# DATA PAGE

Bank Ba	ase Rates		
Date	Rate	Date	Rate
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 6.2.03	4.00% 3.75%	10.4.08 8.10.08	5.00% 4.50%
0.2.03 10.7.03	3.75%	6.11.08	4.50%
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%
4.8.05	4.50%	2.11.17	0.50%
3.8.06	4.75%	2.8.18	0.75%
		Sou	irce: Barclays
Mortga	ge Rates	Sou	irce: Barclays
Date	Rate	Date	Rate
Date 1.9.01	Rate 6.75%	<b>Date</b> 1.6.07	<b>Rate</b> 7.50%
<b>Date</b> 1.9.01 1.10.01	Rate 6.75% 6.50%	<b>Date</b> 1.6.07 1.8.07	<b>Rate</b> 7.50% 7.75%
<b>Date</b> 1.9.01 1.10.01 1.11.01	<b>Rate</b> 6.75% 6.50% 6.25%	<b>Date</b> 1.6.07 1.8.07 1.1.08	<b>Rate</b> 7.50% 7.75% 7.50%
<b>Date</b> 1.9.01 1.10.01 1.11.01 1.12.01	Rate 6.75% 6.50% 6.25% 5.75%	<b>Date</b> 1.6.07 1.8.07 1.1.08 1.3.08	<b>Rate</b> 7.50% 7.75% 7.50% 7.25%
Date 1.9.01 1.10.01 1.11.01 1.12.01 1.3.03	Rate 6.75% 6.50% 6.25% 5.75% 5.65%	<b>Date</b> 1.6.07 1.8.07 1.1.08 1.3.08 1.5.08	Rate 7.50% 7.75% 7.50% 7.25% 7.00%
Date 1.9.01 1.10.01 1.11.01 1.12.01 1.3.03 1.8.03	Rate 6.75% 6.50% 6.25% 5.75% 5.65% 5.50%	<b>Date</b> 1.6.07 1.8.07 1.1.08 1.3.08 1.5.08 1.11.08	Rate 7.50% 7.75% 7.50% 7.25% 7.00% 6.50%
Date 1.9.01 1.10.01 1.11.01 1.12.01 1.3.03 1.8.03 1.12.03	Rate 6.75% 6.50% 6.25% 5.75% 5.65% 5.50% 5.75%	<b>Date</b> 1.6.07 1.8.07 1.1.08 1.3.08 1.5.08 1.11.08 1.12.08	Rate 7.50% 7.75% 7.50% 7.25% 7.00% 6.50% 5.00%
Date 1.9.01 1.10.01 1.11.01 1.12.01 1.3.03 1.8.03 1.12.03 1.3.04	Rate 6.75% 6.50% 6.25% 5.75% 5.65% 5.50% 5.75% 6.00%	Date 1.6.07 1.8.07 1.1.08 1.3.08 1.5.08 1.11.08 1.12.08 1.12.08 1.1.09	Rate 7.50% 7.75% 7.50% 7.25% 7.00% 6.50% 5.00% 4.75%
Date 1.9.01 1.10.01 1.11.01 1.12.01 1.3.03 1.8.03 1.12.03	Rate 6.75% 6.50% 6.25% 5.75% 5.65% 5.50% 5.75%	<b>Date</b> 1.6.07 1.8.07 1.1.08 1.3.08 1.5.08 1.11.08 1.12.08	Rate 7.50% 7.75% 7.50% 7.25% 7.00% 6.50% 5.00%
Date 1.9.01 1.10.01 1.11.01 1.12.01 1.3.03 1.8.03 1.12.03 1.3.04 1.6.04 1.7.04 1.9.04	Rate 6.75% 6.50% 6.25% 5.65% 5.65% 5.50% 6.00% 6.25% 6.50% 6.50% 6.75%	Date 1.6.07 1.8.07 1.1.08 1.3.08 1.5.08 1.11.08 1.12.08 1.12.09 1.2.09 1.3.09 1.4.09	Rate 7.50% 7.75% 7.50% 7.25% 7.00% 6.50% 5.00% 4.75% 4.50% 4.00% 3.50%
Date 1.9.01 1.10.01 1.11.01 1.12.01 1.3.03 1.8.03 1.12.03 1.3.04 1.6.04 1.7.04 1.9.04 1.9.05	Rate 6.75% 6.50% 6.25% 5.65% 5.65% 5.50% 5.75% 6.00% 6.25% 6.50% 6.75% 6.50%	Date 1.6.07 1.8.07 1.1.08 1.3.08 1.5.08 1.11.08 1.12.08 1.12.08 1.12.09 1.2.09 1.3.09 1.4.09 4.1.11	Rate 7.50% 7.75% 7.25% 7.00% 6.50% 5.00% 4.75% 4.50% 4.00% 3.50% 3.99%
Date 1.9.01 1.10.01 1.11.01 1.12.01 1.3.03 1.8.03 1.12.03 1.3.04 1.6.04 1.7.04 1.9.05 1.9.06	Rate 6.75% 6.50% 6.25% 5.75% 5.50% 5.75% 6.00% 6.25% 6.50% 6.75% 6.50% 6.75%	Date 1.6.07 1.8.07 1.1.08 1.3.08 1.5.08 1.11.08 1.12.08 1.12.09 1.2.09 1.3.09 1.4.09 4.1.11 1.10.16	Rate 7.50% 7.75% 7.25% 7.20% 6.50% 5.00% 4.75% 4.50% 4.00% 3.50% 3.99% 3.74%
Date 1.9.01 1.10.01 1.11.01 1.12.01 1.3.03 1.8.03 1.12.03 1.3.04 1.6.04 1.7.04 1.9.04 1.9.05	Rate 6.75% 6.50% 6.25% 5.65% 5.65% 5.50% 5.75% 6.00% 6.25% 6.50% 6.75% 6.50%	Date 1.6.07 1.8.07 1.1.08 1.3.08 1.5.08 1.11.08 1.12.08 1.12.08 1.12.09 1.2.09 1.3.09 1.4.09 4.1.11	Rate 7.50% 7.75% 7.25% 7.00% 6.50% 5.00% 4.75% 4.50% 4.00% 3.50% 3.99%

