



MONTHLY NEWSLETTER, APRIL 2022

9 MAY 2022



@ARROWS_SIX



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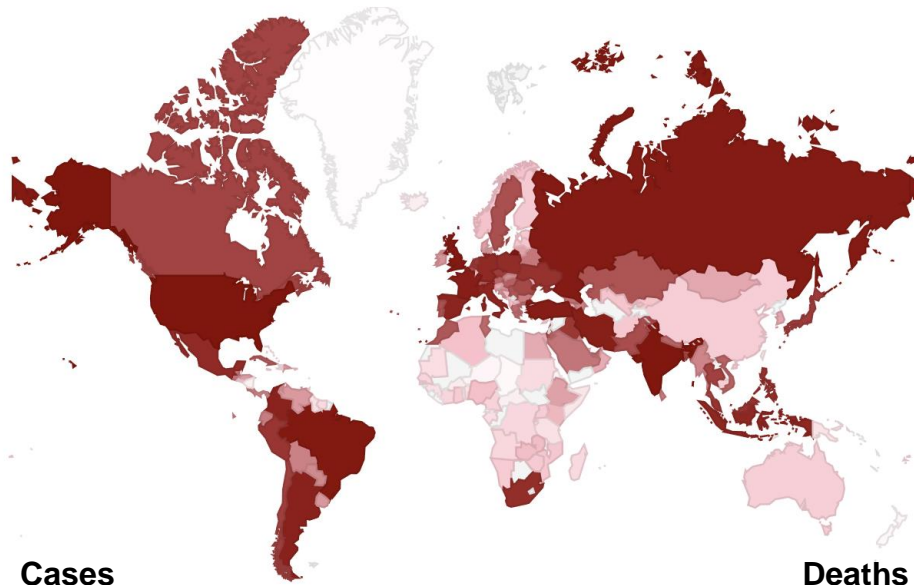


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Covid-19 Update



Cases

Country	Last	Previous	Reference	Unit
World	514415852	513980512	May/22	Persons
United States	80155397	80150811	Apr/22	Persons
India	43094938	43091393	May/22	Persons
Brazil	24764838	24535884	Jan/22	Persons
France	23057326	23011998	Mar/22	Persons
United Kingdom	22114034	22102983	May/22	Persons
Russia	18216719	18211178	May/22	Persons
South Korea	17464782	17438068	May/22	Persons
Germany	18242070	16026216	Mar/22	Persons
Turkey	15038495	15037242	May/22	Persons
Italy	13159342	13109527	Mar/22	Persons
Spain	11508309	11451676	Mar/22	Persons
Vietnam	10666751	10662446	May/22	Persons
Argentina	8207752	8130023	Jan/22	Persons
Netherlands	8057700	8056397	May/22	Persons
Japan	8000280	7978912	May/22	Persons
Iran	7224431	7224056	May/22	Persons
Australia	6122957	6069037	May/22	Persons
Indonesia	6047986	6047741	May/22	Persons
Poland	5999517	5998909	May/22	Persons
Colombia	5798799	5780910	Jan/22	Persons
Ukraine	5002870	5002670	May/22	Persons
Mexico	4779296	4730669	Jan/22	Persons

Deaths

Country	Last	Previous	Reference	Unit
World	6249700	6247643	May/22	Persons
United States	982565	982533	Apr/22	Persons
Brazil	625085	624413	Jan/22	Persons
India	524002	523975	May/22	Persons
Russia	376696	376560	May/22	Persons
Mexico	304308	303776	Jan/22	Persons
Peru	212906	212865	May/22	Persons
United Kingdom	162147	162008	Mar/22	Persons
Indonesia	156357	156340	May/22	Persons
Italy	156357	156201	Mar/22	Persons
Iran	141157	141145	May/22	Persons
France	139275	139243	Mar/22	Persons
Colombia	133019	132737	Jan/22	Persons
Germany	124764	124450	Mar/22	Persons
Argentina	120352	120019	Jan/22	Persons
Poland	118124	116099	May/22	Persons
Ukraine	108411	108410	May/22	Persons
Spain	102218	102392	Mar/22	Persons
South Africa	100471	100407	May/22	Persons
Turkey	98615	98608	May/22	Persons
Romania	65540	65519	May/22	Persons
Philippines	60439	60412	May/22	Persons
Chile	57597	57580	May/22	Persons
Hungary	46266	46201	May/22	Persons

Source: www.tradingeconomics.com, as of 8 May 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	3.40%	-1.40%	1.00%	8.50%	3.60%	-16.70%	137.20%	-3.10	98.56	329.48
China	14723	4.80%	1.30%	3.70%	1.50%	5.80%	-3.70%	66.80%	1.80	6.37	1412.60
Euro Area	13011	5.00%	0.20%	0.00%	7.50%	6.80%	-5.10%	95.60%	3.00	1.11	342.41
Japan	4975	0.70%	1.10%	-0.10%	1.20%	2.60%	-12.60%	266.20%	3.20	108.19	125.67
Germany	3846	3.70%	0.20%	0.00%	7.40%	5.00%	-3.70%	69.30%	7.00	1.11	83.17
United Kingdom	2708	6.60%	1.30%	1.00%	7.00%	3.80%	-14.80%	94.00%	-3.50	1.25	67.08
France	2630	5.30%	0.00%	0.00%	4.80%	7.40%	-6.50%	112.90%	-1.00	1.11	67.29
India	2623	5.40%	1.84%	4.40%	6.95%	7.80%	-9.40%	73.95%	-1.70	71.01	1347.12
Italy	1886	5.80%	-0.20%	0.00%	6.20%	8.30%	-7.20%	150.80%	3.60	1.11	59.64
Canada	1644	3.30%	1.60%	1.00%	6.70%	5.20%	-14.90%	117.80%	-1.90	1.26	38.01
South Korea	1631	3.10%	0.70%	1.50%	4.80%	2.70%	-6.10%	42.60%	3.50	1145.85	51.78
Russia	1484	5.00%	-0.80%	14.00%	16.70%	4.10%	0.80%	17.70%	6.80	64.35	146.20
Brazil	1445	1.60%	0.50%	12.75%	11.30%	11.10%	-13.40%	88.83%	-0.72	5.69	211.82
Australia	1331	4.20%	3.40%	0.35%	5.10%	4.00%	-7.80%	24.80%	2.30	0.71	25.68
Spain	1281	6.40%	0.30%	0.00%	8.40%	13.65%	-6.90%	118.40%	0.70	1.11	47.33
Mexico	1076	1.60%	0.90%	6.50%	7.45%	3.00%	-4.60%	52.10%	2.40	19.36	126.01
Indonesia	1058	5.02%	1.06%	3.50%	2.64%	6.49%	-4.65%	38.50%	0.30	14462.00	270.20
Netherlands	914	6.50%	1.00%	0.00%	9.70%	3.30%	-2.50%	52.10%	7.80	1.11	17.41
Switzerland	752	3.70%	0.30%	-0.75%	2.50%	2.30%	-0.70%	41.40%	3.80	0.92	8.61
Turkey	720	9.10%	1.50%	14.00%	69.97%	10.70%	-2.70%	42.00%	-1.70	8.62	83.61
Saudi Arabia	700	9.60%	1.60%	1.75%	2.00%	6.90%	-11.20%	32.50%	-2.80	3.75	35.00
Taiwan	669	3.06%	1.56%	1.38%	3.38%	3.70%	-4.50%	28.20%	9.50	28.02	23.55
Poland	594	7.30%	1.70%	5.25%	12.30%	5.40%	-1.90%	53.80%	3.60	3.89	37.96
Sweden	541	3.00%	-0.40%	0.25%	6.00%	8.20%	-0.20%	36.70%	5.20	8.65	10.33
Belgium	515	4.60%	0.30%	0.00%	8.31%	5.60%	-5.50%	108.20%	-0.20	1.11	11.52

