Bank Ba			
Date 4.11.99 13.1.00 10.2.00 8.2.01 5.4.01 10.5.01 2.8.01 4.10.01 8.11.01 6.2.03 10.7.03	Rates Fate 5.50% 5.75% 6.00% 5.75% 5.50% 5.25% 5.00% 4.75% 4.50% 4.00% 3.75% 3.50%	Date 5.8.04 4.8.05 3.8.06 9.11.06 11.1.07 10.5.07 5.7.07 6.12.07 7.2.08 10.4.08 8.10.08 6.11.08	Rate 4.75% 4.50% 4.75% 5.00% 5.25% 5.50% 5.75% 5.50% 5.25% 6.00% 4.50% 3.00%
5.2.04 6.5.04	4.00% 4.25%	8.1.09 5.2.09	1.50% 1.00%
6.11.03	3.75%	4.12.08	2.00%
10.6.04	4.50%	5.3.09 Sou	0.50% irce: Barclays

		001	aroc. Darolays				
Mortgag	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%				
	Existin	ng Borrowers - S	ource: Halifax				



FTSE 100	(on last day of	month) Dec 198	83 = 1000
May 2013	6583.1	Dec 2013	6749.1
Jun 2013	6215.5	Jan 2014	6510.4
Jul 2013	6621.1	Feb 2014	6809.7
Aug 2013	6412.9	Mar 2014	6598.4
Sep 2013	6462.2	Apr 2014	6780.0
Oct 2013	6731.4	May 2014	6844.5
Nov 2013	6650.6	Jun 2014	6743.9

# Government Actuarial Tables

Real Yield, Inflation 5%, Over 5 years (FT 17.7.14) 16 Jul 2014 -0.13% 15 Jul 2014 -0.14% Year ago -0.17%

	1-1-	
Effective Rate Effective R	Rate	
2.4.07     4.75%     31.3.08     4.       2.7.07     5.00%     30.6.08     4.       1.10.07     5.25%     31.12.08     1.	75% 50% 50% 00% Land	

Retail Price	e Index	(Source	ONS)	1	3 Janua	ry 1987
January February March April May June July August September October November December	2009 210.1 211.3 211.5 212.8 213.4 213.4 215.3 216.0 216.6 218.0	2010 217.9 219.2 220.7 222.8 223.6 224.1 223.5 224.5 225.3 225.8 226.8 228.4	2011 229.0 231.3 232.5 234.4 235.2 235.2 234.7 236.1 237.9 238.0 238.5 239.4	2012 238.0 239.9 240.8 242.5 242.4 241.8 242.1 243.0 244.2 245.6 245.6 246.8	2013 245.8 247.6 248.7 249.5 250.0 249.7 249.7 251.0 251.9 251.9 252.1 253.4	2014 252.6 254.2 254.8 255.7 255.9 256.3

% Annual Inflation <i>(Source ONS)</i>						
January February March April May June July August September October November December	2009 0.1% 0.0% -0.4% -1.2% -1.16% -1.4% -1.3% -1.4% -0.8% 0.3% 2.4%	2010 3.7% 3.7% 4.4% 5.3% 5.1% 5.0% 4.8% 4.7% 4.6% 4.5% 4.7% 4.8%	2011 5.1% 5.5% 5.2% 5.20% 5.00% 5.2% 5.6% 5.4% 5.4%	2012 3.9% 3.7% 3.6% 3.55% 3.1% 2.8% 2.9% 2.6% 3.2% 3.0% 3.1%	2013 3.3% 3.2% 3.3% 2.9% 3.1% 3.3% 3.1% 3.2% 2.6% 2.6% 2.7%	2014 2.8% 2.7% 2.5% 2.55% 2.4% 2.6%

HM Revenue & Customs Rates						
"OFFICIA	L RATE"*	INTEREST ON	LATE PAID			
Effective Date	Rate	INCOME TAX, CGT	, STAMP DUTY			
6.1.02	5.00%	AND STAMP DU	TY RESERVE			
6.4.07	6.25%	Effective Date	Rate			
1.3.09	4.75%	6.12.08	5.50%			
6.4.10	4.00%	6.1.09	4.50%			
6.4.14	3.25%	27.1.09	3.50%			
*Benefits in Kind: L		24.3.08	2.50%			
earning $£8,500 + - of$		29.9.09	3.00%			
Official rate for loans in t		INTEREST ON	OVERPAID			
3.90% w.e.f. 6.6.94;		INCOME TAX, CGT	. STAMP DUTY			
6.7.94 (previously 5.7	'U% W.e.T. 6.6.94).	AND STAMP DUTY RESERVE				
INTEREST ON UN		Effective Date	Rate			
INHERITA	NCE TAX	6.11.08	2.25%			
Effective Date	Rate	6.12.08	1.50%			
27.1.09	1.00%/1.00%	6.1.09	0.75%			
24.3.09	0.00%/0.00%	27.1.09	0.00%			
29.9.09	3.00%/0.50%	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 Conjety rete	in 4 000/ above B	aralava Pank Paga Data	ooo oolumn 1			

