DATA PAGE

| Bank Ba | ise Rates | | |
|---|--|---|--|
| Date 6.11.03 5.2.04 6.5.04 10.6.04 5.8.04 4.8.05 3.8.06 9.11.06 11.1.07 10.5.07 5.7.07 6.12.07 7.2.08 10.4.08 8.10.08 6.11.08 | Rate 3.75% 4.00% 4.25% 4.50% 4.75% 5.00% 5.25% 5.50% 5.50% 5.25% 5.00% 5.25% 5.00% 5.25% 5.00% 3.00% | Date 4.12.08 8.1.09 5.2.09 5.3.09 4.8.16 2.11.17 2.8.18 11.3.20 19.3.20 16.12.21 3.2.22 17.3.22 5.5.22 16.6.22 4.8.22 22.9.22 | Rate 2.00% 1.50% 0.50% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 1.00% 1.00% 1.25% 1.25% |
| | | Sour | ce: Barclays |
| Mortgag | e Rates | | |
| Date 1.6.04 1.7.04 1.9.04 1.9.05 1.9.06 1.2.07 1.6.07 1.8.07 1.1.08 1.3.08 1.5.08 1.11.08 1.12.08 1.12.08 1.12.08 1.1.09 | Rate 6.25% 6.50% 6.75% 7.00% 7.25% 7.50% 7.50% 7.50% 7.50% 7.50% 7.50% 5.00% 4.75% | Date 1.2.09 1.3.09 1.4.09 4.1.11 1.10.16 1.12.17 6.8.18 16.3.20 6.4.20 20.12.21 7.2.22 21.3.22 9.5.22 8.8.22 26.9.22 | Rate 4.50% 4.00% 3.50% 3.74% 3.99% 4.24% 3.74% 3.74% 3.74% 3.99% 4.24% 4.49% 5.24% |
| | Existir | ng Borrowers - So | urce: Halifax |

| Standar Steid | d annua £14 | al subscri 6.50 (inc u ount £12 | ption K p&p) 4.52 |
|--|--|--|--|
| FTSE 100 | (on last day of | month) Dec 19 | 33 = 1000 |
| Aug 2021 Sep 2021 Oct 2021 Nov 2021 Dec 2021 Jan 2022 Feb 2022 | 7119.7 7086.4 7287.9 7059.4 7384.5 7464.4 7458.3 | Mar 2022 Apr 2022 May 2022 Jun 2022 Jul 2022 Aug 2022 Sep 2022 | 7515.7 7544.6 7607.7 7169.3 7423.4 7284.2 6893.8 |
| Governm | ent Actua | rial Tables | |
| 20 Octo | ber 2022 ber 2022 | 0ver 5 years (FT 0.2 0.3 2.4 | 4% 0% |
| Compuls | ory Acquis | sition of Land | ł |

| Compulsory Acquisition of Land | | | | | | |
|---|----------------------------------|---------------------------------------|----------------------------------|--|--|--|
| Effective Date | Rate | Effective Date | e Rate | | | |
| 30.6.08 31.12.08 31.3.09 30.9.18 | 4.50% 1.50% 0.00% 0.25% | 1.4.20 1.4.22 1.7.22 1.10.22 | 0.00% 0.25% 0.75% 1.75% | | | |
| Rate of Compensa | | after entry 961 | S.32 Land | | | |