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

Macro Outlook

- The first quarter of the year was difficult for investors and April proved no different. The war in Ukraine, lockdowns in China and the prospect of substantially tighter US monetary policy all weighed on sentiment.
- The impact of the conflict is now starting to become clearer in economic data. Labour markets continue to be the bright spot, with unemployment rates across both the UK and euro area sitting close to multi-decade lows. Yet despite strong wage growth, consumer confidence in both the eurozone and the UK has tumbled to levels consistent with a recession.

UK & US Economic Calendar – Key Events

- 4 May > FED Interest Rate Decision
- 5 May > BOE Interest Rate Decision
- 6 May > Unemployment Rate
- 11 May > Unemployment Rate
- 12 May > GDP Growth Rate YoY
- 17 May > Unemployment Rate
- 18 May > Inflation Rate YoY

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

Equities

- The combination of slower economic growth with higher inflation and higher interest rates weigh on global equities.
- Global equities continued their recent decline, with MSCI All Country World falling by -8.0% over the month. The commodity-heavy FTSE All-Share was a relative bright spot, returning 0.3% in April. Conversely growth stocks saw substantial losses of -11.9%.
- Chinese stock markets came under further pressure, with the MSCI China index declining by -4.1% in April. Valuations on Chinese stocks relative to developed markets now stand at levels last seen in 2015.

Bonds

- Fixed income also came under pressure, with global bonds delivering -5.5% in April as US 10-year Treasury yields approached 3%. Expectations for the path of monetary policy have seen a major shift this year, with markets now pricing in interest rates of well over 2% in both the US and the UK by year-end, while eurozone rates are expected to move into positive territory as early as October.
- Chinese 10-year yields have moved below US 10-year Treasury yields for the first time in over a decade.
- In the UK, inflation pressures amid supply chain disruptions support policy tightening.

Commodities

- April concluded with no sign of a resolution to the war in Ukraine. European gas prices cooled a little on the month but still stand 42% higher year-to-date. The recent increase in oil prices paused due to both the release of strategic oil reserves and also expectations of lower demand from China.
- Gold is favoured as geopolitical tensions and market volatility continue.

FX

- Rising US yields continue to support the US dollar, with the greenback now up 7.3% on a trade-weighted basis year-to-date. Dollar strength has been especially notable relative to the Japanese yen. The Bank of Japan (BoJ) is coming under increasing pressure to move away from its current yield curve control targets, with the yen down -11.1% versus the dollar year-to-date.

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

Global Markets Overview: Asset Class and Style Returns


2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD	Apr '22
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%	Cmdty 30.7%	Cmdty 4.1%
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%	Value -5.4%	Value -4.9%
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%	Global REITS -8.3%	Global REITS -4.9%
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%	Global Agg -11.3%	Global Agg -5.5%
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%	MSCI EM -12.1%	MSCI EM -5.5%
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%	DM Equities -12.9%	Small cap -7.8%
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%	Small cap -13.7%	DM Equities -8.3%
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%	Growth -20.4%	Growth -11.9%

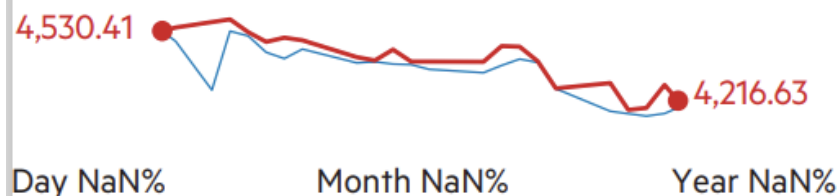
- Source: JP Morgan Asset Management, <https://am.jpmorgan.com/gb/en/asset-management/adv/insights/market-insights/monthly-market-review/>
- 8 May 2022

