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MONTHLY NEWSLETTER, AUGUST 2022

7 SEPTEMBER 2022



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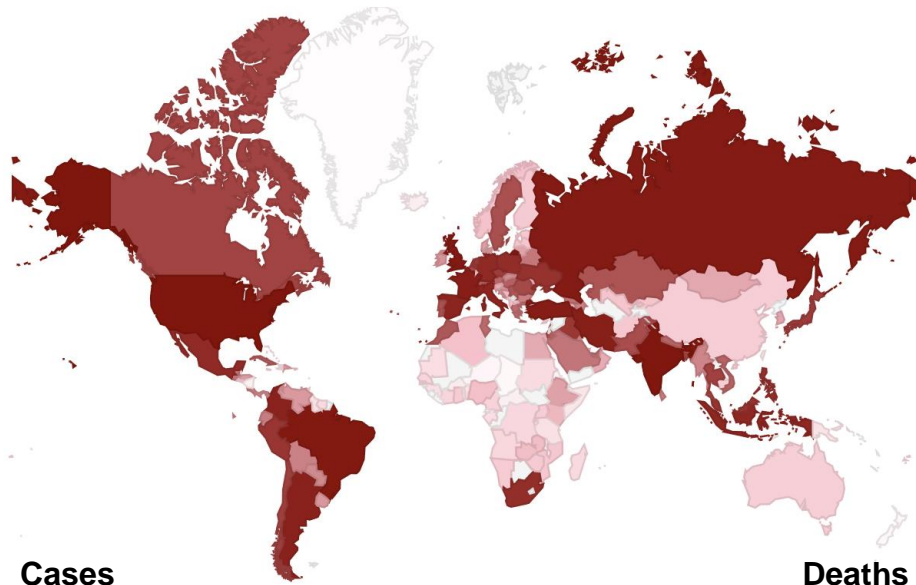
[HTTPS://SIXARROWSCONSULTANCY.COM/](https://sixarrowsconsultancy.com/)

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# Covid-19 Update



**Cases**

Country	Last	Previous	Reference	Unit
World	601189435	600570465	Sep/22	Persons
United States	80155397	80150811	Apr/22	Persons
India	44442507	44436339	Sep/22	Persons
Brazil	24764838	24535884	Jan/22	Persons
South Korea	23417425	23327897	Sep/22	Persons
France	23057326	23011998	Mar/22	Persons
United Kingdom	22243056	22240042	Jul/22	Persons
Russia	19629682	19578730	Sep/22	Persons
Japan	19092657	18939344	Sep/22	Persons
Turkey	16671848	16528070	Sep/22	Persons
Germany	16242070	16026216	Mar/22	Persons
Italy	13159342	13109527	Mar/22	Persons
Spain	11508309	11451676	Mar/22	Persons
Vietnam	11414359	11411679	Sep/22	Persons
Australia	10042846	10031133	Sep/22	Persons
Netherlands	8386307	8385110	Sep/22	Persons
Argentina	8207752	8130023	Jan/22	Persons

**Deaths**







Country	Last	Previous	Reference	Unit
World	6475346	6473221	Sep/22	Persons
United States	982565	982533	Apr/22	Persons
Brazil	625085	624413	Jan/22	Persons
India	527932	527911	Sep/22	Persons
Russia	384532	384441	Sep/22	Persons
Mexico	304308	303776	Jan/22	Persons
Peru	215762	215745	Sep/22	Persons
United Kingdom	162147	162008	Mar/22	Persons
Indonesia	157608	157591	Sep/22	Persons
Italy	156357	156201	Mar/22	Persons
Iran	141464	141456	Jul/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	117130	117119	Sep/22	Persons
Ukraine	108841	108803	Sep/22	Persons
Spain	102218	102392	Mar/22	Persons
South Africa	102108	102084	Sep/22	Persons
Turkey	99057	99032	Jul/22	Persons

Source: <https://tradingeconomics.com/country-list/coronavirus-cases>, as of 5 Sep 2022

