



MONTHLY NEWSLETTER, DEC 2021

8 JAN 2022



@ARROWS_SIX



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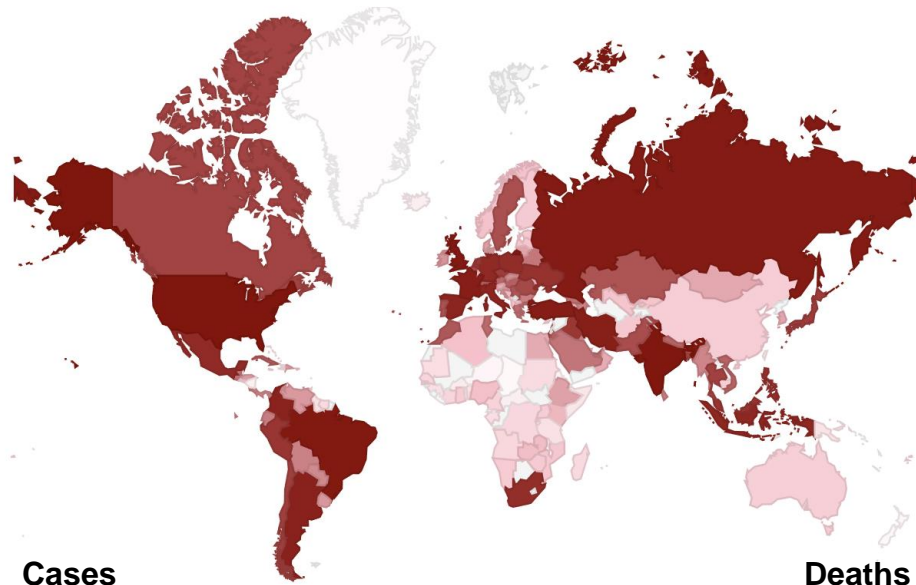


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- Global Economy
- Global Markets Overview
- Global Stock Markets
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- Global Bond Markets
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- UK Economy
- UK Markets
- UK Mortgage Market – Competitive Benchmark Analysis
- Crypto Markets

Covid-19 Update



Cases

Country	Last	Previous	Reference	Unit
World	296496809	293878679	Jan/22	Persons
United States	58487697	57700873	Jan/22	Persons
India	35109286	35018358	Jan/22	Persons
Brazil	22450222	22386930	Jan/22	Persons
United Kingdom	14015065	13835334	Jan/22	Persons
France	11183238	10921757	Jan/22	Persons
Russia	10601300	10585984	Jan/22	Persons
Turkey	9717970	9651503	Jan/22	Persons
Germany	7417995	7361660	Jan/22	Persons
Italy	7083762	6975465	Jan/22	Persons
Spain	6922466	6785286	Jan/22	Persons
Iran	6204224	6203046	Jan/22	Persons
Argentina	6135836	6025303	Jan/22	Persons
Colombia	5268862	5242672	Jan/22	Persons
Indonesia	4264669	4264136	Jan/22	Persons
Poland	4179292	4162715	Jan/22	Persons
Mexico	4055095	4029274	Jan/22	Persons
Ukraine	3689291	3682659	Jan/22	Persons
South Africa	3494696	3483590	Jan/22	Persons

Deaths







Country	Last	Previous	Reference	Unit
World	5462631	5454463	Jan/22	Persons
United States	833988	832118	Jan/22	Persons
Brazil	619822	619641	Jan/22	Persons
India	482876	482551	Jan/22	Persons
Russia	313817	313015	Jan/22	Persons
Mexico	299933	299805	Jan/22	Persons
Peru	202867	202818	Jan/22	Persons
United Kingdom	149515	149284	Jan/22	Persons
Indonesia	144116	144109	Jan/22	Persons
Italy	138697	138474	Jan/22	Persons
Iran	131821	131802	Jan/22	Persons
Colombia	130250	130191	Jan/22	Persons
France	125013	124809	Jan/22	Persons
Argentina	117428	117386	Jan/22	Persons
Germany	113632	113368	Jan/22	Persons
Poland	99311	98666	Jan/22	Persons
Ukraine	96896	96709	Jan/22	Persons
South Africa	91561	91451	Jan/22	Persons
Spain	89837	89689	Jan/22	Persons
Turkey	82891	82735	Jan/22	Persons

Source: www.tradingeconomics.com, as of 8 January 2022

Global Economy

	GDP	GDP YoY	GDP QoQ	Interest rate	Inflation rate	Jobless rate	Gov. Budget	Debt/GDP	Current Account	Currency	Population
United States	20937	4.90%	2.30%	0.25%	6.80%	3.90%	-14.90%	128.10%	-3.10	98.56	329.48
China	14723	4.90%	0.20%	3.80%	2.30%	5.00%	-3.70%	66.80%	1.90	6.37	1443.50
Euro Area	13011	3.90%	2.20%	0.00%	5.00%	7.30%	-7.20%	98.00%	3.00	1.11	342.41
Japan	4975	1.40%	-0.90%	-0.10%	0.60%	2.80%	-12.60%	266.20%	3.20	108.19	125.67
Germany	3846	2.50%	1.70%	0.00%	5.30%	5.20%	-4.20%	69.80%	7.00	1.11	83.17
United Kingdom	2708	6.80%	1.10%	0.25%	5.10%	4.20%	-14.90%	94.90%	-3.50	1.25	67.20
France	2630	3.30%	3.00%	0.00%	2.80%	8.10%	-9.20%	115.70%	-1.90	1.11	67.29
India	2623	8.40%	12.70%	4.00%	4.91%	6.90%	-9.40%	73.95%	0.90	71.01	1347.12
Italy	1886	3.90%	2.60%	0.00%	3.90%	9.40%	-9.50%	155.80%	3.60	1.11	59.64
Canada	1644	4.00%	1.30%	0.25%	4.70%	5.90%	-14.90%	117.80%	-1.90	1.26	38.01
South Korea	1631	4.00%	0.30%	1.00%	3.70%	3.10%	-6.10%	42.60%	3.50	1145.85	51.78
Russia	1484	4.30%	-0.80%	8.50%	8.39%	4.30%	-3.80%	17.80%	2.40	64.35	146.20
Brazil	1445	4.00%	-0.10%	9.25%	10.74%	12.10%	-13.40%	88.83%	-0.72	5.69	211.82
Australia	1331	3.90%	-1.90%	0.10%	3.00%	4.60%	-4.30%	24.80%	2.50	0.73	25.68
Spain	1281	3.40%	2.60%	0.00%	6.70%	14.57%	-11.00%	120.00%	0.70	1.11	47.33
Mexico	1076	4.50%	-0.40%	5.50%	7.36%	3.70%	-4.60%	52.10%	2.40	19.36	126.01
Indonesia	1058	3.51%	1.55%	3.50%	1.87%	6.49%	-6.50%	38.50%	-0.44	14462.00	270.20
Netherlands	914	5.20%	2.10%	0.00%	5.20%	2.70%	-4.30%	54.50%	7.80	1.11	17.41
Switzerland	752	4.10%	1.70%	-0.75%	1.50%	2.60%	-2.60%	42.90%	3.80	0.92	8.61
Turkey	720	7.40%	2.70%	14.00%	36.08%	11.20%	-3.40%	39.50%	-5.10	8.62	83.61
Saudi Arabia	700	7.00%	5.70%	1.00%	1.10%	6.60%	-11.20%	32.50%	-2.80	3.75	35.00
Taiwan	669	3.70%	0.27%	1.13%	2.62%	3.71%	-4.50%	28.20%	9.50	28.02	23.55
Poland	594	5.30%	2.30%	2.25%	8.60%	5.40%	-7.00%	57.50%	3.60	3.89	37.96
Sweden	541	4.70%	2.00%	0.00%	3.30%	7.50%	-3.10%	39.90%	5.20	8.65	10.33
Belgium	515	4.90%	2.00%	0.00%	5.71%	6.30%	-9.40%	114.10%	-0.20	1.11	11.52