| Retail Pric | · · · · · · | | <i>,</i> | | 3 Janua | - |
|---|--|--|---|---|---|---|
| January February March April May | 2017 265.5 268.4 269.3 270.6 271.7 | 2018 276.0 278.1 278.3 279.7 280.7 | 2019 283.0 285.0 285.1 288.2 289.2 | 2020 290.6 292.0 292.6 292.6 292.2 | 294.6 296.0 296.9 301.1 301.9 | 2022 317.7 320.2 323.5 334.6 337.1 340.0 343.2 345.2 |
| June July August September October November | 272.3 272.9 274.7 275.1 275.3 275.8 275.8 278.1 | 281.5 281.7 284.2 284.1 284.5 284.5 284.6 | 289.6 289.5 291.7 291.0 290.4 291.0 | 292.7 294.2 293.3 294.3 294.3 294.3 293.5 | 304.0 305.5 307.4 308.6 312.0 314.3 317.7 | 340.0 343.2 345.2 |
| December % Annual | | 284.6 285.6 | 291.0 291.9 | 293.5 295.4 | 317.7 | |
| January | 2017 | 2018 | 2019 | 2020 2 7% | 2021 1 4% | 2022 7.8% |
| February March April | 2.6% 3.2% 3.1% 3.5% 3.7% 3.5% 3.6% 3.9% 3.9% | 3.6% 3.3% 3.4% | 2.5% 2.5% 2.4% 3.0% | 2.7% 2.5% 2.6% 1.5% | 1.4% 1.4% 1.5% 2.9% | 7.8% 8.2% 9.0% 11.1% |
| May June | 3.7% 3.5% | 3.3% | 3.0% 2.9% 2.8% | 1.0% 1.1% | 2.9% 3.3% 3.9% 3.8% | 11.7% 11.8% 12.3% 12.3% |
| July August September | 3.9% 3.9% | 3.2% 3.5% 3.3% | 2.6% 2.4% | 1.6% 0.5% 1.1% | 4.8% 4.9% | 12.3% 12.3% 12.6% |
| October November December | 4.0% 3.9% 4.1% | 3.3% 3.4% 3.2% 3.5% 3.3% 3.3% 3.2% 2.7% | 2.0% 2.6% 2.4% 2.1% 2.2% 2.2% | 1.3% 0.9% 1.2% | 6.0% 7.1% 7.5% | |
| HM Reven | | | | | | |
| Effective Date 6.4.14 | ICIAL RATE' | Rate 3.25% | INC | COME TAX, | ON LATE PA CGT, STAM DUTY RESI | P DUTY |
| 6.4.15 6.4.17 6.4.20 | | 3.00% 2.50% 2.25% | Effectiv 5.4.22 24.5.2 | ve Date | | Rate 3.25% 3.50% |
| 6.4.21 *Benefits in Kind earning £8,500+ | | | 5.7.22 23.8.2 | 2 | | 3.75% 4.25% 4.75% |
| Official rate for loa 3.90% w.e.f. 6.6 6.7.94 (previous | .94; Swiss F: | 5.50% w.e.f | INC | | ON OVERP | AID P DUTY |
| INTEREST OF | N UNPAID / O Ritance ta | VERPAID X | Effectiv 6.1.09 | ve Date | DOLLYNESI | Rate 0.75% |
| Effective Date 5.7.22 23.8.22 11.10.22 | 4.2 | Rate 5%/0.50% 5%/0.75% 5%/1.25% | 27.1.0 29.9.0 23.8.2 11.10. | 19 12 | | 0.00% 0.50% 0.75% 1.25% |
| Law Socie | ty Interes | | Data | | | Dete |
| Date 4.8.16 2.11.17 | | Rate 4.25% 4.50% | Date 3.2.22 17.3.2 | 2 22 | 4 | Rate .50% .75% |
| 2.8.18 11.3.20 19.3.20 16.12.21 | | 4.75% 4.25% 4.10% | 17.3.22 4.75% 5.5.22 5.00% 16.6.22 5.25% 4.8.22 5.75% 22.9.22 6.25% | | | .00% .25% .75% |
| 16.12.21 The Law Societ | | 4.25% 0% above B | 22.9.2 arclays Bar | | | |
| Late Payn | | ommercia Rate | | | | Data |
| 1.7.21 3 | 0.6.21 1.12.21 | 8.10% 8.10% | Fro 1.1 1.7 | .22 .22 | fo 30.6.22 31.12.22 | Rate 8.25% 9.25% |
| The Late Payn For contracts fr Rate that was in | tent of Corr om 1.11.98 t place on th | to 6.8.02 the day the d | ebts (Inter ne rate apply lebt came o | est) Act 19 ying is the E verdue plus | 998 Bank of Eng 8%. | land Base |
| Income Support Mortgage Support For Mortgage Rate Interest Loan Rate | | | | | | |
| Effective Date 6.7.15 | | Rate 3.12% | Effective 27.7.21 | e Date | | nte 10% |
| 18.6.17 20.04.21 | | 2.61% 2.09% | 18.1.22 26.7.22 | | 1.4 | 0% |
| 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. | | | | | | |

