



MONTHLY NEWSLETTER, MAY 2021

8 JUNE 2021



@ARROWS_SIX



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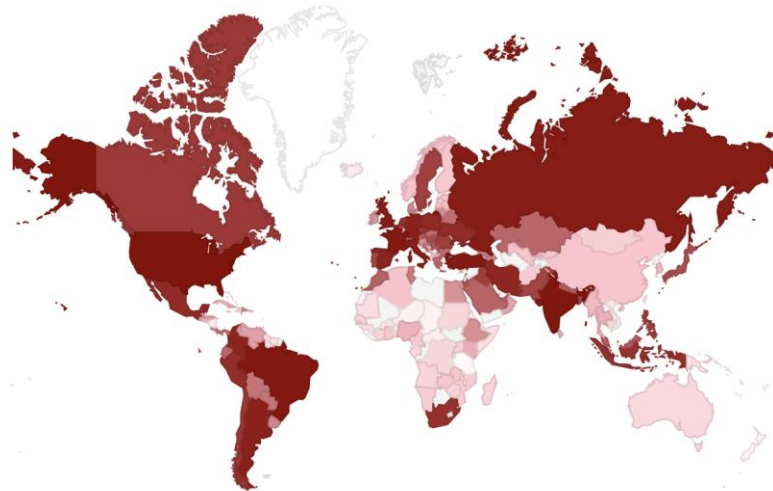


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Content

- Covid-19 Update
- Global Economy
- Global Markets Overview
- Global Stock Markets
 - UK Stock Markets
- Global Bond Markets
 - UK Bond Markets
- UK Economy
- UK Markets
- UK Mortgage Market – Competitive Benchmark Analysis
- Crypto Markets

Covid-19 Update



Coronavirus	Cases	Deaths	Recovered
Coronavirus Cases	Total	Change	PerMillion
United States	33,326,410	19,047	101,148
India	28,574,350	132,364	21,211
Brazil	16,803,472	83,391	79,329
France	5,694,076	8,161	84,619
Turkey	5,263,697	7,181	62,955
Russia	5,099,182	8,933	34,759
United Kingdom	4,499,878	5,179	67,132
Italy	4,225,163	1,963	70,844
Argentina	3,884,447	32,291	85,598
Germany	3,695,633	3,165	44,434
More			

Coronavirus	Cases	Deaths	Recovered
Coronavirus Deaths	Total	Change	PerMillion
United States	596,434	601	1,810
Brazil	469,388	1,682	2,215
India	340,702	2,713	252
Mexico	228,362	216	1,812
Peru	184,507	115,165	5,654
United Kingdom	127,812	18	1,906
Italy	126,342	59	2,118
Russia	122,660	393	836
France	109,857	70	1,632
Colombia	90,353	545	1,793
More			

Source: www.tradingeconomics.com, as of 4 June 2021 (Changes represent the daily increases in cases / deaths).

Global Economy

COUNTRIES ▾	GDP	GDP YoY	GDP QoQ	Interest rate	Inflation rate	Jobless rate	Gov. Budget	Debt/GDP	Current Account	Population
United States	21433	0.40%	6.40%	0.25%	4.20%	6.10%	-4.60%	107.60%	-3.10	329.48
China	14343	18.30%	0.60%	3.85%	0.90%	5.10%	-3.70%	66.80%	1.90	1443.50
Euro Area	13336	-1.80%	-0.60%	0.00%	2.00%	8.00%	-7.20%	98.00%	3.00	342.41
Japan	5082	-1.40%	-1.30%	-0.10%	-0.40%	2.80%	-10.30%	266.20%	3.20	125.67
Germany	3846	-3.10%	-1.80%	0.00%	2.50%	4.40%	-4.20%	69.80%	7.00	83.17
India	2869	1.60%	7.90%	4.00%	4.29%	6.50%	-9.50%	69.62%	-0.90	1347.12
United Kingdom	2829	-6.10%	-1.50%	0.10%	1.50%	4.80%	-16.90%	100.20%	-3.50	67.03
France	2716	1.20%	-0.10%	0.00%	1.40%	8.00%	-9.20%	115.70%	-1.90	67.29
Italy	2001	-0.80%	0.10%	0.00%	1.30%	10.70%	-9.50%	155.80%	3.60	59.64
Brazil	1840	1.00%	1.20%	3.50%	6.76%	14.70%	-13.40%	75.79%	-0.72	211.82
Canada	1736	0.30%	1.40%	0.25%	3.40%	8.10%	-15.90%	117.80%	-1.90	38.01
Russia	1700	-1.00%	-0.20%	5.00%	5.53%	5.20%	-3.80%	14.60%	3.90	146.70
South Korea	1647	1.80%	1.60%	0.50%	2.60%	3.70%	-2.60%	42.60%	3.50	51.78
Spain	1394	-4.30%	-0.50%	0.00%	2.70%	15.98%	-11.00%	120.00%	0.70	47.33
Australia	1393	1.10%	1.80%	0.10%	1.10%	5.50%	-4.30%	24.80%	2.50	25.68
Mexico	1269	-3.60%	0.80%	4.00%	6.08%	4.70%	-4.60%	45.50%	2.40	126.01
Indonesia	1119	-0.74%	-0.96%	3.50%	1.68%	6.26%	-6.50%	38.50%	-0.44	270.20
Netherlands	909	-2.80%	-0.50%	0.00%	1.90%	3.40%	-4.30%	54.50%	7.80	17.41
Saudi Arabia	793	-3.30%	-0.10%	1.00%	5.30%	7.40%	-11.20%	32.50%	-2.80	35.00
Turkey	754	7.00%	1.70%	19.00%	16.59%	13.10%	-3.40%	39.50%	-5.10	83.61
Switzerland	703	-0.50%	-0.50%	-0.75%	0.30%	3.30%	-2.60%	42.90%	3.80	8.61
Taiwan	611	8.16%	3.09%	1.13%	2.09%	3.71%	-4.50%	28.20%	9.50	23.55
Poland	592	-0.90%	1.10%	0.10%	4.80%	6.30%	-7.00%	57.50%	3.60	37.96
Thailand	544	-2.60%	0.20%	0.50%	3.41%	1.50%	-1.90%	50.50%	4.20	66.65
Sweden	531	0.00%	0.80%	0.00%	2.20%	9.40%	-3.10%	39.90%	5.20	10.33
Belgium	530	-0.60%	1.00%	0.00%	1.46%	5.80%	-9.40%	114.10%	-1.20	11.52
Venezuela	482	-26.80%	-23.70%	58.67%	2940.80%	6.40%	-29.90%	350.00%	-3.50	32.60
Argentina	450	-4.30%	4.50%	38.00%	46.30%	11.00%	-8.50%	102.00%	1.00	45.38
Nigeria	448	0.51%	-13.90%	11.50%	18.12%	33.30%	-3.80%	34.98%	-4.20	206.14
Austria	446	-5.50%	-1.10%	0.00%	1.90%	7.70%	-8.90%	83.90%	2.50	8.90

