

Bank Base Rates			
Date	Rate	Date	Rate
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%
4.8.05	4.50%	2.11.17	0.50%
3.8.06	4.75%	2.8.18	0.75%
9.11.06	5.00%	11.3.20	0.25%
11.1.07	5.25%	19.3.20	0.10%

Source: Barclays

Mortgage Rates			
Date	Rate	Date	Rate
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%
1.12.06	7.00%	1.12.17	3.99%
1.2.07	7.25%	6.8.18	4.24%
1.6.07	7.50%	16.3.20	3.74%
1.8.07	7.75%	6.4.20	3.59%

Existing Borrowers - Source: Halifax



# 15% discount

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FTSE 100 (on last day of month) Dec 1983 = 1000			
May 2020	6076.6	Dec 2020	6460.5
Jun 2020	6169.7	Jan 2021	6407.5
Jul 2020	5897.8	Feb 2021	6483.4
Aug 2020	5963.6	Mar 2021	6713.6
Sep 2020	5866.1	Apr 2021	6969.8
Oct 2020	5577.3	May 2021	7022.6
Nov 2020	6266.2	June 2021	7037.5

### Government Actuarial Tables

Real Yield, Inflation 5%, Over 5 years (FT 15.7.21)	
14 July 2021	-2.28%
13 July 2021	-2.27%
Year ago	-2.39%

### Compulsory Acquisition of Land

Effective Date	Rate	Effective Date	Rate
1.10.07	5.25%	31.12.08	1.50%
31.12.07	5.00%	31.3.09	0.00%
31.3.08	4.75%	30.9.18	0.25%
30.6.08	4.50%	1.4.20	0.00%

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

Retail Price Index (Source ONS) 13 January 1987						
	2016	2017	2018	2019	2020	2021
January	258.8	265.5	276.0	283.0	290.6	294.6
February	260.0	268.4	278.1	285.0	292.0	296.0
March	261.1	269.3	278.3	285.1	292.6	296.9
April	261.4	270.6	279.7	288.2	292.6	301.1
May	262.1	271.7	280.7	289.2	292.2	301.9
June	263.1	272.3	281.5	289.6	292.7	304.0
July	263.4	272.9	281.7	289.5	294.2	
August	264.4	274.7	284.2	291.7	293.3	
September	264.9	275.1	284.1	291.0	294.3	
October	264.8	275.3	284.5	290.4	294.3	
November	265.5	275.8	284.6	291.0	293.5	
December	267.1	278.1	285.6	291.9	295.4	

% Annual Inflation (Source ONS)						
	2016	2017	2018	2019	2020	2021
January	1.3%	2.6%	4.0%	2.5%	2.7%	1.4%
February	1.3%	3.2%	3.6%	2.5%	2.5%	1.4%
March	1.6%	3.1%	3.3%	2.4%	2.6%	1.5%
April	1.3%	3.5%	3.4%	3.0%	1.5%	2.9%
May	1.4%	3.7%	3.3%	3.0%	1.0%	3.3%
June	1.6%	3.5%	3.4%	2.9%	1.1%	3.9%
July	1.9%	3.6%	3.2%	2.8%	1.6%	
August	1.8%	3.9%	3.5%	2.6%	0.5%	
September	2.0%	3.9%	3.3%	2.4%	1.1%	
October	2.0%	4.0%	3.3%	2.1%	1.3%	
November	2.2%	3.9%	3.2%	2.2%	0.9%	
December	2.5%	4.1%	2.7%	2.2%	1.2%	

### 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
6.4.10	4.00%	23.8.16	2.75%
6.4.14	3.25%	21.11.17	3.00%
6.4.15	3.00%	21.8.18	3.25%
6.4.17	2.50%	30.3.20	2.75%
6.4.20	2.25%	7.4.20	2.60%

\*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
6.11.08	2.25%	6.11.08	2.25%
21.8.18	3.25%/0.50%	6.12.08	1.50%
30.3.20	2.75%/0.50%	6.1.09	0.75%
7.4.20	2.60%/0.50%	27.1.09	0.00%
		29.9.09	0.50%

### Law Society Interest Rate

Date	Rate	Date	Rate
10.4.08	9.00%	5.3.09	4.50%
8.10.08	8.50%	4.8.16	4.25%
6.11.08	7.00%	2.11.17	4.50%
4.12.08	6.00%	2.8.18	4.75%
8.1.09	5.50%	11.3.20	4.25%
5.2.09	5.00%	19.3.20	4.10%

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
1.1.20	30.6.20	8.75%	1.1.21	30.6.21	8.10%
1.7.20	31.12.20	8.10%	1.7.21	30.12.21	8.10%

**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

Effective Date	Rate	Effective Date	Rate
1.10.10	3.63%	29.1.19	1.50%
6.7.15	3.12%	23.7.19	1.30%
18.6.17	2.61%	28.7.20	0.90%

**Support for Mortgage Interest (SMI)** is provided to qualifying borrowers to help meet mortgage interest costs on advances up to £200K. SMI is paid as a loan. W.e.f. 5.4.18 the loan attracts interest at the rate shown and is repaid on sale or transfer of ownership. There is a 9 month/39 weeks in a row, waiting period before a claim can be made. W.e.f. 1.10.10 the amount of SMI available is the **Income Support Mortgage Rate** set at a level equal to the BoE's published monthly average mortgage interest rate. Subsequent changes will only be made if the standard rate and the BoE's average rate differ by 0.50% or more.

