

Bank Base Rates			
Date	Rate	Date	Rate
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%
4.8.05	4.50%	2.11.17	0.50%

Source: Barclays

Mortgage Rates			
Date	Rate	Date	Rate
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%
1.12.06	7.00%	1.12.17	3.99%

Existing Borrowers - Source: Halifax

Retail Price Index (Source ONS)						
	2013	2014	2015	2016	2017	2018
January	245.8	252.6	255.4	258.8	265.5	276.0
February	247.6	254.2	256.7	260.0	268.4	
March	248.7	254.8	257.1	261.1	269.3	
April	249.5	255.7	258.0	261.4	270.6	
May	250.0	255.9	258.5	262.1	271.7	
June	249.7	256.3	258.9	263.1	272.3	
July	249.7	256.0	258.6	263.4	272.9	
August	251.0	257.0	259.8	264.4	274.7	
September	251.9	257.6	259.6	264.9	275.1	
October	251.9	257.7	259.5	264.8	275.3	
November	252.1	257.1	259.8	265.5	275.8	
December	253.4	257.5	260.6	267.1	278.1	

% Annual Inflation (Source ONS)						
	2013	2014	2015	2016	2017	2018
January	3.3%	2.8%	1.1%	1.3%	2.6%	4.0%
February	3.2%	2.7%	1.0%	1.3%	3.2%	
March	3.3%	2.5%	0.9%	1.6%	3.1%	
April	2.9%	2.5%	0.9%	1.3%	3.5%	
May	3.1%	2.4%	1.0%	1.4%	3.7%	
June	3.3%	2.6%	1.0%	1.6%	3.5%	
July	3.1%	2.5%	1.0%	1.9%	3.6%	
August	3.3%	2.4%	1.1%	1.8%	3.9%	
September	3.2%	2.3%	0.8%	2.0%	3.9%	
October	2.6%	2.3%	0.7%	2.0%	4.0%	
November	2.6%	2.0%	1.1%	2.2%	3.9%	
December	2.7%	1.6%	1.2%	2.5%	4.1%	

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		
1.3.09	4.75%		27.1.09	3.50%		
6.4.10	4.00%		24.3.08	2.50%		
6.4.14	3.25%		29.9.09	3.00%		
6.4.15	3.00%		23.8.16	2.75%		
6.4.17	2.50%		21.11.17	3.00%		
*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 UNPAID / OVERPAID INHERITANCE TAX			INTEREST ON OVERPAID INCOME TAX, CGT, STAMP DUTY AND STAMP DUTY RESERVE			
Effective Date	Rate		Effective Date	Rate		
29.9.09	3.00%/0.50%		6.11.08	2.25%		
23.8.16	2.75%/0.50%		6.12.08	1.50%		
21.11.17	3.00%/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
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%
6.11.08	7.00%	2.11.17	4.50%

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
1.7.16	31.12.16	8.50%	1.7.17	30.12.17	8.25%
1.1.17	30.6.17	8.25%	1.1.18	30.6.18	8.50%

**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 Rate					
Effective Date	Rate	Effective Date	Rate	Effective Date	Rate
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%
13.1.08	7.08%	16.11.08	6.08%	18.6.17	2.61%

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

ENGLISH 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) 0.5% w.e.f. 1.7.09 (previously 1.5% w.e.f. 1.6.09). Basic Rate (payment into court) 0.1% w.e.f. 6.6.16 (previously 0.3% w.e.f. 1.7.09).	
<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>Interest Rate on Confiscation Orders in Crown &amp; Magistrates Courts:</b> same rate as applies to High Court Judgment Debts.	

