

DATA PAGE

Jan 2017

Figures compiled on 19 Jan 2017

Bank Base Rates

Date	Rate	Date	Rate
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%
10.7.03	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%
5.8.04	4.75%	4.8.16	0.25%

Source: Barclays

Mortgage Rates

Date	Rate	Date	Rate
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%
1.9.06	6.75%	1.10.16	3.74%

Existing Borrowers - Source: Halifax



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

Nov 2015	6356.1	Jun 2016	6504.3
Dec 2015	6242.5	Jul 2016	6724.4
Jan 2016	6083.7	Aug 2016	6781.9
Feb 2016	6097.1	Sep 2016	6899.3
Mar 2016	6174.9	Oct 2016	6954.2
Apr 2016	6241.9	Nov 2016	6783.8
May 2016	6230.8	Dec 2016	7142.8

Government Actuarial Tables

Real Yield, Inflation 5%, Over 5 years (FT 19.1.17)	
18 Jan 2017	-1.63%
17 Jan 2017	-1.62%
Year ago	-0.83%

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

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.

Data specially compiled for LAW SOCIETY'S GAZETTE by www.moneyfactsgroup.co.uk

The UK's largest provider of savings and mortgage data

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Retail Price Index (Source ONS) 13 January 1987

	2011	2012	2013	2014	2015	2016
January	229.0	238.0	245.8	252.6	255.4	258.8
February	231.3	239.9	247.6	254.2	256.7	260.0
March	232.5	240.8	248.7	254.8	257.1	261.1
April	234.4	242.5	249.5	255.7	258.0	261.4
May	235.2	242.4	250.0	255.9	258.5	262.1
June	235.2	241.8	249.7	256.3	258.9	263.1
July	234.7	242.1	249.7	256.0	258.6	263.4
August	236.1	243.0	251.0	257.0	259.8	264.4
September	237.9	244.2	251.9	257.6	259.6	264.9
October	238.0	245.6	251.9	257.7	259.5	264.8
November	238.5	245.6	252.1	257.1	259.8	265.5
December	239.4	246.8	253.4	257.5	260.6	267.1

% Annual Inflation (Source ONS)

	2011	2012	2013	2014	2015	2016
January	5.1%	3.9%	3.3%	2.8%	1.1%	1.3%
February	5.5%	3.7%	3.2%	2.7%	1.0%	1.3%
March	5.3%	3.6%	3.3%	2.5%	0.9%	1.6%
April	5.2%	3.5%	2.9%	2.5%	0.9%	1.3%
May	5.2%	3.1%	3.1%	2.4%	1.0%	1.4%
June	5.0%	2.8%	3.3%	2.6%	1.0%	1.6%
July	5.0%	3.2%	3.1%	2.5%	1.0%	1.9%
August	5.2%	2.9%	3.3%	2.4%	1.1%	1.8%
September	5.6%	2.6%	3.2%	2.3%	0.8%	2.0%
October	5.4%	3.2%	2.6%	2.3%	0.7%	2.0%
November	5.2%	3.0%	2.6%	2.0%	1.1%	2.2%
December	4.8%	3.1%	2.7%	1.6%	1.2%	2.5%

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
6.4.07	6.25%	6.1.09	4.50%
1.3.09	4.75%	27.1.09	3.50%
6.4.10	4.00%	24.3.08	2.50%
6.4.14	3.25%	29.9.09	3.00%
6.4.15	3.00%	23.8.16	2.75%

*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 OVERPAID INCOME TAX, CGT, STAMP DUTY AND STAMP DUTY RESERVE		INTEREST ON UNPAID / OVERPAID INHERITANCE TAX	
Effective Date	Rate	Effective Date	Rate
6.11.08	2.25%	6.11.08	2.25%
6.12.08	1.50%	6.12.08	1.50%
6.1.09	0.75%	6.1.09	0.75%
27.1.09	0.00%	27.1.09	0.00%
29.9.09	0.50%	29.9.09	0.50%

Law Society Interest Rate

Date	Rate	Date	Rate
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%
8.10.08	8.50%	4.8.16	4.25%

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
1.7.15	31.12.15	8.50%	1.7.16	31.12.16	8.50%
1.1.16	30.6.16	8.50%	1.1.17	30.6.17	8.25%

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 Rate

Effective Date	Rate	Effective Date	Rate	Effective Date	Rate
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%
12.8.07	7.33%	18.5.08	6.58%	6.7.15	3.12%

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 39 weeks.