Source: www.tradingeconomics.com, as of 8 January 2022 (GDP figures are provided in USD billion)

Macro Outlook	UK & US Economic Calendar – Key Events
<ul style="list-style-type: none"> Although health outcomes will remain important in 2022 given the emergence of the Omicron variant, the outlook for macroeconomic policy will be more crucial as support and stimulus packages enacted to combat the pandemic-driven downturn are gradually removed into 2022. The removal of policy support poses a new challenge for policymakers and a new risk to financial markets. Central banks will have to maintain the delicate balance between keeping inflation expectations anchored and allowing for a supportive environment for economic growth. 	<ul style="list-style-type: none"> 5 Jan > FOMC Minutes 7 Jan > Unemployment Rate 12 Jan > Inflation Rate 14 Jan > GDP Growth YoY 18 Jan > Unemployment Rate 19 Jan > Inflation Rate <div>  United States  United States  United States  United Kingdom  United Kingdom  United Kingdom </div>
Equities	Bonds
<ul style="list-style-type: none"> In the fourth quarter, developed market equities continued to rally, providing investors with the third calendar year in a row of strong positive returns. Strong earnings growth drove equities higher. The emergence of the highly infectious Omicron variant led to a spike in equity market volatility at the end of November, but markets quickly recovered as data from South Africa and the UK indicated a lower risk of severe disease. Current corporate strength and the prospect of further potential earnings growth in 2022 outweighed the risk factors over the quarter, despite the fact that hospitalisations rose towards the end of the year in several countries. 	<ul style="list-style-type: none"> Fixed income performance over the quarter was flattish, as markets had to digest rising inflation and less easy policy from central banks. Government bonds outperformed corporate bonds. Markets began to price a faster pace of interest rate rises in the US. Minutes from the December FOMC showed just how hawkish the Federal Reserve has tilted with “some participants” favouring a rapid lift off in rates after the end of tapering asset purchases. The tone of the FOMC helped to sink US Treasuries further with yields rising across the curve. The 2yr UST yield rose almost 7bps to 0.8256% while the 10yr yield pushed up above 1.7% overnight, rising almost 6bps.
Commodities	FX
<ul style="list-style-type: none"> The S&P GSCI Index recorded a moderately positive return in the fourth quarter despite a sharp decline in the price of natural gas. The industrial metals component was the best-performing segment in the quarter as the global economic recovery gathered pace. 	<ul style="list-style-type: none"> UK inflation hit a 10-year high in November, forcing the Bank of England to change their minds on the “transitory” nature of said inflation. This forced the BoE to raise interest rates in December and UK Pound has grown quite strong against its major counterparties.

• **Note: Past performance is no guarantee of future results**

Global Markets Overview: Asset Class and Style Returns

2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Q4 2021
MSCI EM 79.0%	Small cap 26.6%	Global Agg 5.6%	Global REITS 23.0%	Small cap 32.9%	Global REITS 22.9%	Growth 3.5%	Small cap 13.3%	MSCI EM 37.8%	Global Agg -1.2%	Growth 34.1%	Growth 34.2%	Global REITS 32.6%	Global REITS 12.5%
Small cap 44.8%	Global REITS 22.8%	Global REITS 2.3%	MSCI EM 18.6%	Value 27.5%	Growth 6.5%	Global REITS 0.6%	Value 13.2%	Growth 28.5%	Global REITS -4.9%	DM Equities 28.4%	MSCI EM 18.7%	Cmdty 27.1%	Growth 8.2%
Growth 33.8%	MSCI EM 19.2%	Value -4.9%	Small cap 18.1%	DM Equities 27.4%	DM Equities 5.5%	Small cap 0.1%	Cmdty 11.8%	Small cap 23.2%	Growth -6.4%	Small cap 26.8%	DM Equities 16.5%	Value 22.8%	DM Equities 7.9%
Global REITS 32.6%	Cmdty 16.8%	DM Equities -5.0%	Growth 16.6%	Growth 27.2%	Value 4.4%	DM Equities -0.3%	MSCI EM 11.6%	DM Equities 23.1%	DM Equities -8.2%	Global REITS 24.4%	Small cap 16.5%	DM Equities 22.3%	Value 7.4%
DM Equities 30.8%	Growth 14.9%	Growth -5.1%	DM Equities 16.5%	Global REITS 2.3%	Small cap 2.3%	Global Agg -3.2%	DM Equities 8.2%	Value 18.0%	Value -10.1%	Value 22.7%	Global Agg 9.2%	Growth 21.4%	Small cap 2.3%
Value 27.7%	DM Equities 12.3%	Small cap -8.7%	Value 16.4%	MSCI EM -2.3%	Global Agg 0.6%	Value -4.1%	Global REITS 6.5%	Global REITS 8.0%	Cmdty -11.2%	MSCI EM 18.9%	Value -0.4%	Small cap 16.2%	Global Agg -0.7%
Cmdty 18.9%	Value 9.8%	Cmdty -13.3%	Global Agg 4.3%	Global Agg -2.6%	MSCI EM -1.8%	MSCI EM -14.6%	Growth 3.2%	Global Agg 7.4%	Small cap -13.5%	Cmdty 7.7%	Cmdty -3.1%	MSCI EM -2.2%	MSCI EM -1.2%
Global Agg 6.9%	Global Agg 5.5%	MSCI EM -18.2%	Cmdty -1.1%	Cmdty -9.5%	Cmdty -17.0%	Cmdty -24.7%	Global Agg 2.1%	Cmdty 1.7%	MSCI EM -14.2%	Global Agg 6.8%	Global REITS -10.4%	Global Agg -4.7%	Cmdty -1.6%

- Source: JP Morgan Asset Management, <https://am.jpmorgan.com/gb/en/asset-management/adv/insights/market-insights/monthly-market-review/>
- 8 January 2022

