

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

Moneyfacts
The UK's largest selling professional financial monthly

Standard annual subscription
£146.50 (inc UK p&p)

Special 15% discount **£124.52**

To subscribe call 01603 476100

FTSE 100 (on last day of month) Dec 1983 = 1000			
Mar 2018	7056.6	Oct 2018	7128.1
Apr 2018	7509.3	Nov 2018	6980.2
May 2018	7678.2	Dec 2018	6728.1
Jun 2018	7636.9	Jan 2019	6968.9
Jul 2018	7748.8	Feb 2019	7074.7
Aug 2018	7432.4	Mar 2019	7279.2
Sep 2018	7510.2	Apr 2019	7418.2

Government Actuarial Tables			
Real Yield, Inflation 5%, Over 5 years (FT 16.5.19)			
15 May 2019			-1.84%
14 May 2019			-1.84%
Year ago			-1.48%

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						
	2014	2015	2016	2017	2018	2019
January	252.6	255.4	258.8	265.5	276.0	283.0
February	254.2	256.7	260.0	268.4	278.1	285.0
March	254.8	257.1	261.1	269.3	278.3	285.1
April	255.7	258.0	261.4	270.6	279.7	
May	255.9	258.5	262.1	271.7	280.7	
June	256.3	258.9	263.1	272.3	281.5	
July	256.0	258.6	263.4	272.9	281.7	
August	257.0	259.8	264.4	274.7	284.2	
September	257.6	259.6	264.9	275.1	284.1	
October	257.7	259.5	264.8	275.3	284.5	
November	257.1	259.8	265.5	275.8	284.6	
December	257.5	260.6	267.1	278.1	285.6	

% Annual Inflation (Source ONS)						
	2014	2015	2016	2017	2018	2019
January	2.8%	1.1%	1.3%	2.6%	4.0%	2.5%
February	2.7%	1.0%	1.3%	3.2%	3.6%	2.5%
March	2.5%	0.9%	1.6%	3.1%	3.3%	2.4%
April	2.5%	0.9%	1.3%	3.5%	3.4%	
May	2.4%	1.0%	1.4%	3.7%	3.3%	
June	2.6%	1.0%	1.6%	3.5%	3.4%	
July	2.5%	1.0%	1.9%	3.6%	3.2%	
August	2.4%	1.1%	1.8%	3.9%	3.5%	
September	2.3%	0.8%	2.0%	3.9%	3.3%	
October	2.3%	0.7%	2.0%	4.0%	3.3%	
November	2.0%	1.1%	2.2%	3.9%	3.2%	
December	1.6%	1.2%	2.5%	4.1%	2.7%	

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		
1.3.09	4.75%	27.1.09	3.50%		
6.4.10	4.00%	24.3.08	2.50%		
6.4.14	3.25%	29.9.09	3.00%		
6.4.15	3.00%	23.8.16	2.75%		
6.4.17	2.50%	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		INTEREST ON OVERPAID INCOME TAX, CGT, STAMP DUTY AND STAMP DUTY RESERVE	
Effective Date	Rate	Effective Date	Rate
29.9.09	3.00%/0.50%	6.11.08	2.25%
23.8.16	2.75%/0.50%	6.12.08	1.50%
21.11.17	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	Date
6.12.07	9.50%	8.1.09	6.00%	6.00%
7.2.08	9.25%	5.2.09	5.50%	5.50%
10.4.08	9.00%	5.3.09	4.50%	4.50%
8.10.08	8.50%	4.8.16	4.25%	4.25%
6.11.08	7.00%	2.11.17	4.50%	4.50%
		2.8.18	4.75%	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
1.7.17	30.12.17	8.25%	1.7.18	31.12.18	8.50%
1.1.18	30.6.18	8.50%	1.1.19	30.6.19	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.

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) 0.1% w.e.f. 6.6.16 (previously 0.3% w.e.f. 1.7.09).		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: 0.1% 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	£585*
April	£469	£481	£496	£502	£515	
May	£465	£477	£489	£499	£511	
June	£471	£480	£492	£506	£517	
July	£462	£478	£491	£499	£515	
August	£458	£473	£483	£495	£512	
September	£461	£471	£483	£497	£511	
October	£462	£470	£484	£496	£517	
November	£460	£469	£484	£496	£512	
December	£479	£488	£497	£513	£530	

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%	2.2%*
April	2.7%	3.0%	1.3%	2.6%	
May	2.7%	2.4%	2.1%	2.5%	
June	2.0%	2.4%	2.9%	2.1%	
July	3.6%	2.6%	1.7%	3.3%	
August	3.2%	2.1%	2.4%	3.5%	
September	2.0%	2.5%	2.3%	2.8%	
October	1.9%	2.9%	2.5%	4.3%	
November	2.1%	3.0%	2.5%	3.4%	
December	1.8%	1.9%	3.2%	3.3%	

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

House Price Index					
	2015	2016	2017	2018	2019
January	615.3	680.0	705.4	719.2	718.5
February	615.4	667.8	699.5	715.0	753.0
March	620.0	688.9	708.1	736.8	755.3
April	642.6	692.9	718.8	720.3	773.0
May	643.0	699.1	723.5	734.7	
June	659.9	717.8	722.1	749.3	
July	657.1	708.6	723.6	755.8	
August	665.6	692.5	727.9	748.2	
September	656.3	692.5	725.1	726.4	
October	660.6	701.0	726.0	737.0	
November	659.2	702.1	727.1	722.0	
December	660.2	704.7	712.3	734.4	

All Houses (January 1983 = 100) Source: Halifax

% Unemployment					
	2015	2016	2017	2018	2019
January	2.5%	2.2%	2.2%	2.3%	2.8%
February	2.4%	2.1%	2.1%	2.3%	2.9%
March	2.3%	2.2%	2.2%	2.4%	3.0%*
April	2.3%	2.2%	2.2%	2.4%	
May	2.3%	2.2%	2.2%	2.4%	
June	2.3%	2.2%	2.2%	2.5%	
July	2.3%	2.2%	2.2%	2.5%	
August	2.3%	2.2%	2.2%	2.5%	
September	2.2%	2.2%	2.3%	2.6%	
October	2.2%	2.2%	2.3%	2.7%	
November	2.2%	2.2%	2.3%	2.7%	
December	2.2%	2.2%	2.3%	2.8%	

Seasonally adjusted claimant count - UK *Provisional Source: ONS

LIBOR				
	2016	2017	2018	2019
January	0.59%	0.36%	0.52%	0.91%
February	0.59%	0.36%	0.58%	0.85%
March	0.59%	0.34%	0.71%	0.85%
April	0.59%	0.33%	0.71%	0.82%
May	0.59%	0.29%	0.61%	
June	0.56%	0.31%	0.67%	
July	0.49%	0.29%	0.79%	
August	0.39%	0.28%	0.80%	
September	0.38%	0.34%	0.80%	
October	0.40%	0.40%	0.82%	
November	0.38%	0.52%	0.89%	
December	0.37%	0.52%	0.91%	

3 MONTH INTERBANK - closing rate on last day of month