DATA PAGE

Bank Bank Bank Bank Bank Bank Bank Bank	Ase Rate 4.25% 4.50% 4.50% 4.75% 4.50% 5.0% 5.25% 5.50% 5.25% 5.00% 5.25% 5.00% 5.25% 5.00% 4.50% 4.50% 4.50% 4.50% 5.00% 5.25% 5.00% 4.50% 4.50% 4.50% 3.00% 2.00% 1.50% 1.50%	Date 5.2.09 5.3.09 4.8.16 2.11.17 2.8.18 11.3.20 16.12.21 3.2.22 17.3.22 5.5.22 16.6.22 4.8.22 22.9.22 3.11.22 15.12.22	Rate 1.00% 0.50% 0.25% 0.50% 0.25% 0.10% 0.25% 0.10% 0.50% 1.00% 1.25% 1.75% 2.25% 3.00%	
Mautana	Detec	Sour	ce: Barclays	
Mortgag Date 1.7.04 1.9.04 1.9.05 1.9.06 1.2.07 1.6.07 1.8.07 1.8.07 1.1.08 1.3.08 1.5.08 1.11.08 1.12.08 1.12.08 1.12.09	Rate 6.50% 6.75% 6.75% 7.00% 7.25% 7.50% 7.50% 7.50% 7.50% 7.50% 6.50% 6.50% 6.50% 4.75% 4.50%	Date 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 28.11.22 ang Borrowers - So	Rate 4.00% 3.50% 3.74% 3.99% 4.24% 3.74% 3.59% 3.74% 3.99% 4.24% 5.74% 5.24% 5.74% 6.49% urce: Halifax	
Standard annual subscription Special £156.40 (inc UK p&p) 15% discount £133.02 To subscribe call 01603 476100				

FTSE 100 (on last day of month) Dec 19	965 - 1000
Oct 2021 7287.9 May 2022 Nov 2021 7059.4 Jun 2022 Dec 2021 7384.5 Jul 2022 Jan 2022 7464.4 Aug 2022 Feb 2022 7458.3 Sep 2022 Mar 2022 7515.7 Oct 2022 Apr 2022 7544.6 Nov 2022	7607.7 7169.3 7423.4 7284.2 6893.8 7094.5 7573.1

Government Actuarial Tables

Real Yield, Inflation 5%, Over	5 years (FT 16.12.22)
15 December 2022	0.25%
14 December 2022	0.38%
Year ago	-2.42%

