

Bank Base Rates

Date	Rate	Date	Rate
13.1.00	5.75%	4.8.05	4.50%
10.2.00	6.00%	3.8.06	4.75%
8.2.01	5.75%	9.11.06	5.00%
5.4.01	5.50%	11.1.07	5.25%
10.5.01	5.25%	10.5.07	5.50%
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%

Source: Barclays

Mortgage Rates

Date	Rate	Date	Rate
1.5.01	7.25%	1.12.06	7.00%
1.6.01	7.00%	1.2.07	7.25%
1.9.01	6.75%	1.6.07	7.50%
1.10.01	6.50%	1.8.07	7.75%
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%

Existing Borrowers - Source: Halifax



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FTSE 100 (on last day of month) Dec 1983 = 1000

Feb 2016	6097.1	Sep 2016	6899.3
Mar 2016	6174.9	Oct 2016	6954.2
Apr 2016	6241.9	Nov 2016	6783.8
May 2016	6230.8	Dec 2016	7142.8
Jun 2016	6504.3	Jan 2017	7099.2
Jul 2016	6724.4	Feb 2017	7263.4
Aug 2016	6781.9	Mar 2017	7322.9

Government Actuarial Tables

Real Yield, Inflation 5%, Over 5 years (FT 20.4.17)

19 Apr 2017	-1.82%
18 Apr 2017	-1.84%
Year ago	-0.89%

Compulsory Acquisition of Land

Effective Date	Rate	Effective Date	Rate
2.4.07	4.75%	31.3.08	4.75%
2.7.07	5.00%	30.6.08	4.50%
1.10.07	5.25%	31.12.08	1.50%
31.12.07	5.00%	31.3.09	0.00%

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

Retail Price Index (Source ONS) 13 January 1987

	2012	2013	2014	2015	2016	2017
January	238.0	245.8	252.6	255.4	258.8	265.5
February	239.9	247.6	254.2	256.7	260.0	268.4
March	240.8	248.7	254.8	257.1	261.1	269.3
April	242.5	249.5	255.7	258.0	261.4	
May	242.4	250.0	255.9	258.5	262.1	
June	241.8	249.7	256.3	258.9	263.1	
July	242.1	249.7	256.0	258.6	263.4	
August	243.0	251.0	257.0	259.8	264.4	
September	244.2	251.9	257.6	259.6	264.9	
October	245.6	251.9	257.7	259.5	264.8	
November	245.6	252.1	257.1	259.8	265.5	
December	246.8	253.4	257.5	260.6	267.1	

% Annual Inflation (Source ONS)

	2012	2013	2014	2015	2016	2017
January	3.9%	3.3%	2.8%	1.1%	1.3%	2.6%
February	3.7%	3.2%	2.7%	1.0%	1.3%	3.2%
March	3.6%	3.3%	2.5%	0.9%	1.6%	3.1%
April	3.5%	2.9%	2.5%	0.9%	1.3%	
May	3.1%	3.1%	2.4%	1.0%	1.4%	
June	2.8%	3.3%	2.6%	1.0%	1.6%	
July	3.2%	3.1%	2.5%	1.0%	1.9%	
August	2.9%	3.3%	2.4%	1.1%	1.8%	
September	2.6%	3.2%	2.3%	0.8%	2.0%	
October	3.2%	2.6%	2.3%	0.7%	2.0%	
November	3.0%	2.6%	2.0%	1.1%	2.2%	
December	3.1%	2.7%	1.6%	1.2%	2.5%	

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
6.4.07	6.25%	6.1.09	4.50%
1.3.09	4.75%	6.12.08	2.25%
6.4.10	4.00%	6.1.09	0.75%
6.4.14	3.25%	27.1.09	0.00%
6.4.15	3.00%	24.3.08	2.50%
		29.9.09	3.00%
		23.8.16	2.75%

*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
24.3.09	0.00%/0.00%	6.11.08	2.25%
29.9.09	3.00%/0.50%	6.12.08	1.50%
23.8.16	2.75%/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
10.5.07	9.50%	6.11.08	7.00%
5.7.07	9.75%	4.12.08	6.00%
6.12.07	9.50%	8.1.09	5.50%
7.2.08	9.25%	5.2.09	5.00%
10.4.08	9.00%	5.3.09	4.50%
8.10.08	8.50%	4.8.16	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
1.7.15	31.12.15	8.50%	1.7.16	31.12.16	8.50%
1.1.16	30.6.16	8.50%	1.1.17	30.6.17	8.25%

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 Rate

Effective Date	Rate	Effective Date	Rate	Effective Date	Rate
18.2.07	6.83%	13.1.08	7.08%	16.11.08	6.08%
17.6.07	7.08%	16.3.08	6.83%	1.10.10	3.63%
12.8.07	7.33%	18.5.08	6.58%	6.7.15	3.12%

From 1.10.10 the standard interest rate will be the BoE published monthly avg mortgage interest rate. Can claim mortgage interest on, up to £200,000 of the mortgage. Waiting period 39 weeks.