Source: www.tradingeconomics.com, as of 4 June 2021 (GDP figures are provided in USD billion)

Macro Outlook

- Economic data has been very strong over May, but markets have been more muted after an already strong start to the year
- The ongoing vaccine rollout is allowing many economies to gradually reopen, which in combination with sizeable fiscal support – particularly in the UK and US – is supporting a big bounce in economic activity
- US core PCE inflation surprised to the upside slightly, exceeding 3% for the first time since 1992. Markets were constrained by concerns that upside data surprises may result in more persistent inflation, which could force central banks to bring about a premature end to the growth rebound

UK & US Economic Calendar – Key Events

- 4 June > Non-Farm Payrolls
- 4 June > Unemployment Rate
- 10 June > Inflation Rate
- 11 June > GDP Growth Rate
- 15 June > Employment Change
- 16 June > Inflation Rate
- 16 June > FED Interest Rate Decision

	United States
	United States
	United States
	United Kingdom
	United Kingdom
	United Kingdom
	United States

Equities

- Developed market equities managed to gain 1.5% for the month. Expectations of stronger economic growth and inflation favoured value over growth. MSCI World Value rose 3.0% and MSCI World Growth fell 0.1%
- US corporate earnings for the first quarter were much stronger than expected. S&P 500 companies reported earnings growth of 47% (y/y) relative to consensus expectations for 20% growth. Despite the strong earnings performance, the S&P 500 rose 0.7% in May

Bonds

- 10-year US Treasury yields are trading in a tight trade range between 1.50% and 1.70%
- Inflation expectations hedged lower from their highs as the latest FOMC minutes showed members are willing to discuss tapering during the next meeting. However, nominal yields remain stable, buying into the Fed's message that interest rates will stay "lower for longer"
- In European government bond market, bund yields seem consolidating in a tight range between -0.20% and -0.15%

Commodities

- The S&P GSCI Index recorded a modestly positive return in May, reflecting how the economic rebound in the world's largest economies is bolstering demand for metals, food and energy while supplies remain constrained. The increase in May was more muted than in recent months on growing concerns over inflation
- Precious metals was the best performing component of the index, with strong gains for both gold and silver

FX

- After spending most of April and May on the decline, the trade-weighted USD has managed to stabilize
- Upside UK economic data surprises are fostering upward revisions to GDP, supporting the GBP
- On 31 May, the People's Bank of China's (PBOC) announced that the required reserve ratio on financial institutions' foreign currency deposits will be increased from 5% to 7%, effective 15 June 2021. This is the first hike since May 2007

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

Global Stock Markets – US S&P 500 Sector Performance

May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	1-year
Info. Tech. 6.8%	Info. Tech. 7.1%	Cons. Discr. 9.0%	Info. Tech. 11.8%	Materials 1.1%	Utilities 5.0%	Energy 26.6%	Financials 6.1%	Energy 3.6%	Energy 21.5%	Utilities 10.1%	Comm. Serv. 8.0%	Materials 59.6%
Materials 6.7%	Cons. Discr. 4.9%	Utilities 7.7%	Cons. Discr. 9.4%	Utilities 0.8%	Comm. Serv. 0.5%	Financials 16.8%	Info. Tech. 5.7%	Health Care 1.3%	Financials 11.4%	Industrials 8.8%	Cons. Discr. 8.0%	Financials 59.1%
Comm. Serv. 6.0%	Industrials 1.9%	Materials 7.0%	Comm. Serv. 9.1%	Industrials -0.8%	Materials -0.8%	Industrials 15.6%	Energy 4.3%	S&P 500 -1.1%	Industrials 6.6%	Cons. Staples 7.7%	Real Estate 7.6%	Industrials 58.9%
Industrials 5.1%	Materials 1.9%	Cons. Staples 6.8%	Industrials 8.3%	Cons. Staples -1.9%	Financials -1.1%	Materials 12.2%	Health Care 3.7%	Real Estate 0.5%	Comm. Serv. 6.2%	Materials 7.3%	Info. Tech. 6.8%	Info. Tech. 52.5%
Cons. Discr. 4.9%	S&P 500 1.8%	Comm. Serv. 6.6%	S&P 500 7.0%	Health Care -2.3%	Industrials -1.5%	Info. Tech. 11.3%	S&P 500 3.7%	Cons. Discr. 0.4%	Materials 3.7%	Real Estate 6.4%	S&P 500 5.6%	Comm. Serv. 50.9%
S&P 500 4.5%	Real Estate 1.0%	Info. Tech. 5.6%	Cons. Staples 4.6%	Real Estate -2.5%	S&P 500 -2.8%	S&P 500 10.8%	Comm. Serv. 3.1%	Utilities -1.0%	S&P 500 2.6%	S&P 500 4.2%	Financials 5.5%	Cons. Discr. 50.2%
Utilities 3.9%	Financials -0.5%	S&P 500 5.5%	Materials 4.2%	Financials -3.7%	Cons. Discr. -3.0%	Comm. Serv. 9.5%	Cons. Discr. 2.5%	Info. Tech. -1.0%	Real Estate 1.4%	Financials 5.6%	Utilities 4.9%	S&P 500 43.6%
Health Care 3.1%	Comm. Serv. -0.6%	Health Care 5.2%	Financials 4.1%	Cons. Discr. -3.7%	Cons. Staples -3.0%	Cons. Discr. 8.5%	Materials 2.3%	Comm. Serv. -1.5%	Info. Tech. -1.1%	Health Care 3.7%	Materials 4.8%	Energy 28.3%
Financials 2.4%	Cons. Staples -0.7%	Industrials 4.3%	Health Care 2.6%	S&P 500 -3.9%	Real Estate -3.4%	Health Care 7.8%	Cons. Staples 1.5%	Financials -1.9%	Cons. Discr. -1.0%	Cons. Discr. 3.6%	Health Care 4.0%	Real Estate 26.8%
Real Estate 1.7%	Energy -1.4%	Real Estate 3.9%	Real Estate -0.1%	Info. Tech. -5.4%	Health Care -3.8%	Cons. Staples 7.4%	Industrials 1.1%	Materials -2.4%	Cons. Staples -1.5%	Comm. Serv. 3.1%	Industrials 3.2%	Health Care 21.6%
Cons. Staples 1.4%	Health Care -2.5%	Financials 3.5%	Energy -2.1%	Comm. Serv. -6.5%	Energy -4.7%	Real Estate 6.8%	Real Estate 0.9%	Industrials -4.3%	Health Care -2.2%	Energy 2.7%	Cons. Staples 1.6%	Cons. Staples 19.4%
Energy 0.7%	Utilities -5.0%	Energy -5.4%	Utilities -3.1%	Energy -14.6%	Info. Tech. -5.2%	Utilities 0.3%	Utilities 0.4%	Cons. Staples -5.3%	Utilities -6.5%	Info. Tech. 1.6%	Energy -0.5%	Utilities 16.6%