Global Stock Markets – Americas

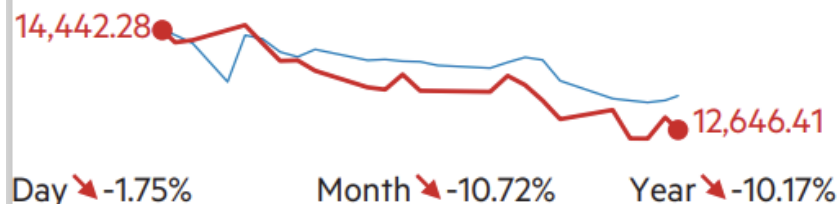
AMERICAS


Mar 30 - -

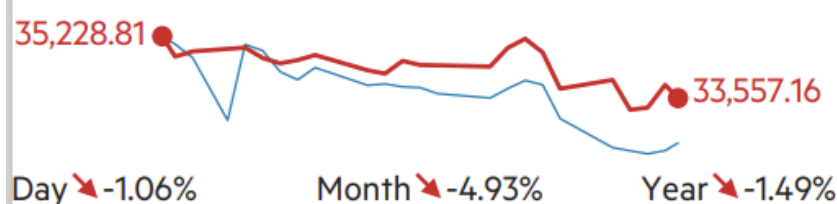
 **S&P 500** New York



 **Nasdaq Composite** New York

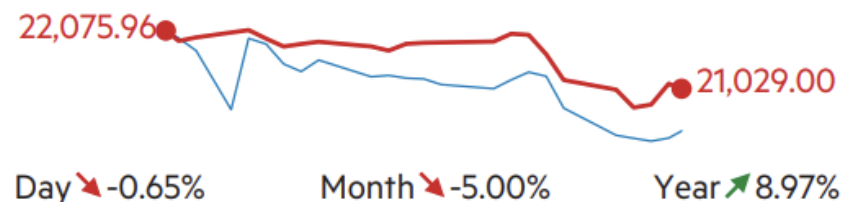


 **Dow Jones Industrial** New York

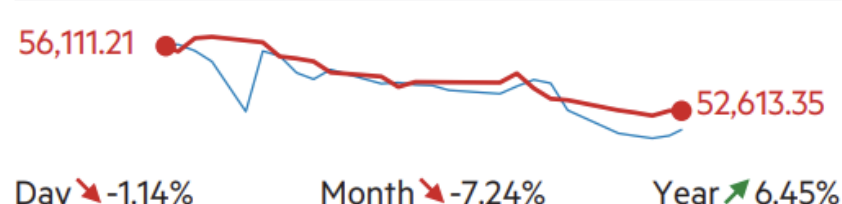


Mar 30 - Apr 29

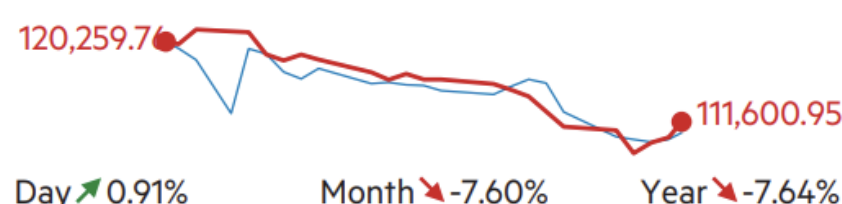
 **S&P/TSX COMP** Toronto



 **IPC** Mexico City



 **Bovespa** São Paulo




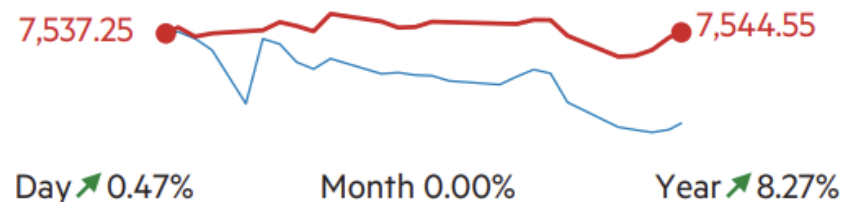
- Source: Financial Times
- All figures are as of 8 May 2022
- Monthly figures represent the period between 30 March and 29 April 2022

