*					
Effective Date	Rate	INTEREST ON LATE PAID INCOME TAX, CGT, STAMP DUTIES			
6.4.20	2.25%	Effective Date	Rate		
6.4.21	2.00%	31.5.23	7.00%		
6.4.22	2.00%	11.7.23	7.50%		
6.4.23	2.25%	22.8.23	7.75%		
6.4.24	2.25%	20.8.24	7.50%		
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.		26.11.24	7.25%		
INTEREST ON OVERPAID INCOME TAX, CGT, STAMP DUTIES					
Effective Date	Rate	Effective Date	Rate		
22.8.23	7.75%/4.25%	31.5.23	3.50%		
20.8.24	7.50%/4.00%	11.7.23	4.00%		
26.11.24	7.25%/3.75%	22.8.23	4.25%		
		20.8.24	4.00%		
		26.11.24	3.75%		
INTEREST ON UNPAID / OVERPAID INHERITANCE TAX					
Effective Date	Rate	Effective Date	Rate		
22.8.23	7.75%/4.25%	31.5.23	3.50%		
20.8.24	7.50%/4.00%	11.7.23	4.00%		
26.11.24	7.25%/3.75%	22.8.23	4.25%		
		20.8.24	4.00%		
		26.11.24	3.75%		

Law Society Interest Rate			
Date	Rate	Date	Rate
16.6.22	5.25%	23.3.23	8.25%
4.8.22	5.75%	11.5.23	8.50%
22.9.22	6.25%	22.6.23	9.00%
3.11.22	7.00%	3.8.23	9.25%
15.12.22	7.50%	1.8.24	9.00%
2.2.23	8.00%	7.11.24	8.75%

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
1.7.23	31.12.23	13.00%	1.7.24	31.12.24	13.25%
1.1.24	30.6.24	13.25%	1.1.25	30.6.25	12.75%

**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	Effective Date	Rate	Effective Date	Rate
10.5.23	2.65%	25.7.23	3.28%	10.5.23	0.19%	25.7.23	3.28%
11.12.23	3.16%	19.3.24	4.50%	11.12.23	0.20%	19.3.24	4.50%
24.9.24	3.66%	23.7.24	3.90%	24.9.24	0.45%	23.7.24	3.90%

**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>Decrees:</b> Court of Session & Sheriff Courts 8% w.e.f. 1.4.93 (previously 15% w.e.f. 16.8.85).	
<b>Funds in Court:</b> Special Rate (persons under disability) 4.75% w.e.f. 6.12.24 (previously 5.00% w.e.f. 19.9.24). Basic Rate (payment into court) 3.56% w.e.f. 6.12.24 (previously 3.75% w.e.f. 19.9.24).		<b>NORTHERN IRISH COURTS</b>	
<b>Interest in Personal Injury cases:</b> 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).		<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 Rate on Confiscation Orders in Crown &amp; Magistrates Courts:</b> same rate as applies to High Court Judgment Debts.		<b>ADMINISTRATION OF ESTATES</b>	
		<b>England &amp; Wales:</b> Interest on General Legacies: 3.64% w.e.f. 6.12.24 (previously 3.75% w.e.f. 19.9.24). Interest on Fixed Net Sums (for deaths from 1 October 2014): Bank of England rate at date of death (currently 4.75%) w.e.f. 7.11.24.	

Average Weekly Earnings - Total Pay					
	2020	2021	2022	2023	2024
January	£549	£573	£603	£638	£673
February	£554	£577	£607	£648	£685
March	£593	£619	£684	£722	£768
April	£529	£576	£604	£652	£688
May	£525	£573	£597	£644	£678
June	£528	£575	£612	£672	£692
July	£534	£572	£605	£655	£681
August	£538	£569	£604	£647	£676
September	£545	£570	£610	£656	£686
October	£551	£574	£611	£647	£696*
November	£557	£576	£622	£656	
December	£574	£609	£644	£681	

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

% Change in Average Weekly Earnings					
	2020	2021	2022	2023	2024
January	3.4%	4.4%	5.3%	5.8%	5.4%
February	2.4%	4.2%	5.1%	6.9%	5.6%
March	0.9%	4.4%	10.5%	5.6%	6.3%
April	-1.0%	8.9%	4.9%	7.9%	5.5%
May	-1.2%	9.1%	4.2%	7.9%	5.1%
June	-1.6%	8.8%	6.5%	9.9%	2.8%
July	-0.2%	7.2%	5.8%	8.2%	4.0%
August	2.0%	5.7%	6.1%	7.2%	4.5%
September	2.6%	4.5%	7.0%	7.9%	4.6%
October	3.9%	4.2%	6.4%	5.9%	6.3%*
November	5.2%	3.4%	8.1%	5.4%	
December	5.6%	6.1%	5.6%	5.8%	

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

House Price Index			
Date	Index	Date	Index
March 2023	496.1	February 2024	502.4
April 2023	492.9	March 2024	498.0
May 2023	493.6	April 2024	498.1
June 2023	489.4	May 2024	498.2
July 2023	491.1	June 2024	498.4
August 2023	483.5	July 2024	502.8
September 2023	483.4	August 2024	504.5
October 2023	488.1	September 2024	505.8
November 2023	490.5	October 2024	507.6
December 2023	495.8	November 2024	513.6
January 2024	501.1	December 2024	512.4

All Houses (recalculated September 2019) Source: Halifax

% Unemployment					
	2020	2021	2022	2023	2024
January	3.3%	6.9%	4.7%	4.0%	4.1%
February	3.2%	7.1%	4.6%	3.9%	4.1%
March	3.3%	7.0%	4.4%	4.0%	4.1%
April	5.5%	6.9%	4.2%	4.1%	4.1%
May	7.0%	6.5%	4.2%	4.0%	4.3%
June	6.9%	6.1%	4.1%	4.0%	4.4%
July	7.0%	6.0%	4.0%	4.1%	4.6%
August	7.1%	5.7%	4.0%	4.0%	4.7%
September	7.1%	5.5%	4.1%	4.0%	4.7%
October	6.9%	5.3%	4.0%	4.1%	4.6%
November	7.0%	5.1%	4.1%	4.1%	4.6%*
December	6.9%	4.9%	4.1%		

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

Overnight SONIA				
	2022	2023	2024	2025
January	0.19%	3.43%	5.19%	4.70%
February	0.20%	3.43%	5.19%	
March	0.45%	3.93%	5.19%	
April	0.69%	4.18%	5.20%	
May	0.69%	4.18%	5.20%	
June	0.94%	4.43%	5.20%	
July	1.19%	4.93%	5.20%	
August	1.19%	4.93%	4.95%	
September	1.69%	5.19%	4.95%	
October	2.19%	5.19%	4.95%	
November	2.19%	5.19%	4.95%	
December	2.93%	5.19%	4.70%	

Overnight SONIA - closing rate on first day of month

All rates and terms