Existing Donowers - Source. Haina/	Existing Borrowers - So	ource: Halifax
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FTSE 100 (	on last day of	month) Dec 198	33 = 1000			
Sep 2017 Oct 2017 Nov 2017 Dec 2017 Jan 2018 Feb 2018 Mar 2018	7372.8 7493.1 7326.7 7687.8 7533.6 7231.9 7056.6	Apr 2018 May 2018 Jun 2018 Jul 2018 Aug 2018 Sep 2018 Oct 2018	7509.3 7678.2 7636.9 7748.8 7432.4 7510.2 7128.1			

## Government Actuarial Tables

Real Yield, Inflation 5%, Over	5 years (FT 15.11.18)
14 November 2018	-1.56%
13 November 2018	-1.56%
Year ago	-1.63%

Compulsory Acquisition of Land						
Effective	e Rate Effective Ra					
Date			Date			
2.7.07	5.00%		30.6.08	4.	50%	
1.10.07	5.25%		31.12.08	81.	50%	
31.12.07	5.00%		31.3.09	0.	00%	
31.3.08	4.75%		30.9.18	0.	25%	
Rate of Compensa			entry	S.32	Land	

Retail Prid	e Index_	(Source O	NS)	1	3 Janua	ırv 198 <sup>.</sup>
Jauary February March April May June	<b>2013</b> 245.8 247.6 248.7 249.5 250.0 249.7	<b>2014</b> 252.6 254.2 254.8 255.7 255.9 256.3	<b>2015</b> 255.4 256.7 257.1 258.0 258.5 258.5 258.9	<b>2016</b> 258.8 260.0 261.1 261.4 262.1 263.1	<b>2017</b> 265.5 268.4 269.3 270.6 271.7 272.3	<b>2018</b> 276.0 278.1 278.3 279.7 280.7 281.5
July August September October November December	249.7 249.7 251.0 251.9 251.9 252.1 253.4	250.3 256.0 257.0 257.6 257.7 257.1 257.5	258.6 259.8 259.6 259.5 259.5 259.8 260.6	263.1 263.4 264.4 264.9 264.8 265.5 267.1	272.3 272.9 274.7 275.1 275.3 275.8 278.1	281.5 281.7 284.2 284.1 284.5
% Annual		(Source (	ONS)			
January February March April May June July August September October November December	<b>2013</b> 3.3% 3.2% 2.9% 3.1% 3.3% 3.1% 3.3% 2.6% 2.6% 2.7%	<b>2014</b> 2.8% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.4% 2.3% 2.3% 2.3% 2.0% 1.6%	<b>2015</b> 1.1% 1.0% 0.9% 1.0% 1.0% 1.0% 1.1% 0.8% 0.7% 1.1% 1.2%	<b>2016</b> 1.3% 1.6% 1.6% 1.4% 1.6% 1.9% 1.8% 2.0% 2.0% 2.2% 2.5%	<b>2017</b> 2.6% 3.2% 3.5% 3.5% 3.6% 3.9% 4.0% 3.9% 4.0%	<b>2018</b> 4.0% 3.6% 3.3% 3.4% 3.4% 3.2% 3.5% 3.3% 3.3%
	iue & Cus	toms Rate		INTEREST		410
Effective Date 1.3.09	IGIAL RATE	Rate 4.75%	INC	OME TAX,	ON LATE P CGT, STAM DUTY RES	P DUTY
6.4.10 6.4.14 6.4.15 6.4.17 *Benefits in Ki earning £8,500-1 Official rate for loa 3.90% w.e.f. 6.6 6.7.94 (previous INTEREST O	⊢ - official rat <b>ns in foreign c</b> i.94; Swiss F:	e of interest. <b>urrencies:</b> Yen: 5.50% w.e.f. .f. 6.6.94).	INC	7 INTEREST OME TAX, ND STAMP	ON OVERP Cgt, stam Duty res	P DUTY
	ERITANCE TA 3.0 2.7		6.11.08 6.12.08 6.1.09 27.1.09 29.9.09	}		2.25% 1.50% 0.75% 0.00% 0.50%
