DATA PAGE

February 2015

Figures compiled on 19 February 2015

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%
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%

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

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

Dec 2013	6749.1	Jul 2014	6730.1
Jan 2014	6510.4	Aug 2014	6819.7
Feb 2014	6809.7	Sep 2014	6622.7
Mar 2014	6598.4	Oct 2014	6546.5
Apr 2014	6780.0	Nov 2014	6722.6
May 2014	6844.5	Dec 2014	6566.1
Jun 2014	6743.9	Jan 2015	6749.4

Government Actuarial Tables

Real Yield, Inflation 5%, Over 5 years (FT 19.2.15)

17 Feb 2015	-0.73%
18 Feb 2015	-0.70%
Year ago	-0.02%

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

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

	2010	2011	2012	2013	2014	2015
January	217.9	229.0	238.0	245.8	252.6	255.4
February	219.2	231.3	239.9	247.6	254.2	
March	220.7	232.5	240.8	248.7	254.8	
April	222.8	234.4	242.5	249.5	255.7	
May	223.6	235.2	242.4	250.0	255.9	
June	224.1	235.2	241.8	249.7	256.3	
July	223.6	234.7	242.1	249.7	256.0	
August	224.5	236.1	243.0	251.0	257.0	
September	225.3	237.9	244.2	251.9	257.6	
October	225.8	238.0	245.6	251.9	257.7	
November	226.8	238.5	245.6	252.1	257.1	
December	228.4	239.4	246.8	253.4	257.5	

% Annual Inflation *(Source ONS)*

	2010	2011	2012	2013	2014	2015
January	3.7%	5.1%	3.9%	3.3%	2.8%	1.1%
February	3.7%	5.5%	3.7%	3.2%	2.7%	
March	4.4%	5.3%	3.6%	3.3%	2.5%	
April	5.3%	5.2%	3.5%	2.9%	2.5%	
May	5.1%	5.2%	3.1%	3.1%	2.4%	
June	5.0%	5.0%	2.8%	3.3%	2.6%	
July	4.8%	5.0%	3.2%	3.1%	2.5%	
August	4.7%	5.2%	2.9%	3.3%	2.4%	
September	4.6%	5.6%	2.6%	3.2%	2.3%	
October	4.5%	5.4%	3.2%	2.6%	2.3%	
November	4.7%	5.2%	3.0%	2.6%	2.0%	
December	4.8%	4.8%	3.1%	2.7%	1.6%	

HM Revenue & Customs Rates

"OFFICIAL RATE"*

Effective Date	Rate
6.1.02	5.00%
6.4.07	6.25%
1.3.09	4.75%
6.4.10	4.00%
6.4.14	3.25%

***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

Effective Date	Rate
27.1.09	1.00%/1.00%
24.3.09	0.00%/0.00%
29.9.09	3.00%/0.50%

INTEREST ON LATE PAID INCOME TAX, CGT, STAMP DUTY AND STAMP DUTY RESERVE

Effective Date	Rate
6.12.08	5.50%
6.1.09	4.50%
27.1.09	3.50%
24.3.08	2.50%
29.9.09	3.00%

INTEREST ON OVERPAID INCOME TAX, CGT, STAMP DUTY AND STAMP DUTY RESERVE

Effective Date	Rate
6.11.08	2.25%
6.12.08	1.50%
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
1.7.13	30.12.13	8.50%	1.7.14	30.12.14	8.50%
1.1.14	30.6.14	8.50%	1.1.15	30.6.15	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 avge mortgage interest rate. Can claim mortgage interest on, up to £200,000 of the motgage. Waiting period 13 weeks.

Average Weekly Earnings - Total Pay

	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	£481
July	£435	£443	£457	£464	£468	£471
August	£432	£441	£450	£461	£464	£468
September	£434	£444	£452	£460	£464	£471
October	£433	£442	£451	£457	£462	£471
November	£433	£443	£452	£458	£461	£469
December	£447	£453	£462	£468	£476	£489*

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

% Change in Average Weekly Earnings

	2010	2011	2012	2013	2014
January	0.6%	4.3%	0.1%	1.1%	1.6%
February	5.2%	1.0%	0.5%	0.7%	2.4%
March	6.6%	2.4%	0.9%	-0.7%	1.9%
April	0.4%	2.5%	2.4%	4.4%	-1.2%
May	1.1%	2.4%	1.8%	2.0%	0.7%
June	2.1%	3.4%	1.4%	1.0%	0.6%
July	1.8%	3.1%	1.6%	0.9%	0.6%
August	2.1%	2.1%	2.3%	0.7%	0.9%
September	2.3%	1.8%	1.8%	0.9%	1.5%
October	2.1%	2.1%	1.3%	1.1%	2.0%
November	2.1%	2.0%	1.3%	0.7%	1.8%
December	1.3%	2.0%	1.3%	1.8%	2.6%*

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

House Price Index

	2011	2012	2013	2014	2015
January	522.6	514.2	519.8	560.2	615.3
February	523.3	514.3	524.3	577.4	
March	524.8	528.9	530.6	575.6	
April	525.3	521.7	540.6	577.5	
May	525.4	523.6	543.2	601.2	
June	529.6	528.3	550.8	603.1	
July	533.1	526.3	556.7	614.0	
August	524.6	518.5	550.5	602.0	
September	525.5	519.3	553.1	605.3	
October	531.8	517.2	558.5	600.4	
November	520.4	521.1	565.3	606.9	
December	510.7	524.0	553.6	600.2	

All Houses (January 1983 = 100) Source: Halifax

% Unemployment

	2011	2012	2013	2014	2015
January	4.5%	4.8%	4.6%	3.6%	2.5%*
February	4.5%	4.8%	4.6%	3.5%	
March	4.5%	4.8%	4.6%	3.4%	
April	4.5%	4.7%	4.5%	3.3%	
May	4.6%	4.8%	4.5%	3.2%	
June	4.7%	4.8%	4.4%	3.1%	
July	4.8%	4.7%	4.3%	3.0%	
August	4.8%	4.7%	4.2%	2.9%	
September	4.9%	4.7%	4.0%	2.8%	
October	4.9%	4.7%	3.9%	2.8%	
November	4.9%	4.7%	3.8%	2.7%	
December	4.9%	4.6%	3.7%	2.6%	

Seasonally adjusted claimant count - UK *Provisional Source: ONS

LIBOR

	2012	2013	2014	2015
January	1.08%	0.51%	0.52%	0.56%
February	1.06%	0.51%	0.52%	
March	1.03%	0.51%	0.52%	
April	1.01%	0.50%	0.53%	
May	0.99%	0.51%	0.53%	
June	0.90%	0.51%	0.55%	
July	0.74%	0.51%	0.56%	
August	0.68%	0.52%	0.56%	
September	0.60%	0.52%	0.56%	
October	0.53%	0.51%	0.55%	
November	0.52%	0.52%	0.55%	
December	0.52%	0.53%	0.56%	

3 MONTH INTERBANK - closing rate on last 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) 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: Bank of England rate at date of death (currently 0.50%) w.e.f. 1.10.14 (previously 6% w.e.f. 1.10.83).

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