The Law Society rate is 4.00% above Barclays Bank Base Rate - see column 1

Late Payment of Commercial Debts					
From	<b>To</b>	<b>Rate</b>	From	<b>To</b>	<b>Rate</b> 8.50% 8.50%
1.1.13	30.6.13	8.50%	1.1.14	30.6.14	
1.7.13	30.12.13	8.50%	1.7.14	30.12.14	

**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 Kate						
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 avge mortgage interest rate. Can claim mortgage interest on, up to £200,000 of the motgage. Waiting period 13 weeks.

Average	Weekly	Earnir	igs - To	otal Pa	у	
	2009	2010	2011	2012	2013	2014
January	£444	£447	£466	£466	£471	£479
February	£457	£481	£486	£488	£491	£503
March	£467	£498	£510	£515	£511	£521
April	£440	£442	£453	£464	£484	£478
May	£438	£443	£453	£461	£471	£474*
June	£442	£447	£467	£473	£478	
July	£435	£443	£457	£464	£468	
August	£432	£441	£450	£461	£464	
September	£434	£444	£452	£460	£464	
October	£433	£442	£451	£457	£462	
November	£433	£443	£452	£458	£461	
December	£447	£453	£462	£468	£476	
Whole GB economy unadjusted Figures are £ (sterling) and include bonuses and						
arrears *Provisional Source: ONS						

% Change in Average Weekly Earnings						
January February March April May June July August September October November December	2010 0.6% 5.2% 6.6% 0.4% 1.1% 2.1% 2.1% 2.3% 2.1% 2.1% 1.3%	2011 4.3% 1.0% 2.4% 2.5% 2.4% 3.1% 2.1% 1.8% 2.1% 2.0% 2.0%	2012 0.1% 0.5% 0.9% 2.4% 1.8% 1.6% 2.3% 1.8% 1.3% 1.3%	2013 1.1% 0.7% -0.7% 4.4% 2.0% 1.0% 0.9% 0.9% 0.11% 0.7% 1.8%	2014 1.6% 2.4% 1.9% -1.2% 0.6%*	
Whole GB economy *Provisional	unadjusted	F	igures includ		and arrears Source: ONS	

House Price Index							
January February March April May June July September October November December	2010 535.7 537.2 543.1 552.7 547.6 538.5 544.8 546.6 529.6 528.4 522.7	2011 522.6 523.3 524.8 525.3 525.4 529.6 533.1 524.6 525.5 531.8 520.4 510.7	2012 514.2 514.3 528.9 521.7 523.6 528.3 526.3 518.5 519.3 517.2 521.1 524.0	2013 519.8 524.3 530.6 540.6 543.2 550.8 556.7 550.5 553.1 558.5 565.3 553.6	2014 560.2 577.4 575.6 577.5 601.2 603.1		
All Houses (January 1983 = 100)			Soi	urce: Halifax			

% Unemployment							
January February March April May June July August September October November December Seasonally adjusted cl	2010 4.9% 4.8% 4.7% 4.6% 4.5% 4.4% 4.4% 4.4% 4.4% aimant coun	2011 4.5% 4.5% 4.5% 4.6% 4.7% 4.8% 4.9% 4.9% 4.9% 4.9% t - UK *Pr	4.8% 4.8% 4.8% 4.7% 4.8% 4.7% 4.7% 4.7% 4.7% 4.7% 4.7% 4.7% 4.6%	2013 4.6% 4.6% 4.5% 4.5% 4.2% 4.2% 4.0% 3.9% 3.7%	2014 3.6% 3.5% 3.4% 3.3% 3.2% 3.1%*		

LIBOR				
January February March April May June July August September October November December 3 MONTH INTERBANK - 0	2011 0.77% 0.80% 0.82% 0.82% 0.83% 0.83% 0.83% 0.95% 0.99% 1.04% 1.08% closing rate on la	2012 1.08% 1.06% 1.03% 1.01% 0.99% 0.74% 0.68% 0.60% 0.53% 0.52% 0.52% ast day of month	2013 0.51% 0.51% 0.51% 0.50% 0.51% 0.51% 0.52% 0.52% 0.52% 0.52% 0.52%	2014 0.52% 0.52% 0.52% 0.53% 0.53% 0.55%

#### 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% 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).

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