Law Socie	ety Interes	st Rate Rate	4.12.0	0	ſ	6.00%
6.12.07 7.2.08 10.4.08 8.10.08 6.11.08 Date		9.50% 9.25% 9.00% 8.50% 7.00% Rate	4.12.0 8.1.09 5.2.09 5.3.09 4.8.16 2.11.1 2.8.18			5.00% 5.00% 4.50% 4.25% 4.50% 4.75%
The Law Societ	ty rate is 4.0			k Base Rat		
Late Payr	nent of C	ommercial	Debts			
From T	nent of C 0.6.17 0.12.17	Rate	Fror	<b>n 1</b> 18 3 18 3	<b>10</b> 30.6.18 31.12.18	<b>Rat</b> 8.509 8.509
<b>From T</b> 1.1.17 3	o 0.6.17 0.12.17 n <b>ent of Con</b> om 1.11.98	Rate 8.25% 8.25% mercial Del to 6.8.02 the	From 1.1. 1.7. bts (Intere rate apply	18 3 18 3 st) Act 19 ing is the E	30.6.18 31.12.18 <b>198</b> Bank of End	8.50% 8.50%
FromT1.1.1731.7.173The Late PayrFor contracts frRate that was i	o 0.6.17 0.12.17 nent of Con rom 1.11.98 n place on th	Rate 8.25% 8.25% mercial Del to 6.8.02 the	Fror 1.1. 1.7. o <b>ts (Intere</b> rate applyi bt came ov	18 3 18 3 st) Act 19 ing is the E	30.6.18 31.12.18 <b>198</b> Bank of End	8.50% 8.50%
From T   1.1.17 3   1.7.17 3   The Late Payn   For contracts fr   Rate that was i   Income Si   Effective Date	o 0.6.17 0.12.17 nent of Con rom 1.11.98 n place on th upport M Rate	Rate 8.25% 8.25% to 6.8.02 the te day the de ortgage R Effective Dat	Fror 1.1. 1.7. tots (Intere rate applyi bt came ov ate ate Rate	18 3 18 3 st) Act 19 erdue plus Effec	30.6.18 31.12.18 398 3ank of Eng 8%.	8.509 8.509 gland Base <b>Rate</b>
From T   1.1.17 3   1.7.17 3   The Late Payr   For contracts fr   Rate that was i   Income   Effective Date   17.6.07   12.8.07	o 0.6.17 0.12.17 nent of Con om 1.11.98 n place on th upport Mo	Rate 8.25% 8.25% mercial Del to 6.8.02 the te day the de ortgage R	Fron 1.1. 1.7. ots (Intere rate applying to came ov ate	18 3 18 3 <b>st) Act 19</b> ing is the E erdue plus	30.6.18 31.12.18 9 <b>8</b> 3ank of Eng 8%. tive Date 0.10 15	8.509 8.509 gland Bas
From T   1.1.17 3   1.7.17 3   The Late Payr   For contracts fr   Rate that was i   Income   Effective Date   17.6.07   12.8.07	0 0.6.17 0.12.17 nent of Con om 1.11.98 n place on tt upport M Rate 7.08% 7.33% 7.08% the standard est rate. Ca	Rate 8.25% 8.25% mercial Del to 6.8.02 the he day the de ortgage R Effective Dat 16.3.08 18.5.08 16.11.08 d interest rate n claim mor	From 1.1. 1.7. bts (Intere rate applying bt came ov ate 6.83% 6.58% 6.08% e will be th	18 3 18 3 18 3 18 3 18 3 10 4 10 5 10 5 1	80.6.18 81.12.18 998 Bank of Eng 8%. tive Date 0.10 15 5.17 blished mo	8.509 8.509 gland Base Rate 3.63% 3.12% 2.61% onthly avg

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) 0.1% w.e.f. 6.6.16 (previously 0.3% w.e.f. 1.7.09).

