

Bank Base Rates

Date	Rate	Date	Rate
4.11.99	5.50%	5.8.04	4.75%
13.1.00	5.75%	4.8.05	4.50%
10.2.00	6.00%	3.8.06	4.75%
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%
17.03.03	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%

Source: Barclays

Mortgage Rates

Date	Rate	Date	Rate
1.3.01	7.50%	1.9.06	6.75%
1.5.01	7.25%	1.12.06	7.00%
1.6.01	7.00%	1.2.07	7.25%
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%

Existing Borrowers - Source: Halifax

Retail Price Index (Source ONS) 13 January 1987

	2008	2009	2010	2011	2012	2013
January	209.8	210.1	217.9	229.0	238.0	245.8
February	211.4	211.4	219.2	231.3	239.9	247.6
March	212.1	211.3	220.7	232.5	240.8	248.7
April	214.0	211.5	222.8	234.4	242.5	249.5
May	215.1	212.8	223.6	235.2	242.4	250.0
June	216.8	213.4	224.1	235.2	241.8	249.7
July	216.5	213.4	223.6	234.7	242.1	249.7
August	217.2	214.4	224.5	236.1	243.0	251.0
September	218.4	215.3	225.3	237.9	244.2	
October	217.7	216.0	225.8	238.0	245.6	
November	216.0	216.6	226.8	238.5	245.6	
December	212.9	218.0	228.4	239.4	246.8	

% Annual Inflation (Source ONS)

	2008	2009	2010	2011	2012	2013
January	4.1%	0.1%	3.7%	5.1%	3.9%	3.3%
February	4.1%	0.0%	3.7%	5.5%	3.7%	3.2%
March	3.8%	-0.4%	4.4%	5.3%	3.6%	3.3%
April	4.2%	-1.2%	5.3%	5.2%	3.5%	2.9%
May	4.3%	-1.1%	5.1%	5.2%	3.1%	3.1%
June	4.6%	-1.6%	5.0%	5.0%	2.8%	3.3%
July	5.0%	-1.4%	4.8%	5.0%	3.2%	3.1%
August	4.8%	-1.3%	4.7%	5.2%	2.9%	3.3%
September	5.0%	-1.4%	4.6%	5.6%	2.6%	
October	4.2%	-0.8%	4.5%	5.4%	3.2%	
November	3.0%	0.3%	4.7%	5.2%	3.0%	
December	0.9%	2.4%	4.8%	4.8%	3.1%	

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
6.3.99	6.25%	6.12.08	5.50%
6.1.02	5.00%	6.1.09	4.50%
6.4.07	6.25%	27.1.09	3.50%
1.3.09	4.75%	24.3.08	2.50%
6.4.10	4.00%	29.9.09	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
27.1.09	1.00%/1.00%	6.11.08	2.25%
24.3.09	0.00%/0.00%	6.12.08	1.50%
29.9.09	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
11.1.07	9.25%	8.10.08	8.50%
10.5.07	9.50%	6.11.08	7.00%
5.7.07	9.75%	4.12.08	6.00%
6.12.07	9.50%	8.1.09	5.50%
7.2.08	9.25%	5.2.09	5.00%
10.4.08	9.00%	5.3.09	4.50%

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
1.1.12	30.6.12	8.50%	1.1.13	30.6.13	8.50%
1.7.12	30.12.12	8.50%	1.7.13	30.12.13	8.50%

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
17.12.06	6.58%	12.8.07	7.33%	18.5.08	6.58%
18.2.07	6.83%	13.1.08	7.08%	16.11.08	6.08%
17.6.07	7.08%	16.3.08	6.83%	1.10.10	3.63%

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 13 weeks.

Courts

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) 0.3% w.e.f. 1.7.09 (previously 1% w.e.f. 1.6.09).		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 (½ 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: 0.3% w.e.f. 1.7.09 (previously 1% w.e.f. 1.6.09). Interest on Statutory Legacies: 6% w.e.f. 1.10.83 (previously 7% w.e.f. 15.9.77).	

