

Bank Base Rates			
Date	Rate	Date	Rate
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%
11.1.07	5.25%	19.3.20	0.10%

Source: Barclays

Mortgage Rates			
Date	Rate	Date	Rate
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%
1.8.07	7.75%	6.4.20	3.59%

Existing Borrowers - Source: Halifax

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FTSE 100 (on last day of month) Dec 1983 = 1000			
Nov 2019	7346.5	Jun 2020	6169.7
Dec 2019	7542.4	Jul 2020	5897.8
Jan 2020	7286.0	Aug 2020	5963.6
Feb 2020	6580.6	Sep 2020	5866.1
Mar 2020	5672.0	Oct 2020	5577.3
Apr 2020	5901.2	Nov 2020	6266.2
May 2020	6076.6	Dec 2020	6460.5

Government Actuarial Tables	
Real Yield, Inflation 5%, Over 5 years (FT 21.1.21)	
20 January 2021	-2.17%
19 January 2021	-2.25%
Year ago	-1.97%

Compulsory Acquisition of Land			
Effective Date	Rate	Effective Date	Rate
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%
30.6.08	4.50%	1.4.20	0.00%

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	292.0
March	257.1	261.1	269.3	278.3	285.1	292.6
April	258.0	261.4	270.6	279.7	288.2	292.6
May	258.5	262.1	271.7	280.7	289.2	292.2
June	258.9	263.1	272.3	281.5	289.6	292.7
July	258.6	263.4	272.9	281.7	289.5	294.2
August	258.9	264.4	274.7	284.2	291.7	293.3
September	259.6	264.9	275.1	284.1	291.0	294.3
October	259.5	264.8	275.3	284.5	290.4	294.3
November	259.8	265.5	275.8	284.6	291.0	293.5
December	260.6	267.1	278.1	285.6	291.9	295.4

% 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%	2.5%
March	0.9%	1.6%	3.1%	3.3%	2.4%	2.6%
April	0.9%	1.3%	3.5%	3.4%	3.0%	1.5%
May	1.0%	1.4%	3.7%	3.3%	3.0%	1.0%
June	1.0%	1.6%	3.5%	3.4%	2.9%	1.1%
July	1.0%	1.9%	3.6%	3.2%	2.8%	1.6%
August	1.1%	1.8%	3.9%	3.5%	2.6%	0.5%
September	0.8%	2.0%	3.9%	3.3%	2.4%	1.1%
October	0.7%	2.0%	4.0%	3.3%	2.1%	1.3%
November	1.1%	2.2%	3.9%	3.2%	2.2%	0.9%
December	1.2%	2.5%	4.1%	2.7%	2.2%	1.2%

HM Revenue & Customs Rates			
"OFFICIAL RATE"			
Effective Date	Rate	INTEREST ON LATE PAID INCOME TAX, CGT, STAMP DUTY AND STAMP DUTY RESERVE	
6.4.10	4.00%	Effective Date	Rate
6.4.14	3.25%	23.8.16	2.75%
6.4.15	3.00%	21.11.17	3.00%
6.4.17	2.50%	21.8.18	3.25%
6.4.20	2.25%	30.3.20	2.75%
*Benefits in Kind: Loans to employees earning £8,500+ - official rate of interest.		7.4.20	2.60%
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	Effective Date	Rate
21.8.18	3.25%/0.50%	6.11.08	2.25%
30.3.20	2.75%/0.50%	6.12.08	1.50%
7.4.20	2.60%/0.50%	6.1.09	0.75%
		27.1.09	0.00%
		29.9.09	0.50%

Law Society Interest Rate			
Date	Rate	Date	Rate
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%
5.2.09	5.00%	19.3.20	4.10%

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
1.7.19	31.12.19	8.75%	1.7.20	31.12.20	8.10%
1.1.20	30.6.20	8.75%	1.1.21	30.6.21	8.10%

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		Support For Mortgage	
Rate	Effective Date	Rate	Effective Date
3.63%	1.10.10	1.50%	29.1.19
3.12%	6.7.15	1.30%	23.7.19
2.61%	18.6.17	0.90%	28.7.20

Support for Mortgage Interest (SMI) is provided to qualifying borrowers to help meet mortgage interest costs on advances up to £200K. SMI is paid as a loan. W.e.f. 5.4.18 the loan attracts interest at the rate shown and is repaid on sale or transfer of ownership. There is a 9 month/39 weeks in a row, waiting period before a claim can be made. W.e.f. 1.10.10 the amount of SMI available is the **Income Support Mortgage Rate** set at a level equal to the BoE's published monthly average mortgage interest rate. Subsequent changes will only be made if the standard rate and the BoE's average rate differ by 0.50% or more.