- Source: Charles Schwab
- **Note: Past performance is no guarantee of future results**

Global Asset Class and Style Returns

2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	May '21
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%	Cmdty 18.9%	Value 3.0%
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%	Value 16.7%	Cmdty 2.7%
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%	Global REITS 16.6%	MSCI EM 2.3%
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%	Small cap 14.8%	DM Equities 1.5%
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%	DM Equities 11.6%	Global REITS 1.3%
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%	MSCI EM 7.4%	Global Agg 0.9%
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%	Growth 6.5%	Small cap 0.9%
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 -2.3%	Growth -0.1%

- Source: JP Morgan
- **Note: Past performance is no guarantee of future results**

Global Stock Markets – Americas

AMERICAS

May 05 - -

Index All World



S&P 500

New York

4,201.62 4,229.89

Day ▲ 0.88% Month ▲ 1.57% Year ▲ 35.91%



Nasdaq Composite

New York

13,582.43 13,814.49

Day ▲ 1.47% Month ▲ 1.33% Year ▲ 43.66%



Dow Jones Industrial

New York

34,230.34 34,756.39

Day ▲ 0.52% Month ▲ 1.83% Year ▲ 32.24%

May 05 - Jun 04

Index All World



S&P/TSX COMP

Toronto

19,310.74 20,029.19

Day ▲ 0.44% Month ▲ 4.38% Year ▲ 28.99%



IPC

Mexico City

48,934.91 50,484.35

Day ▼ -0.29% Month ▲ 4.46% Year ▲ 33.30%



Bovespa

São Paulo

119,564.44 130,125.78

Day ▲ 0.40% Month ▲ 10.55% Year ▲ 38.68%

- Source: Financial Times
- All figures are as of 4 June 2021
- Monthly figures represent the May 2021 period

Global Stock Markets – Europe

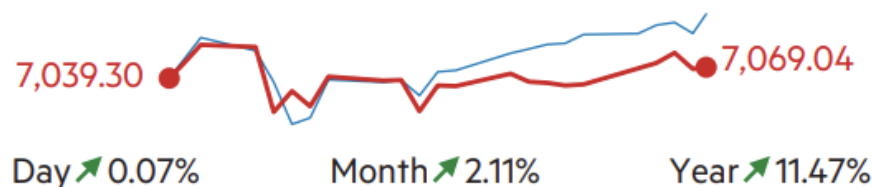
EUROPE

May 05 - Jun 04



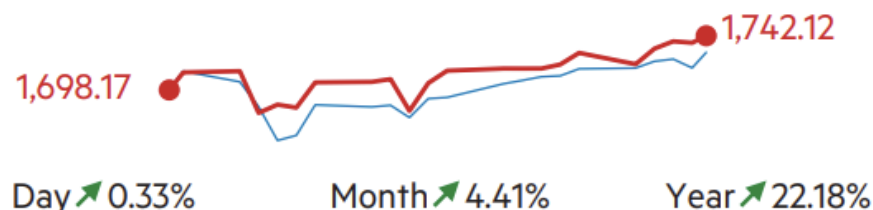
FTSE 100

London



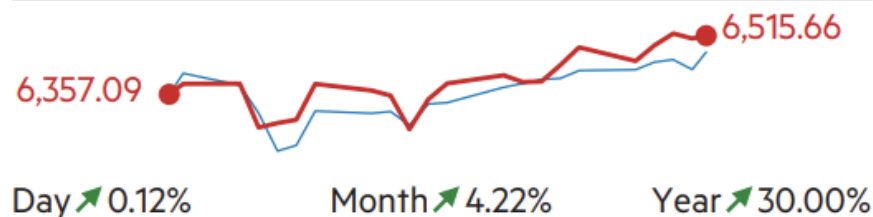
FTSE Eurofirst 300

Europe



CAC 40

Paris

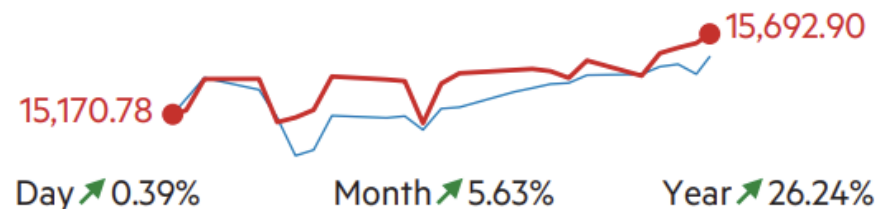


May 05 - Jun 04



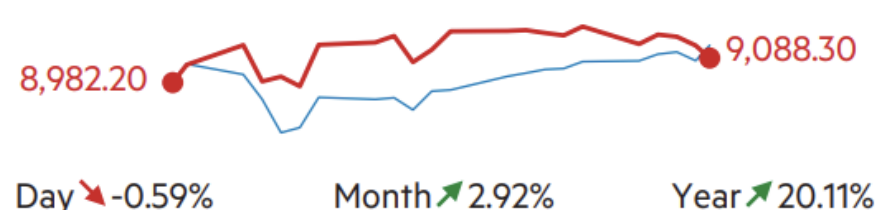
Xetra Dax

Frankfurt



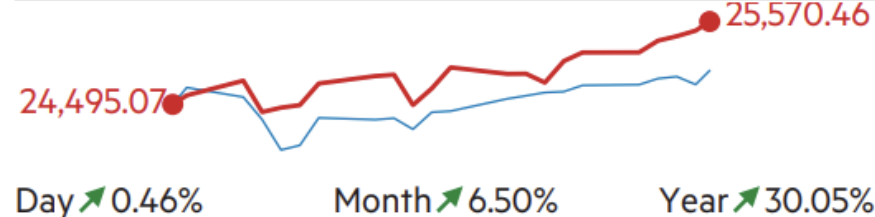
Ibex 35

Madrid



FTSE MIB

Milan




- Source: Financial Times
- All figures are as of 4 June 2021
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Global Stock Markets – Asia