Global Stock Markets – Americas

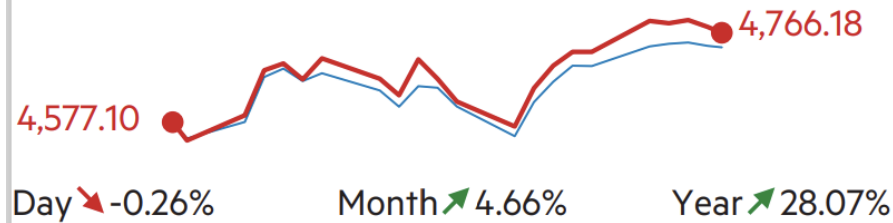
AMERICAS

Dec 01 - -



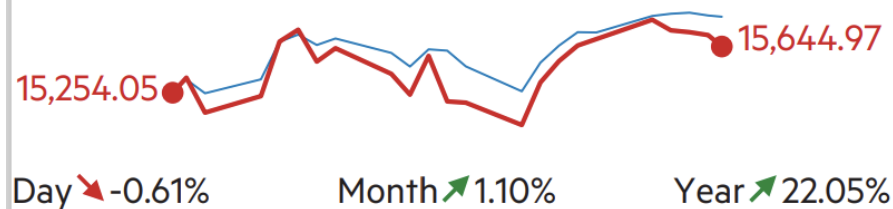
S&P 500

New York



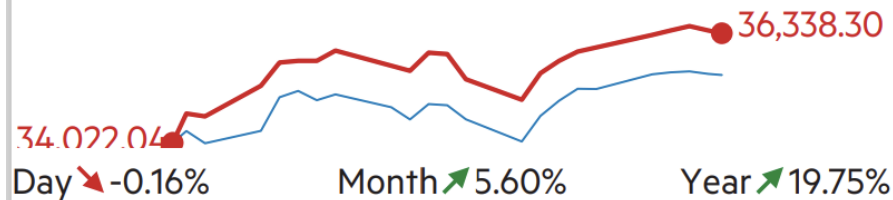
Nasdaq Composite

New York



Dow Jones Industrial

New York

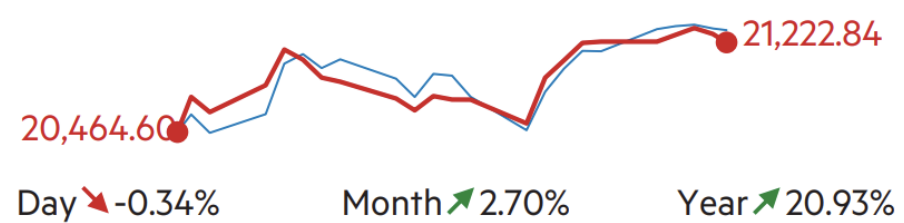


Dec 01 - Dec 31



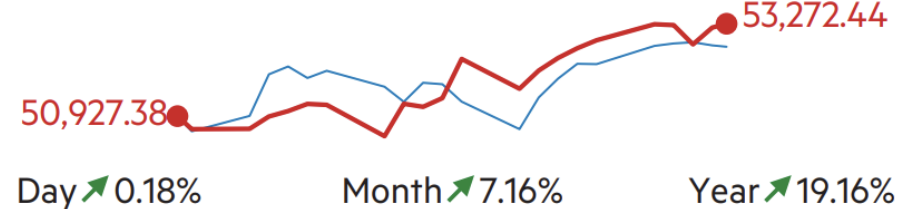
S&P/TSX COMP

Toronto



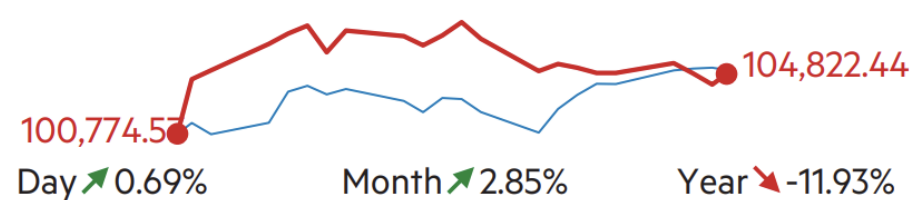
IPC

Mexico City



Bovespa

São Paulo



- Source: Financial Times
- All figures are as of 31 December 2021
- Monthly figures represent the period between 1 December and 31 December 2021