# Global Economy

Country	GDP	GDP YoY	GDP QoQ	Interest Rate	Inflation Rate	Jobless Rate	Gov. Budget	Debt/GDP	Current Account	Population
United States	22996	1.70	-0.60	2.50	8.50	3.70	-16.70	137.20	-3.60	332.40
China	17734	0.40	-2.60	3.65	2.70	5.40	-3.70	66.80	1.80	1412.60
Euro Area	14493	3.90	0.60	0.50	9.10	6.60	-5.10	95.60	2.50	342.56
Japan	4937	0.20	0.50	-0.10	2.60	2.60	-12.60	266.20	3.20	125.31
Germany	4223	1.70	0.10	0.50	7.90	5.50	-3.70	69.30	7.40	83.16
United Kingdom	3187	2.90	-0.10	1.75	10.10	3.80	-6.00	95.90	-2.60	67.53
India	3173	13.50	0.80	5.40	6.71	7.80	-9.40	73.95	-1.70	1380.00
France	2937	4.20	0.50	0.50	5.80	7.40	-6.50	112.90	0.40	67.63
Italy	2100	4.70	1.10	0.50	8.40	7.90	-7.20	150.80	2.50	59.24
Canada	1991	2.90	0.80	2.50	7.60	4.90	-4.70	117.80	0.10	38.44
South Korea	1799	2.90	0.70	2.50	5.70	2.90	-6.10	42.60	3.50	51.74
Russia	1776	-4.00	-0.80	8.00	15.10	3.90	0.80	18.20	6.80	145.55
Brazil	1609	3.20	1.20	13.75	10.07	9.10	-4.50	80.27	-1.80	213.32
Australia	1543	3.30	0.80	1.85	6.10	3.40	-7.80	24.80	1.30	25.77
Spain	1425	6.30	1.10	0.50	10.40	12.48	-6.90	118.40	0.90	47.40
Mexico	1293	2.00	0.90	8.50	8.15	3.40	-3.80	52.10	2.40	126.25
Indonesia	1186	5.44	3.72	3.75	4.69	5.83	-4.65	38.50	0.30	272.70
Netherlands	1018	5.30	2.60	0.50	10.30	3.60	-2.50	52.10	9.00	17.48
Saudi Arabia	834	11.80	1.80	3.00	2.70	6.00	-11.20	32.50	6.60	34.11
Turkey	815	7.60	2.10	13.00	79.60	10.30	-2.70	42.00	-1.70	84.68
Switzerland	813	4.40	0.50	-0.25	3.50	2.00	-0.70	41.40	9.30	8.67
Poland	674	5.50	-2.10	6.50	16.10	4.90	-1.90	53.80	-0.70	37.84
Taiwan	669	3.05	-1.80	1.50	3.36	3.68	-4.50	28.20	9.50	23.55
Sweden	627	3.80	0.90	0.75	8.50	6.40	-0.20	36.70	5.30	10.38
Belgium	600	3.30	0.20	0.50	9.94	5.50	-5.50	108.20	-0.40	11.55

Source: [www.tradingeconomics.com](http://www.tradingeconomics.com), as of 5 September 2022 (GDP figures are provided in USD billion)

Macro Outlook	UK & US Economic Calendar – Key Events
<ul style="list-style-type: none"> <li>Central banks' commitment to bring inflation under control, despite the inherent risks to the growth outlook, shook both equity and bond markets in August. While the summer brought historical droughts and heatwaves to many parts of the world, the global economy nevertheless continued to cool down. Most of the economic data published last month, such as the global composite Purchasing Managers' Index (PMI), which dropped to a 22-month low of 50.8 in July, continued to illustrate the slowing of the global economy. However, the economic data was generally a bit better than expected, as shown by economic surprise indices, while global inflation pressures started to ease on the back of lower commodity prices.</li> </ul>	<ul style="list-style-type: none"> <li>2 Sep &gt; Unemployment Rate</li> <li>12 Sep &gt; GDP Growth Rate YoY</li> <li>13 Sep &gt; Unemployment Rate</li> <li>13 Sep &gt; Inflation Rate YoY</li> <li>14 Sep &gt; Inflation Rate YoY</li> <li>15 Sep &gt; BoE Interest Rate Decision</li> </ul> <div>  United States   United Kingdom   United Kingdom   United States   United Kingdom   United Kingdom </div>
Equities	Bonds
<ul style="list-style-type: none"> <li>Global equity markets came under downward pressure in August, having rebounded strongly in July.</li> <li>The MSCI World index was 4.1% lower. European equity markets dropped the most, with MSCI Europe ex UK down 4.7%, while in the US, the S&amp;P 500 was down 4.1%.</li> <li>Japan continued to outperform most markets in August, with the Topix gaining 1.2%, which left it flat year-to-date in local currency terms, helped by the weakness in the yen.</li> <li>Emerging markets were up 0.5% last month as the relatively better economic momentum in many markets was balanced by the difficulties encountered by China, both in its real estate sector and also due to the major heatwave and drought. From a factor perspective, value outperformed growth again in August as bond yields rose.</li> </ul>	<ul style="list-style-type: none"> <li>Higher sovereign yields led to negative returns for all fixed income sectors last month. However, EM debt and European high yield bonds outperformed.</li> <li>European equity and fixed income markets underperformed last month, with the MSCI Europe ex-UK index and Euro Government Bond index down 4.7% and 5.2% respectively.</li> <li>In the UK, the Bank of England raised its policy rate by 0.5% to 1.75% at the start of the month. Even though the UK central bank now expects a recession to start in the fourth quarter, it warned of further tightening to contain inflation, which it expects to rise further to 13%. The August consumer price index (CPI) report didn't ease the Bank of England's concerns, as inflation reached 10.1% year on year in July, its highest level in 40 years.</li> </ul>
Commodities	FX
<ul style="list-style-type: none"> <li>The substantial reduction in gas flows through the Nord Stream 1 pipeline has pushed European energy prices to new heights.</li> </ul>	<ul style="list-style-type: none"> <li>GBP has been facing significant pressure, with risks of persistently high inflation, external imbalances due to strained UK-EU relationship and weakening growth.</li> </ul>

