DATA PAGE

December 2026

Figures compiled on 19 November 2026

Bank Base Rates

Date	Rate	Date	Rate
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%
5.5.22	1.00%	18.12.25	3.75%
16.6.22	1.25%	5.11.26	4.00%

Source: Barclays

Moneyfacts Average New Mortgage Rate

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%
1.1.21	2.63%	1.1.26	4.87%
1.4.21	2.68%	1.4.26	5.72%
1.7.21	2.68%	1.7.26	5.47%
1.10.21	2.42%	1.10.26	5.83%



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FTSE 100 (on last day of month) Dec 1983 = 1000

Sep 2025	9350.4	Apr 2026	10378.8
Oct 2025	9717.2	May 2026	10409.3
Nov 2025	9720.5	June 2026	10497.1
Dec 2025	9931.3	July 2026	10868.1
Jan 2026	10223.5	Aug 2026	10824.3
Feb 2026	10910.6	Sep 2026	10606.0
Mar 2026	10176.5	Oct 2026	10729.8

Government Actuarial Tables

Real Yield, Inflation 5%, Over 5 years (FT 19.11.26)

18 November 2026	2.38%
17 November 2026	2.42%
Year ago	1.88%

Compulsory Acquisition of Land

Effective Date	Rate	Effective Date	Rate
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%
1.1.25	4.25%	1.1.26	3.25%

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

Retail Price Index *(Source ONS)* 13 January 1987

	2021	2022	2023	2024	2025	2026
January	294.6	317.7	360.3	378.0	391.7	406.4
February	296.0	320.2	364.5	381.0	394.0	408.2
March	296.9	323.5	367.2	383.0	395.3	411.4
April	301.1	334.6	372.8	385.0	402.2	414.4
May	301.9	337.1	375.3	386.4	402.9	415.3
June	304.0	340.0	376.4	387.3	404.5	416.5
July	305.5	343.2	374.2	387.5	406.2	419.1
August	307.4	345.2	376.6	389.9	407.7	421.6
September	308.6	347.6	378.4	388.6	406.1	422.1
October	312.0	356.2	377.8	390.7	407.4	424.5
November	314.3	358.3	377.3	390.9	405.6	
December	317.7	360.4	379.0	392.1	408.5	

% Annual Inflation *(Source ONS)*

	2021	2022	2023	2024	2025	2026
January	1.4%	7.8%	13.4%	4.9%	3.6%	3.8%
February	1.4%	8.2%	13.8%	4.5%	3.4%	3.6%
March	1.5%	9.0%	13.5%	4.3%	3.2%	4.1%
April	2.9%	11.1%	11.4%	3.3%	4.5%	3.0%
May	3.3%	11.7%	11.3%	3.0%	4.3%	3.1%
June	3.9%	11.8%	10.7%	2.9%	4.4%	3.0%
July	3.8%	12.3%	9.0%	3.6%	4.8%	3.2%
August	4.8%	12.3%	9.1%	3.5%	4.6%	3.4%
September	4.9%	12.6%	8.9%	2.7%	4.5%	3.9%
October	6.0%	14.2%	6.1%	3.4%	4.3%	4.2%
November	7.1%	14.0%	5.3%	3.6%	3.8%	
December	7.5%	13.4%	5.2%	3.5%	4.2%	

HM Revenue & Customs Rates

"OFFICIAL RATE"*

Effective Date	Rate
6.4.21	2.00%
6.4.22	2.00%
6.4.23	2.25%
6.4.24	2.25%
6.4.25	3.75%

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

Effective Date	Rate
28.5.25	8.25%/3.25%
27.8.25	8.00%/3.00%
9.1.26	7.75%/2.75%

INTEREST ON LATE PAID INCOME TAX, CGT, STAMP DUTIES

Effective Date	Rate
25.2.25	7.00%
6.4.25	8.50%
28.5.25	8.25%
27.8.25	8.00%
9.1.26	7.75%

INTEREST ON OVERPAID INCOME TAX, CGT, STAMP DUTIES

Effective Date	Rate
25.2.25	3.50%
6.4.25	3.50%
28.5.25	3.25%
27.8.25	3.00%
9.1.26	2.75%

Law Society Interest Rate

Date	Rate	Date	Rate
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%
3.8.23	9.25%	18.12.25	7.75%
1.8.24	9.00%	5.11.26	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
1.1.25	30.6.25	12.75%	1.1.26	30.6.26	11.75%
1.7.25	31.12.25	12.25%	1.7.26	31.12.26	11.75%

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
10.5.23	2.65%
11.12.23	3.16%
24.9.24	3.66%

Support For Mortgage Interest Loan Rate

Effective Date	Rate
22.7.25	4.50%
27.1.26	4.60%
27.7.26	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.

