

Bank Base Rates			
Date	Rate	Date	Rate
4.11.99	5.50%	5.8.04	4.75%
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%
17.0.03	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%

Source: Barclays

Mortgage Rates			
Date	Rate	Date	Rate
1.3.01	7.50%	1.9.06	6.75%
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%

Existing Borrowers - Source: Halifax

Retail Price Index (Source ONS)						
	2009	2010	2011	2012	2013	2014
January	210.1	217.9	229.0	238.0	245.8	252.6
February	211.4	219.2	231.3	239.9	247.6	254.2
March	211.3	220.7	232.5	240.8	248.7	254.8
April	211.5	222.8	234.4	242.5	249.5	255.7
May	212.8	223.6	235.2	242.4	250.0	255.9
June	213.4	224.1	235.2	241.8	249.7	256.3
July	213.4	223.6	234.7	242.1	249.7	256.0
August	214.4	224.5	236.1	243.0	251.0	
September	215.3	225.3	237.9	244.2	251.9	
October	216.0	225.8	238.0	245.6	251.9	
November	216.6	226.8	238.5	245.6	252.1	
December	218.0	228.4	239.4	246.8	253.4	

% Annual Inflation (Source ONS)						
	2009	2010	2011	2012	2013	2014
January	0.1%	3.7%	5.1%	3.9%	3.3%	2.8%
February	0.0%	3.7%	5.5%	3.7%	3.2%	2.7%
March	-0.4%	4.4%	5.3%	3.6%	3.3%	2.5%
April	-1.2%	5.3%	5.2%	3.5%	2.9%	2.5%
May	-1.1%	5.1%	5.2%	3.1%	3.1%	2.4%
June	-1.6%	5.0%	5.0%	2.8%	3.3%	2.6%
July	-1.4%	4.8%	5.0%	3.2%	3.1%	2.5%
August	-1.3%	4.7%	5.2%	2.9%	3.3%	
September	-1.4%	4.6%	5.6%	2.6%	3.2%	
October	-0.8%	4.5%	5.4%	3.2%	2.6%	
November	0.3%	4.7%	5.2%	3.0%	2.6%	
December	2.4%	4.8%	4.8%	3.1%	2.7%	

HM Revenue & Customs Rates						
"OFFICIAL RATE"*						
Effective Date	Rate	INTEREST ON LATE PAID INCOME TAX, CGT, STAMP DUTY AND STAMP DUTY RESERVE				
6.1.02	5.00%	Effective Date	Rate			
6.4.07	6.25%	6.12.08	5.50%			
1.3.09	4.75%	6.1.09	4.50%			
6.4.10	4.00%	27.1.09	3.50%			
6.4.14	3.25%	24.3.08	2.50%			
		29.9.09	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
11.1.07	9.25%	8.10.08	8.50%
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%

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
1.1.13	30.6.13	8.50%	1.1.14	30.6.14	8.50%
1.7.13	30.12.13	8.50%	1.7.14	30.12.14	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
17.12.06	6.58%	12.8.07	7.33%	18.5.08	6.58%
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%

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 13 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) 0.3% w.e.f. 1.7.09 (previously 1% w.e.f. 1.6.09).			
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.			

Average Weekly Earnings - Total Pay						
	2009	2010	2011	2012	2013	2014
January	£444	£447	£466	£466	£471	£479
February	£457	£481	£486	£488	£491	£503
March	£467	£498	£510	£515	£511	£521
April	£440	£442	£453	£464	£484	£478
May	£438	£443	£453	£461	£471	£474
June	£442	£447	£467	£473	£478	£480*
July	£435	£443	£457	£464	£468	
August	£432	£441	£450	£461	£464	
September	£434	£444	£452	£460	£464	
October	£433	£442	£451	£457	£462	
November	£433	£443	£452	£458	£461	
December	£447	£453	£462	£468	£476	

