

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			
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
Jun 2020	6169.7	Jan 2021	6407.5
Jul 2020	5897.8	Feb 2021	6483.4
Aug 2020	5963.6	Mar 2021	6713.6

Government Actuarial Tables			
Real Yield, Inflation 5%, Over 5 years (FT 15.4.21)			
14 April 2021			-2.09%
13 April 2021			-2.11%
Year ago			-2.11%

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

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						
	2016	2017	2018	2019	2020	2021
January	258.8	265.5	276.0	283.0	290.6	294.6
February	260.0	268.4	278.1	285.0	292.0	296.0
March	261.1	269.3	278.3	285.1	292.6	
April	261.4	270.6	279.7	288.2	292.6	
May	262.1	271.7	280.7	289.2	292.2	
June	263.1	272.3	281.5	289.6	292.7	
July	263.4	272.9	281.7	289.5	294.2	
August	264.4	274.7	284.2	291.7	293.3	
September	264.9	275.1	284.1	291.0	294.3	
October	264.8	275.3	284.5	290.4	294.3	
November	265.5	275.8	284.6	291.0	293.5	
December	267.1	278.1	285.6	291.9	295.4	

% Annual Inflation (Source ONS)						
	2016	2017	2018	2019	2020	2021
January	1.3%	2.6%	4.0%	2.5%	2.7%	1.4%
February	1.3%	3.2%	3.6%	2.5%	2.5%	1.4%
March	1.6%	3.1%	3.3%	2.4%	2.6%	
April	1.3%	3.5%	3.4%	3.0%	1.5%	
May	1.4%	3.7%	3.3%	3.0%	1.0%	
June	1.6%	3.5%	3.4%	2.9%	1.1%	
July	1.9%	3.6%	3.2%	2.8%	1.6%	
August	1.8%	3.9%	3.5%	2.6%	0.5%	
September	2.0%	3.9%	3.3%	2.4%	1.1%	
October	2.0%	4.0%	3.3%	2.1%	1.3%	
November	2.2%	3.9%	3.2%	2.2%	0.9%	
December	2.5%	4.1%	2.7%	2.2%	1.2%	

HM Revenue & Customs Rates					
"OFFICIAL RATE"*			INTEREST ON LATE PAID INCOME TAX, CGT, STAMP DUTY AND STAMP DUTY RESERVE		
Effective Date	Rate		Effective Date	Rate	
6.4.10	4.00%		23.8.16	2.75%	
6.4.14	3.25%		21.11.17	3.00%	
6.4.15	3.00%		21.8.18	3.25%	
6.4.17	2.50%		30.3.20	2.75%	
6.4.20	2.25%		7.4.20	2.60%	

*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			INTEREST ON OVERPAID INCOME TAX, CGT, STAMP DUTY AND STAMP DUTY RESERVE		
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 Rate		Support For Mortgage Interest Loan Rate	
Effective Date	Rate	Effective Date	Rate
1.10.10	3.63%	29.1.19	1.50%
6.7.15	3.12%	23.7.19	1.30%
18.6.17	2.61%	28.7.20	0.90%

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:	Rate	Decrees:	Rate
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).	Court of Session & Sheriff Courts	8% w.e.f. 1.4.93 (previously 15% w.e.f. 16.8.85).
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).	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).	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.
Interest Rate on Confiscation Orders in Crown & Magistrates Courts:	same rate as applies to High Court Judgment Debts.		

Average Weekly Earnings - Total Pay					
	2017	2018	2019	2020	2021
January	£497	£510	£531	£549	£573*
February	£512	£524	£541	£554	
March	£558	£572	£588	£593	
April	£502	£515	£534	£529	
May	£499	£511	£532	£525	
June	£506	£517	£537	£528	
July	£499	£515	£535	£534	
August	£495	£512	£527	£538	
September	£497	£511	£531	£545	
October	£496	£517	£530	£551	
November	£496	£512	£530	£557	
December	£513	£530	£544	£574	

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

% Change in Average Weekly Earnings					
	2017	2018	2019	2020	2021
January	1.6%	2.8%	4.0%	3.4%	4.4%*
February	2.4%	2.3%	3.2%	2.4%	
March	2.5%	2.6%	2.7%	0.9%	
April	1.3%	2.6%	3.6%	-1.0%	
May	2.1%	2.5%	4.0%	-1.2%	
June	2.9%	2.0%	3.8%	-1.6%	
July	1.7%	3.3%	3.9%	-0.2%	
August	2.4%	3.5%	3.0%	2.0%	
September	2.3%	2.8%	4.0%	2.6%	
October	2.5%	4.3%	2.4%	3.9%	
November	2.5%	3.4%	3.3%	5.2%	
December	3.2%	3.3%	2.7%	5.6%	

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

House Price Index			
Date	Index	Date	Index
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	436.0
February 2020	412.8	January 2021	434.3
March 2020	413.6	February 2021	434.3
April 2020	410.9	March 2021	439.0

All Houses (recalculated September 2019) Source: Halifax

% Unemployment					
	2017	2018	2019	2020	2021
January	2.2%	2.3%	2.8%	3.4%	7.2%
February	2.1%	2.3%	2.9%	3.4%	7.5%*
March	2.2%	2.4%	3.0%	3.5%	
April	2.2%	2.4%	3.0%	5.8%	
May	2.2%	2.4%	3.1%	7.4%	
June	2.2%	2.5%	3.2%	7.2%	
July	2.2%	2.5%	3.2%	7.4%	
August	2.2%	2.5%	3.3%	7.5%	
September	2.3%	2.6%	3.3%	7.4%	
October	2.3%	2.7%	3.4%	7.2%	
November	2.3%	2.7%	3.4%	7.3%	
December	2.3%	2.8%	3.4%	7.3%	

Seasonally adjusted claimant count - UK *Provisional Source: ONS

LIBOR				
	2018	2019	2020	2021
January	0.52%	0.91%	0.76%	0.04%
February	0.58%	0.85%	0.67%	0.07%
March	0.71%	0.85%	0.60%	0.09%
April	0.71%	0.82%	0.59%	
May	0.61%	0.80%	0.23%	
June	0.67%	0.77%	0.14%	
July	0.79%	0.77%	0.08%	
August	0.80%	0.76%	0.06%	
September	0.80%	0.76%	0.06%	
October	0.82%	0.81%	0.04%	
November	0.89%	0.79%	0.04%	
December	0.91%	0.79%	0.03%	

3 MONTH INTERBANK - closing rate on last day of month