| Average We | ekly <u>Earr</u> | nings_ | - Total F | Pay | |
|--|--|--|---|---|--|
| January February March April May June July August | 2018 2 £510 £ £524 £ £575 £ £517 £ £517 £ £512 £ £512 £ £517 £ £512 £ £517 £ £517 £ £517 £ £517 £ £517 £ £517 £ £517 £ £530 £ unadjusted £ | 2019 2531 2541 2588 2534 2532 2537 2535 2527 2531 2530 2530 2544 | 2020 £5549 £5529 £525 £528 £538 £538 £538 £5545 £5545 £557 £557 £574 | 2021 £573 £577 £619 £576 £573 £575 £572 £572 £570 £574 £576 £576 £576 £576 | 2022 £603 £684 £684 £597 £612 £605 £605 £602* |
| % Change i | n Averag | e Wee | ekly Earr | nings | |
| January February March April May June July August September October November December | 2018 2.8% 2.6% 2.6% 2.5% 2.0% 3.3% 3.5% 4.3% 3.4% 3.3% | 2019 4.0% 3.2% 2.7% 3.6% 4.0% 3.8% 3.9% 3.0% 4.0% 2.4% 3.3% 2.7% | 3.4% 2.4% 0.9% -1.0% -1.2% -0.2% 2.0% 2.6% 3.9% 5.2% 5.6% | 9.1% 8.8% 7.2% 5.7% 4.5% 4.2% 3.4% 6.1% | 4.9% 4.2% 6.5% 5.8% 5.8%* |
| Whole GB economy *Provisional | unadjusted | | Figures incl | ude bonuses | s and arrears Source: ONS |
| House Price | e Index | | | | |
| Date December 2020 January 2021 February 2021 March 2021 April 2021 May 2021 July 2021 August 2021 September 2021 October 2021 | 434. 432. 439. 445. 451. 450. 452. 455. | 8 9 7 1 4 3 0 1 2 1 | Date November December January 2 February 2 March 20 April 2022 June 2022 June 2022 July 2022 August 20 Septembe | 2 | Index 470.8 475.9 477.0 480.9 488.0 493.6 499.5 506.3 505.5 507.0 506.7 |
| All Houses (recalcula | ted September | 2019) | | S | ource: Halifax |
| % Unemplo | yment | | | | |
| January February March April May July August September October November December December Seasonally adjusted of | 2018 2.3% 2.3% 2.3% 2.4% 2.4% 2.4% 2.5% 2.5% 2.5% 2.5% 2.6% 2.6% 2.6% 2.6% 2.6% | 2019 2.7% 2.8% 2.9% 3.0% 3.0% 3.1% 3.1% 3.2% 3.3% 3.3% - UK | 3.1% 5.2% | 2021 6.5% 6.7% 6.6% 6.2% 5.6% 5.6% 5.2% 5.0% 4.9% | 4.4% 4.2% 4.1% 4.0% 3.9% |
| Overnight S | ONIA | | | | |
| January February March April May June July August September October November December December | 2019 0.70% 0.71% 0.71% 0.71% 0.71% 0.71% 0.71% 0.71% 0.71% 0.71% 0.71% | 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. | 71% 71% 07% 07% 06% 06% 06% 05% 05% 05% | 2021 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% | 2022 0.19% 0.20% 0.45% 0.69% 0.94% 1.19% 1.19% 1.69% 2.19% |

Overnight SONIA- closing rate on first 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

ADMINISTRATION OF ESTATES England & Wales: Interest on General Legacies: 0.05% w.e.f. 1.6.20 (previously 0.1% 6.6.16). 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 2.25%) w.e.f. 22.9.22.

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.

Judgment Debts: High Court (& w.e.f. 1.7.91 County Courts) 8% w.e.f. 1.4.93

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).

Interest in Personal Injury cases: Future Earnings - none. Pain & Suffering - 2%. Special Damages: same as "Special Rate" - see Funds in Court above (½ Special Rate payable from date of accident to date of judgment).

Interest Rate on Confiscation Orders in Crown & Magistrates Courts: same rate

Data specially compiled for LAW SOCIETY GAZETTE by

Courts ENGLISH COURTS

(previously 15% w.e.f. 16.4.85).

as applies to High Court Judgment Debts.

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November 2022

Figures compiled on 21 October 2022