Courts

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) 0.5% w.e.f. 1.7.09 (previously 1.5% w.e.f. 1.6.09). Basic Rate (payment into court) 0.3% w.e.f. 1.7.09 (previously 1% w.e.f. 1.6.09).	NORTHERN IRISH COURTS
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).	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 Rate on Confiscation Orders in Crown & Magistrates Courts: same rate as applies to High Court Judgment Debts.	ADMINISTRATION OF ESTATES
	England & Wales: Interest on General Legacies: 0.3% w.e.f. 1.7.09 (previously 1% 1.6.09). 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 0.25%) w.e.f. 4.8.16.

Average Weekly Earnings - Total Pay

	2012	2013	2014	2015	2016	2017
January	£466	£470	£478	£485	£498	£506*
February	£487	£490	£502	£505	£510	
March	£514	£510	£520	£543	£555	
April	£463	£484	£478	£491	£506	
May	£461	£470	£473	£487	£498	
June	£472	£477	£480	£490	£502	
July	£464	£468	£471	£488	£500	
August	£460	£463	£467	£482	£492	
September	£459	£463	£470	£480	£492	
October	£456	£461	£471	£480	£494	
November	£457	£460	£469	£479	£493	
December	£467	£476	£488	£497	£507	

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

% Change in Average Weekly Earnings

	2013	2014	2015	2016	2017
January	1.0%	1.6%	1.4%	2.7%	1.9%
February	0.6%	2.5%	0.5%	1.1%	2.7%*
March	-0.7%	1.9%	4.4%	2.2%	
April	4.4%	-1.2%	2.8%	2.9%	
May	2.0%	0.7%	2.8%	2.3%	
June	1.0%	0.6%	2.1%	2.3%	
July	0.9%	0.6%	3.6%	2.6%	
August	0.7%	0.9%	3.2%	2.1%	
September	0.9%	1.5%	2.0%	2.6%	
October	1.1%	2.0%	1.9%	2.9%	
November	0.7%	1.8%	2.1%	3.1%	
December	1.8%	2.7%	1.8%	1.9%	

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

House Price Index

	2013	2014	2015	2016	2017
January	519.8	560.2	615.3	680.0	705.4
February	524.3	577.4	615.4	667.8	699.5
March	530.6	575.6	620.0	688.9	708.1
April	540.6	577.5	642.6	692.9	
May	543.2	601.2	643.0	699.1	
June	550.8	603.1	659.9	717.8	
July	556.7	614.0	657.1	708.6	
August	550.5	602.0	665.6	692.5	
September	553.1	605.3	656.3	692.5	
October	558.5	600.4	660.6	701.0	
November	565.3	606.9	659.2	702.1	
December	553.6	600.2	660.2	704.7	

All Houses (January 1983 = 100) Source: Halifax

% Unemployment

	2013	2014	2015	2016	2017
January	4.6%	3.6%	2.5%	2.1%	2.2%
February	4.6%	3.5%	2.4%	2.1%	2.1%
March	4.6%	3.4%	2.3%	2.2%	2.2%*
April	4.5%	3.3%	2.3%	2.2%	
May	4.5%	3.2%	2.3%	2.2%	
June	4.4%	3.1%	2.3%	2.2%	
July	4.3%	3.0%	2.3%	2.2%	
August	4.2%	2.9%	2.3%	2.3%	
September	4.0%	2.8%	2.3%	2.3%	
October	3.9%	2.8%	2.3%	2.3%	
November	3.8%	2.7%	2.3%	2.3%	
December	3.7%	2.6%	2.2%	2.3%	

Seasonally adjusted claimant count - UK *Provisional Source: ONS

LIBOR

	2014	2015	2016	2017
January	0.52%	0.56%	0.59%	0.36%
February	0.52%	0.56%	0.59%	0.36%
March	0.52%	0.57%	0.59%	0.34%
April	0.53%	0.57%	0.59%	
May	0.53%	0.57%	0.59%	
June	0.55%	0.58%	0.56%	
July	0.56%	0.58%	0.49%	
August	0.56%	0.59%	0.39%	
September	0.56%	0.58%	0.38%	
October	0.55%	0.58%	0.40%	
November	0.55%	0.57%	0.38%	
December	0.56%	0.59%	0.37%	

3 MONTH INTERBANK - closing rate on last day of month

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