DATA PAGE

December 2019

Figures compiled on 19 December 2019

Bank Base Rates

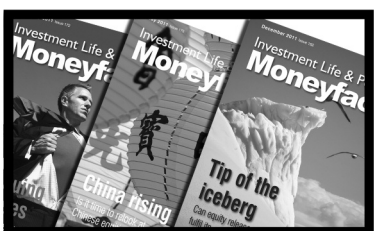
Date	Rate	Date	Rate
8.2.01	5.75%	9.11.06	5.00%
5.4.01	5.50%	11.1.07	5.25%
10.5.01	5.25%	10.5.07	5.50%
2.8.01	5.00%	5.7.07	5.75%
18.9.01	4.75%	6.12.07	5.50%
4.10.01	4.50%	7.2.08	5.25%
8.11.01	4.00%	10.4.08	5.00%
6.2.03	3.75%	8.10.08	4.50%
10.7.03	3.50%	6.11.08	3.00%
6.11.03	3.75%	4.12.08	2.00%
5.2.04	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



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

Oct 2018	7128.1	May 2019	7161.7
Nov 2018	6980.2	Jun 2019	7425.6
Dec 2018	6728.1	Jul 2019	7586.8
Jan 2019	6968.9	Aug 2019	7207.2
Feb 2019	7074.7	Sep 2019	7426.2
Mar 2019	7279.2	Oct 2019	7330.8
Apr 2019	7418.2	Nov 2019	7346.5

Government Actuarial Tables

Real Yield, Inflation 5%, Over 5 years (FT 19.12.19)

18 December 2019	-1.92%
17 December 2019	-1.86%
Year ago	-1.71%

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

Retail Price Index *(Source ONS)* 13 January 1987

	2014	2015	2016	2017	2018	2019
Jauary	252.6	255.4	258.8	265.5	276.0	283.0
February	254.2	256.7	260.0	268.4	278.1	285.0
March	254.8	257.1	261.1	269.3	278.3	285.1
April	255.7	258.0	261.4	270.6	279.7	288.2
May	255.9	258.5	262.1	271.7	280.7	289.2
June	256.3	258.9	263.1	272.3	281.5	289.6
July	256.0	258.6	263.4	272.9	281.7	289.5
August	257.0	259.8	264.4	274.7	284.2	291.7
September	257.6	259.6	264.9	275.1	284.1	291.0
October	257.7	259.5	264.8	275.3	284.5	290.4
November	257.1	259.8	265.5	275.8	284.6	291.0
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%	2.5%
March	2.5%	0.9%	1.6%	3.1%	3.3%	2.4%
April	2.5%	0.9%	1.3%	3.5%	3.4%	3.0%
May	2.4%	1.0%	1.4%	3.7%	3.3%	3.0%
June	2.6%	1.0%	1.6%	3.5%	3.4%	2.9%
July	2.5%	1.0%	1.9%	3.6%	3.2%	2.8%
August	2.4%	1.1%	1.8%	3.9%	3.5%	2.6%
September	2.3%	0.8%	2.0%	3.9%	3.3%	2.4%
October	2.3%	0.7%	2.0%	4.0%	3.3%	2.1%
November	2.0%	1.1%	2.2%	3.9%	3.2%	2.2%
December	1.6%	1.2%	2.5%	4.1%	2.7%	

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
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%
4.12.08	6.00%	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
1.1.18	30.6.18	8.50%	1.1.19	30.6.19	8.75%
1.7.18	31.12.18	8.50%	1.7.19	31.12.19	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 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

	2014	2015	2016	2017	2018	2019
January	£469	£475	£488	£497	£510	£531
February	£493	£495	£501	£512	£524	£541
March	£511	£532	£544	£558	£572	£588
April	£469	£481	£496	£502	£515	£534
May	£465	£477	£489	£499	£511	£532
June	£471	£480	£492	£506	£517	£537
July	£462	£478	£491	£499	£515	£535
August	£458	£473	£483	£495	£512	£527
September	£461	£471	£483	£497	£511	£531
October	£462	£470	£484	£496	£517	£530*
November	£460	£469	£484	£496	£512	
December	£479	£488	£497	£513	£530	

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

% Change in Average Weekly Earnings

	2015	2016	2017	2018	2019
January	1.3%	2.7%	1.6%	2.8%	4.0%
February	0.4%	1.1%	2.4%	2.3%	3.2%
March	4.3%	2.3%	2.5%	2.6%	2.7%
April	2.7%	3.0%	1.3%	2.6%	3.6%
May	2.7%	2.4%	2.1%	2.5%	4.0%
June	2.0%	2.4%	2.9%	2.0%	3.8%
July	3.6%	2.6%	1.7%	3.3%	3.9%
August	3.2%	2.1%	2.4%	3.5%	3.0%
September	2.0%	2.5%	2.3%	2.8%	4.0%
October	1.9%	2.9%	2.5%	4.3%	2.4%*
November	2.1%	3.0%	2.5%	3.4%	
December	1.8%	1.9%	3.2%	3.3%	

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

House Price Index

Date	Index	Date	Index
January 2018	-	January 2019	394.0
February 2018	-	February 2019	400.2
March 2018	-	March 2019	402.4
April 2018	-	April 2019	402.3
May 2018	-	May 2019	403.8
June 2018	-	June 2019	404.6
July 2018	-	July 2019	405.0
August 2018	396.7	August 2019	404.0
September 2018	396.1	September 2019	400.5
October 2018	396.7	October 2019	400.1
November 2018	394.1	November 2019	402.4
December 2018	391.1	December 2019	

All Houses (recalculated September 2019) Source: Halifax

% Unemployment

	2015	2016	2017	2018	2019
January	2.5%	2.2%	2.2%	2.3%	2.8%
February	2.4%	2.1%	2.1%	2.3%	2.9%
March	2.3%	2.2%	2.2%	2.4%	3.0%
April	2.3%	2.2%	2.2%	2.4%	3.0%
May	2.3%	2.2%	2.2%	2.4%	3.1%
June	2.3%	2.2%	2.2%	2.5%	3.2%
July	2.3%	2.2%	2.2%	2.5%	3.2%
August	2.3%	2.2%	2.2%	2.5%	3.3%
September	2.2%	2.2%	2.3%	2.6%	3.3%
October	2.2%	2.2%	2.3%	2.7%	3.4%
November	2.2%	2.2%	2.3%	2.7%	3.5%*
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%	0.85%
March	0.59%	0.34%	0.71%	0.85%
April	0.59%	0.33%	0.71%	0.82%
May	0.59%	0.29%	0.61%	0.80%
June	0.56%	0.31%	0.67%	0.77%
July	0.49%	0.29%	0.79%	0.77%
August	0.39%	0.28%	0.80%	0.76%
September	0.38%	0.34%	0.80%	0.76%
October	0.40%	0.40%	0.82%	0.81%
November	0.38%	0.52%	0.89%	0.79%
December	0.37%	0.52%	0.91%	

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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