ASIA


May 05 - Jun 04

Index All World

 Nikkei 225 Tokyo




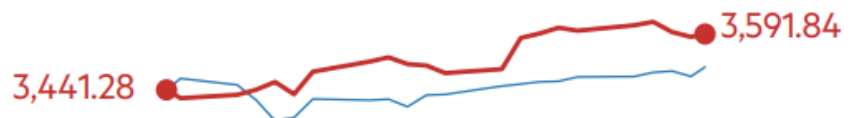
Day  -0.40% Month  0.47% Year  28.01%

 Hang Seng Hong Kong



Day  -0.17% Month  1.84% Year  18.72%


 Shanghai Composite Shanghai

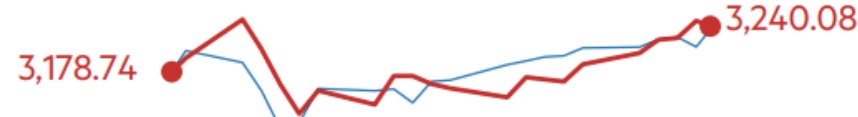


Day  0.21% Month  4.21% Year  22.87%


May 05 - Jun 04

Index All World

 Kospi Seoul




Day  -0.23% Month  3.61% Year  50.91%

 FTSE Straits Times Singapore



Day  -0.44% Month  -1.11% Year  16.62%

 BSE Sensex Mumbai



Day  -0.25% Month  6.94% Year  52.74%

- Source: Financial Times
- All figures are as of 4 June 2021
- Monthly figures represent the May 2021 period