Global Stock Markets – Europe

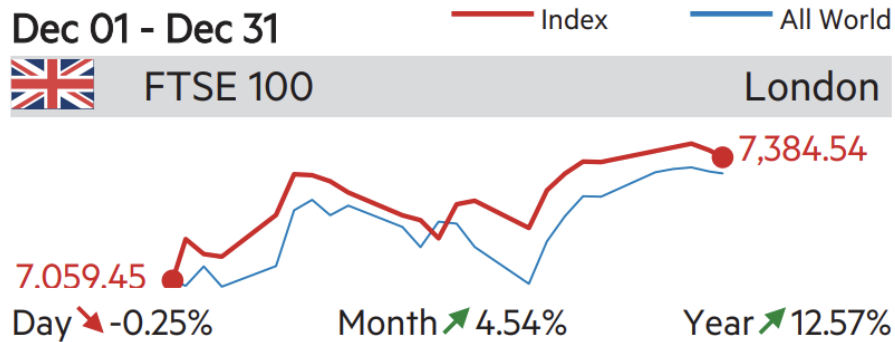
EUROPE

Dec 01 - Dec 31



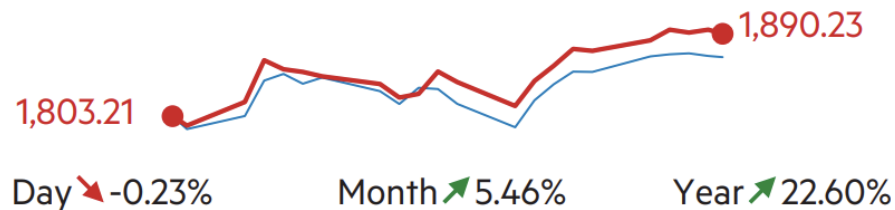
FTSE 100

London



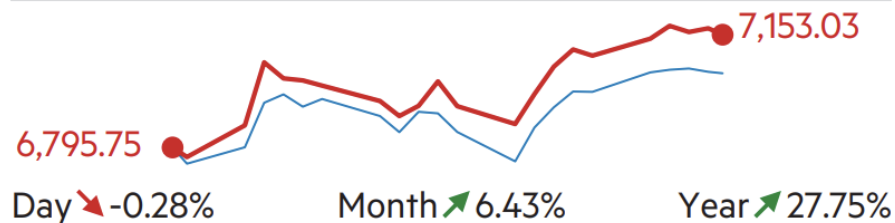
FTSE Eurofirst 300

Europe



CAC 40

Paris

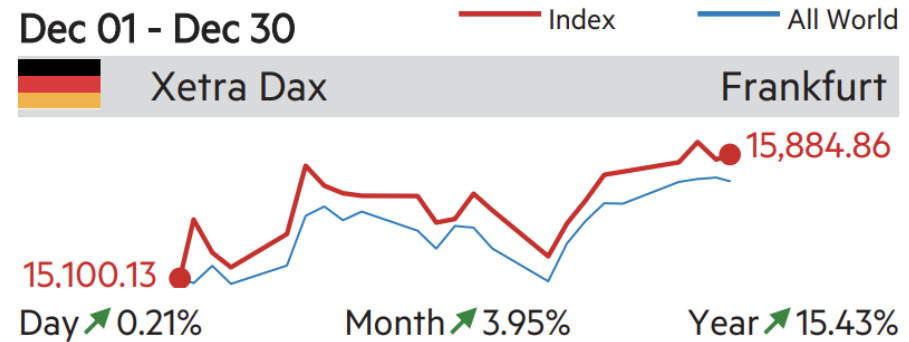


Dec 01 - Dec 30



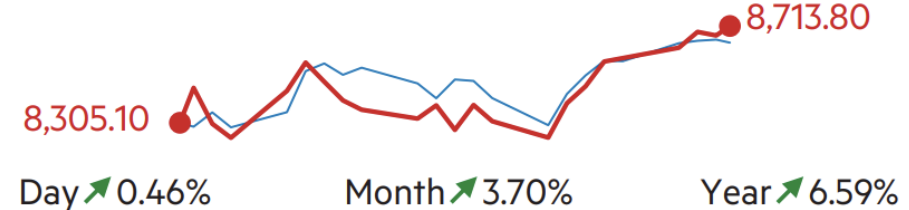
Xetra Dax

Frankfurt



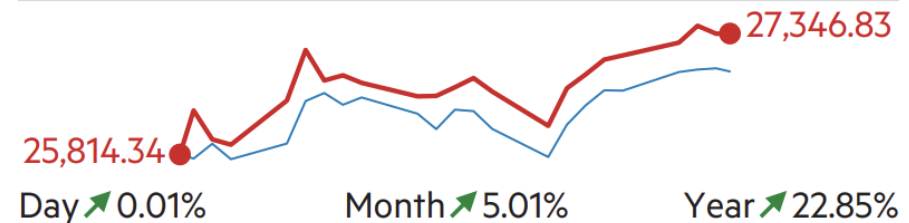
Ibex 35

Madrid



FTSE MIB

Milan



- Source: Financial Times
- All figures are as of 31 December 2021
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Global Stock Markets – Asia