**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	Aug '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 23.6%	MSCI EM 0.5%
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 -10.5%	Cmdty 0.1%
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 Agg -15.6%	Value -3.0%
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%	MSCI EM -17.2%	Small cap -3.2%
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%	DM Equities -17.5%	Global Agg -3.9%
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%	Small cap -18.0%	DM Equities -4.1%
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%	Global REITS -18.6%	Growth -5.3%
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 -24.7%	Global REITS -6.2%

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

# Global Stock Markets – Americas

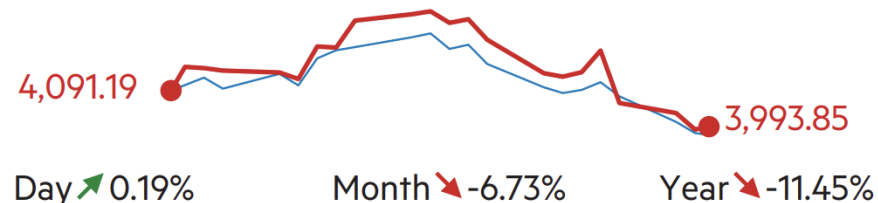
## AMERICAS

Aug 01 - -



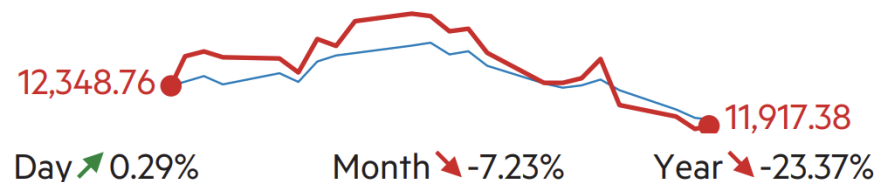
S&P 500

New York



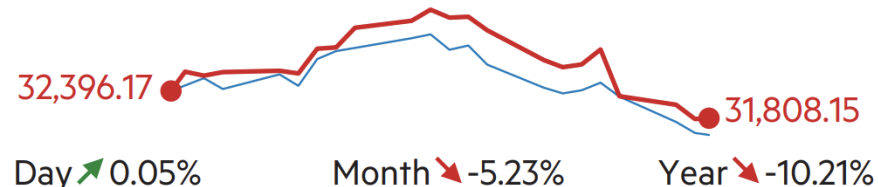
Nasdaq Composite

New York



Dow Jones Industrial

New York

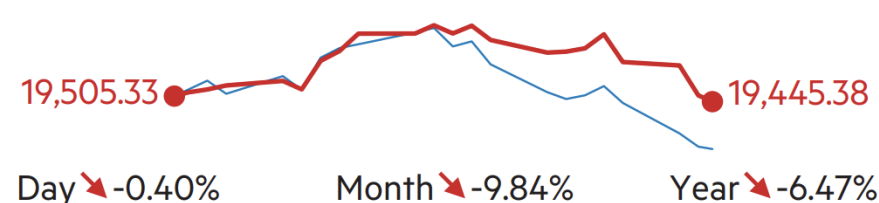


Aug 01 - Aug 31



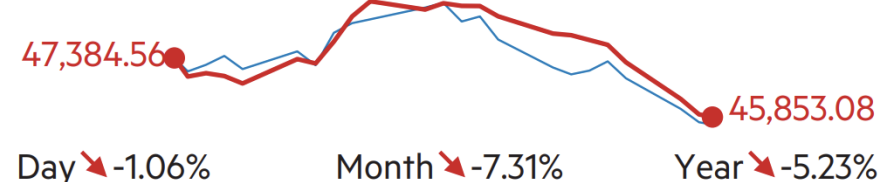
S&P/TSX COMP

Toronto



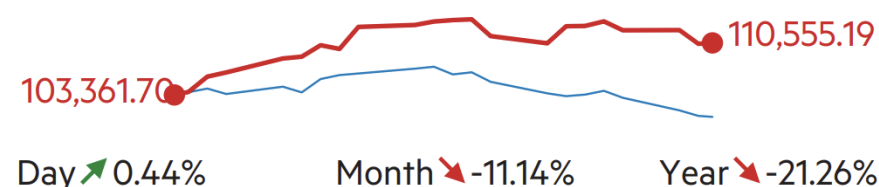
IPC

Mexico City



Bovespa

São Paulo



- Source: Financial Times
- All figures are as of 31 August 2022
- Monthly figures represent the period between 01 August and 31 August 2022

