

Bank Base Rates

| Date | Rate | Date | Rate |
|---------|-------|---------|-------|
| 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% |
| 9.11.06 | 5.00% | 11.3.20 | 0.25% |

Source: Barclays

Mortgage Rates

| Date | Rate | Date | Rate |
|---------|-------|---------|-------|
| 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% |
| 1.6.07 | 7.50% | 16.3.20 | 3.74% |

Existing Borrowers - Source: Halifax

15% discount
To subscribe call 01603 476100

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

| | | | |
|----------|--------|----------|--------|
| 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 |
| Jul 2019 | 7586.8 | Feb 2020 | 6580.6 |

Government Actuarial Tables

Real Yield, Inflation 5%, Over 5 years (FT 19.3.20)

| | |
|---------------|--------|
| 18 March 2020 | -1.47% |
| 17 March 2020 | -1.76% |
| Year ago | -1.79% |

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

All rates and terms are subject to change without notice and should be checked before finalising any arrangement. No liability can be accepted for any direct or consequential loss arising from the use of, or reliance upon, this information. Readers who are not financial professionals should seek expert advice.

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 |
|----------------|-------|
| 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% |

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% |

*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 |
|---------|-------|---------|-------|
| 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% |
| 8.1.09 | 5.50% | 11.3.20 | 4.25% |

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 1.1.198 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 avege mortgage interest rate. Can claim mortgage interest on, up to £200,000 of the mtogage. 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.

Average Weekly Earnings - Total Pay

| | 2015 | 2016 | 2017 | 2018 | 2019 | 2020* |
|-----------|------|------|------|------|------|-------|
| January | £475 | £488 | £497 | £510 | £531 | £548* |
| February | £495 | £501 | £512 | £524 | £541 | |
| March | £532 | £544 | £558 | £572 | £588 | |
| April | £481 | £496 | £502 | £515 | £534 | |
| May | £477 | £489 | £499 | £511 | £532 | |
| June | £480 | £492 | £506 | £517 | £537 | |
| July | £478 | £491 | £499 | £515 | £535 | |
| August | £473 | £483 | £495 | £512 | £527 | |
| September | £471 | £483 | £497 | £511 | £531 | |
| October | £470 | £484 | £496 | £517 | £530 | |
| November | £469 | £484 | £496 | £512 | £530 | |
| December | £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

| | 2016 | 2017 | 2018 | 2019 | 2020* |
|-----------|------|------|------|------|-------|
| January | 2.7% | 1.6% | 2.8% | 4.0% | 3.3%* |
| February | 1.1% | 2.4% | 2.3% | 3.2% | |
| March | 2.3% | 2.5% | 2.6% | 2.7% | |
| April | 3.0% | 1.3% | 2.6% | 3.6% | |
| May | 2.4% | 2.1% | 2.5% | 4.0% | |
| June | 2.4% | 2.9% | 2.0% | 3.8% | |
| July | 2.6% | 1.7% | 3.3% | 3.9% | |
| August | 2.1% | 2.4% | 3.5% | 3.0% | |
| September | 2.5% | 2.3% | 2.8% | 4.0% | |
| October | 2.9% | 2.5% | 4.3% | 2.4% | |
| November | 3.0% | 2.5% | 3.4% | 3.3% | |
| December | 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 |
|----------------|-------|----------------|-------|
| 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 |
| February 2019 | 400.2 | February 2020 | 411.2 |

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% | 3.5%* |
| 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% | 0.67% |
| 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

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.