

Bank Base Rates			
Date	Rate	Date	Rate
7.2.08	5.25%	5.5.22	1.00%
10.4.08	5.00%	16.6.22	1.25%
8.10.08	4.50%	4.8.22	1.75%
6.11.08	3.00%	22.9.22	2.25%
4.12.08	2.00%	3.11.22	3.00%
8.1.09	1.50%	15.12.22	3.50%
5.2.09	1.00%	2.2.23	4.00%
5.3.09	0.50%	23.3.23	4.25%
4.8.16	0.25%	11.5.23	4.50%
2.11.17	0.50%	22.6.23	5.00%
2.8.18	0.75%	3.8.23	5.25%
11.3.20	0.25%	1.8.24	5.00%
19.3.20	0.10%	7.11.24	4.75%
16.12.21	0.25%	6.2.25	4.50%
3.2.22	0.50%	8.5.25	4.25%
17.3.22	0.75%	7.8.25	4.00%

Source: Barclays

Moneyfacts Average Mortgage Rate			
1.1.16	2.85%	1.1.21	2.63%
1.4.16	2.82%	1.4.21	2.68%
1.7.16	2.79%	1.7.21	2.68%
1.10.16	2.65%	1.10.21	2.42%
1.1.17	2.57%	1.1.22	2.52%
1.4.17	2.57%	1.4.22	2.92%
1.7.17	2.50%	1.7.22	3.81%
1.10.17	2.45%	1.10.22	5.25%
1.1.18	2.58%	1.1.23	5.63%
1.4.18	2.63%	1.4.23	5.18%
1.7.18	2.68%	1.7.23	6.17%
1.10.18	2.69%	1.10.23	6.21%
1.1.19	2.71%	1.1.24	5.78%
1.4.19	2.66%	1.4.24	5.65%
1.7.19	2.65%	1.7.24	5.80%
1.10.19	2.59%	1.10.24	5.30%
1.1.20	2.58%	1.1.25	5.40%
1.4.20	2.53%	1.4.25	5.28%
1.7.20	2.14%	1.7.25	5.11%
1.10.20	2.52%	1.10.25	5.02%



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FTSE 100 (on last day of month) Dec 1983 = 1000			
Aug 2024	8376.6	Mar 2025	8582.8
Sep 2024	8236.9	Apr 2025	8494.8
Oct 2024	8110.1	May 2025	8772.3
Nov 2024	8287.3	June 2025	8760.9
Dec 2024	8173.0	July 2025	9132.8
Jan 2025	8674.0	Aug 2025	9187.3
Feb 2025	8809.7	Sep 2025	9350.4

Government Actuarial Tables	
Real Yield, Inflation 5%, Over 5 years (FT 16.10.25)	
14 October 2025	1.61%
13 October 2025	1.61%
Year ago	1.62%

Compulsory Acquisition of Land			
Effective Date	Rate	Effective Date	Rate
1.4.23	3.75%	1.1.25	4.25%
1.7.23	4.50%	1.4.25	4.00%
1.10.23	4.75%	1.7.25	3.75%
1.10.24	4.50%	1.10.25	3.50%
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						
	2020	2021	2022	2023	2024	2025
January	290.6	294.6	317.7	360.3	378.0	391.7
February	292.0	296.0	320.2	364.5	381.0	394.0
March	292.6	296.9	323.5	367.2	383.0	395.3
April	292.6	301.1	334.6	372.8	385.0	402.2
May	292.2	301.9	337.1	375.3	386.4	402.9
June	292.7	304.0	340.0	376.4	387.3	404.5
July	294.2	305.5	343.2	374.2	387.5	406.2
August	293.3	307.4	345.2	376.6	389.9	407.7
September	294.3	308.6	347.6	378.4	388.6	
October	294.3	312.0	356.2	377.8	390.7	
November	293.5	314.3	358.3	377.3	390.9	
December	295.4	317.7	360.4	379.0	392.1	

% Annual Inflation (Source ONS)						
	2020	2021	2022	2023	2024	2025
January	2.7%	1.4%	7.8%	13.4%	4.9%	3.6%
February	2.5%	1.4%	8.2%	13.8%	4.5%	3.4%
March	2.6%	1.5%	9.0%	13.5%	4.3%	3.2%
April	1.5%	2.9%	11.1%	11.4%	3.3%	4.5%
May	1.0%	3.3%	11.1%	11.3%	3.0%	4.3%
June	1.1%	3.9%	11.8%	10.7%	2.9%	4.4%
July	1.6%	3.8%	12.3%	9.0%	3.6%	4.8%
August	0.5%	4.8%	12.3%	9.1%	3.5%	4.6%
September	1.1%	4.9%	12.6%	8.9%	2.7%	
October	1.3%	6.0%	14.2%	6.1%	3.4%	
November	0.9%	7.1%	14.0%	5.3%	3.6%	
December	1.2%	7.5%	13.4%	5.2%	3.5%	

HM Revenue & Customs Rates			
"OFFICIAL RATE"*		INTEREST ON LATE PAID INCOME TAX, CGT, STAMP DUTIES	
Effective Date	Rate	Effective Date	Rate
6.4.21	2.00%	26.11.24	7.25%
6.4.22	2.00%	25.2.25	7.00%
6.4.23	2.25%	6.4.25	8.50%
6.4.24	2.25%	28.5.25	8.25%
6.4.25	3.75%	27.8.25	8.00%
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.			
INTEREST ON UNPAID / OVERPAID INHERITANCE TAX		INTEREST ON OVERPAID INCOME TAX, CGT, STAMP DUTIES	
Effective Date	Rate	Effective Date	Rate
6.4.25	8.50%/3.50%	26.11.24	3.75%
28.5.25	8.25%/3.25%	25.2.25	3.50%
27.8.25	8.00%/3.00%	6.4.25	3.50%
		28.5.25	3.25%
		27.8.25	3.00%