English Courts		Scottish 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) 0.1% w.e.f. 1.6.20 (previously 0.5% w.e.f. 1.7.09). Basic Rate (payment into court) 0.05% w.e.f. 1.6.20 (previously 0.1% w.e.f. 6.6.16).	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.
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.	ADMINISTRATION OF ESTATES England & Wales: Interest on General Legacies: 0.05% w.e.f. 1.6.20 (previously 0.1% 1.6.20). 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 0.10%) w.e.f. 19.3.20.	

Average Weekly Earnings - Total Pay						
	2015	2016	2017	2018	2019	2020
January	£475	£488	£497	£510	£531	£549
February	£495	£501	£512	£524	£541	£554
March	£532	£544	£558	£572	£588	£593
April	£481	£496	£502	£515	£534	£529
May	£477	£489	£499	£511	£532	£525
June	£480	£492	£506	£517	£537	£528
July	£478	£491	£499	£515	£535	£534
August	£473	£483	£495	£512	£527	£538
September	£471	£483	£497	£511	£531	£545
October	£470	£484	£496	£517	£530	£550*
November	£469	£484	£496	£512	£530	
December	£488	£497	£513	£530	£544	

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

% Change in Average Weekly Earnings					
	2016	2017	2018	2019	2020
January	2.7%	1.6%	2.8%	4.0%	3.4%
February	1.1%	2.4%	2.3%	3.2%	2.4%
March	2.3%	2.5%	2.6%	2.7%	0.9%
April	3.0%	1.3%	2.6%	3.6%	-1.0%
May	2.4%	2.1%	2.5%	4.0%	-1.2%
June	2.4%	2.9%	2.0%	3.8%	-1.6%
July	2.6%	1.7%	3.3%	3.9%	-0.2%
August	2.1%	2.4%	3.5%	3.0%	2.0%
September	2.5%	2.3%	2.8%	4.0%	2.6%
October	2.9%	2.5%	4.3%	2.4%	3.8%*
November	3.0%	2.5%	3.4%	3.3%	
December	1.9%	3.2%	3.3%	2.7%	

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

House Price Index			
Date	Index	Date	Index
March 2019	402.4	February 2020	414.7
April 2019	400.3	March 2020	413.6
May 2019	399.7	April 2020	410.9
June 2019	399.7	May 2020	410.2
July 2019	401.3	June 2020	410.1
August 2019	402.7	July 2020	417.0
September 2019	401.5	August 2020	424.0
October 2019	401.5	September 2020	430.5
November 2019	405.8	October 2020	431.7
December 2019	412.3	November 2020	436.1
January 2020	413.7	December 2020	436.9

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%	3.4%
March	2.2%	2.2%	2.4%	3.0%	3.5%
April	2.2%	2.2%	2.4%	3.0%	5.8%
May	2.2%	2.2%	2.4%	3.1%	7.4%
June	2.2%	2.2%	2.5%	3.2%	7.2%
July	2.2%	2.2%	2.5%	3.2%	7.4%
August	2.2%	2.2%	2.5%	3.3%	7.5%
September	2.2%	2.3%	2.6%	3.3%	7.4%
October	2.2%	2.3%	2.7%	3.4%	7.2%
November	2.2%	2.3%	2.7%	3.4%	7.4%*
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%	0.60%
April	0.33%	0.71%	0.82%	0.59%
May	0.29%	0.61%	0.80%	0.23%
June	0.31%	0.67%	0.77%	0.14%
July	0.29%	0.79%	0.77%	0.08%
August	0.28%	0.80%	0.76%	0.06%
September	0.34%	0.80%	0.76%	0.06%
October	0.40%	0.82%	0.81%	0.04%
November	0.52%	0.89%	0.79%	0.04%
December	0.52%	0.91%	0.79%	0.03%

3 MONTH INTERBANK - closing rate on last day of month

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