Global Stock Markets – Europe

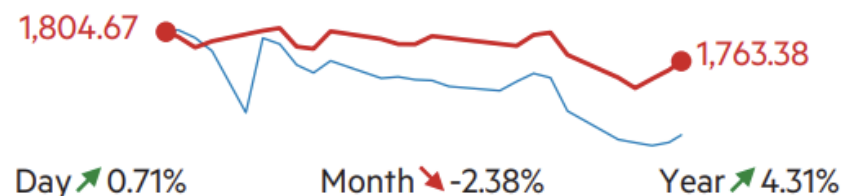
EUROPE


Mar 30 - Apr 29

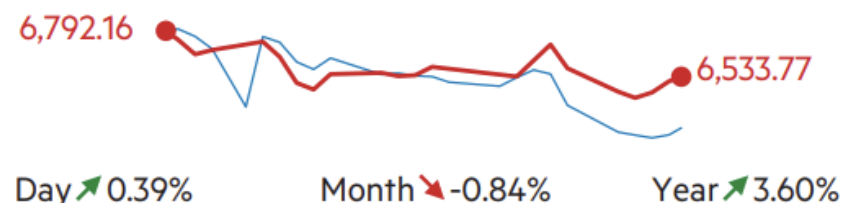
 FTSE 100 London



 FTSE Eurofirst 300 Europe

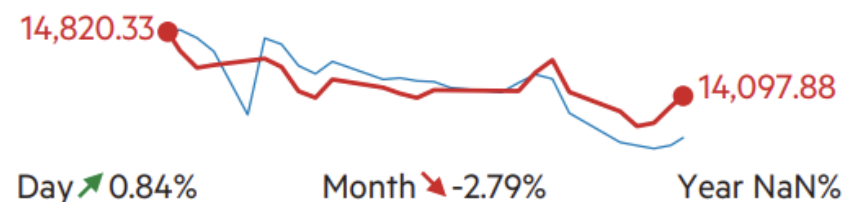



 CAC 40 Paris

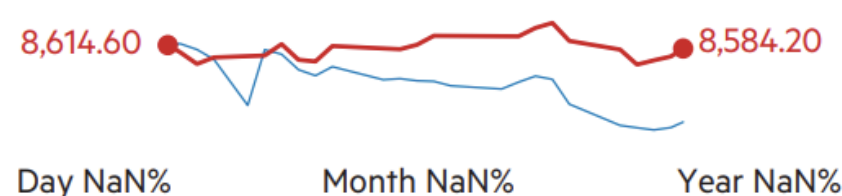



Mar 30 - Apr 29

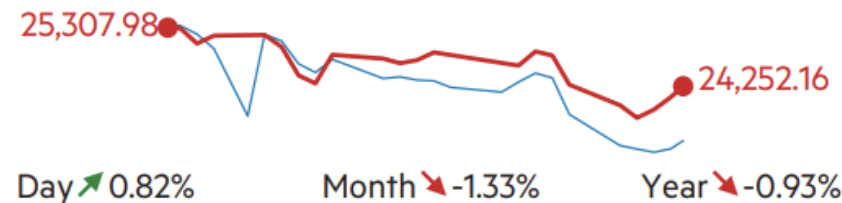
 Xetra Dax Frankfurt



 Ibex 35 Madrid



 FTSE MIB Milan

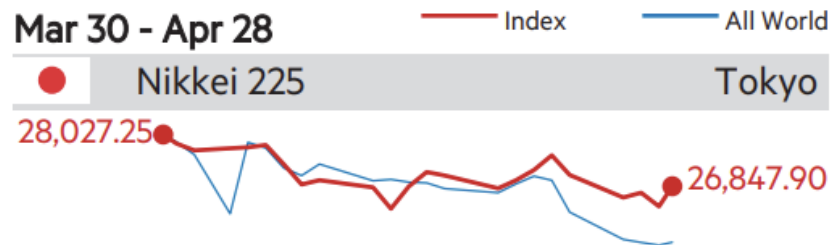


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Global Stock Markets – Asia

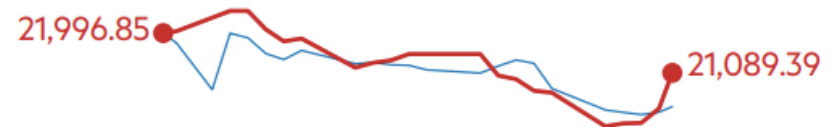
ASIA

Mar 30 - Apr 28



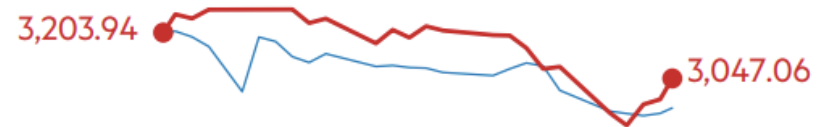
Day ▲ 1.75% Month ▼ -4.61% Year ▼ -7.38%

● Hang Seng Hong Kong



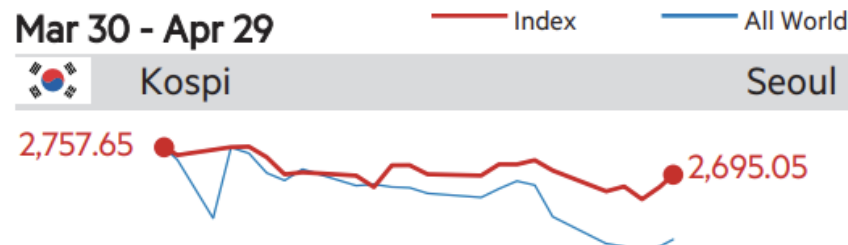
Day ▲ 4.01% Month ▼ -2.72% Year ▼ -27.44%

● Shanghai Composite Shanghai



Day ▲ 2.41% Month ▼ -5.21% Year ▼ -11.86%

Mar 30 - Apr 29



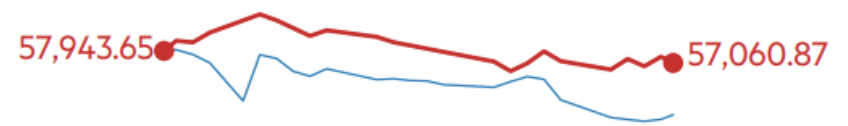
Day ▲ 1.03% Month ▼ -1.26% Year ▼ -15.29%

