

Bank Base Rates			
Date	Rate	Date	Rate
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%
3.8.06	4.75%	2.8.18	0.75%

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



15% discount
To subscribe call 01603 476100

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

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
Dec 2017	7687.8	Jul 2018	7748.8

Government Actuarial Tables

Real Yield, Inflation 5%, Over 5 years (FT 16.8.18)	
15 August 2018	-1.69%
14 August 2018	-1.67%
Year ago	-1.65%

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
January	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	281.7
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%	3.2%
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			
6.12.07	9.50%	4.12.08	6.00%	
7.2.08	9.25%	8.1.09	5.50%	
10.4.08	9.00%	5.2.09	5.00%	
8.10.08	8.50%	5.3.09	4.50%	
6.11.08	7.00%	4.8.16	4.25%	
		2.11.17	4.50%	
		2.8.18	4.75%	

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
1.1.17	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 avg mortgage interest rate. Can claim mortgage interest on, up to £200,000 of the mortgage. Waiting period 39 weeks.

Courts	
ENGLISH COURTS	
Judgment Debts: High Court (& w.a.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.	

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	£519*
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
arears *Provisional
Figures are £ (sterling) and include bonuses and arrears
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%	2.3%*
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
*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	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	755.8
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%	2.5%*
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%	0.79%
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				