

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
1.9.01	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%
1.2.07	7.25%	6.8.18	4.24%

Existing Borrowers - Source: Halifax

Retail Price Index (Source ONS)						
	2014	2015	2016	2017	2018	2019
January	252.6	255.4	258.8	265.5	276.0	283.0
February	254.2	256.7	260.0	268.4	278.1	
March	254.8	257.1	261.1	269.3	278.3	
April	255.7	258.0	261.4	270.6	279.7	
May	255.9	258.5	262.1	271.7	280.7	
June	256.3	258.9	263.1	272.3	281.5	
July	256.0	258.6	263.4	272.9	281.7	
August	257.0	259.8	264.4	274.7	284.2	
September	257.6	259.6	264.9	275.1	284.1	
October	257.7	259.5	264.8	275.3	284.5	
November	257.1	259.8	265.5	275.8	284.6	
December	257.5	260.6	267.1	278.1	285.6	

% Annual Inflation (Source ONS)						
	2014	2015	2016	2017	2018	2019
January	2.8%	1.1%	1.3%	2.6%	4.0%	2.5%
February	2.7%	1.0%	1.3%	3.2%	3.6%	
March	2.5%	0.9%	1.6%	3.1%	3.3%	
April	2.5%	0.9%	1.3%	3.5%	3.4%	
May	2.4%	1.0%	1.4%	3.7%	3.3%	
June	2.6%	1.0%	1.6%	3.5%	3.4%	
July	2.5%	1.0%	1.9%	3.6%	3.2%	
August	2.4%	1.1%	1.8%	3.9%	3.5%	
September	2.3%	0.8%	2.0%	3.9%	3.3%	
October	2.3%	0.7%	2.0%	4.0%	3.3%	
November	2.0%	1.1%	2.2%	3.9%	3.2%	
December	1.6%	1.2%	2.5%	4.1%	2.7%	

HM Revenue & Customs Rates			
OFFICIAL RATE			
Effective Date	Rate	INTEREST ON LATE PAID INCOME TAX, CGT, STAMP DUTY AND STAMP DUTY RESERVE	
1.3.09	4.75%	Effective Date	Rate
6.4.10	4.00%	27.1.09	3.50%
6.4.14	3.25%	24.3.08	2.50%
6.4.15	3.00%	29.9.09	3.00%
6.4.17	2.50%	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%

*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).

Law Society Interest Rate			
Date	Rate	Date	Rate
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%
		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
1.7.17	30.12.17	8.25%	1.7.18	31.12.18	8.50%
1.1.18	30.6.18	8.50%	1.1.19	30.6.19	8.75%

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 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.

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.	

Average Weekly Earnings - Total Pay						
	2013	2014	2015	2016	2017	2018
January	£463	£469	£475	£488	£497	£510
February	£482	£493	£495	£501	£512	£524
March	£502	£511	£532	£544	£558	£572
April	£475	£469	£481	£496	£502	£515
May	£462	£465	£477	£489	£499	£511
June	£469	£471	£480	£492	£506	£517
July	£459	£462	£478	£491	£499	£515
August	£455	£458	£473	£483	£495	£512
September	£455	£461	£471	£483	£497	£511
October	£453	£462	£470	£484	£496	£512
November	£452	£460	£469	£484	£496	£512
December	£467	£479	£488	£497	£513	£527*

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

% Change in Average Weekly Earnings					
	2014	2015	2016	2017	2018
January	1.5%	1.3%	2.7%	1.6%	2.8%
February	2.3%	0.4%	1.1%	2.4%	2.3%
March	1.8%	4.3%	2.3%	2.5%	2.6%
April	-1.4%	2.7%	3.0%	1.3%	2.6%
May	0.6%	2.7%	2.4%	2.1%	2.5%
June	0.4%	2.0%	2.4%	2.9%	2.1%
July	0.5%	3.6%	2.6%	1.7%	3.3%
August	0.7%	3.2%	2.1%	2.4%	3.5%
September	1.4%	2.0%	2.5%	2.3%	2.8%
October	1.9%	1.9%	2.5%	2.5%	4.3%
November	1.7%	2.1%	3.0%	2.5%	3.4%
December	2.6%	1.8%	1.9%	3.2%	2.8%*

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

House Price Index					
	2015	2016	2017	2018	2019
January	615.3	680.0	705.4	719.2	718.5
February	615.4	667.8	699.5	715.0	
March	620.0	688.9	708.1	736.8	
April	642.6	692.9	718.8	720.3	
May	643.0	699.1	723.5	734.7	
June	659.9	717.8	722.1	749.3	
July	657.1	708.6	723.6	755.8	
August	665.6	692.5	727.9	748.2	
September	656.3	692.5	725.1	726.4	
October	660.6	701.0	726.0	737.0	
November	659.2	702.1	727.1	722.0	
December	660.2	704.7	712.3	734.4	

All Houses (January 1983 = 100) Source: Halifax

% Unemployment					
	2015	2016	2017	2018	2019
January	2.5%	2.2%	2.1%	2.3%	2.8%*
February	2.4%	2.1%	2.1%	2.3%	
March	2.3%	2.2%	2.2%	2.4%	
April	2.3%	2.2%	2.2%	2.5%	
May	2.3%	2.2%	2.2%	2.5%	
June	2.3%	2.2%	2.2%	2.5%	
July	2.3%	2.2%	2.2%	2.5%	
August	2.3%	2.2%	2.2%	2.6%	
September	2.2%	2.2%	2.2%	2.6%	
October	2.2%	2.2%	2.3%	2.7%	
November	2.2%	2.2%	2.3%	2.7%	
December	2.2%	2.2%	2.3%	2.8%	

Seasonally adjusted claimant count - UK *Provisional Source: ONS

LIBOR				
	2016	2017	2018	2019
January	0.59%	0.36%	0.52%	0.91%
February	0.59%	0.36%	0.58%	
March	0.59%	0.34%	0.71%	
April	0.59%	0.33%	0.71%	
May	0.59%	0.29%	0.61%	
June	0.56%	0.31%	0.67%	
July	0.49%	0.29%	0.79%	
August	0.39%	0.28%	0.80%	
September	0.38%	0.34%	0.80%	
October	0.40%	0.40%	0.82%	
November	0.38%	0.52%	0.89%	
December	0.37%	0.52%	0.91%	

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FTSE 100 (on last day of month) Dec 1983 = 1000			
	2017	2018	2019
Dec 2017	7687.8	Jul 2018	7748.8
Jan 2018	7533.6	Aug 2018	7432.4
Feb 2018	7231.9	Sep 2018	7510.2
Mar 2018	7056.6	Oct 2018	7128.1
Apr 2018	7509.3	Nov 2018	6980.2
May 2018	7678.2	Dec 2018	6728.1
Jun 2018	7636.9	Jan 2019	6968.9

Government Actuarial Tables			
	Real Yield	Inflation	Over 5 years (FT 21.2.19)
19 February 2019			-1.72%
18 February 2019			-1.73%
Year ago			-1.54%

Compulsory Acquisition of Land			
Effective Date	Rate	Effective Date	Rate
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%
31.3.08	4.75%	30.9.18	0.25%

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

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