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

% Change in Average Weekly Earnings					
	2010	2011	2012	2013	2014
January	0.6%	4.3%	0.1%	1.1%	1.6%
February	5.2%	1.0%	0.5%	0.7%	2.4%
March	6.6%	2.4%	0.9%	-0.7%	1.9%
April	0.4%	2.5%	2.4%	4.4%	-1.2%
May	1.1%	2.4%	1.8%	2.0%	0.7%
June	2.1%	3.4%	1.4%	1.0%	0.4%*
July	1.8%	3.1%	1.6%	0.9%	
August	2.1%	2.1%	2.3%	0.7%	
September	2.3%	1.8%	1.8%	0.9%	
October	2.1%	2.1%	1.3%	1.1%	
November	2.1%	2.0%	1.3%	0.7%	
December	1.3%	2.0%	1.3%	1.8%	

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

House Price Index					
	2010	2011	2012	2013	2014
January	535.7	522.6	514.2	519.8	560.2
February	537.2	523.3	514.3	524.3	577.4
March	543.1	524.8	528.9	530.6	575.6
April	552.7	525.3	521.7	540.6	577.5
May	547.6	525.4	523.6	543.2	601.2
June	538.5	529.6	528.3	550.8	603.1
July	544.8	533.1	526.3	556.7	614.0
August	546.6	524.6	518.5	550.5	
September	529.6	525.5	519.3	553.1	
October	534.9	531.8	517.2	558.5	
November	528.4	520.4	521.1	565.3	
December	522.7	510.7	524.0	553.6	

All Houses (January 1983 = 100) Source: Halifax

% Unemployment					
	2010	2011	2012	2013	2014
January	4.9%	4.5%	4.8%	4.6%	3.6%
February	4.8%	4.5%	4.8%	4.6%	3.5%
March	4.7%	4.5%	4.8%	4.6%	3.4%
April	4.7%	4.5%	4.7%	4.5%	3.3%
May	4.6%	4.6%	4.8%	4.5%	3.2%
June	4.5%	4.7%	4.8%	4.4%	3.1%
July	4.4%	4.8%	4.7%	4.3%	3.0%*
August	4.4%	4.8%	4.7%	4.2%	
September	4.4%	4.9%	4.7%	4.0%	
October	4.4%	4.9%	4.7%	3.9%	
November	4.4%	4.9%	4.7%	3.8%	
December	4.4%	4.9%	4.6%	3.7%	

Seasonally adjusted claimant count - UK *Provisional Source: ONS

LIBOR				
	2011	2012	2013	2014
January	0.77%	1.08%	0.51%	0.52%
February	0.80%	1.06%	0.51%	0.52%
March	0.82%	1.03%	0.51%	0.52%
April	0.82%	1.01%	0.50%	0.53%
May	0.83%	0.99%	0.51%	0.53%
June	0.83%	0.90%	0.51%	0.55%
July	0.83%	0.74%	0.51%	0.56%
August	0.89%	0.68%	0.52%	
September	0.95%	0.60%	0.52%	
October	0.99%	0.53%	0.51%	
November	1.04%	0.52%	0.52%	
December	1.08%	0.52%	0.53%	

3 MONTH INTERBANK - closing rate on last day of month



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FTSE 100 (on last day of month) Dec 1983 = 1000			
Jun 2013	6215.5	Jan 2014	6510.4
Jul 2013	6621.1	Feb 2014	6809.7
Aug 2013	6412.9	Mar 2014	6598.4
Sep 2013	6462.2	Apr 2014	6780.0
Oct 2013	6731.4	May 2014	6844.5
Nov 2013	6650.6	Jun 2014	6743.9
Dec 2013	6749.1	Jul 2014	6730.1

Government Actuarial Tables			
Real Yield, Inflation 5%, Over 5 years (FT 21.8.14)			
20 Aug 2014			-0.34%
19 Aug 2014			-0.35%
Year ago			0.04%

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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