Average Weekly Earnings - Total Pay

	2022	2023	2024	2025	2026
January	£604	£640	£674	£708	£740
February	£608	£651	£686	£726	£753
March	£687	£725	£770	£815	£855
April	£606	£654	£689	£721	£755
May	£598	£645	£681	£712	£738
June	£613	£673	£693	£726	£757
July	£606	£655	£683	£717	£745
August	£605	£648	£679	£722	£738
September	£611	£657	£688	£721	£745*
October	£612	£649	£702	£724	
November	£624	£657	£699	£718	
December	£645	£683	£722	£742	

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

% Change in Average Weekly Earnings

	2022	2023	2024	2025	2026
January	5.5%	5.8%	5.4%	5.1%	4.5%
February	5.4%	6.9%	5.5%	5.7%	3.8%
March	10.8%	5.6%	6.2%	5.9%	4.9%
April	5.3%	7.9%	5.4%	4.6%	4.7%
May	4.2%	8.0%	5.6%	4.6%	3.6%
June	6.6%	9.9%	2.9%	4.8%	4.3%
July	5.9%	8.1%	4.2%	5.0%	3.9%
August	6.2%	7.2%	4.7%	6.3%	2.2%
September	7.1%	7.6%	4.7%	4.8%	3.3%*
October	6.5%	5.9%	8.3%	3.2%	
November	8.1%	5.4%	6.3%	2.8%	
December	5.7%	5.8%	5.7%	2.9%	

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

House Price Index

Date	Index	Date	Index
January 2025	512.4	December 2025	513.8
February 2025	512.8	January 2026	517.8
March 2025	512.7	February 2026	519.1
April 2025	514.1	March 2026	516.6
May 2025	512.7	April 2026	516.0
June 2025	513.0	May 2026	515.3
July 2025	515.3	June 2026	516.3
August 2025	515.6	July 2026	515.9
September 2025	514.9	August 2026	514.6
October 2025	517.1	September 2026	514.2
November 2025	516.5	October 2026	510.9

All Houses (recalculated September 2019) Source: Lloyds Bank

% Unemployment

	2022	2023	2024	2025	2026
January	4.8%	4.0%	4.1%	4.5%	4.3%
February	4.6%	3.9%	4.1%	4.5%	4.3%
March	4.5%	4.0%	4.1%	4.5%	4.4%
April	4.3%	4.1%	4.1%	4.4%	4.4%
May	4.2%	4.0%	4.2%	4.4%	4.4%
June	4.1%	4.1%	4.3%	4.4%	4.3%
July	4.1%	4.1%	4.6%	4.3%	4.4%
August	4.1%	4.0%	4.6%	4.3%	4.4%
September	4.1%	4.0%	4.6%	4.3%	4.5%*
October	4.0%	4.1%	4.6%	4.3%	
November	4.1%	4.1%	4.5%	4.3%	
December	4.1%	4.1%	4.5%	4.3%	

Seasonally adjusted claimant count - UK *Provisional Source: ONS

Overnight SONIA

	2023	2024	2025	2026
January	3.43%	5.19%	4.70%	3.72%
February	3.43%	5.19%	4.70%	3.72%
March	3.93%	5.19%	4.46%	3.73%
April	4.18%	5.20%	4.45%	3.73%
May	4.18%	5.20%	4.46%	3.73%
June	4.43%	5.20%	4.21%	3.73%
July	4.93%	5.20%	4.22%	3.73%
August	4.93%	4.95%	4.22%	3.73%
September	5.19%	4.95%	3.97%	3.73%
October	5.19%	4.95%	3.97%	3.73%
November	5.19%	4.95%	3.97%	3.74%
December	5.19%	4.70%	3.97%	

Overnight SONIA- closing rate on first day of month

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) 3.75% w.e.f. 9.1.26 (previously 4.00% w.e.f. 20.8.25). Basic Rate (payment into court) 2.81% w.e.f. 9.1.26 (previously 3.00% w.e.f. 20.8.25).

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: 2.81% w.e.f. 9.1.26 (previously 3.00% w.e.f. 20.8.25). 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. 5.11.26.

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