UK Stock Markets

UKX:IND
FTSE 100 Index

+ ADD TO WATCHLIST

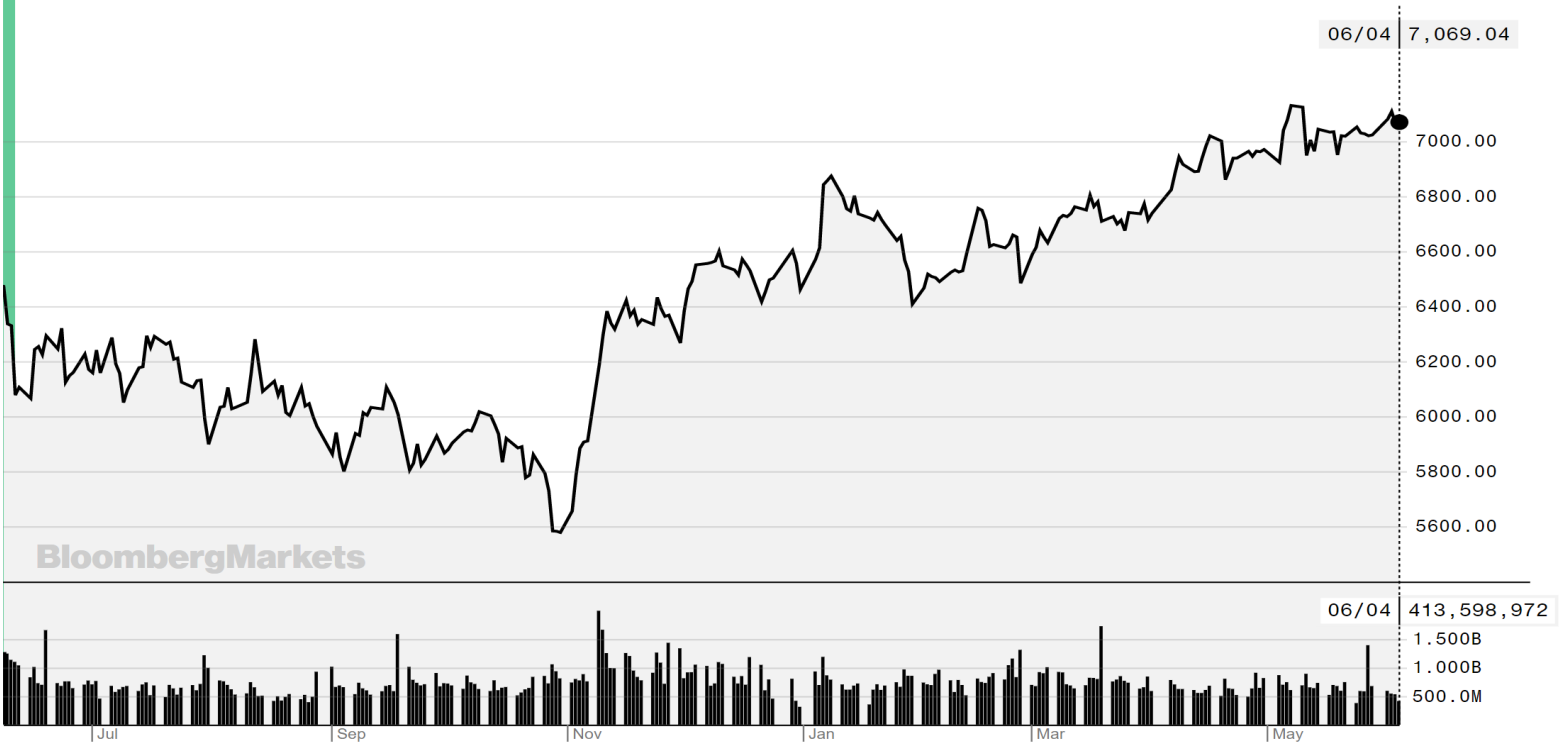
7,069.04_{GBP} +4.69 +0.07% ▲

1D 1M 6M YTD 1Y 5Y

Q Add a comparison

MINIMIZE CHART

● MARKET CLOSED
AS OF 06/04/2021 EDT



- Source: Bloomberg
- All figures are as of 4 June 2021

Turkey Stock Markets

XU100:IND
Borsa Istanbul 100 Index

+ ADD TO WATCHLIST

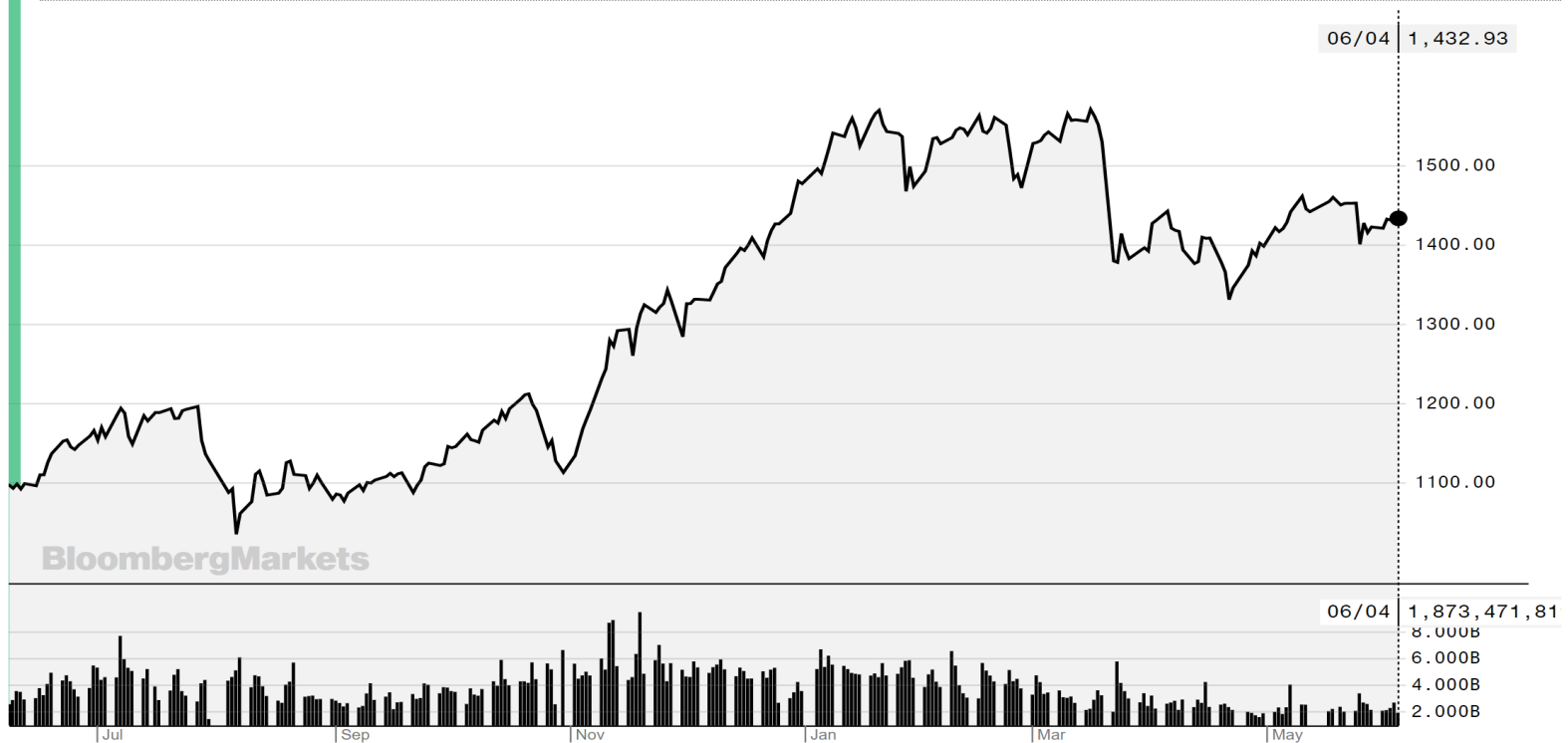
1,432.93 TRY +4.80 +0.34% ▲

● MARKET CLOSED
AS OF 06/04/2021 EDT

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

⌵ MINIMIZE CHART

🔍 Add a comparison



- Source: Bloomberg
- All figures are as of 4 June 2021

Global Bond Markets – Americas & Europe & Middle East

Americas

NAME	VALUE	NET CHANGE	% CHANGE	1 MONTH	1 YEAR	TIME (EDT)
INDU:IND DOW JONES INDUS. AVG	34,756.39	+179.35	+0.52%	-0.06%	+28.20%	6/4/2021
SPX:IND S&P 500 INDEX	4,229.89	+37.04	+0.88%	-0.06%	+32.44%	6/4/2021
CCMP:IND NASDAQ COMPOSITE	13,814.49	+199.98	+1.47%	+0.45%	+40.76%	6/4/2021
NYA:IND NYSE COMPOSITE INDEX	16,708.74	+76.40	+0.46%	+0.71%	+32.17%	6/4/2021
SPTSX:IND S&P/TSX COMPOSITE INDEX	20,029.19	+87.80	+0.44%	+2.86%	+26.33%	6/4/2021

Europe, Middle East & Africa

NAME	VALUE	NET CHANGE	% CHANGE	1 MONTH	1 YEAR	TIME (EDT)
SX5E:IND Euro Stoxx 50 Pr	4,089.38	+10.14	+0.25%	+1.37%	+20.83%	6/4/2021
UKX:IND FTSE 100 INDEX	7,069.04	+4.69	+0.07%	-0.85%	+9.02%	6/4/2021
DAX:IND DAX INDEX	15,692.90	+60.23	+0.39%	+1.90%	+22.15%	6/4/2021
CAC:IND CAC 40 INDEX	6,515.66	+7.74	+0.12%	+2.04%	+25.35%	6/4/2021
IBEX:IND IBEX 35 INDEX	9,088.30	-54.10	-0.59%	+0.32%	+15.44%	6/4/2021