ASIA

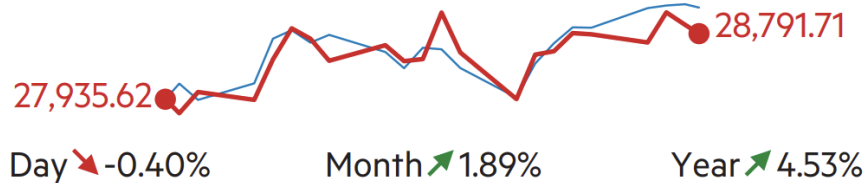
Dec 01 - Dec 30

Index All World



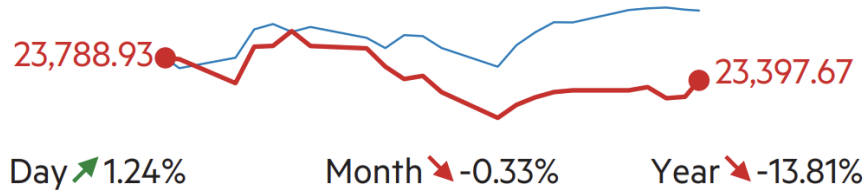
Nikkei 225

Tokyo



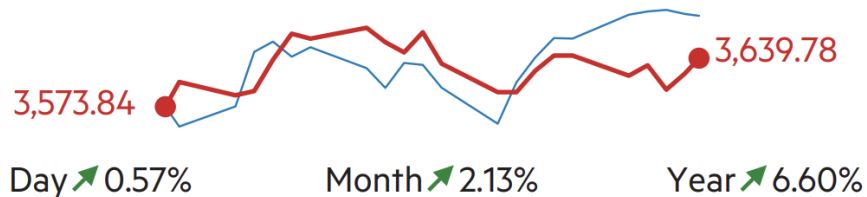
Hang Seng

Hong Kong



Shanghai Composite

Shanghai



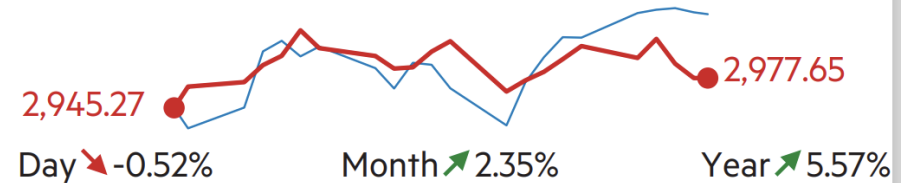
Dec 01 - Dec 31

Index All World



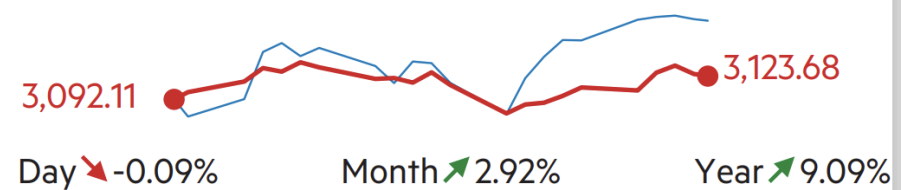
Kospi

Seoul



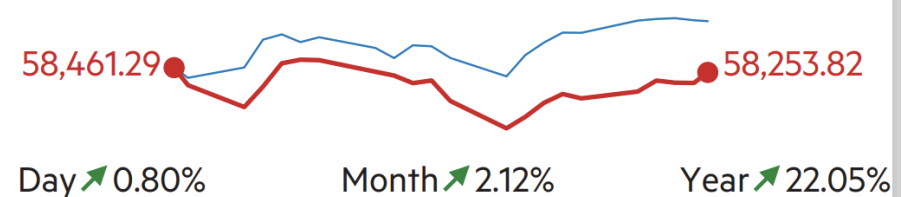
FTSE Straits Times

Singapore



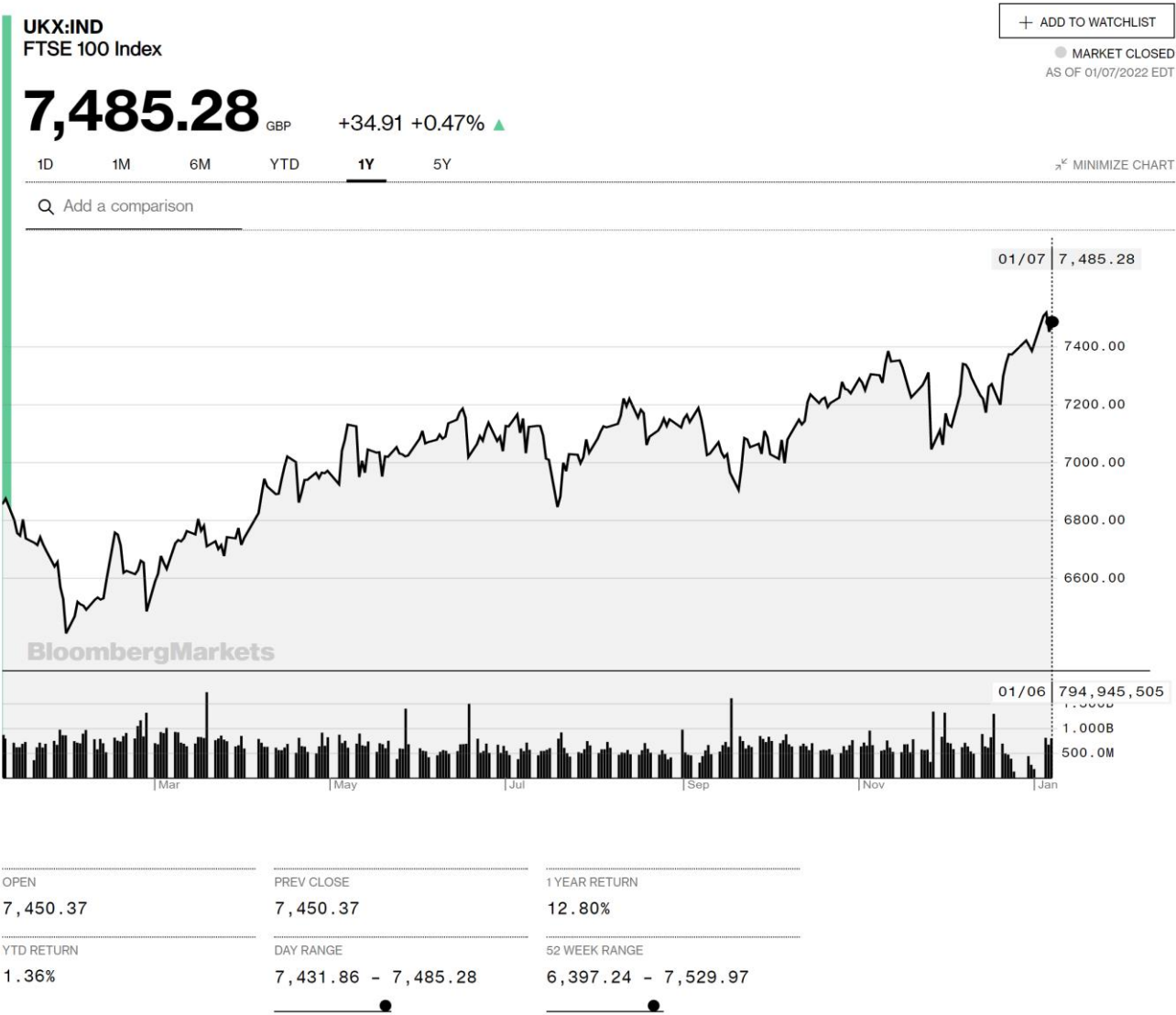
BSE Sensex

Mumbai



- Source: Financial Times
- All figures are as of 31 December 2021
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UK Stock Markets



- Source: Bloomberg
- All figures are as of 8 January 2022

Turkey Stock Markets

XU100:IND
Borsa Istanbul 100 Index

+ ADD TO WATCHLIST

● MARKET CLOSED
AS OF 01/07/2022 EDT

2,033.32 TRY +25.77 +1.28% ▲

1D 1M 6M YTD **1Y** 5Y

⌵ MINIMIZE CHART

Q Add a comparison



OPEN
2,020.27

PREV CLOSE
2,007.55

1 YEAR RETURN
36.91%

YTD RETURN
9.46%

DAY RANGE
1,994.45 - 2,036.08

52 WEEK RANGE
1,256.32 - 2,406.87

- Source: Bloomberg
- All figures are as of 8 January 2022

Global Bond Markets – Americas & Europe & Middle East

Americas 10-Year Government Bond Yields

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EST)
United States »	1.76%	+4	+29	+68	1/7/2022
Canada	1.72%	+2	+13	+91	1/7/2022
Brazil	11.43%	+10	+48	+402	1/7/2022
Mexico	7.77%	-3	+40	+219	1/7/2022

Europe, Middle East & Africa 10-Year Government Bond Yields

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EST)
Germany »	-0.05%	+2	+27	+48	1/7/2022
United Kingdom »	1.18%	+2	+40	+89	1/7/2022
France	0.28%	+2	+24	+60	1/7/2022
Italy	1.31%	+4	+29	+78	1/7/2022
Spain	0.64%	+2	+23	+61	1/7/2022
Netherlands	0.05%	+2	+23	+53	1/7/2022
Portugal	0.57%	+4	+32	+58	1/7/2022
Greece	1.49%	+13	+15	+93	1/7/2022
Switzerland	-0.03%	+4	+28	+50	1/7/2022

- Source: Bloomberg
- All figures are as of 8 January 2022

Global Bond Markets – Asia Pacific

Asia Pacific 10-Year Government Bond Yields

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EST)
Japan »	0.13%	+1	+9	+10	1/7/2022
Australia »	1.85%	-1	+23	+73	1/7/2022
New Zealand	2.50%	-1	+9	+146	1/6/2022
Hong Kong	1.44%	+0	+15	--	1/7/2022
Singapore	1.77%	+2	+8	+83	1/7/2022
South Korea	2.46%	--	--	--	1/7/2022
India	6.54%	+1	+19	+67	1/7/2022

- Source: Bloomberg
- All figures are as of 8 January 2022

UK Bond Markets

Gilt Yields

NAME	COUPON	PRICE	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EST)
GTGBP2Y:GOV UK Gilt 2 Year Yield	0.13	98.59	0.81%	+1	+37	+95	1/7/2022
GTGBP5Y:GOV UK Gilt 5 Year Yield	0.38	97.14	0.98%	+2	+41	+104	1/7/2022
GTGBP10Y:GOV UK Gilt 10 Year Yield	0.25	91.65	1.18%	+2	+40	+89	1/7/2022
GTGBP30Y:GOV UK Gilt 30 Year Yield	0.63	84.11	1.29%	+1	+45	+42	1/7/2022