● FTSE Straits Times Singapore



Day ▲ 0.65% Month ▼ -1.63% Year ▲ 4.86%

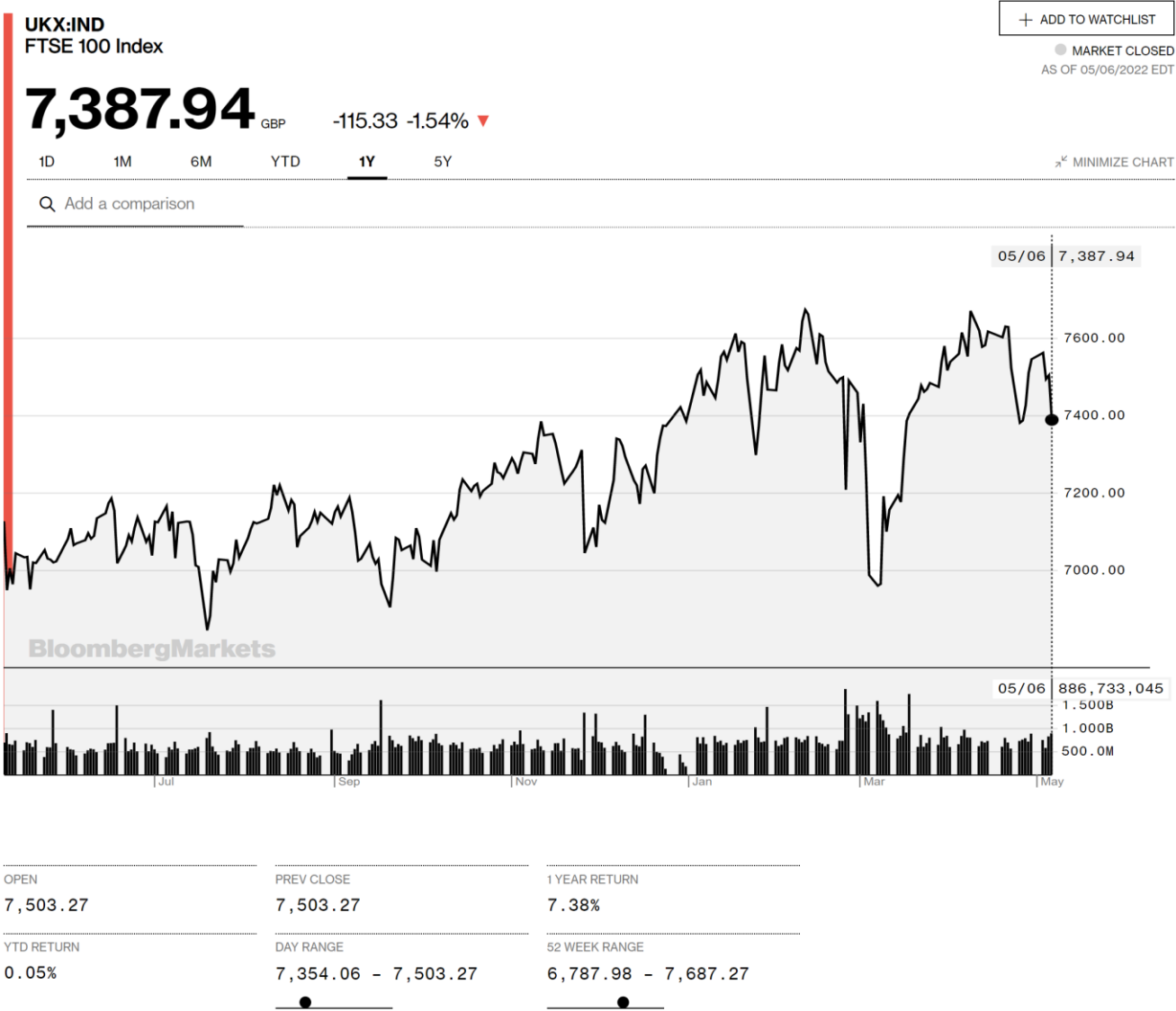
● BSE Sensex Mumbai



Day ▼ -0.80% Month ▲ 50230.44% Year ▲ 14.86%

- Source: Financial Times
- All figures are as of 8 May 2022
- Monthly figures represent the period between 30 March and 29 April 2022

UK Stock Markets



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

Turkey Stock Markets

XU100:IND
Borsa Istanbul 100 Index

+ ADD TO WATCHLIST

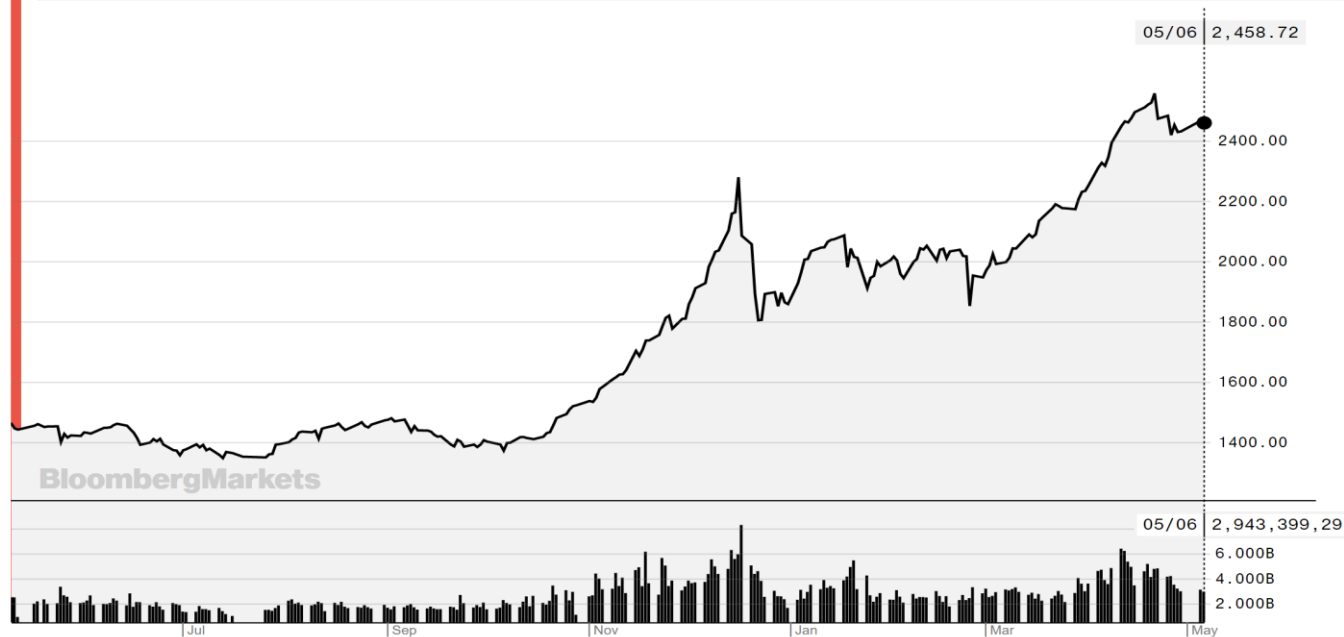
● MARKET CLOSED
AS OF 05/06/2022 EDT

2,458.72 TRY -7.54 -0.31% ▼

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

⌵ MINIMIZE CHART

Q Add a comparison



OPEN
2,460.87

PREV CLOSE
2,466.26

1 YEAR RETURN
77.67%

YTD RETURN
32.36%

DAY RANGE
2,433.32 - 2,470.61

52 WEEK RANGE
1,341.52 - 2,562.28

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

Global Bond Markets – Americas & Europe & Middle East

Americas 10-Year Government Bond Yields

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EDT)
United States »	3.13%	+9	+43	+155	5/6/2022
Canada	3.12%	+10	+49	+163	5/6/2022
Brazil	12.69%	+19	+81	+349	5/6/2022
Mexico	9.13%	+3	+46	+244	5/6/2022

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

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EDT)
Germany »	1.13%	+9	+43	+135	5/6/2022
United Kingdom »	1.99%	+3	+25	+122	5/6/2022
France	1.65%	+8	+40	+149	5/6/2022
Italy	3.13%	+10	+74	+217	5/6/2022
Spain	2.23%	+9	+53	+175	5/6/2022
Netherlands	1.40%	+8	+40	+147	5/6/2022
Portugal	2.25%	+8	+63	+176	5/6/2022
Greece	3.54%	+12	+68	+257	5/6/2022
Switzerland	0.96%	+12	+30	+122	5/6/2022

