DATA PAGE

July 2018

Figures compiled on 19 July 2018

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

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

May 2017	7519.9	Dec 2017	7687.8
Jun 2017	7312.7	Jan 2018	7533.6
Jul 2017	7372.0	Feb 2018	7231.9
Aug 2017	7430.6	Mar 2018	7056.6
Sep 2017	7372.8	Apr 2018	7509.3
Oct 2017	7493.1	May 2018	7678.2
Nov 2017	7326.7	Jun 2018	7636.9

Government Actuarial Tables

Real Yield, Inflation 5%, Over 5 years (FT 19.7.18)

18 July 2018	-1.62%
17 July 2018	-1.62%
Year ago	-1.48%

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

	2013	2014	2015	2016	2017	2018
Jauary	245.8	252.6	255.4	258.8	265.5	276.0
February	247.6	254.2	256.7	260.0	268.4	278.1
March	248.7	254.8	257.1	261.1	269.3	278.3
April	249.5	255.7	258.0	261.4	270.6	279.7
May	250.0	255.9	258.5	262.1	271.7	280.7
June	249.7	256.3	258.9	263.1	272.3	281.5
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%	3.6%
March	3.3%	2.5%	0.9%	1.6%	3.1%	3.3%
April	2.9%	2.5%	0.9%	1.3%	3.5%	3.4%
May	3.1%	2.4%	1.0%	1.4%	3.7%	3.3%
June	3.3%	2.6%	1.0%	1.6%	3.5%	3.4%
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"*

Effective Date	Rate
1.3.09	4.75%
6.4.10	4.00%
6.4.14	3.25%
6.4.15	3.00%
6.4.17	2.50%

*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

Effective Date	Rate
29.9.09	3.00%/0.50%
23.8.16	2.75%/0.50%
21.11.17	3.00%/0.50%

INTEREST ON LATE PAID INCOME TAX, CGT, STAMP DUTY AND STAMP DUTY RESERVE

Effective Date	Rate
27.1.09	3.50%
24.3.08	2.50%
29.9.09	3.00%
23.8.16	2.75%
21.11.17	3.00%

INTEREST ON OVERPAID INCOME TAX, CGT, STAMP DUTY AND STAMP DUTY RESERVE

Effective Date	Rate
6.11.08	2.25%
6.12.08	1.50%
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
1.1.17	30.6.17	8.25%	1.1.18	30.6.18	8.50%
1.7.17	30.12.17	8.25%	1.7.18	31.12.18	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 avge mortgage interest rate. Can claim mortgage interest on, up to £200,000 of the motgage. Waiting period 39 weeks.

Average Weekly Earnings - Total Pay

	2013	2014	2015	2016	2017	2018
January	£463	£469	£476	£490	£498	£512
February	£482	£493	£496	£502	£514	£526
March	£502	£511	£533	£545	£559	£574
April	£475	£469	£482	£497	£504	£517
May	£462	£465	£478	£490	£500	£512*
June	£469	£471	£482	£493	£507	
July	£459	£462	£479	£492	£500	
August	£455	£459	£474	£484	£496	
September	£455	£462	£472	£484	£498	
October	£453	£462	£472	£485	£497	
November	£452	£460	£471	£485	£497	
December	£467	£480	£489	£498	£514	

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

% Change in Average Weekly Earnings

	2014	2015	2016	2017	2018
January	1.5%	1.4%	2.8%	1.7%	2.8%
February	2.3%	0.6%	1.2%	2.4%	2.3%
March	1.8%	4.4%	2.3%	2.6%	2.6%
April	-1.4%	2.9%	3%	1.3%	2.6%
May	0.6%	2.9%	2.4%	2.1%	2.4%*
June	0.4%	2.2%	2.4%	2.9%	
July	0.5%	3.8%	2.6%	1.7%	
August	0.8%	3.3%	2.1%	2.4%	
September	1.5%	2.2%	2.6%	2.3%	
October	2.0%	2%	2.9%	2.5%	
November	1.8%	2.2%	3.1%	2.5%	
December	2.7%	1.9%	1.9%	3.2%	

Whole GB economy unadjusted Figures include bonuses and arrears
*Provisional 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	736.8
April	577.5	642.6	692.9	718.8	720.3
May	601.2	643.0	699.1	723.5	734.7
June	603.1	659.9	717.8	722.1	749.3
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%	2.1%	2.3%
February	3.4%	2.4%	2.2%	2.1%	2.4%
March	3.3%	2.3%	2.2%	2.2%	2.4%
April	3.2%	2.3%	2.2%	2.2%	2.5%
May	3.2%	2.3%	2.2%	2.2%	2.5%
June	3.0%	2.3%	2.2%	2.2%	2.5%*
July	2.9%	2.3%	2.2%	2.2%	
August	2.8%	2.3%	2.2%	2.2%	
September	2.7%	2.2%	2.2%	2.2%	
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%	2.3%	

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%	0.71%
April	0.57%	0.59%	0.33%	0.71%
May	0.57%	0.59%	0.29%	0.61%
June	0.58%	0.56%	0.31%	0.67%
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

Courts

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) 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).

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

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.

ADMINISTRATION OF ESTATES

England & Wales: Interest on General Legacies: 0.1% w.e.f. 6.6.16 (previously 0.3% 1.7.09). 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 0.50%) w.e.f. 2.11.17.

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