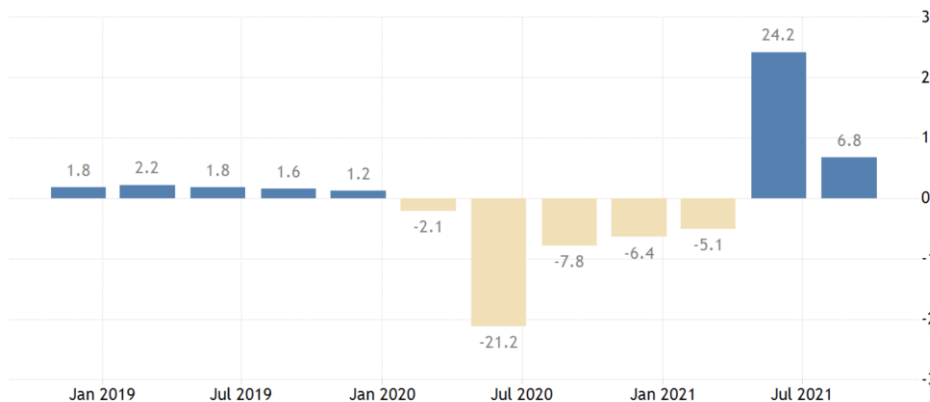
Bank of England Rates

RATE	CURRENT	1 YEAR PRIOR
UKBRBASE:IND Official Bank Rate	0.25	0.10
UKAPTARG:IND Asset Purchase Program Target (Billions of GBP)	875.00	875.00

- Source: Bloomberg
- All figures are as of 8 January 2022

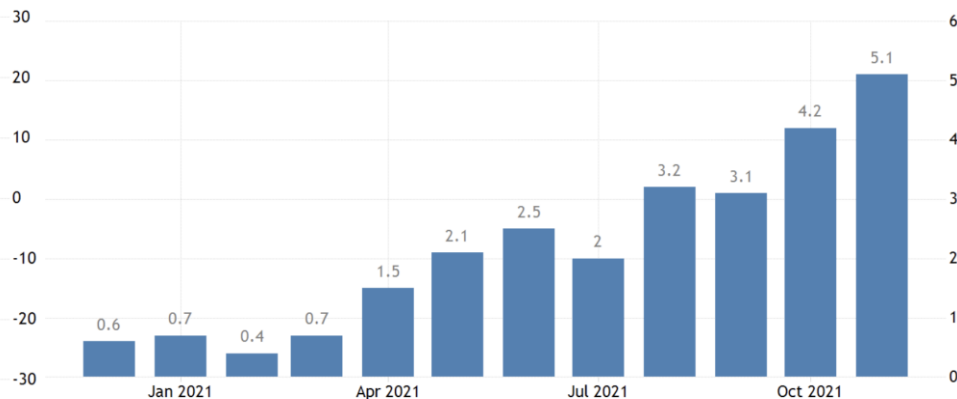
UK Economy

Annual GDP Growth Rate



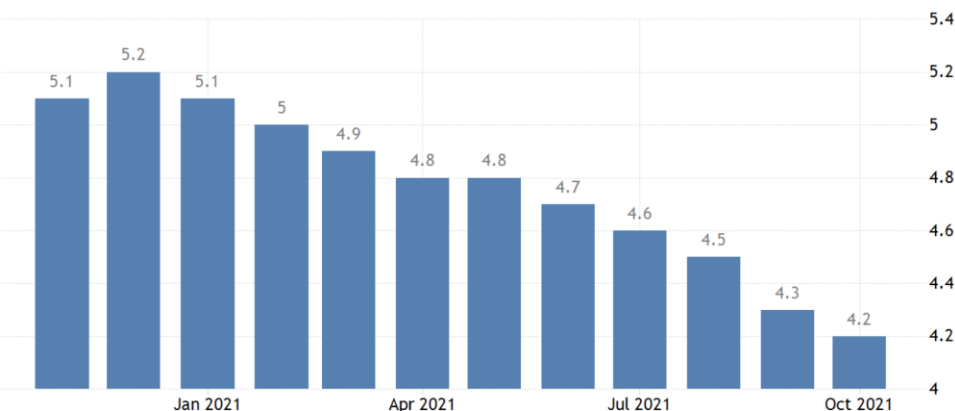
SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

Annual Inflation Rate



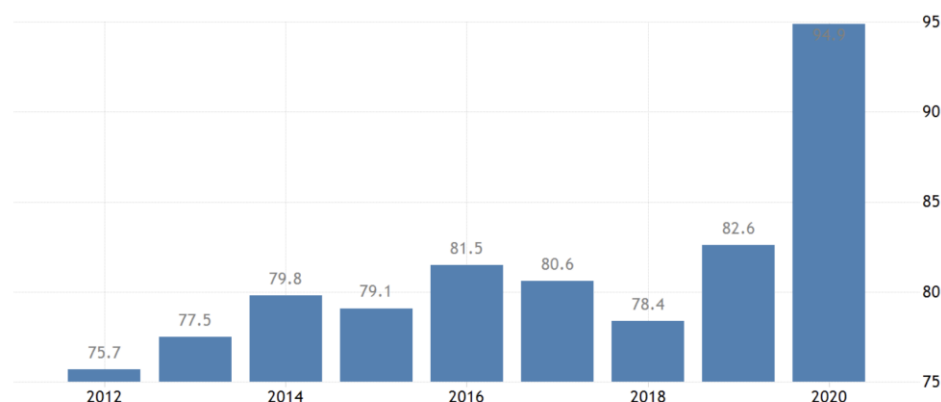
SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