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

Global Bond Markets – Asia Pacific

Asia Pacific 10-Year Government Bond Yields

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EDT)
Japan »	0.23%	+1	+1	+16	5/6/2022
Australia »	3.46%	+8	+51	+179	5/6/2022
New Zealand	3.78%	+5	+35	+206	5/6/2022
Hong Kong	2.85%	+15	+43	--	5/5/2022
Singapore	2.76%	+16	+26	+128	5/6/2022
South Korea	3.41%	-1	+24	--	5/6/2022
India	7.45%	+5	+33	+143	5/6/2022

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

UK Bond Markets

Gilt Yields

NAME	COUPON	PRICE	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EDT)
GTGBP2Y:GOV UK Gilt 2 Year Yield	1.00	99.07	1.47%	-5	+2	+146	5/6/2022
GTGBP5Y:GOV UK Gilt 5 Year Yield	1.25	98.00	1.64%	-1	+13	+134	5/6/2022
GTGBP10Y:GOV UK Gilt 10 Year Yield	4.25	120.51	1.99%	+3	+25	+122	5/6/2022
GTGBP30Y:GOV UK Gilt 30 Year Yield	1.25	80.14	2.17%	+5	+27	+86	5/6/2022

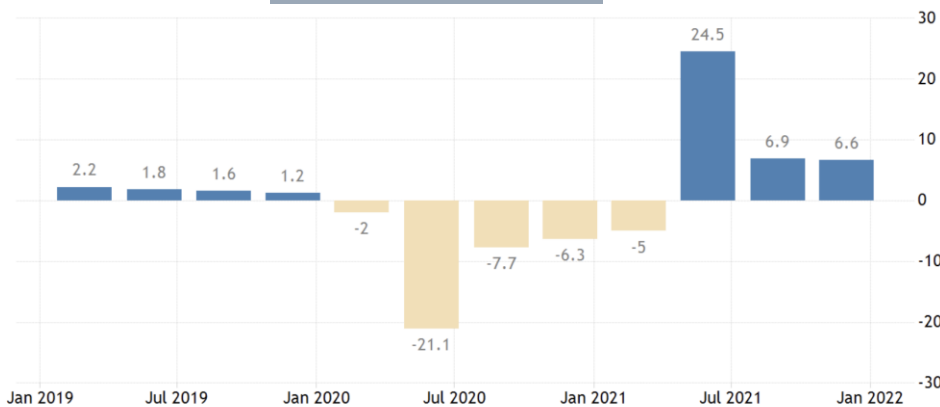
Bank of England Rates

RATE	CURRENT	1 YEAR PRIOR
UKBRBASE:IND Official Bank Rate	1.00	0.10
UKAPTARG:IND Asset Purchase Program Target (Billions of GBP)	--	875.00

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

UK Economy

Annual GDP Growth Rate



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Annual Inflation Rate



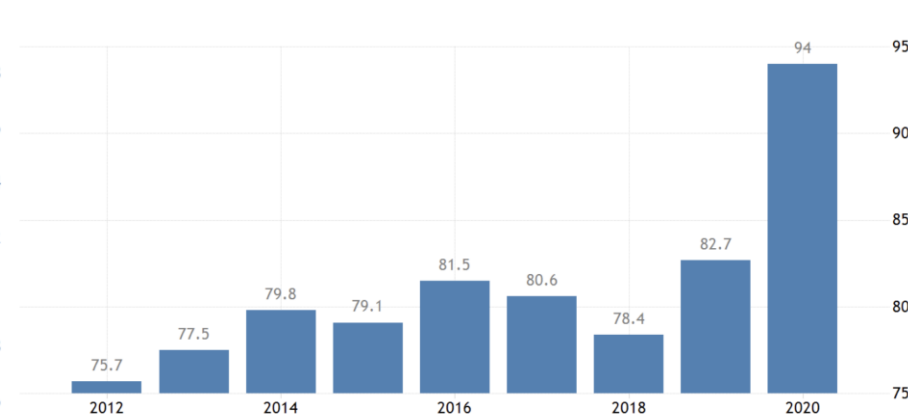
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Unemployment Rate