# Global Stock Markets – Europe

## EUROPE

Aug 01 - Aug 31



FTSE 100

London

Index

All World

7,413.42 7,284.15

Day ▼ -1.05% Month ▼ -5.00% Year ▲ 0.44%



FTSE Eurofirst 300

Europe

1,715.45 1,639.39

Day ▼ -1.04% Month ▼ -6.91% Year ▼ -9.00%



CAC 40

Paris

6,409.80 6,125.10

Day ▼ -1.37% Month ▼ -9.62% Year ▼ -8.86%

Aug 01 - Aug 31



Xetra Dax

Frankfurt

Index

All World

13,449.20 12,834.96

Day ▼ -0.97% Month ▼ -0.77% Year NaN%



Ibex 35

Madrid

8,096.90 7,886.10

Day ▼ -1.17% Month ▼ -8.45% Year ▼ -7.31%



FTSE MIB

Milan

22,429.47 21,559.32

Day ▼ -1.22% Month ▼ -13.95% Year ▼ -14.96%

- Source: Financial Times
- All figures are as of 31 August 2022
- Monthly figures represent the period between 01 August and 31 August 2022



# Global Stock Markets – Asia

## ASIA

Aug 01 - Aug 31

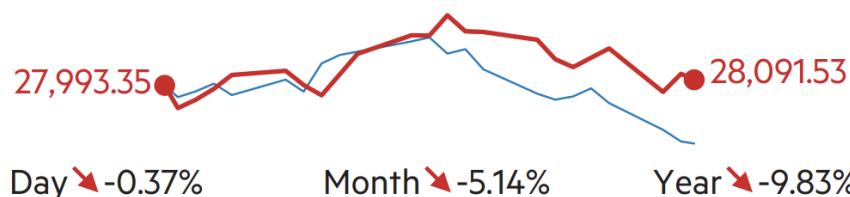
Index

All World



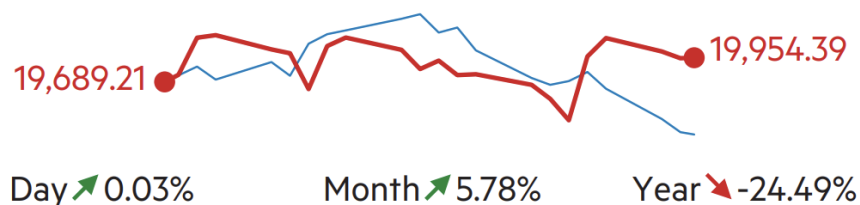
Nikkei 225

Tokyo



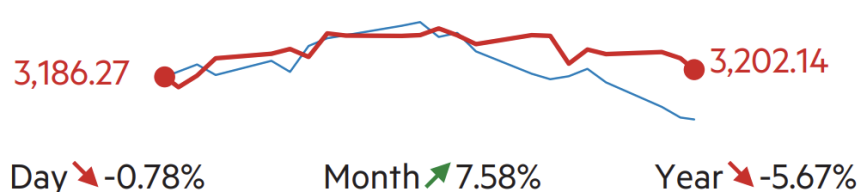
Hang Seng

Hong Kong



Shanghai Composite

Shanghai



Aug 01 - Aug 31

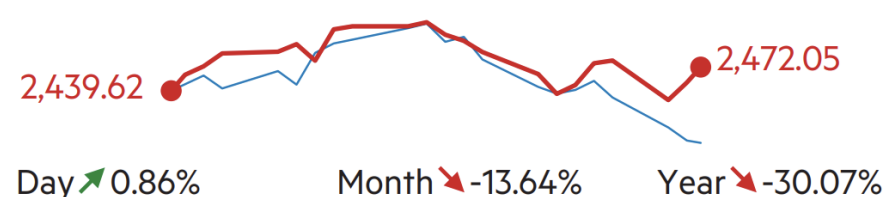
Index

All World



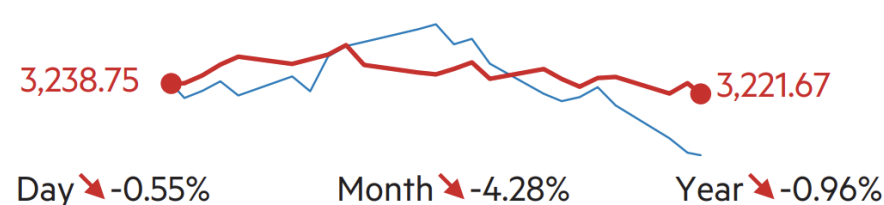
Kospi

Seoul



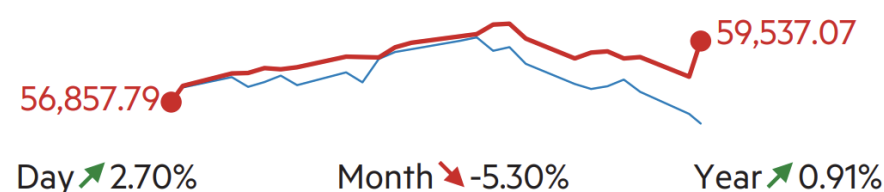
FTSE Straits Times

Singapore



BSE Sensex

Mumbai



- Source: Financial Times
- All figures are as of 31 August 2022
- Monthly figures represent the period between 01 August and 31 August 2022