Unemployment Rate



SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

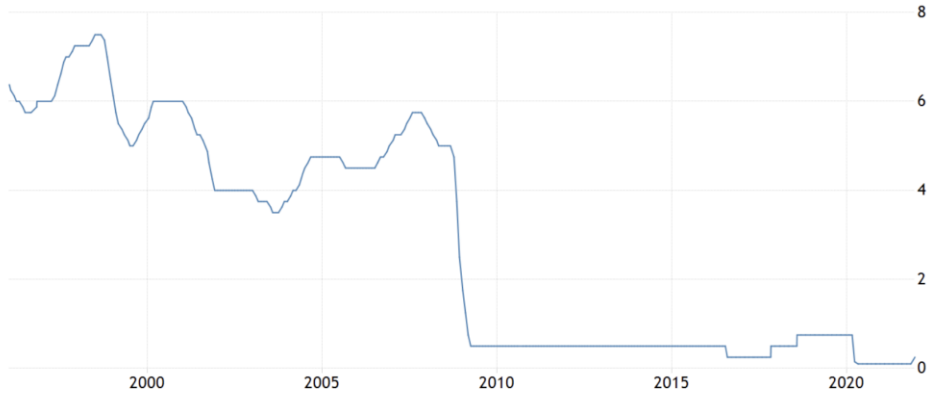
Government Debt / GDP



SOURCE: TRADINGECONOMICS.COM | OFFICE FOR BUDGET RESPONSIBILITY, UK

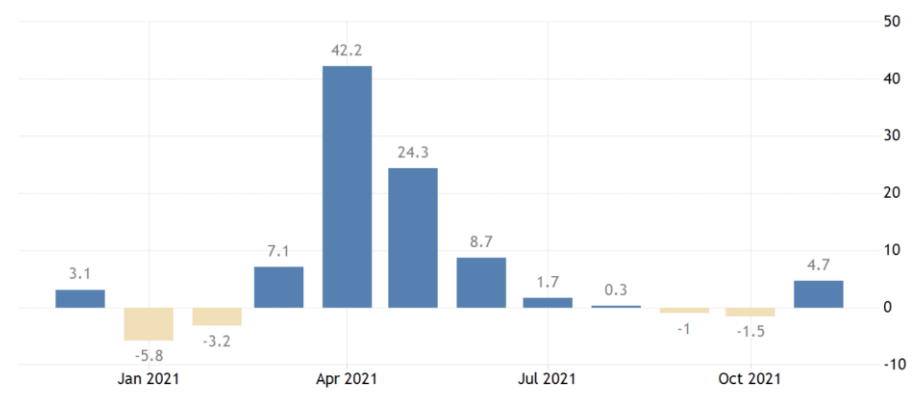
UK Markets

Interest Rate



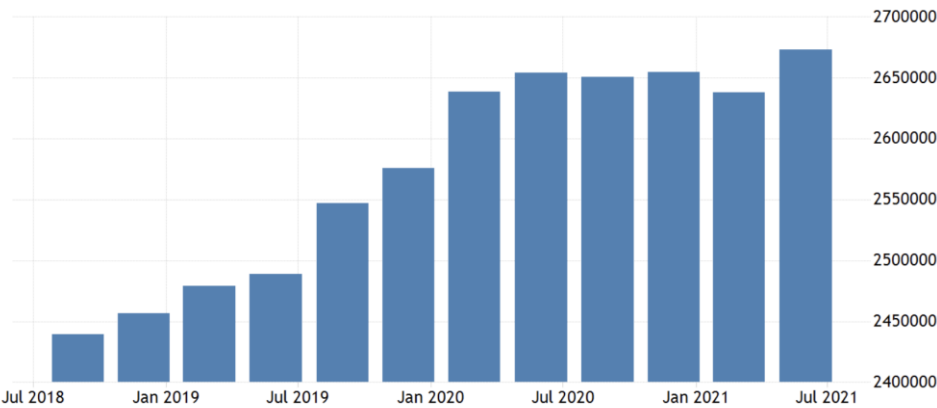
SOURCE: TRADINGECONOMICS.COM | BANK OF ENGLAND

Retail Sales YoY



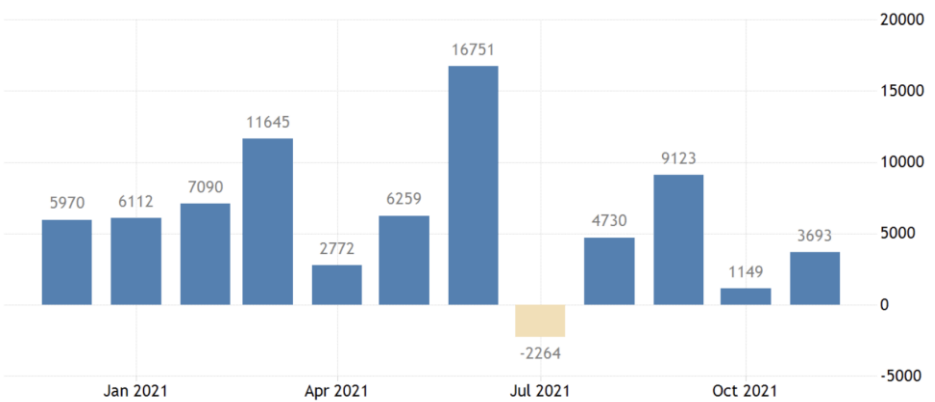
SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

Loans to Private Sector



SOURCE: TRADINGECONOMICS.COM | BANK OF ENGLAND

Home Loans



SOURCE: TRADINGECONOMICS.COM | BANK OF ENGLAND






- Source: <https://tradingeconomics.com/united-kingdom>
- Loan figures are in £ millions

UK Mortgage Loans

Competitive Market Benchmark (Indicative Only) – Page 1 of 4

Your mortgage options






Borrowing £300,000 and repaying over 25 years

 7 year fixed Full details					
£1,221 Monthly payment until 28/2/2029	1.65% Initial rate	£749 Product fees	£103,354 Initial term cost	2.7% APRC	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.7%. Total amount payable £416,684.45 includes interest of £115,820.45 product fees of £749 and other fees of £115. Repayments: 85 months of £1,221.07 at 1.65% (fixed), then 215 months of £1,451.30 at 3.74% (variable). Early repayment charges apply.					
 7 year fixed Full details					
£1,256 Monthly payment until 28/2/2029	1.89% Initial rate	£495 Product fees	£105,962 Initial term cost	3.2% APRC	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.2%. Total amount payable £440,717 includes interest of £140,222 product fees of £495 and other fees of £0. Repayments: 85 months of £1,255.56 at 1.89% (fixed), then 215 months of £1,551.16 at 4.49% (variable). Early repayment charges apply.					
 7 year fixed Full details					
£1,263 Monthly payment until 28/2/2029	1.94% Initial rate	£0 Product fees	£106,083 Initial term cost	3.3% APRC	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.3%. Total amount payable £445,362.65 includes interest of £145,261.65 product fees of £0 and other fees of £101. Repayments: 85 months of £1,262.82 at 1.94% (fixed), then 215 months of £1,571.73 at 4.64% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,263 Monthly payment until 29/2/2032	1.94% Initial rate	£995 Product fees	£152,533 Initial term cost	2.8% APRC	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.8%. Total amount payable £423,250.29 includes interest of £122,255.29 product fees of £995 and other fees of £0. Repayments: 121 months of £1,262.82 at 1.94% (fixed), then 179 months of £1,505.33 at 4.49% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,263 Monthly payment until 31/5/2032	1.94% Initial rate	£995 Product fees	£152,533 Initial term cost	2.2% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.2%. Total amount payable £390,121.16 includes interest of £89,126.16 product fees of £995 and other fees of £0. Repayments: 124 months of £1,262.82 at 1.94% (fixed), then 176 months of £1,321.23 at 2.59% (variable). Early repayment charges apply.					

