

Bank Base Rates			
Date	Rate	Date	Rate
4.11.99	5.50%	5.8.04	4.75%
13.1.00	5.75%	4.8.05	4.50%
10.2.00	6.00%	3.8.06	4.75%
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%
17.03.03	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%

Source: Barclays

Mortgage Rates			
Date	Rate	Date	Rate
1.3.00	7.74%	1.9.05	6.50%
1.3.01	7.50%	1.9.06	6.75%
1.5.01	7.25%	1.12.06	7.00%
1.6.01	7.00%	1.2.07	7.25%
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%

Existing Borrowers - Source: Halifax



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FTSE 100 (on last day of month) Dec 1983 = 1000			
Dec 2008	4434.2	July 2009	4608.4
Jan 2008	4149.6	Aug 2009	4908.9
Feb 2009	3830.1	Sep 2009	5133.9
Mar 2009	3926.1	Oct 2009	5044.5
Apr 2009	4243.7	Nov 2009	5190.7
May 2009	4417.9	Dec 2009	5412.9
June 2009	4249.2	Jan 2010	5188.5

Government Actuarial Tables		
Real Yield, Inflation 5%, Over 5 years (FT 18.2.10)		
17 Feb 2010		0.86%
16 Feb 2010		0.87%
Year ago		0.93%

Compulsory Acquisition of Land			
Effective Date	Rate	Effective Date	Rate
2.4.07	4.75%	31.3.08	4.75%
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%

Rate of interest after entry S.32 Land Compensation Act 1961

Retail Price Index (Source ONS) 13 January 1987						
	2005	2006	2007	2008	2009	2010
January	188.9	193.4	201.6	209.8	210.1	217.9
February	189.6	194.2	203.1	211.4	211.4	
March	190.5	195.0	204.4	212.1	211.3	
April	191.6	196.5	205.4	214.0	211.5	
May	192.0	197.7	206.2	215.1	212.8	
June	192.2	198.5	207.3	216.8	213.4	
July	192.2	198.5	206.1	216.5	213.4	
August	192.6	199.2	207.3	217.2	214.4	
September	193.1	200.1	208.0	218.4	215.3	
October	193.3	200.4	208.9	217.7	216.0	
November	193.6	201.1	209.7	216.0	216.6	
December	194.1	202.7	210.9	212.9	218.0	

% Annual Inflation (Source ONS)						
	2005	2006	2007	2008	2009	2010
January	3.2%	2.4%	4.2%	4.1%	0.1%	3.7%
February	3.2%	2.4%	4.6%	4.1%	0.0%	
March	3.2%	2.4%	4.8%	3.8%	-0.4%	
April	3.2%	2.6%	4.5%	4.2%	-1.2%	
May	2.9%	3.0%	4.3%	4.3%	-1.1%	
June	2.9%	3.3%	4.4%	4.6%	-1.6%	
July	2.9%	3.3%	3.8%	5.0%	-1.4%	
August	2.8%	3.4%	4.1%	4.8%	-1.3%	
September	2.7%	3.6%	3.9%	5.0%	-1.4%	
October	2.5%	3.7%	4.2%	4.2%	-0.8%	
November	2.4%	3.9%	4.3%	3.0%	0.3%	
December	2.2%	4.4%	4.0%	0.9%	2.4%	

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			
6.8.97	7.25%	6.12.08	5.50%			
6.3.99	6.25%	6.1.09	4.50%			
6.1.02	5.00%	27.1.09	3.50%			
6.4.07	6.25%	24.3.08	3.00%			
1.3.09	4.75%	29.9.09	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		INTEREST ON OVERPAID INCOME TAX, CGT, STAMP DUTY AND STAMP DUTY RESERVE				
Effective Date	Rate	Effective Date	Rate			
27.1.09	1.00%/1.00%	6.11.08	2.25%			
24.3.09	0.00%/0.00%	6.12.08	1.50%			
29.9.09	3.00%/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
11.1.07	9.25%	8.10.08	8.50%
10.5.07	9.50%	6.11.08	7.00%
5.7.07	9.75%	4.12.08	6.00%
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%

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
1.7.08	31.12.08	13.00%	1.7.09	31.12.09	8.50%
1.1.09	30.6.09	10.00%	1.1.10	30.6.10	8.50%

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
10.9.06	6.33%	17.6.07	7.08%	16.3.08	6.83%
17.12.06	6.58%	12.8.07	7.33%	18.5.08	6.58%
18.2.07	6.83%	13.1.08	7.08%	16.11.08	6.08%

Maximum amount of help with the interest on home loans is limited to the interest on £200,000. Waiting period 13 weeks.