# UK Stock Markets

UKX:IND  
FTSE 100 Index

+ ADD TO WATCHLIST

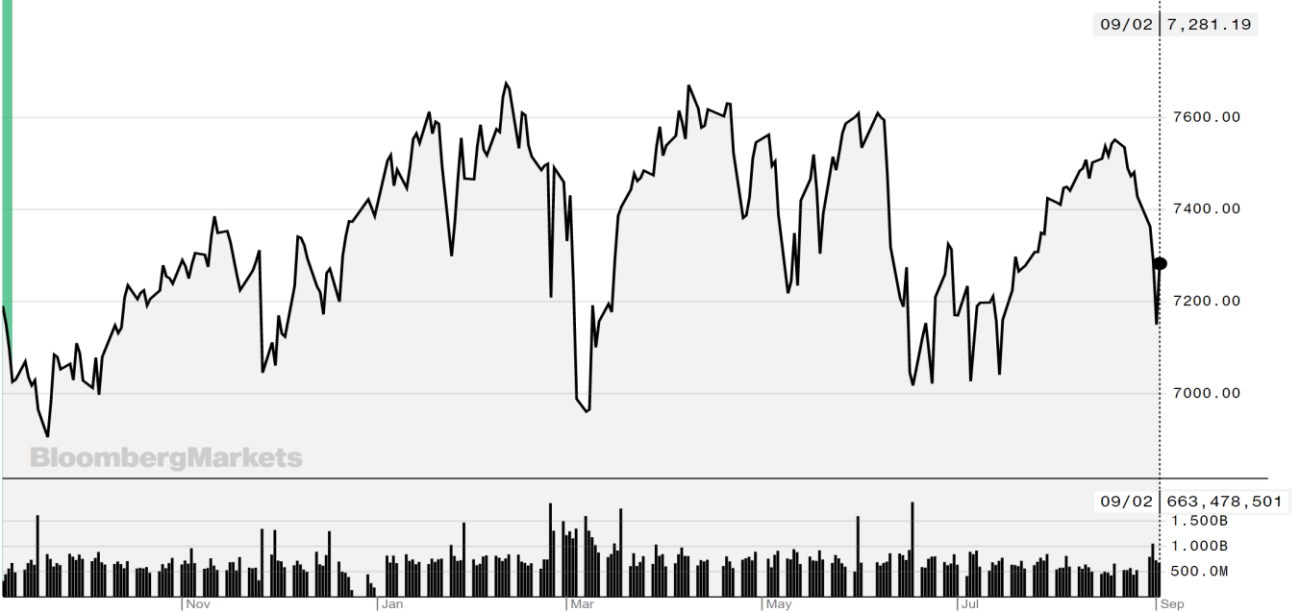
● MARKET CLOSED  
AS OF 11:35 AM EDT 09/05/2022 EDT

7,287.43 GBP +6.24 +0.09% ▲

1D 1M 6M YTD 1Y 5Y

MINIMIZE CHART

Q Add a comparison



OPEN  
7,281.19

PREV CLOSE  
7,281.19

1 YEAR RETURN  
5.76%

YTD RETURN  
-1.32%

DAY RANGE  
7,191.17 - 7,288.46

52 WEEK RANGE  
6,787.98 - 7,687.27

- Source: Bloomberg
- All figures are as of 5 September 2022

# Turkey Stock Markets

XU100:IND

Borsa Istanbul 100 Index

+ ADD TO WATCHLIST

● MARKET CLOSED

AS OF 11:10 AM EDT 09/05/2022 EDT

**3,358.37** TRY +135.63 +4.21% ▲

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

⌵ MINIMIZE CHART

Q Add a comparison



OPEN  
3,247.88  
YTD RETURN  
80.79%

PREV CLOSE  
3,222.74  
DAY RANGE  
3,247.88 - 3,367.31

1 YEAR RETURN  
138.12%  
52 WEEK RANGE  
1,371.54 - 3,367.31

- Source: Bloomberg
- All figures are as of 5 September 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 »	3.19%	+0	+36	+187	2:14 PM
Canada	3.09%	+0	+35	+190	9/2/2022
Brazil	11.92%	+1	-49	+109	2:34 PM
Mexico	8.94%	-4	+52	+199	2:35 PM

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

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EDT)
Germany »	1.56%	+4	+61	+192	11:59 AM
United Kingdom »	2.93%	+2	+89	+222	11:59 AM
France	2.18%	+5	+70	+221	11:59 AM
Italy	3.93%	+11	+92	+323	11:59 AM
Spain	2.76%	+6	+74	+243	11:59 AM
Netherlands	1.88%	+5	+65	+213	11:59 AM
Portugal	2.65%	+6	+72	+244	11:59 AM
Greece	4.26%	+10	+123	+350	11:59 AM
Switzerland	0.83%	+5	+34	+120	11:26 AM

- Source: Bloomberg
- All figures are as of 5 September 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%	0	+7	+19	3:59 AM
Australia »	3.64%	+0	+56	+243	2:39 AM
New Zealand	3.98%	+2	+64	+205	9/4/2022
	--	--	--	--	--
Singapore	3.03%	-2	+44	+167	5:29 AM
South Korea	3.66%	--	--	+170	7:06 AM
India	7.21%	-2	-9	+106	5:55 AM