- Source: Bloomberg
- All figures are as of 4 June 2021

Global Bond Markets – Asia Pacific

Asia Pacific

NAME	VALUE	NET CHANGE	% CHANGE	1 MONTH	1 YEAR	TIME (EDT)
NKY:IND NIKKEI 225	28,941.52	-116.59	-0.40%	-1.42%	+26.58%	6/4/2021
TPX:IND TOPIX INDEX (TOKYO)	1,959.19	+0.49	+0.03%	+1.35%	+21.50%	6/4/2021
HSI:IND HANG SENG INDEX	28,918.10	-47.93	-0.17%	+1.07%	+16.74%	6/4/2021
SHSZ300:IND CSI 300 INDEX	5,282.28	+26.99	+0.51%	+5.73%	+32.02%	6/4/2021
AS51:IND S&P/ASX 200 INDEX	7,295.35	+35.21	+0.48%	+3.03%	+21.62%	6/4/2021
MXAP:IND MSCI AC ASIA PACIFIC	210.17	+0.29	+0.14%	+1.27%	+32.34%	6/4/2021

- Source: Bloomberg
- All figures are as of 4 June 2021

UK Bond Markets

Gilt Yields

NAME	COUPON	PRICE	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EDT)
GTGBP2Y:GOV UK Gilt 2 Year Yield	0.13	100.10	0.06%	-2	+3	+6	6/4/2021
GTGBP5Y:GOV UK Gilt 5 Year Yield	0.13	99.04	0.33%	-3	+0	+26	6/4/2021
GTGBP10Y:GOV UK Gilt 10 Year Yield	4.75	136.18	0.79%	-5	0	+44	6/4/2021
GTGBP30Y:GOV UK Gilt 30 Year Yield	0.63	83.02	1.32%	-4	+1	+54	6/4/2021

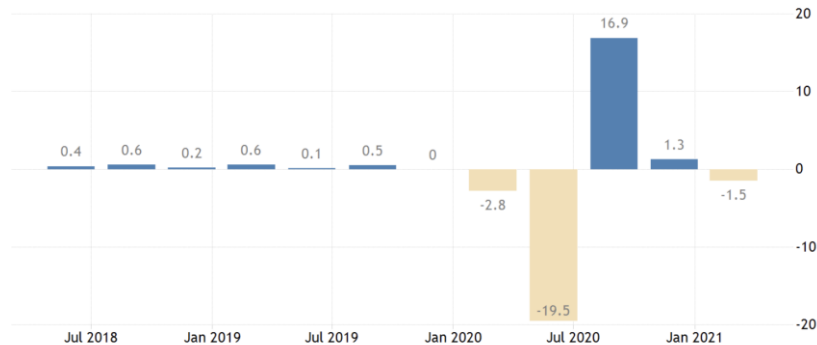
Bank of England Rates

RATE	CURRENT	1 YEAR PRIOR
UKBRBASE:IND Official Bank Rate	0.10	0.10
UKAPTARG:IND Asset Purchase Program Target (Billions of GBP)	875.00	435.00

- Source: Bloomberg
- All figures are as of 4 June 2021

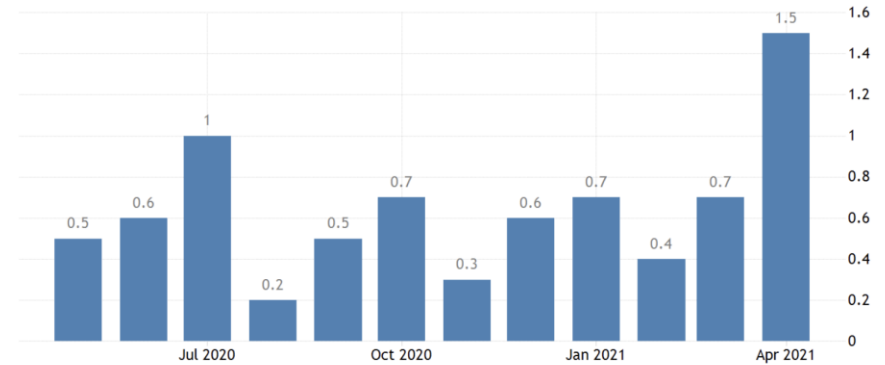
UK Economy

Annual GDP Growth Rate



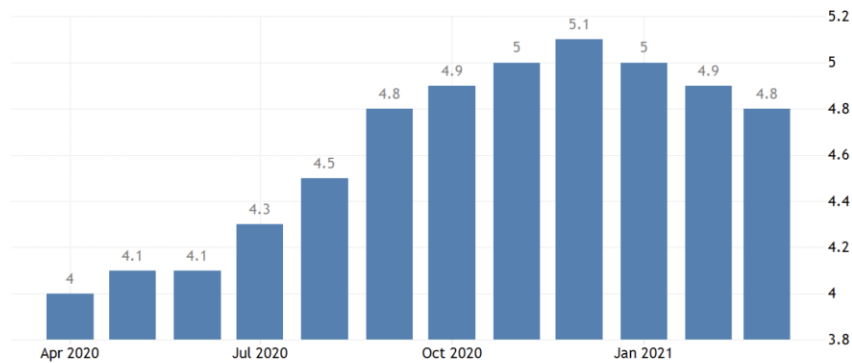
SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

Annual Inflation Rate



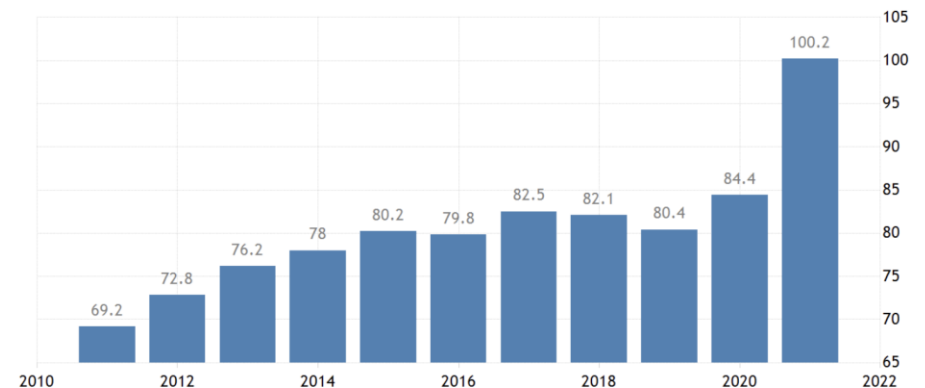
SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