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Government Debt / GDP

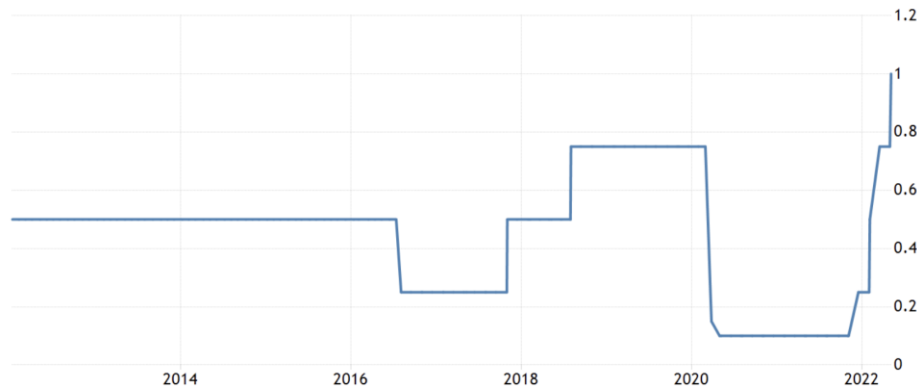


TRADINGECONOMICS.COM | OFFICE FOR BUDGET RESPONSIBILITY, UK

• Source: <https://tradingeconomics.com/united-kingdom>

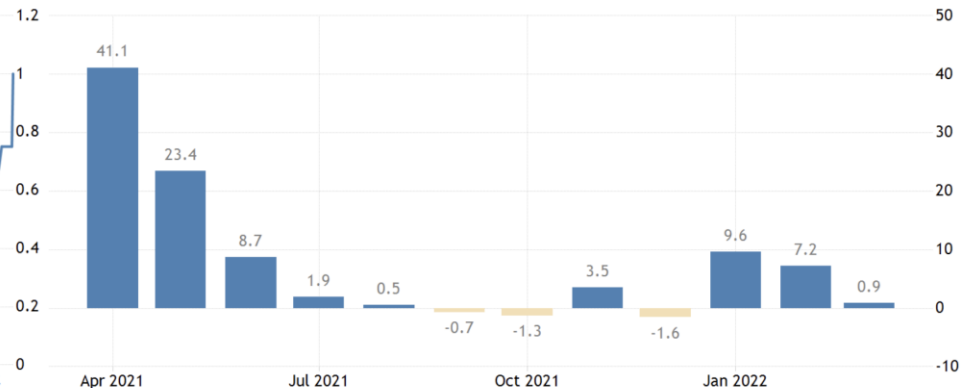
UK Markets

Interest Rate



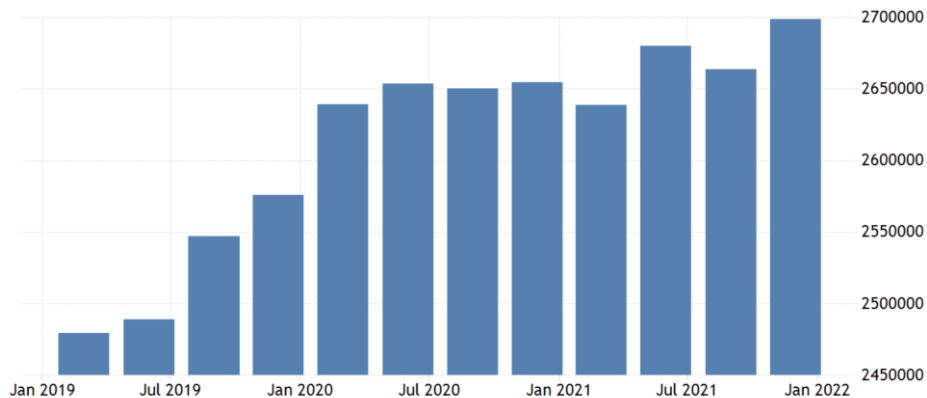
TRADINGECONOMICS.COM | BANK OF ENGLAND

Retail Sales YoY



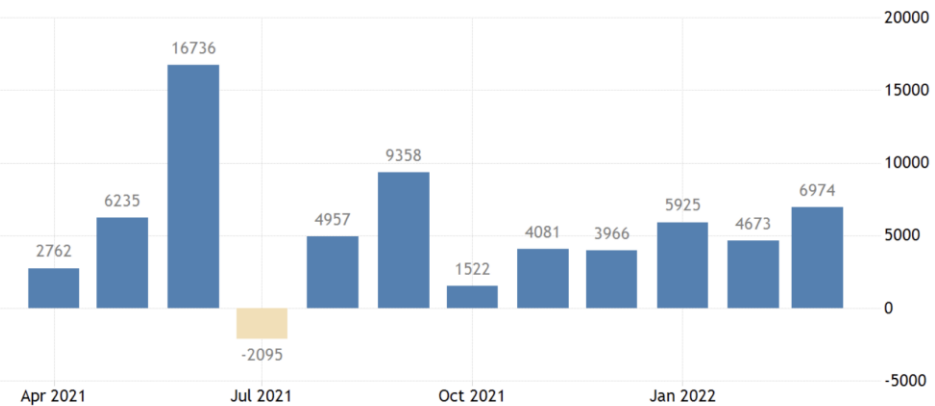
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Loans to Private Sector



TRADINGECONOMICS.COM | BANK OF ENGLAND

Home Loans



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

 **BARCLAYS** 7 year fixed [Full details](#)

£1,310 Monthly payment until 31/8/2029	2.26% Initial rate	£999 Product fees	£111,064 Initial term cost	3.4% APRC
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[Go to lender](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.4%. Total amount payable £448,680.55 includes interest of £147,566.55 product fees of £999 and other fees of £115. Repayments: 87 months of £1,309.88 at 2.26% (fixed), then 213 months of £1,566.23 at 4.49% (variable). Early repayment charges apply.

 **BARCLAYS** 7 year fixed [Full details](#)

£1,316 Monthly payment until 31/8/2029	2.30% Initial rate	£749 Product fees	£111,314 Initial term cost	3.4% APRC
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[Go to lender](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.4%. Total amount payable £449,355.03 includes interest of £148,491.03 product fees of £749 and other fees of £115. Repayments: 87 months of £1,315.83 at 2.30% (fixed), then 213 months of £1,568.14 at 4.49% (variable). Early repayment charges apply.



Lifetime discounted [Full details](#)

£1,316 Monthly payment for 300 months	2.30% Initial rate	£199 Product fees	£394,973 Initial term cost	2.3% APRC
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[Go to broker](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.3%. Total amount payable £395,123 includes interest of £94,749 product fees of £199 and other fees of £175. Repayments: 300 months of £1,315.83 at 2.30% (variable). Early repayment charges apply.



Lifetime discounted [Full details](#)

£1,316 Monthly payment for 300 months	2.30% Initial rate	£499 Product fees	£395,673 Initial term cost	2.4% APRC
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[Go to broker](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.4%. Total amount payable £395,798 includes interest of £94,749 product fees of £499 and other fees of £550. Repayments: 300 months of £1,315.83 at 2.30% (variable). Early repayment charges apply.

 **BARCLAYS** 10 year fixed [Full details](#)

£1,319 Monthly payment until 31/8/2032	2.32% Initial rate	£999 Product fees	£159,292 Initial term cost	3.1% APRC
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[Go to lender](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.1%. Total amount payable £433,781.32 includes interest of £132,667.32 product fees of £999 and other fees of £115. Repayments: 123 months of £1,318.82 at 2.32% (fixed), then 177 months of £1,527.98 at 4.49% (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 9 May 2022
- Source: www.moneysupermarket.com