- Source: Bloomberg
- All figures are as of 5 September 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	96.57	3.16%	+10	+124	+299	11:59 AM
GTGBP5Y:GOV UK Gilt 5 Year Yield	1.25	92.50	2.90%	+7	+105	+254	11:59 AM
GTGBP10Y:GOV UK Gilt 10 Year Yield	4.25	111.06	2.93%	+2	+89	+222	11:59 AM
GTGBP30Y:GOV UK Gilt 30 Year Yield	1.25	63.37	3.20%	-7	+77	+214	11:59 AM

## Bank of England Rates

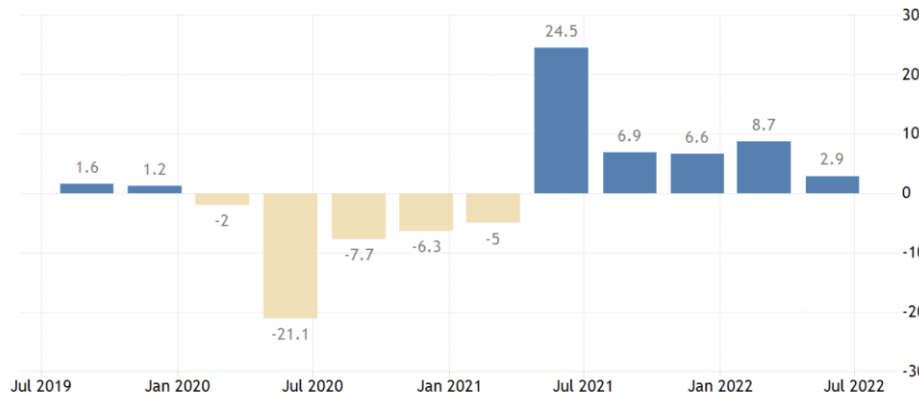
RATE	CURRENT	1 YEAR PRIOR
UKBRBASE:IND Official Bank Rate	1.75	0.10
UKAPTARG:IND Asset Purchase Program Target (Billions of GBP)	--	875.00

- Source: Bloomberg
- All figures are as of 5 September 2022



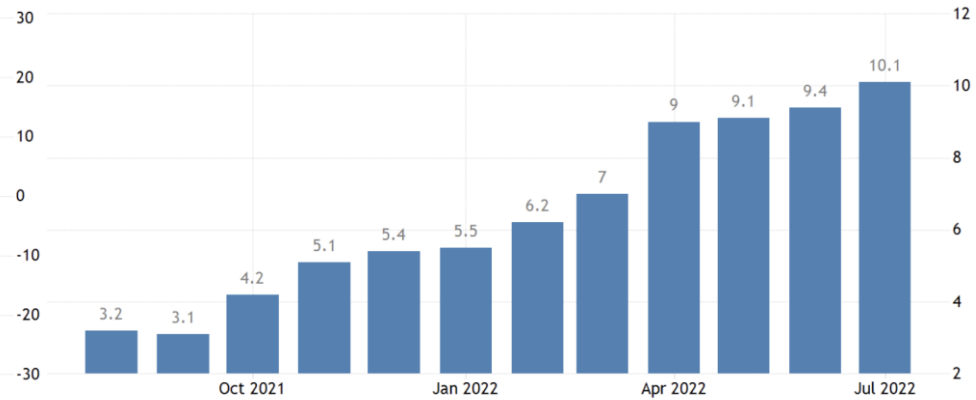
# UK Economy

## Annual GDP Growth Rate



TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

## Annual Inflation Rate



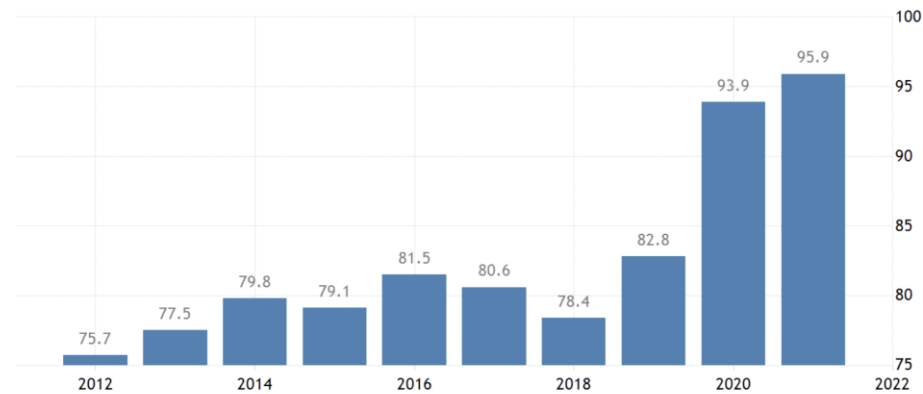
TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