Unemployment Rate



SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

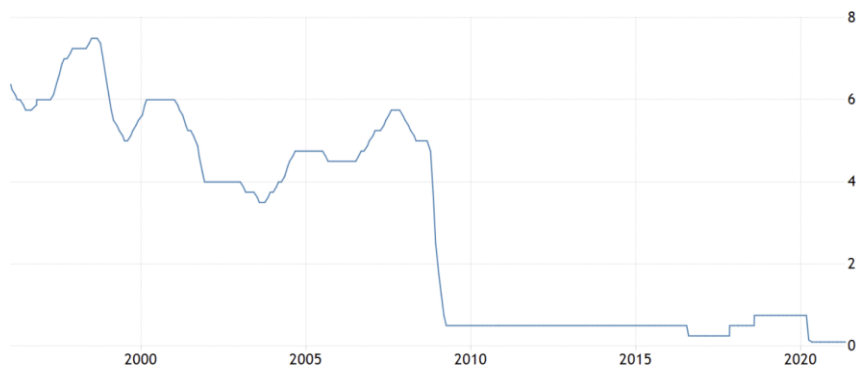
Government Debt / GDP



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

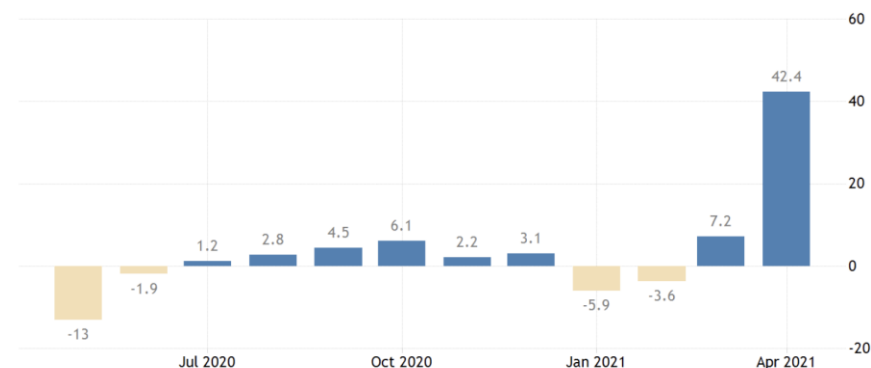
UK Markets

Interest Rate



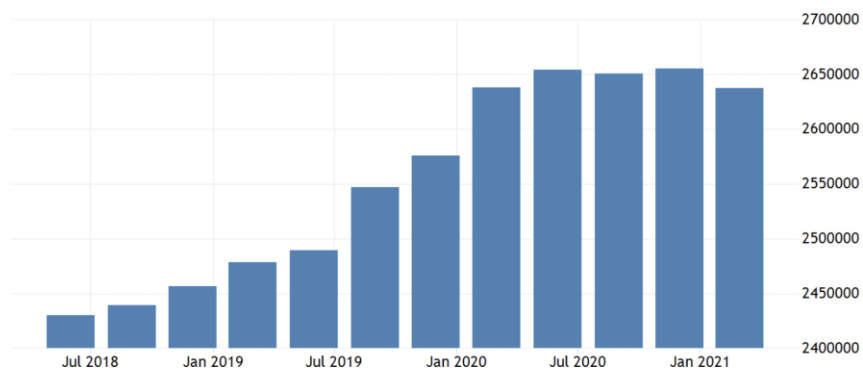
SOURCE: TRADINGECONOMICS.COM | BANK OF ENGLAND

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: www.tradingeconomics.com
- Loan figures are in £million

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](#)


£1,198 Monthly payment until 31/8/2028	1.49% Initial rate	£749 Product fees	£101,450 Initial term cost	2.6% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.6%. Total amount payable £409,032.62 includes interest of £108,168.62 product fees of £749 and other fees of £115. Repayments: 86 months of £1,198.40 at 1.49% (fixed), then 214 months of £1,425.73 at 3.59% (variable). Early repayment charges apply.


10 year fixed
[Full details](#)


£1,264 Monthly payment until 1/10/2031	1.95% Initial rate	£995 Product fees	£153,012 Initial term cost	2.8% APRC	Continue Call
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.8%. Total amount payable £420,271.48 includes interest of £118,971.48 product fees of £995 and other fees of £305. Repayments: 123 months of £1,264.27 at 1.95% (fixed), then 177 months of £1,488.51 at 4.34% (variable). Early repayment charges apply.


Lifetime discounted
[Full details](#)


£1,270 Monthly payment for 300 months	1.99% Initial rate	£0 Product fees	£381,505 Initial term cost	2.0% APRC	Continue
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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.


10 year fixed
[Full details](#)

£1,270 Monthly payment until 31/8/2031	1.99% Initial rate	£999 Product fees	£153,446 Initial term cost	2.6% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.6%. Total amount payable £408,666 includes interest of £107,552 product fees of £999 and other fees of £115. Repayments: 122 months of £1,270.10 at 1.99% (fixed), then 178 months of £1,419.10 at 3.59% (variable). Early repayment charges apply.


10 year fixed
[Full details](#)






£1,300 Monthly payment until 31/8/2031	2.19% Initial rate	£0 Product fees	£155,940 Initial term cost	2.3% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.3%. Total amount payable £396,425.32 includes interest of £96,425.32 product fees of £0 and other fees of £0. Repayments: 122 months of £1,299.50 at 2.19% (fixed), then 178 months of £1,336.44 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 4 June 2021
- Source: www.moneysupermarket.com

UK Mortgage Loans






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

 10 year fixed Full details					
£1,304 <small>Monthly payment until 31/8/2031</small>	2.22% <small>Initial rate</small>	£999 <small>Product fees</small>	£157,507 <small>Initial term cost</small>	2.7% <small>APRC</small>	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.7%. Total amount payable £415,347 includes interest of £114,233 product fees of £999 and other fees of £115. Repayments: 122 months of £1,303.94 at 2.22% (fixed), then 178 months of £1,433.44 at 3.59% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,314 <small>Monthly payment until 30/6/2031</small>	2.29% <small>Initial rate</small>	£999 <small>Product fees</small>	£158,728 <small>Initial term cost</small>	3.1% <small>APRC</small>	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.1%. Total amount payable £434,034.20 includes interest of £133,027.20 product fees of £999 and other fees of £8. Repayments: 120 months of £1,314.34 at 2.29% (fixed), then 180 months of £1,529.48 at 4.49% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,322 <small>Monthly payment until 1/10/2031</small>	2.34% <small>Initial rate</small>	£0 <small>Product fees</small>	£158,921 <small>Initial term cost</small>	3.0% <small>APRC</small>	Continue Call
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.0%. Total amount payable £430,906.88 includes interest of £130,601.88 product fees of £0 and other fees of £305. Repayments: 123 months of £1,321.80 at 2.34% (fixed), then 177 months of £1,514.24 at 4.34% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,322 <small>Monthly payment for 120 months</small>	2.34% <small>Initial rate</small>	£999 <small>Product fees</small>	£159,615 <small>Initial term cost</small>	2.8% <small>APRC</small>	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.8%. Total amount payable £419,202 includes interest of £118,203 product fees of £999 and other fees of £0. Repayments: 120 months of £1,321.80 at 2.34% (fixed), then 180 months of £1,442.15 at 3.59% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,325 <small>Monthly payment until 31/8/2031</small>	2.36% <small>Initial rate</small>	£995 <small>Product fees</small>	£159,971 <small>Initial term cost</small>	2.8% <small>APRC</small>	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.8%. Total amount payable £419,316.18 includes interest of £118,321.18 product fees of £995 and other fees of £0. Repayments: 122 months of £1,324.80 at 2.36% (fixed), then 178 months of £1,442.11 at 3.59% (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 4 June 2021
- Source: www.moneysupermarket.com