Average Weekly Earnings - Total Pay

	2008	2009	2010	2011	2012	2013
January	£452	£444	£447	£466	£466	£471
February	£485	£457	£481	£486	£488	£491
March	£473	£467	£498	£510	£515	£511
April	£433	£440	£442	£453	£464	£484
May	£434	£438	£443	£453	£461	£471
June	£437	£442	£447	£467	£473	£478
July	£437	£435	£443	£457	£464	£467*
August	£434	£432	£441	£450	£461	
September	£430	£434	£444	£452	£460	
October	£430	£433	£442	£451	£457	
November	£430	£433	£443	£452	£458	
December	£444	£447	£453	£462	£468	

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

% Change in Average Weekly Earnings

	2009	2010	2011	2012	2013
January	-1.7%	0.6%	4.3%	0.1%	1.1%
February	-5.7%	5.2%	1.0%	0.5%	0.7%
March	-1.1%	6.6%	2.4%	0.9%	-0.7%
April	1.7%	0.4%	2.5%	2.4%	4.4%
May	0.9%	1.1%	2.4%	1.8%	2.0%
June	1.1%	2.1%	3.4%	1.4%	1.0%
July	0.3%	1.8%	3.1%	1.6%	0.7%*
August	0.3%	2.1%	2.1%	2.3%	
September	0.9%	2.3%	1.8%	1.8%	
October	0.7%	2.1%	2.1%	1.3%	
November	0.8%	2.1%	2.0%	1.3%	
December	0.7%	1.3%	2.0%	1.3%	

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

House Price Index

	2009	2010	2011	2012	2013
January	517.2	535.7	522.6	514.2	519.8
February	515.3	537.2	523.3	514.3	524.3
March	508.3	543.1	524.8	528.9	530.6
April	508.6	552.7	525.3	521.7	540.6
May	520.7	547.6	525.4	523.6	543.2
June	514.0	538.5	529.6	528.3	550.8
July	520.1	544.8	533.1	526.3	556.7
August	524.1	546.6	524.6	518.5	550.5
September	533.5	529.6	525.5	519.3	
October	535.4	534.9	531.8	517.2	
November	536.0	528.4	520.4	521.1	
December	541.3	522.7	510.7	524.0	

All Houses (January 1983 = 100) Source: Halifax

% Unemployment

	2009	2010	2011	2012	2013
January	3.8%	4.9%	4.5%	4.8%	4.6%
February	4.2%	4.8%	4.5%	4.8%	4.6%
March	4.4%	4.7%	4.5%	4.8%	4.6%
April	4.6%	4.7%	4.5%	4.7%	4.5%
May	4.7%	4.6%	4.6%	4.8%	4.5%
June	4.8%	4.5%	4.7%	4.8%	4.4%
July	4.8%	4.4%	4.8%	4.7%	4.3%
August	4.8%	4.4%	4.8%	4.7%	4.2%*
September	4.9%	4.4%	4.9%	4.7%	
October	4.9%	4.4%	4.9%	4.7%	
November	4.9%	4.4%	4.9%	4.7%	
December	4.8%	4.4%	4.9%	4.6%	

Seasonally adjusted claimant count - UK *Provisional Source: ONS

LIBOR

	2010	2011	2012	2013
January	0.62%	0.77%	1.08%	0.51%
February	0.64%	0.80%	1.06%	0.51%
March	0.65%	0.82%	1.03%	0.51%
April	0.68%	0.82%	1.01%	0.50%
May	0.71%	0.83%	0.99%	0.51%
June	0.73%	0.83%	0.90%	0.51%
July	0.75%	0.83%	0.74%	0.51%
August	0.73%	0.89%	0.68%	0.52%
September	0.73%	0.95%	0.60%	
October	0.74%	0.99%	0.53%	
November	0.74%	1.04%	0.52%	
December	0.76%	1.08%	0.52%	

3 MONTH INTERBANK - closing rate on last day of month



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

Jul 2012	5635.3	Feb 2013	6360.8
Aug 2012	5711.5	Mar 2013	6411.7
Sep 2012	5742.1	Apr 2013	6430.1
Oct 2012	5782.7	May 2013	6583.1
Nov 2012	5866.8	Jun 2013	6215.5
Dec 2012	5897.8	Jul 2013	6621.1
Jan 2013	6276.9	Aug 2013	6412.9

Government Actuarial Tables

Real Yield, Inflation 5%, Over 5 years (FT 19.9.13)	
18 Sep 2013	0.09%
17 Sep 2013	0.07%
Year ago	0.03%

Compulsory Acquisition of Land

Effective Date	Rate	Effective Date	Rate
2.4.07	4.75%	31.3.08	4.75%
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%

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

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