Law Society Interest Rate			
Date	Rate	Date	Rate
3.11.22	7.00%	3.8.23	9.25%
15.12.22	7.50%	1.8.24	9.00%
2.2.23	8.00%	7.11.24	8.75%
23.3.23	8.25%	6.2.25	8.50%
11.5.23	8.50%	8.5.25	8.25%
22.6.23	9.00%	7.8.25	8.00%

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
1.1.24	30.6.24	13.25%	1.1.25	30.6.25	12.75%
1.7.24	31.12.24	13.25%	1.7.25	31.12.25	12.25%
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		Support For Mortgage Interest Loan Rate	
Effective Date	Rate	Effective Date	Rate
10.5.23	2.65%	23.7.24	3.90%
11.12.23	3.16%	28.1.25	4.10%
24.9.24	3.66%	22.7.25	4.50%

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.

COURTS	
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) 4.00% w.e.f. 20.8.25 (previously 4.25% w.e.f. 30.5.25). Basic Rate (payment into court) 3.00% w.e.f. 20.8.25 (previously 3.19% w.e.f. 30.5.25).	
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.	
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: 3.00% w.e.f. 20.8.25 (previously 3.19% w.e.f. 30.5.25). Interest on Fixed Net Sums (for deaths from 1 October 2014): Bank of England rate at date of death (currently 4.00%) w.e.f. 7.8.25.	

Average Weekly Earnings - Total Pay					
	2021	2022	2023	2024	2025
January	£573	£604	£640	£674	£708
February	£577	£608	£651	£686	£726
March	£620	£687	£725	£770	£815
April	£576	£606	£654	£689	£720
May	£573	£598	£645	£681	£712
June	£575	£613	£673	£693	£726
July	£572	£606	£655	£683	£717
August	£569	£605	£648	£679	£721*
September	£570	£611	£657	£688	
October	£575	£612	£649	£702	
November	£577	£624	£657	£699	
December	£611	£645	£683	£722	

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

% Change in Average Weekly Earnings					
	2021	2022	2023	2024	2025
January	4.4%	5.5%	5.8%	5.4%	5.1%
February	4.2%	5.4%	6.9%	5.5%	5.7%
March	4.4%	10.8%	5.6%	6.2%	5.9%
April	8.9%	5.3%	7.9%	5.4%	4.6%
May	9.1%	4.2%	8.0%	5.6%	4.6%
June	8.9%	6.6%	9.9%	2.9%	4.8%
July	7.2%	5.9%	8.1%	4.2%	5.0%
August	5.8%	6.2%	7.2%	4.7%	6.1%*
September	4.6%	7.1%	7.6%	4.7%	
October	4.4%	6.5%	5.9%	8.3%	
November	3.6%	8.1%	5.4%	6.3%	
December	6.3%	5.7%	5.8%	5.7%	

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

House Price Index			
Date	Index	Date	Index
December 2023	495.8	November 2024	513.6
January 2024	501.1	December 2024	512.5
February 2024	500.4	January 2025	515.3
March 2024	497.7	February 2025	514.3
April 2024	498.1	March 2025	512.0
May 2024	498.9	April 2025	513.5
June 2024	499.0	May 2025	511.8
July 2024	502.2	June 2025	512.4
August 2024	505.3	July 2025	514.6
September 2024	507.4	August 2025	516.2
October 2024	507.6	September 2025	514.2

All Houses (recalculated September 2019) Source: Halifax

% Unemployment					
	2021	2022	2023	2024	2025
January	6.9%	4.8%	4.0%	4.1%	4.5%
February	7.1%	4.6%	4.0%	4.1%	4.5%
March	7.0%	4.5%	4.0%	4.1%	4.5%
April	6.9%	4.3%	4.1%	4.2%	4.4%
May	6.6%	4.2%	4.0%	4.2%	4.5%
June	6.1%	4.1%	4.1%	4.3%	4.4%
July	6.0%	4.1%	4.1%	4.6%	4.3%
August	5.7%	4.1%	4.0%	4.6%	4.3%
September	5.5%	4.1%	4.0%	4.6%	4.4%*
October	5.3%	4.0%	4.1%	4.6%	
November	5.1%	4.1%	4.1%	4.5%	
December	4.9%	4.1%	4.1%	4.5%	

Seasonally adjusted claimant count - UK *Provisional Source: ONS

Overnight SONIA				
	2022	2023	2024	2025
January	0.19%	3.43%	5.19%	4.70%
February	0.20%	3.43%	5.19%	4.70%
March	0.45%	3.93%	5.19%	4.46%
April	0.69%	4.18%	5.20%	4.45%
May	0.69%	4.18%	5.20%	4.46%
June	0.94%	4.43%	5.20%	4.21%
July	1.19%	4.93%	5.20%	4.22%
August	1.19%	4.93%	4.95%	4.22%
September	1.69%	5.19%	4.95%	3.97%
October	2.19%	5.19%	4.95%	3.97%
November	2.19%	5.19%	4.95%	
December	2.93%	5.19%	4.70%	

Overnight SONIA- closing rate on first day of month