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

Retail Price	e Index	(Source (ONS)	1	3 Janua	ry 1987
January	2017 265.5	2018 276.0	2019 283.0	2020 290.6	2021 294.6	2022 317.7
February March	268.4 269.3 270.6	278.1 278.3	285.0 285.1 288.2	292.0 292.6 292.6	296.0 296.9 301.1	320.2 323.5 334.6
April May June	270.6 271.7 272.3	279.7 280.7 281.5	288.2 289.2 289.6	292.0 292.2 292.7	301.9	334.6 337.1 340.0
July August	272.9 274.7	281.7 284.2	289.5 291.7	294.2 293.3 294.3	305.5 307 4	
September October	275.1 275.3	284.1 284.5	291.0 290.4	294.3	305.5 307.4 308.6 312.0 314.3	345.2 347.6 356.2
November December	275.8 278.1	284.6 285.6	291.0 291.9	293.5 295.4	314.3 317.7	358.3
% Annual			,			
January	2017 2.6%	2018 4.0%	2019 2.5% 2.5%	2020 2.7% 2.5%	2021 1.4%	2022 7.8% 8.2%
February March	2.6% 3.2% 3.1% 3.5% 3.5% 3.5% 3.6% 3.9% 3.9%	3.6% 3.3% 3.4% 3.3%	2.5%	2.5% 2.6% 1.5%	1.4%	9.0%
April May June	3.7%	3.3%	2.4% 3.0% 3.0% 2.9%	1.0%	1.5% 2.9% 3.3%	11.1% 11.7% 11.8%
July August	3.6%	3.2%	2.8%	1.6%	3.9% 3.8% 4.8%	12.3%
September October	4 0%	3.3% 3.3%	2.6% 2.4% 2.1%	0.5% 1.1% 1.3%	4.8% 4.9% 6.0%	12.3% 12.6% 14.2%
November December	3.9% 4.1%	3.3% 3.4% 3.2% 3.5% 3.3% 3.3% 3.2% 2.7%	2.1% 2.2% 2.2%	0.9% 1.2%	7.1% 7.5%	14.0%
HM Rever		stoms Ra	tes			
Effective Date	FICIAL RATE	Rate	INC	COME TAX,	ON LATE P CGT, STAM	P DUTY
6.4.14 6.4.15 6.4.17		3.25% 3.00% 2.50%	Effectiv	AND STAMP /e Date	DUIT RESI	Rate
6.4.20 6.4.21		2.25% 2.00%	5.4.22 24.5.2 5.7.22	2		3.25% 3.50% 3.75%
*Benefits in Kind earning £8,500+	 official rat 	mployees e of interest.	23.8.2 11.10	2		4.25% 4.75%
Official rate for loa 3.90% w.e.f. 6.6	6.94; Swiss F:	: 5.50% w.e.f	INC	INTEREST COME TAX,	ON OVERP CGT, STAM	P DUTY
	N UNPAID / O Eritance ta	VERPAID		AND STAMP /e Date	DUTY RESI	Rate
Effective Date		Rate	6.1.09 27.1.0	9		0.75% 0.00%
	3.7 4.2		6.1.09	9 9 2		
Effective Date 5.7.22 23.8.22 11.10.22	3.7 4.2 4.7	Rate 75%/0.50% 25%/0.75% 75%/1.25%	6.1.09 27.1.0 29.9.0 23.8.2	9 9 2		0.00% 0.50% 0.75%
Effective Date 5.7.22 23.8.22 11.10.22 Law Socie	3.7 4.2 4.7 ety Interes	Rate 75%/0.50% 25%/0.75% 75%/1.25% st Rate Rate	6.1.09 27.1.0 29.9.0 23.8.2 11.10. Date	9 9 2 22		0.00% 0.50% 0.75% 1.25%
Effective Date 5.7.22 23.8.22 11.10.22 Law Socie Date 2.8.18 11.3.20 19.3.20	3.7 4.2 4.7 ety Interes	Rate 75%/0.50% 25%/0.75% 75%/1.25% st Rate 4.75% 4.25% 4.10%	6.1.09 27.1.0 29.9.0 23.8.2 11.10. Date 5.5.22 16.6.2 4.8.22	9 9 2 22 22	5 5 5	0.00% 0.50% 0.75% 1.25% Rate .00% .25%
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Effective Date 5.7.22 23.8.22 11.10.22 Law Socie Date 2.8.18 11.3.20 19.3.20 16.12.21 3.2.22 17.3.22	3.7 4.2 4.7 ety Intere:	Rate 75%/0.50% 25%/0.75% 75%/1.25% st Rate A.75% 4.25% 4.10% 4.25% 4.50% 4.50% 4.75%	6.1.09 27.1.0 29.9.0 23.8.2 11.10. Date 5.5.22 16.6.2 4.8.22 22.9.2 3.11.2 15.12	9 9 2 22 22 22 22 22 22 22 22 22 22 22 2	5 5 6 7 7	0.00% 0.50% 0.75% 1.25% Rate 00% .25% .25% .25% .00% .50%
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ENGLISH 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).