UK Mortgage Loans






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

 10 year fixed Full details					
£1,322 Monthly payment for 120 months	2.34% Initial rate	£999 Product fees	£159,615 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 £426,375 includes interest of £125,376 product fees of £999 and other fees of £0. Repayments: 120 months of £1,321.80 at 2.34% (fixed), then 180 months of £1,482 at 3.99% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,353 Monthly payment until 31/8/2032	2.55% Initial rate	£0 Product fees	£162,445 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 £439,724.98 includes interest of £139,609.98 product fees of £0 and other fees of £115. Repayments: 123 months of £1,353.42 at 2.55% (fixed), then 177 months of £1,543.16 at 4.49% (variable). Early repayment charges apply.					
 7 year fixed Full details					
£1,361 Monthly payment until 31/7/2029	2.60% Initial rate	£495 Product fees	£114,820 Initial term cost	3.7% APRC	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.7%. Total amount payable £462,963.54 includes interest of £162,468.54 product fees of £495 and other fees of £0. Repayments: 86 months of £1,361.01 at 2.60% (fixed), then 214 months of £1,614.12 at 4.74% (variable). Early repayment charges apply.					
 7 year fixed Full details					
£1,375 Monthly payment until 31/7/2029	2.69% Initial rate	£995 Product fees	£116,493 Initial term cost	3.8% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.8%. Total amount payable £469,672.76 includes interest of £168,562.76 product fees of £995 and other fees of £115. Repayments: 86 months of £1,374.74 at 2.69% (fixed), then 214 months of £1,637.08 at 4.89% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,376 Monthly payment until 31/7/2032	2.70% Initial rate	£995 Product fees	£166,147 Initial term cost	3.4% APRC	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.4%. Total amount payable £450,099 includes interest of £149,104 product fees of £995 and other fees of £0. Repayments: 122 months of £1,376.27 at 2.70% (fixed), then 178 months of £1,579.77 at 4.74% (variable). Early repayment charges apply.					

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- Source: www.moneysupermarket.com

UK Mortgage Loans






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

 7 year fixed Full details					
£1,384 Monthly payment until 1/8/2029	2.75% Initial rate	£995 Product fees	£117,550 Initial term cost	3.9% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.9%. Total amount payable £473,950.84 includes interest of £172,650.84 product fees of £995 and other fees of £305. Repayments: 86 months of £1,383.93 at 2.75% (fixed), then 214 months of £1,652.49 at 4.99% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,390 Monthly payment for 120 months	2.79% Initial rate	£0 Product fees	£166,810 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 £438,593.40 includes interest of £138,593.40 product fees of £0 and other fees of £0. Repayments: 120 months of £1,390.08 at 2.79% (fixed), then 180 months of £1,509.91 at 3.99% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,392 Monthly payment until 31/7/2032	2.80% Initial rate	£0 Product fees	£166,994 Initial term cost	3.5% APRC	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.5%. Total amount payable £452,147.94 includes interest of £152,147.94 product fees of £0 and other fees of £0. Repayments: 122 months of £1,391.62 at 2.80% (fixed), then 178 months of £1,586.35 at 4.74% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,392 Monthly payment until 31/7/2032	2.80% Initial rate	£995 Product fees	£168,009 Initial term cost	3.5% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.5%. Total amount payable £456,050.76 includes interest of £154,940.76 product fees of £995 and other fees of £115. Repayments: 122 months of £1,391.62 at 2.80% (fixed), then 178 months of £1,602.04 at 4.89% (variable). Early repayment charges apply.					
 7 year fixed Full details					
£1,393 Monthly payment until 31/8/2029	2.81% Initial rate	£495 Product fees	£117,555 Initial term cost	3.8% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.8%. Total amount payable £467,513.27 includes interest of £166,893.27 product fees of £495 and other fees of £125. Repayments: 87 months of £1,393.16 at 2.81% (fixed), then 213 months of £1,622.95 at 4.74% (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 9 May 2022
- Source: www.moneysupermarket.com

UK Mortgage Loans

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

LLOYDS BANK  10 year fixed Full details					
£1,393 Monthly payment until 31/8/2032	2.81% Initial rate	£995 Product fees	£168,174 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 £443,977.88 includes interest of £142,982.88 product fees of £995 and other fees of £0. Repayments: 123 months of £1,393.16 at 2.81% (fixed), then 177 months of £1,534.60 at 4.24% (variable). Early repayment charges apply.					
SKIPTON  7 year fixed Full details					
£1,395 Monthly payment until 31/7/2029	2.82% Initial rate	£0 Product fees	£117,176 Initial term cost	3.8% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.8%. Total amount payable £471,709.14 includes interest of £171,594.14 product fees of £0 and other fees of £115. Repayments: 86 months of £1,394.71 at 2.82% (fixed), then 214 months of £1,643.22 at 4.89% (variable). Early repayment charges apply.					
TSB  10 year fixed Full details					
£1,398 Monthly payment until 31/8/2032	2.84% Initial rate	£995 Product fees	£168,730 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 £427,206.68 includes interest of £126,211.68 product fees of £995 and other fees of £0. Repayments: 123 months of £1,397.79 at 2.84% (fixed), then 177 months of £1,436.63 at 3.24% (variable). Early repayment charges apply.					
TSB  10 year fixed Full details					
£1,398 Monthly payment until 31/8/2032	2.84% Initial rate	£995 Product fees	£168,730 Initial term cost	3.1% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.1%. Total amount payable £431,560.88 includes interest of £130,565.88 product fees of £995 and other fees of £0. Repayments: 123 months of £1,397.79 at 2.84% (fixed), then 177 months of £1,461.23 at 3.49% (variable). Early repayment charges apply.					
Vivid  money 10 year fixed Full details					
£1,399 Monthly payment until 1/8/2032	2.85% Initial rate	£995 Product fees	£169,221 Initial term cost	3.6% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.6%. Total amount payable £459,644.34 includes interest of £158,344.34 product fees of £995 and other fees of £305. Repayments: 122 months of £1,399.34 at 2.85% (fixed), then 178 months of £1,615.87 at 4.99% (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 9 May 2022
- Source: www.moneysupermarket.com

Crypto Markets: Bitcoin

BTC/USD Bitfinex Overview



Prev. Close	34,095	Bid	31,223	Day's Range	31,151 - 34,775
Open	34,095	Ask	31,224	52 wk Range	29,341 - 68,925
1-Year Change	-41.88%				

- Source: www.investing.com, as of 9 May 2022

Crypto Markets: Ethereum

ETH/USD Binance Overview



Prev. Close	2,561.87	Bid	2,288.75	Day's Range	2,250 - 2,571.78
Open	2,561.87	Ask	2,288.76	52 wk Range	1,719.48 - 4,864.13
1-Year Change	-35.31%				

- Source: www.investing.com, as of 9 May 2022

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