## Unemployment Rate



TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

## Government Debt / GDP



TRADINGECONOMICS.COM | OFFICE FOR BUDGET RESPONSIBILITY, UK

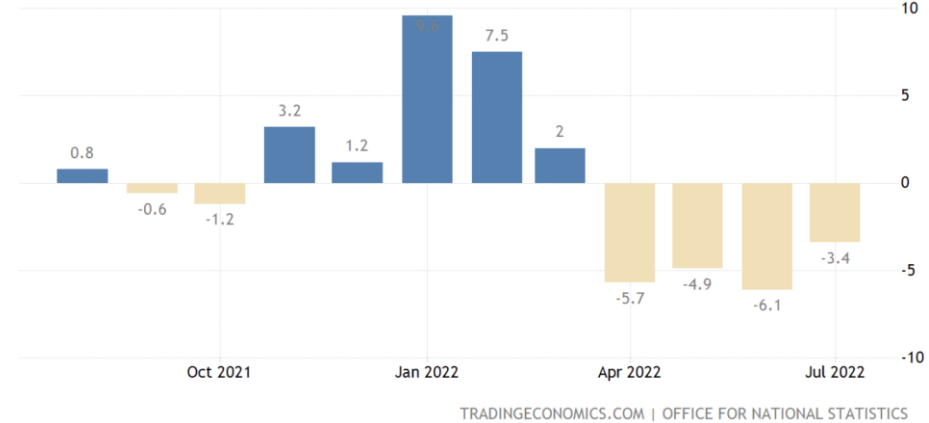
• Source: <https://tradingeconomics.com/united-kingdom>

# UK Markets

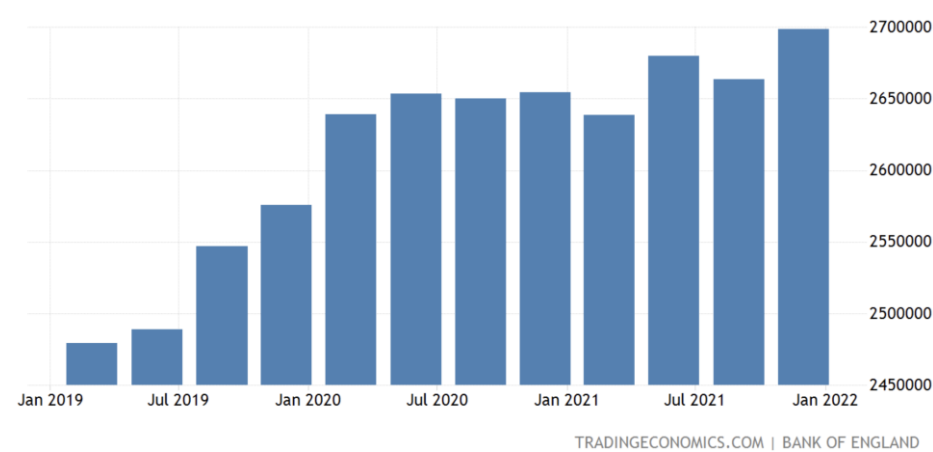
Interest Rate



Retail Sales YoY



Loans to Private Sector



Home Loans








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

# UK Mortgage Loans

## Competitive Market Benchmark (Indicative Only) – Page 1 of 5

Your mortgage options


Borrowing £300,000 and repaying over 25 years

<div>  2 year discounted <a href="#">Full details</a> </div>					
£1,279 Monthly payment for 24 months	2.05% Initial rate	£2,250 Product fees	£33,293 Initial term cost	5.5% APRC	<a href="#">Go to broker</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.5%. Total amount payable £552,079.76 includes interest of £249,404.76 product fees of £2,250 and other fees of £425. Repayments: 24 months of £1,278.88 at 2.05% (variable), then 276 months of £1,879.39 at 5.99% (variable). Early repayment charges apply.					
<div>  2 year discounted <a href="#">Full details</a> </div>					
£1,280 Monthly payment for 24 months	2.06% Initial rate	£999 Product fees	£31,747 Initial term cost	5.5% APRC	<a href="#">Go to broker</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.5%. Total amount payable £555,270.80 includes interest of £254,131.80 product fees of £999 and other fees of £140. Repayments: 24 months of £1,280.34 at 2.06% (variable), then 276 months of £1,896.39 at 6.09% (variable). Early repayment charges apply.					
<div>  2 year discounted <a href="#">Full details</a> </div>					
£1,282 Monthly payment for 24 months	2.07% Initial rate	£995 Product fees	£32,233 Initial term cost	4.8% APRC	<a href="#">Go to broker</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.8%. Total amount payable £517,020.44 includes interest of £215,350.44 product fees of £995 and other fees of £675. Repayments: 24 months of £1,281.81 at 2.07% (variable), then 276 months of £1,755.75 at 5.24% (variable). Early repayment charges apply.					
<div>  2 year discounted <a href="#">Full details</a> </div>					
£1,301 Monthly payment for 24 months	2.20% Initial rate	£999 Product fees	£32,248 Initial term cost	5.4% APRC	<a href="#">Go to broker</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.4%. Total amount payable £555,941.20 includes interest of £254,767.20 product fees of £999 and other fees of £175. Repayments: 24 months of £1,300.98 at 2.20% (variable), then 36 months of £1,685.28 at 4.79% (variable), then 240 months of £1,928.64 at 6.44% (variable). Early repayment charges apply.					
<div>  2 year discounted <a href="#">Full details</a> </div>					
£1,314 Monthly payment for 24 months	2.29% Initial rate	£0 Product fees	£31,659 Initial term cost	5.3% APRC	<a href="#">Go to broker</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.3%. Total amount payable £546,763.48 includes interest of £246,648.48 product fees of £0 and other fees of £115. Repayments: 24 months of £1,314.34 at 2.29% (variable), then 276 months of £1,866.32 at 5.89% (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 6 September 2022
- Source: <https://www.moneysupermarket.com/>