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

as applies to High Court Judgment Debts

January 2023 Figures compiled on 16 December 2022

				-	
Average We					
January	2018 £510	2019 £531 £541	2020 £549	2021 £573 £577	2022 £603
February March	£510 £524 £572	£541 £588	£549 £554 £593	£577 £619	£607 £684
April	£515 £511	£534 £532	£529 £525	£576	£604
May June	£511 £517	£532 £537	£525 £528	£573 £575	£597 £612
July	£515	£537 £535	£534	£572	£605
August September	£512 £511 £517	£527 £531 £530	£538 £545 £551	£569 £570 £574	£604 £610
October	£517 £512	£530 £530	£551	£574 £576	£609*
November December	£530	£544	£557 £574	£609	
Whole GB economy arrears *Provisio		Figures a	are £ (sterling	g) and include	bonuses and Source: ONS
% Change	in Averac	ie We	ekly Ear	nings	
5	2018	2019		2021	2022
January	2.8%	4 0%	3 4%		5 3%
February March	2.3% 2.6% 2.6%	3.2% 2.7% 3.6%	0.9%	4.4%	10.5%
April May	2.6%	3.6% 4.0%	-1.0%		4.9% 4.2%
June	2.6% 2.5% 2.0% 3.3% 3.5% 2.8% 4.3%	3.8%	-1.6%	6 8.8%	5.1% 10.5% 4.9% 4.2% 6.5%
July August	3.3%	3.8% 3.9% 3.0%	-0.2%	5.7%	0.0%
September	2.8%	4.0%	26%	5.7% 4.5% 4.2%	6.1% 7.0%* 6.1%*
October November	4.3% 3.4% 3.3%	2.4% 3.3% 2.7%	3.9% 5.2%	3.4%	0.1%
December Whole GB economy			5.6%	6.1%	and arrears
*Provisional	unaujusteu		riguies inc	iuue bonuses	Source: ONS
House Price	e Index				
Date	Ind	ex	Date		Index
February 2021 March 2021	432 439	.7 1	January 2 February		477.0 480.9
April 2021	445	.4	March 20)22	488.0
May 2021 June 2021	451 450	.0	April 202 May 202	2	493.6 499.5
June 2021 July 2021 August 2021 September 2021	452 455	.1	May 202 June 202 July 2022	2	499.5 506.3 505.5
September 2021	433	.1	August 2	022	507.0
October 2021 November 2021	466 470	.0	September 2	er 2022	506.4 504.2
December 2021	475	.9	Novembe	r 2022	492.5
All Houses (recalcula		er 2019)		S	ource: Halifax
% Unemplo	yment				
January	2018 2.3%	2019 2.7%	2020 3.1%		2022 4.6%
February	2.3% 2.3%	2.7%	3.1%	6.7%	4.4%
March April	2.3%	2.8% 2.9%	5.2%	6.6%	4.2% 4.1%
May	2 4%	2.9%	6.6%	6.2%	4 0%
June July	2.4% 2.4%	2.9% 3.0% 3.0%	6.4% 6.6%	6.2% 5.7% 5.6%	3.9% 3.9%
August September	2.5%	3.1%	6.7% 6.6%	5.4%	3.9% 3.9% 3.9%
October	2.5% 2.5% 2.6%	3.2%	6.5%	5.0%	3.9%
November December	2.6% 2.7%	3.1% 3.1% 3.2% 3.3% 3.3%	6.6% 6.5%	4.9% 4.7%	3.9%*
Seasonally adjusted	claimant count	t - UK	*Provisional		Source: ONS
Overnight S				0004	
January	2019 0.70%	2 0	020 .71%	2021 0.05%	2022 0.19% 0.20%
February March	0.70% 0.71%	5 0	.71% .71% .71%	0.05% 0.05%	0.20% 0.45%
April	0.71%	5 0	.07%	0.05%	0.69%
May June	0.71%	0	.07% .07%	0.05%	0.69%
July	0.71% 0.71% 0.71%	Ŏ	.06%	0.05%	0.94% 1.19% 1.19%
August September	0.71%	5 U	.06% .06%	0.05% 0.05%	1.19% 1.69%
October	0.71%	5 0	.05%	0.05%	2.19%
November December	0.71% 0.71%	6 0	.05% .05%	0.05% 0.05%	2.19% 2.93%
Overnight SONIA- clos					

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

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 3.50%) w.e.f. 15.12.22.

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.

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