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) 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).

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: 0.3% w.e.f. 1.7.09 (previously 1% 1.6.09). 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 0.25%) w.e.f. 4.8.16.

Average Weekly Earnings - Total Pay

	2011	2012	2013	2014	2015	2016
January	£466	£466	£470	£478	£485	£498
February	£485	£487	£490	£502	£505	£510
March	£510	£514	£510	£520	£543	£555
April	£452	£463	£484	£478	£491	£506
May	£453	£461	£470	£473	£487	£498
June	£466	£472	£477	£480	£490	£502
July	£456	£464	£468	£471	£488	£500
August	£449	£460	£463	£467	£482	£492
September	£451	£459	£463	£470	£480	£492
October	£451	£456	£461	£471	£480	£494
November	£451	£457	£460	£469	£479	£492*
December	£461	£467	£476	£488	£497	

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

% Change in Average Weekly Earnings

	2012	2013	2014	2015	2016
January	0.0%	1.0%	1.6%	1.4%	2.7%
February	0.4%	0.6%	2.5%	0.5%	1.1%
March	0.8%	-0.7%	1.9%	4.4%	2.2%
April	2.4%	4.4%	-1.2%	2.8%	2.9%
May	1.8%	2.0%	0.7%	2.8%	2.3%
June	1.4%	1.0%	0.6%	2.1%	2.3%
July	1.6%	0.9%	0.6%	3.6%	2.6%
August	2.3%	0.7%	0.9%	3.2%	2.1%
September	1.7%	0.9%	1.5%	2.0%	2.6%
October	1.3%	1.1%	2.0%	1.9%	2.9%
November	1.3%	0.7%	1.8%	2.1%	2.8%*
December	1.3%	1.8%	2.7%	1.8%	

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

House Price Index

	2012	2013	2014	2015	2016
January	514.2	519.8	560.2	615.3	680.0
February	514.3	524.3	577.4	615.4	667.8
March	528.9	530.6	575.6	620.0	688.9
April	521.7	540.6	577.5	642.6	692.9
May	523.6	543.2	601.2	643.0	699.1
June	528.3	550.8	603.1	659.9	717.8
July	526.3	556.7	614.0	657.1	708.6
August	518.5	550.5	602.0	665.6	692.5
September	519.3	553.1	603.5	656.3	692.5
October	517.2	558.5	600.4	660.6	701.0
November	521.1	565.3	606.9	659.2	702.1
December	524.0	553.6	600.2	660.2	704.7

All Houses (January 1983 = 100) Source: Halifax

% Unemployment

	2012	2013	2014	2015	2016
January	4.8%	4.6%	3.6%	2.5%	2.1%
February	4.8%	4.6%	3.5%	2.4%	2.1%
March	4.8%	4.6%	3.4%	2.3%	2.2%
April	4.7%	4.5%	3.3%	2.3%	2.2%
May	4.8%	4.5%	3.2%	2.3%	2.2%
June	4.8%	4.4%	3.1%	2.3%	2.2%
July	4.7%	4.3%	3.0%	2.3%	2.2%
August	4.7%	4.2%	2.9%	2.3%	2.3%
September	4.7%	4.0%	2.8%	2.3%	2.3%
October	4.7%	3.9%	2.8%	2.3%	2.3%
November	4.7%	3.8%	2.7%	2.3%	2.3%
December	4.6%	3.7%	2.6%	2.2%	2.3%*

Seasonally adjusted claimant count - UK *Provisional Source: ONS

LIBOR

	2013	2014	2015	2016
January	0.51%	0.52%	0.56%	0.59%
February				