### Courts

ENGLISH COURTS		SCOTTISH COURTS	
<b>Judgment Debts:</b> 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).		<b>Decrees:</b> Court of Session & Sheriff Courts 8% w.e.f. 1.4.93 (previously 15% w.e.f. 16.8.85).	
<b>Funds in Court:</b> Special Rate (persons under disability) 0.1% w.e.f. 1.6.20 (previously 0.5% w.e.f. 1.7.09). Basic Rate (payment into court) 0.05% w.e.f. 1.6.20 (previously 0.1% w.e.f. 6.6.16).		<b>NORTHERN IRISH COURTS</b>	
<b>Interest in Personal Injury cases:</b> Future Earnings - none. Pain & Suffering - 2%. Special Damages: same as "Special Rate" - see Funds in Court above (% Special Rate payable from date of accident to date of judgment).		<b>Judgment Debts:</b> 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.	
<b>Interest Rate on Confiscation Orders in Crown &amp; Magistrates Courts:</b> same rate as applies to High Court Judgment Debts.		<b>ADMINISTRATION OF ESTATES</b>	
		<b>England &amp; Wales:</b> Interest on General Legacies: 0.05% w.e.f. 1.6.20 (previously 0.1% 1.6.20). 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 0.10%) w.e.f. 19.3.20.	

Average Weekly Earnings - Total Pay					
	2017	2018	2019	2020	2021
January	£497	£510	£531	£549	£573
February	£512	£524	£541	£554	£577
March	£558	£572	£588	£593	£619
April	£502	£515	£534	£529	£576
May	£499	£511	£532	£525	£571*
June	£506	£517	£537	£528	
July	£499	£515	£535	£534	
August	£495	£512	£527	£538	
September	£497	£511	£521	£545	
October	£496	£517	£530	£551	
November	£496	£512	£530	£557	
December	£513	£530	£544	£574	

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

### % Change in Average Weekly Earnings

	2017	2018	2019	2020	2021
January	1.6%	2.8%	4.0%	3.4%	4.4%
February	2.4%	2.3%	3.2%	2.4%	4.2%
March	2.5%	2.6%	2.7%	0.9%	4.4%
April	1.3%	2.6%	3.6%	-1.0%	8.9%*
May	2.1%	2.5%	4.0%	-1.2%	8.7%*
June	2.9%	2.0%	3.8%	1.2%	
July	1.7%	3.3%	3.9%	-0.2%	
August	2.4%	3.5%	3.0%	2.0%	
September	2.3%	2.8%	4.0%	2.6%	
October	2.5%	4.3%	2.4%	3.9%	
November	2.5%	3.4%	3.3%	5.2%	
December	3.2%	3.3%	2.7%	5.6%	

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

### House Price Index

Date	Index	Date	Index
September 2019	401.5	August 2020	424.0
October 2019	401.5	September 2020	430.5
November 2019	405.8	October 2020	431.7
December 2019	412.3	November 2020	436.1
January 2020	413.7	December 2020	436.0
February 2020	412.8	January 2021	434.3
March 2020	413.6	February 2021	434.3
April 2020	410.9	March 2021	439.0
May 2020	410.2	April 2021	445.7
June 2020	410.1	May 2021	451.2
July 2020	417.0	June 2021	449.0

All Houses (recalculated September 2019) Source: Halifax

### % Unemployment

	2017	2018	2019	2020	2021
January	2.1%	2.3%	2.7%	3.1%	6.4%
February	2.1%	2.3%	2.8%	3.1%	6.6%
March	2.1%	2.3%	2.8%	3.1%	6.6%
April	2.2%	2.4%	2.9%	5.2%	6.4%
May	2.2%	2.4%	2.9%	6.6%	6.0%*
June	2.2%	2.4%	3.0%	6.4%	
July	2.2%	2.4%	3.0%	6.6%	
August	2.2%	2.5%	3.1%	6.7%	
September	2.2%	2.5%	3.1%	6.6%	
October	2.2%	2.6%	3.2%	6.5%	
November	2.2%	2.6%	3.2%	6.5%	
December	2.3%	2.7%	3.3%	6.5%	

Seasonally adjusted claimant count - UK \*Provisional Source: ONS

### LIBOR

	2018	2019	2020	2021
January	0.52%	0.91%	0.76%	0.04%
February	0.58%	0.85%	0.67%	0.07%
March	0.71%	0.85%	0.60%	0.09%
April	0.71%	0.82%	0.59%	0.08%
May	0.61%	0.80%	0.23%	0.08%
June	0.67%	0.77%	0.14%	0.08%
July	0.79%	0.77%	0.08%	
August	0.80%	0.76%	0.06%	
September	0.80%	0.76%	0.06%	
October	0.82%	0.81%	0.04%	
November	0.89%	0.79%	0.04%	
December	0.91%	0.79%	0.03%	

3 MONTH INTERBANK - closing rate on last day of month

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