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.

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 GAZETTE by

Average	Weekly Earn	iings - T	otal Pa	у	
January February March April June July August September October November December	<b>2013 201</b> 4 £463 £466 £482 £499 £502 £511 £475 £4662 £469 £477 £459 £475 £455 £466 £455 £455 £455 £466 £455 £466 £453 £466 £453 £466 £457 £488	4     2015       9     £496       1     £533       9     £482       5     £476       6     £472       2     £472       2     £472       2     £472       2     £472       2     £472       2     £472       2     £472       2     £472	<b>2016</b> £502 £545 £490 £493 £493 £492 £484 £484 £485 £485 £498	<b>2017</b> £498 £559 £504 £500 £500 £500 £498 £498 £497 £514	<b>2018</b> £512 £526 £574 £517 £512 £518 £516 £513 £512 £512
Whole GB econo	my unadjusted	igures are £		nd include	
	isional e in Average	o Wookh	, Earnir		Source: ONS
% Chang					2010
January February March April May June July August September October November December	<b>2014</b> 1.5% 2.3% 1.8% -1.4% 0.6% 0.4% 0.5% 0.8% 1.5% 2.0% 1.8% 2.7%	<b>2015</b> 1.4% 0.6% 4.9% 2.9% 2.2% 3.8% 3.3% 2.2% 2% 2.2% 2.2% 1.9%	<b>2016</b> 2.8% 1.2% 2.3% 2.4% 2.6% 2.6% 2.6% 2.6% 2.9% 3.1% 1.9%	<b>2017</b> 1.7% 2.4% 2.6% 1.3% 2.1% 2.9% 1.7% 2.4% 2.3% 2.5% 2.5% 3.2%	<b>2018</b> 2.8% 2.6% 2.6% 2.5% 2.1% 3.3% 3.5% 2.8%*
Whole GB econe *Provisional	omy unadjusted	Figu	ires include	bonuses	and arrears Source: ONS
House Pr	rice Index				
January February March April May June July August September October November December All Houses (Janu	2014 560.2 577.4 575.6 577.5 601.2 603.1 614.0 602.0 605.3 600.4 606.9 606.9 600.2 ary 1983 = 100)	<b>2015</b> 615.3 615.4 620.0 642.6 643.0 659.9 657.1 665.6 656.3 660.6 659.2 660.2	<b>2016</b> 680.0 667.8 692.9 699.1 717.8 708.6 692.5 692.5 701.0 702.1 704.7	<b>2017</b> 705.4 699.5 708.1 718.8 723.5 722.1 723.6 727.9 725.1 726.0 727.1 726.0 727.1 712.3 \$0	<b>2018</b> 719.2 715.0 736.8 720.3 734.7 749.3 755.8 748.2 726.4 737.0 urce: Halifax
% Unemp	oloyment				
January February March April May June July August September October November December Seasonally adjust	2014 3.5% 3.4% 3.2% 3.2% 2.9% 2.8% 2.7% 2.7% 2.7% 2.6% 2.5% 2.5% ded claimant count	<b>2015</b> 2.5% 2.4% 2.3% 2.3% 2.3% 2.3% 2.3% 2.2% 2.2% 2.2	<b>2016</b> 2.2% 2.2% 2.2% 2.2% 2.2% 2.2% 2.2% 2.2	<b>2017</b> 2.1% 2.2% 2.2% 2.2% 2.2% 2.2% 2.2% 2.2%	<b>2018</b> 2.3% 2.4% 2.5% 2.5% 2.5% 2.5% 2.6% 2.6% 2.6% 2.7%*
LIBOR					
January February March April May June July August September October November December	<b>2015</b> 0.56% 0.57% 0.57% 0.58% 0.58% 0.58% 0.58% 0.58% 0.58%	<b>2016</b> 0.59' 0.59' 0.59' 0.59' 0.59' 0.59' 0.59' 0.39' 0.38' 0.38' 0.38' 0.37'	%     0.       %     0.       %     0.       %     0.       %     0.       %     0.       %     0.       %     0.       %     0.       %     0.       %     0.       %     0.       %     0.       %     0.       %     0.       %     0.       %     0.	<b>17</b> 36% 34% 33% 29% 31% 29% 28% 34% 40% 52% 52%	<b>2018</b> 0.52% 0.58% 0.71% 0.61% 0.61% 0.67% 0.80% 0.80% 0.80%

December 0.59% 0.37% 3 MONTH INTERBANK - closing rate on last day of month

### 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: 0.1% w.e.f. 6.6.16 (previously 0.3% 1.7.09). 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 0.50%) w.e.f. 2.11.17.

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## November 2018

Figures compiled on 15 November 2018