- The above quotes are indicative only, based on a hypothetical 25-year (repayment) mortgage loan scenario, where the property value is £500,000, and down payment is £200,000, as of 8 January 2022
- Source: www.moneysupermarket.com

UK Mortgage Loans






Competitive Market Benchmark (Indicative Only) – Page 2 of 4

 10 year fixed Full details					
£1,264 <small>Monthly payment until 29/2/2032</small>	1.95% <small>Initial rate</small>	£999 <small>Product fees</small>	£152,746 <small>Initial term cost</small>	2.6% <small>APRC</small>	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.6%. Total amount payable £410,413.30 includes interest of £109,299.30 product fees of £999 and other fees of £115. Repayments: 121 months of £1,264.27 at 1.95% (fixed), then 179 months of £1,431.97 at 3.74% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,264 <small>Monthly payment until 1/4/2032</small>	1.95% <small>Initial rate</small>	£995 <small>Product fees</small>	£153,012 <small>Initial term cost</small>	2.8% <small>APRC</small>	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.8%. Total amount payable £423,370.42 includes interest of £122,070.42 product fees of £995 and other fees of £305. Repayments: 122 months of £1,264.27 at 1.95% (fixed), then 178 months of £1,504.66 at 4.49% (variable). Early repayment charges apply.					
 7 year fixed Full details					
£1,270 <small>Monthly payment until 28/2/2029</small>	1.99% <small>Initial rate</small>	£0 <small>Product fees</small>	£106,694 <small>Initial term cost</small>	3.3% <small>APRC</small>	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.3%. Total amount payable £446,497.45 includes interest of £146,396.45 product fees of £0 and other fees of £101. Repayments: 85 months of £1,270.10 at 1.99% (fixed), then 215 months of £1,574.13 at 4.64% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,270 <small>Monthly payment for 120 months</small>	1.99% <small>Initial rate</small>	£999 <small>Product fees</small>	£153,411 <small>Initial term cost</small>	2.6% <small>APRC</small>	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.6%. Total amount payable £409,142.40 includes interest of £108,143.40 product fees of £999 and other fees of £0. Repayments: 120 months of £1,270.10 at 1.99% (fixed), then 180 months of £1,420.73 at 3.59% (variable). Early repayment charges apply.					
 Lifetime discounted Full details					
£1,270 <small>Monthly payment for 300 months</small>	1.99% <small>Initial rate</small>	£0 <small>Product fees</small>	£381,505 <small>Initial term cost</small>	2.0% <small>APRC</small>	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.0%. Total amount payable £381,655 includes interest of £81,030 product fees of £0 and other fees of £625. Repayments: 300 months of £1,270.10 at 1.99% (variable). Early repayment charges apply.					

- The above quotes are indicative only, based on a hypothetical 25-year (repayment) mortgage loan scenario, where the property value is £500,000, and down payment is £200,000, as of 8 January 2022
- Source: www.moneysupermarket.com

UK Mortgage Loans






Competitive Market Benchmark (Indicative Only) – Page 3 of 4

 Lifetime discounted Full details					
£1,272 Monthly payment for 300 months	2.00% Initial rate	£199 Product fees	£381,692 Initial term cost	2.0% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.0%. Total amount payable £381,842 includes interest of £81,468 product fees of £199 and other fees of £175. Repayments: 300 months of £1,271.56 at 2.00% (variable). Early repayment charges apply.					
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 10 year fixed Full details					
£1,277 Monthly payment until 29/2/2032	2.04% Initial rate	£999 Product fees	£154,323 Initial term cost	3.2% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.2%. Total amount payable £441,054.01 includes interest of £139,821.01 product fees of £999 and other fees of £234. Repayments: 121 months of £1,277.41 at 2.04% (fixed), then 179 months of £1,593.60 at 5.29% (variable). Early repayment charges apply.					
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 10 year fixed Full details					
£1,280 Monthly payment until 29/2/2032	2.06% Initial rate	£0 Product fees	£153,641 Initial term cost	2.9% APRC	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.9%. Total amount payable £425,791.10 includes interest of £125,791.10 product fees of £0 and other fees of £0. Repayments: 121 months of £1,280.34 at 2.06% (fixed), then 179 months of £1,513.24 at 4.49% (variable). Early repayment charges apply.					
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 10 year fixed Full details					
£1,282 Monthly payment until 29/2/2032	2.07% Initial rate	£0 Product fees	£153,852 Initial term cost	2.6% APRC	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.6%. Total amount payable £412,882.72 includes interest of £112,767.72 product fees of £0 and other fees of £115. Repayments: 121 months of £1,281.81 at 2.07% (fixed), then 179 months of £1,439.49 at 3.74% (variable). Early repayment charges apply.					
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 7 year fixed Full details					
£1,286 Monthly payment until 31/3/2029	2.10% Initial rate	£495 Product fees	£108,572 Initial term cost	3.3% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.3%. Total amount payable £445,038.54 includes interest of £144,418.54 product fees of £495 and other fees of £125. Repayments: 86 months of £1,286.22 at 2.10% (fixed), then 214 months of £1,559.83 at 4.49% (variable). Early repayment charges apply.					

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- Source: www.moneysupermarket.com

UK Mortgage Loans

Competitive Market Benchmark (Indicative Only) – Page 4 of 4

 10 year fixed Full details					
£1,289 Monthly payment until 28/2/2032	2.12% Initial rate	£0 Product fees	£154,705 Initial term cost	3.0% APRC	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.0%. Total amount payable £430,383.59 includes interest of £130,282.59 product fees of £0 and other fees of £101. Repayments: 121 months of £1,289.16 at 2.12% (fixed), then 179 months of £1,532.37 at 4.64% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,291 Monthly payment until 28/2/2032	2.13% Initial rate	£0 Product fees	£154,883 Initial term cost	3.0% APRC	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.0%. Total amount payable £430,680.81 includes interest of £130,579.81 product fees of £0 and other fees of £101. Repayments: 121 months of £1,290.64 at 2.13% (fixed), then 179 months of £1,533.03 at 4.64% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,292 Monthly payment until 1/4/2032	2.14% Initial rate	£0 Product fees	£155,358 Initial term cost	2.9% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.9%. Total amount payable £428,014.70 includes interest of £127,709.70 product fees of £0 and other fees of £305. Repayments: 122 months of £1,292.11 at 2.14% (fixed), then 178 months of £1,517.26 at 4.49% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,294 Monthly payment until 31/3/2032	2.15% Initial rate	£495 Product fees	£155,760 Initial term cost	3.0% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.0%. Total amount payable £428,626.52 includes interest of £128,006.52 product fees of £495 and other fees of £125. Repayments: 122 months of £1,293.58 at 2.15% (fixed), then 178 months of £1,517.92 at 4.49% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,300 Monthly payment for 120 months	2.19% Initial rate	£0 Product fees	£155,940 Initial term cost	2.7% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.7%. Total amount payable £413,880 includes interest of £113,880 product fees of £0 and other fees of £0. Repayments: 120 months of £1,299.50 at 2.19% (fixed), then 180 months of £1,433 at 3.59% (variable). Early repayment charges apply.					

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- Source: www.moneysupermarket.com

Crypto Markets: Bitcoin

BTC/USD Bitfinex Overview



Prev. Close	41,980	Bid	41,111	Day's Range	40,573 - 42,231
Open	41,980	Ask	41,113	52 wk Range	28,991 - 68,925
1-Year Change	6.7%				

- Source: www.investing.com, as of 8 January 2022

Crypto Markets: Ethereum

ETH/USD Binance Overview



Prev. Close	3,172.61	Bid	3,048.7	Day's Range	3,001 - 3,250
Open	3,172.61	Ask	3,048.71	52 wk Range	984.99 - 4,864.13
1-Year Change	168.64%				

- Source: www.investing.com, as of 8 January 2022

Important Legal Disclosure

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 - <https://www.fca.org.uk/consumers/understanding-advice-guidance-investments>





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