Average Weekly Earnings - Total Pay						
	2012	2013	2014	2015	2016	2017
January	£458	£463	£469	£476	£490	£498
February	£479	£482	£493	£496	£502	£514
March	£505	£502	£511	£533	£545	£559
April	£456	£475	£469	£482	£497	£504
May	£453	£462	£465	£478	£490	£500
June	£465	£469	£471	£482	£493	£507
July	£465	£459	£462	£479	£492	£500
August	£452	£455	£459	£474	£484	£496
September	£451	£455	£462	£472	£484	£498
October	£449	£453	£462	£472	£485	£497
November	£450	£452	£460	£471	£485	£497
December	£460	£467	£480	£489	£498	£512*

Whole GB economy unadjusted  
\*Provisional

Figures are £ (sterling) and include bonuses and arrears  
Source: ONS

% Change in Average Weekly Earnings					
	2013	2014	2015	2016	2017
January	1.0%	1.5%	1.4%	2.8%	1.7%
February	0.6%	2.3%	0.6%	1.2%	2.4%
March	-0.7%	1.8%	4.4%	2.3%	2.6%
April	4.3%	-1.4%	2.9%	3%	1.3%
May	2.0%	0.6%	2.9%	2.4%	2.1%
June	1.0%	0.4%	2.2%	2.4%	2.9%
July	0.8%	0.5%	3.8%	2.6%	1.7%
August	0.6%	0.8%	3.3%	2.1%	2.4%
September	0.8%	1.5%	2.2%	2.6%	2.3%
October	1%	2.0%	2%	2.9%	2.5%
November	0.6%	1.8%	2.2%	3.1%	2.5%*
December	1.6%	2.7%	1.9%	1.9%	2.7%*

Whole GB economy unadjusted  
\*Provisional

Figures include bonuses and arrears  
Source: ONS

House Price Index					
	2014	2015	2016	2017	2018
January	560.2	615.3	680.0	705.4	719.2
February	577.4	615.4	667.8	699.5	715.0
March	575.6	620.0	688.9	708.1	
April	577.5	642.6	692.9	718.8	
May	601.2	643.0	699.1	723.5	
June	603.1	659.9	717.8	722.1	
July	614.0	657.1	708.6	723.6	
August	602.0	665.6	692.5	727.9	
September	605.3	656.3	692.5	725.1	
October	600.4	660.6	701.0	726.0	
November	606.9	659.2	702.1	727.1	
December	600.2	660.2	704.7	712.3	

All Houses (January 1983 = 100)  
Source: Halifax

% Unemployment					
	2014	2015	2016	2017	2018
January	3.5%	2.5%	2.2%	2.2%	2.3%*
February	3.4%	2.4%	2.1%	2.2%	
March	3.3%	2.3%	2.2%	2.2%	
April	3.2%	2.3%	2.2%	2.3%	
May	3.2%	2.3%	2.2%	2.3%	
June	3.0%	2.3%	2.2%	2.3%	
July	2.9%	2.3%	2.2%	2.3%	
August	2.8%	2.3%	2.2%	2.3%	
September	2.7%	2.3%	2.2%	2.3%	
October	2.7%	2.2%	2.2%	2.3%	
November	2.6%	2.2%	2.2%	2.3%	
December	2.5%	2.2%	2.2%	2.4%	

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

LIBOR				
	2015	2016	2017	2018
January	0.56%	0.59%	0.36%	0.52%
February	0.56%	0.59%	0.36%	0.58%
March	0.57%	0.59%	0.34%	
April	0.57%	0.59%	0.33%	
May	0.57%	0.59%	0.29%	
June	0.58%	0.56%	0.31%	
July	0.58%	0.49%	0.29%	
August	0.59%	0.39%	0.28%	
September	0.58%	0.38%	0.34%	
October	0.58%	0.40%	0.40%	
November	0.57%	0.38%	0.52%	
December	0.59%	0.37%	0.52%	

3 MONTH INTERBANK - closing rate on last day of month

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FTSE 100 (on last day of month) Dec 1983 = 1000			
Jan 2017	7099.2	Aug 2017	7430.6
Feb 2017	7263.4	Sep 2017	7372.8
Mar 2017	7322.9	Oct 2017	7493.1
Apr 2017	7203.9	Nov 2017	7326.7
May 2017	7519.9	Dec 2017	7687.8
Jun 2017	7312.7	Jan 2018	7533.6
Jul 2017	7372.0	Feb 2018	7231.9

Government Actuarial Tables		
Real Yield, Inflation 5%, Over 5 years (FT 18.1.18)		
14 Mar 2018		-1.61%
13 Mar 2018		-1.56%
Year ago		-1.69%

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

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