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).		Decrees: 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) 0.5% w.e.f. 1.7.09 (previously 1.5% w.e.f. 1.6.09). Basic Rate (payment into court) 0.3% w.e.f. 1.7.09 (previously 1% w.e.f. 1.6.09).		NORTHERN IRISH COURTS	
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).		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 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: 0.3% w.e.f. 1.7.09 (previously 1% w.e.f. 1.6.09). Interest on Statutory Legacies: 6% w.e.f. 1.10.83 (previously 7% w.e.f. 15.9.77).	

Average Earnings Index						
	2004	2005	2006	2007	2008	2009
January	118.2	123.3	127.2	133.3	138.4	137.5
February	118.1	124.9	131.6	138.8	144.4	141.5
March	122.2	127.5	133.2	137.8	144.1	146.1
April	115.0	119.9	124.1	128.0	132.5	137.1
May	114.8	119.2	124.5	129.0	133.0	135.9
June	116.1	120.4	126.4	130.5	134.9	137.5
July	115.4	120.5	125.2	129.7	134.3	135.6
August	114.8	119.0	123.5	128.7	132.8	134.5
September	114.9	118.8	123.7	128.8	132.9	134.4
October	115.7	119.1	123.9	128.2	132.7	135.2
November	116.2	119.9	124.6	130.2	133.5	135.4*
December	119.5	124.6	129.4	134.4	138.8	

Index rebased to 2000=100 Whole GB economy - unadjusted *Provisional Source: ONS

Annual Earnings % Increase					
	2005	2006	2007	2008	2009
January	4.3%	3.1%	4.8%	3.8%	-0.6%
February	5.7%	5.4%	5.4%	4.1%	-2.0%
March	4.3%	4.5%	3.5%	4.5%	1.4%
April	4.2%	3.4%	3.1%	3.5%	3.5%
May	3.9%	4.4%	3.6%	3.1%	2.2%
June	3.8%	5.0%	3.2%	3.4%	1.9%
July	4.4%	3.8%	3.6%	3.6%	0.9%
August	3.7%	3.8%	4.2%	3.2%	1.3%
September	3.4%	4.1%	4.2%	3.1%	1.2%
October	2.9%	4.0%	3.4%	3.5%	1.9%
November	3.2%	3.9%	4.5%	2.6%	1.4%*
December	4.2%	3.9%	3.8%	3.3%	

Index rebased to 1995 = 100 Unadjusted *Provisional Source: ONS

House Price Index					
	2006	2007	2008	2009	2010
January	539.7	595.7	619.1	517.2	535.7
February	551.6	612.3	626.1	515.3	
March	562.4	625.2	616.9	508.3	
April	581.3	641.5	618.0	508.6	
May	584.8	644.9	603.5	520.7	
June	579.6	645.5	588.3	514.0	
July	580.9	642.9	577.5	520.1	
August	586.2	650.8	567.7	524.1	
September	593.6	647.8	561.0	533.5	
October	600.3	640.2	544.2	535.4	
November	609.0	628.7	527.1	536.0	
December	594.4	632.2	512.8	541.3	

All Houses (January 1983 = 100) Source: Halifax

% Unemployment					
	2006	2007	2008	2009	2010
January	2.9%	2.9%	2.5%	3.9%	5.0%*
February	2.9%	2.8%	2.5%	4.3%	
March	3.0%	2.8%	2.5%	4.5%	
April	3.0%	2.8%	2.5%	4.6%	
May	2.9%	2.7%	2.6%	4.7%	
June	3.0%	2.7%	2.6%	4.8%	
July	3.0%	2.6%	2.7%	4.9%	
August	2.9%	2.6%	2.8%	4.9%	
September	3.0%	2.6%	2.9%	5.0%	
October	3.0%	2.6%	3.1%	5.0%	
November	2.9%	2.5%	3.4%	5.0%	
December	2.9%	2.5%	3.6%	5.0%	

(Seasonally adjusted claimant count - UK) *Provisional Source: ONS

LIBOR				
	2007	2008	2009	2010
January	5.39%	5.58%	2.17%	0.62%
February	5.53%	5.74%	2.05%	
March	5.62%	6.01%	1.65%	
April	5.73%	5.84%	1.45%	
May	5.81%	5.87%	1.28%	
June	6.00%	5.95%	1.19%	
July	6.04%	5.78%	0.89%	
August	6.69%	5.75%	0.69%	
September	6.30%	6.30%	0.54%	
October	6.27%	5.84%	0.59%	
November	6.61%	3.91%	0.61%	
December	5.99%	2.77%	0.61%	

3 MONTH INTERBANK - closing rate on last day of month

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