UK Mortgage Loans

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

 7 year fixed Full details					
£1,329 Monthly payment until 30/9/2028	2.39% Initial rate	£495 Product fees	£112,190 Initial term cost	3.4% APRC	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.4%. Total amount payable £451,189.43 includes interest of £150,569.43 product fees of £495 and other fees of £125. Repayments: 87 months of £1,329.29 at 2.39% (fixed), then 213 months of £1,572.40 at 4.49% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,329 Monthly payment until 30/6/2031	2.39% Initial rate	£999 Product fees	£160,522 Initial term cost	3.1% APRC	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.1%. Total amount payable £436,992.80 includes interest of £135,985.80 product fees of £999 and other fees of £8. Repayments: 120 months of £1,329.29 at 2.39% (fixed), then 180 months of £1,535.95 at 4.49% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,337 Monthly payment for 120 months	2.44% Initial rate	£0 Product fees	£160,416 Initial term cost	2.9% APRC	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.9%. Total amount payable £421,097.40 includes interest of £121,097.40 product fees of £0 and other fees of £0. Repayments: 120 months of £1,336.80 at 2.44% (fixed), then 180 months of £1,448.23 at 3.59% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,338 Monthly payment until 30/9/2031	2.45% Initial rate	£0 Product fees	£160,603 Initial term cost	3.2% APRC	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.2%. Total amount payable £439,379.96 includes interest of £139,278.96 product fees of £0 and other fees of £101. Repayments: 123 months of £1,338.31 at 2.45% (fixed), then 177 months of £1,551.79 at 4.64% (variable). Early repayment charges apply.					
 Lifetime tracker Full details					
£1,344 Monthly payment for 300 months	2.49% Initial rate	£1,295 Product fees	£405,136 Initial term cost	2.6% APRC	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.6%. Total amount payable £405,231 includes interest of £103,302 product fees of £1,295 and other fees of £634. Repayments: 300 months of £1,344.34 at 2.49% (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 4 June 2021
- Source: www.moneysupermarket.com

UK Mortgage Loans

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

Leeds Building Society 10 year fixed Full details					
£1,352 Monthly payment until 31/7/2031	2.54% Initial rate	£999 Product fees	£163,262 Initial term cost	3.5% APRC	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.5%. Total amount payable £456,226.69 includes interest of £154,993.69 product fees of £999 and other fees of £234. Repayments: 121 months of £1,351.90 at 2.54% (fixed), then 179 months of £1,628.01 at 5.29% (variable). Early repayment charges apply.					
COVENTRY Building Society 10 year fixed Full details					
£1,353 Monthly payment until 30/6/2031	2.55% Initial rate	£999 Product fees	£163,417 Initial term cost	3.3% APRC	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.3%. Total amount payable £441,742.40 includes interest of £140,735.40 product fees of £999 and other fees of £8. Repayments: 120 months of £1,353.42 at 2.55% (fixed), then 180 months of £1,546.25 at 4.49% (variable). Early repayment charges apply.					
money 15 year fixed Full details					
£1,353 Monthly payment until 1/10/2036	2.55% Initial rate	£995 Product fees	£244,916 Initial term cost	2.9% APRC	Continue Call
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.9%. Total amount payable £421,012.66 includes interest of £119,712.66 product fees of £995 and other fees of £305. Repayments: 183 months of £1,353.42 at 2.55% (fixed), then 117 months of £1,470.40 at 4.34% (variable). Early repayment charges apply.					
ACCORD MORTGAGES 10 year fixed Full details					
£1,375 Monthly payment until 30/9/2031	2.69% Initial rate	£495 Product fees	£165,499 Initial term cost	3.3% APRC	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.3%. Total amount payable £444,475.43 includes interest of £143,855.43 product fees of £495 and other fees of £125. Repayments: 123 months of £1,374.74 at 2.69% (fixed), then 177 months of £1,552.33 at 4.49% (variable). Early repayment charges apply.					
SWANSEA Lifetime discounted Full details					
£1,376 Monthly payment for 300 months	2.70% Initial rate	£3,250 Product fees	£416,581 Initial term cost	2.9% APRC	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.9%. Total amount payable £416,706 includes interest of £112,881 product fees of £3,250 and other fees of £575. Repayments: 300 months of £1,376.27 at 2.70% (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 4 June 2021
- Source: www.moneysupermarket.com

Crypto Markets: Bitcoin

BTC/USD Bitfinex Overview



Prev. Close	35,781	Bid	35,799	Day's Range	34,822.6 - 36,475
Open	35,781	Ask	35,800	52 wk Range	8,857.3 - 64,374
1-Year Change	271.31%				

- Source: www.investing.com

Crypto Markets: Ethereum

ETH/USD Bibox Overview



Prev. Close	2,603.82	Bid	2,676.69	Day's Range	2,555.01 - 2,741.57
Open	2,603.82	Ask	2,676.7	52 wk Range	216.65 - 4,352.11
1-Year Change	999.21%				

- Source: www.investing.com

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- Accordingly, Six Arrows Consultancy Limited is authorised to provide its customers with information about different types of investments or general principles for you to consider when investing.
- Six Arrows Consultancy Limited is not authorised to recommend a specific course of action to you or give a personal recommendation about how you should invest.
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 - <https://www.fca.org.uk/consumers/understanding-advice-guidance-investments>





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