

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			
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
May 2019	7161.7	Dec 2019	7542.4
Jun 2019	7425.6	Jan 2020	7286.0

Government Actuarial Tables			
Real Yield, Inflation 5%, Over 5 years (FT 20.2.20)			
19 February 2020			-2.07%
18 February 2020			-2.03%
Year ago			-1.72%

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						
	2015	2016	2017	2018	2019	2020
January	255.4	258.8	265.5	276.0	283.0	290.6
February	256.7	260.0	268.4	278.1	285.0	
March	257.1	261.1	269.3	278.3	285.1	
April	258.0	261.4	270.6	279.7	288.2	
May	258.5	262.1	271.7	280.7	289.2	
June	258.9	263.1	272.3	281.5	289.6	
July	258.6	263.4	272.9	281.7	289.5	
August	259.8	264.4	274.7	284.2	291.7	
September	259.6	264.9	275.1	284.1	291.0	
October	259.5	264.8	275.3	284.5	290.4	
November	259.8	265.5	275.8	284.6	291.0	
December	260.6	267.1	278.1	285.6	291.9	

% Annual Inflation (Source ONS)						
	2015	2016	2017	2018	2019	2020
January	1.1%	1.3%	2.6%	4.0%	2.5%	2.7%
February	1.0%	1.3%	3.2%	3.6%	2.5%	
March	0.9%	1.6%	3.1%	3.3%	2.4%	
April	0.9%	1.3%	3.5%	3.4%	3.0%	
May	1.0%	1.4%	3.7%	3.3%	3.0%	
June	1.0%	1.6%	3.5%	3.4%	2.9%	
July	1.0%	1.9%	3.6%	3.2%	2.8%	
August	1.1%	1.8%	3.9%	3.5%	2.6%	
September	0.8%	2.0%	3.9%	3.3%	2.4%	
October	0.7%	2.0%	4.0%	3.3%	2.1%	
November	1.1%	2.2%	3.9%	3.2%	2.2%	
December	1.2%	2.5%	4.1%	2.7%	2.2%	

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%		
*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		INTEREST ON OVERPAID INCOME TAX, CGT, STAMP DUTY AND STAMP DUTY RESERVE			
29.9.09	3.00%	0.50%	Effective Date	Rate		
23.8.16	2.75%	0.50%	6.11.08	2.25%		
21.11.17	3.00%	0.50%	6.12.08	1.50%		
			6.1.09	0.75%		
			27.1.09	0.00%		
			29.9.09	0.50%		

Law Society Interest 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
1.7.18	31.12.18	8.50%	1.7.19	31.12.19	8.75%
1.1.19	30.6.19	8.75%	1.1.20	30.6.20	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 (1/2 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						
	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	£530
December	£479	£488	£497	£513	£530	£544*

Whole GB economy unadjusted
 *Provisional
 Figures are £ (sterling) and include bonuses and arrears
 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%	3.3%
December	1.8%	1.9%	3.2%	3.3%	2.7%*

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

House Price Index			
Date	Index	Date	Index
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	406.7
January 2019	394.0	January 2020	409.9

All Houses (recalculated September 2019)
 Source: Halifax

% Unemployment					
	2016	2017	2018	2019	2020
January	2.2%	2.2%	2.3%	2.8%	3.4%*
February	2.1%	2.1%	2.3%	2.9%	
March	2.2%	2.2%	2.4%	3.0%	
April	2.2%	2.2%	2.4%	3.0%	
May	2.2%	2.2%	2.4%	3.1%	
June	2.2%	2.2%	2.5%	3.2%	
July	2.2%	2.2%	2.5%	3.2%	
August	2.2%	2.2%	2.5%	3.3%	
September	2.2%	2.3%	2.6%	3.3%	
October	2.2%	2.3%	2.7%	3.4%	
November	2.2%	2.3%	2.7%	3.4%	
December	2.2%	2.3%	2.8%	3.4%	

Seasonally adjusted claimant count - UK
 *Provisional
 Source: ONS

LIBOR				
	2017	2018	2019	2020
January	0.36%	0.52%	0.91%	0.76%
February	0.36%	0.58%	0.85%	
March	0.34%	0.71%	0.85%	
April	0.33%	0.71%	0.82%	
May	0.29%	0.61%	0.80%	
June	0.31%	0.67%	0.77%	
July	0.29%	0.79%	0.77%	
August	0.28%	0.80%	0.76%	
September	0.34%	0.80%	0.76%	
October	0.40%	0.82%	0.81%	
November	0.52%	0.89%	0.79%	
December	0.52%	0.91%	0.79%	

3 MONTH INTERBANK - closing rate on last day of month

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