# UK Mortgage Loans


## Competitive Market Benchmark (Indicative Only) – Page 2 of 5


2 year discounted [Full details](#)

<b>£1,314</b> Monthly payment for 24 months	<b>2.29%</b> Initial rate	<b>£999</b> Product fees	<b>£32,563</b> Initial term cost	<b>5.5%</b> APRC	<a href="#">Go to broker</a>
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**Representative example:** a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.5%. Total amount payable £557,083.16 includes interest of £255,944.16 product fees of £999 and other fees of £140. Repayments: 24 months of £1,314.34 at 2.29% (variable), then 276 months of £1,900 at 6.09% (variable). Early repayment charges apply.


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2 year tracker [Full details](#)

<b>£1,332</b> Monthly payment for 24 months	<b>2.41%</b> Initial rate	<b>£995</b> Product fees	<b>£32,990</b> Initial term cost	<b>4.3%</b> APRC	<a href="#">Go to broker</a>
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**Representative example:** a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.3%. Total amount payable £493,581.60 includes interest of £192,471.60 product fees of £995 and other fees of £115. Repayments: 24 months of £1,332.29 at 2.41% (variable), then 36 months of £1,548.04 at 3.89% (variable), then 240 months of £1,686.53 at 4.89% (variable). Early repayment charges may apply.


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2 year discounted [Full details](#)

<b>£1,337</b> Monthly payment for 24 months	<b>2.44%</b> Initial rate	<b>£2,250</b> Product fees	<b>£34,683</b> Initial term cost	<b>5.5%</b> APRC	<a href="#">Go to broker</a>
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**Representative example:** a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.5%. Total amount payable £555,134.12 includes interest of £252,459.12 product fees of £2,250 and other fees of £425. Repayments: 24 months of £1,336.80 at 2.44% (variable), then 276 months of £1,885.42 at 5.99% (variable). Early repayment charges apply.


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2 year tracker [Full details](#)

<b>£1,344</b> Monthly payment until 30/9/2024	<b>2.49%</b> Initial rate	<b>£995</b> Product fees	<b>£33,259</b> Initial term cost	<b>4.4%</b> APRC	<a href="#">Go to lender</a>
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**Representative example:** a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.4%. Total amount payable £498,555.08 includes interest of £197,560.08 product fees of £995 and other fees of £0. Repayments: 24 months of £1,344.34 at 2.49% (variable), then 36 months of £1,565.82 at 4.00% (variable), then 240 months of £1,703.86 at 4.99% (variable). Early repayment charges apply.

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2 year discounted [Full details](#)






<b>£1,344</b> Monthly payment for 24 months	<b>2.49%</b> Initial rate	<b>£1,149</b> Product fees	<b>£33,834</b> Initial term cost	<b>5.1%</b> APRC	<a href="#">Go to broker</a>
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**Representative example:** a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.1%. Total amount payable £531,401.44 includes interest of £229,831.44 product fees of £1,149 and other fees of £421. Repayments: 24 months of £1,344.34 at 2.49% (variable), then 276 months of £1,802.78 at 5.49% (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 6 September 2022
- Source: <https://www.moneysupermarket.com/>

# UK Mortgage Loans






## Competitive Market Benchmark (Indicative Only) – Page 3 of 5

 <b>BARCLAYS</b> 2 year tracker <a href="#">Full details</a>					
<b>£1,346</b> Monthly payment for 24 months	<b>2.50%</b> Initial rate	<b>£999</b> Product fees	<b>£33,334</b> Initial term cost	<b>4.9%</b> APRC	<a href="#">Go to lender</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.9%. Total amount payable £519,709.84 includes interest of £218,595.84 product fees of £999 and other fees of £115. Repayments: 24 months of £1,345.85 at 2.50% (variable), then 276 months of £1,761.94 at 5.24% (variable). Early repayment charges may apply.					
 <b>Bath Building Society</b> 2 year discounted <a href="#">Full details</a>					
<b>£1,350</b> Monthly payment for 24 months	<b>2.53%</b> Initial rate	<b>£999</b> Product fees	<b>£33,858</b> Initial term cost	<b>5.5%</b> APRC	<a href="#">Go to broker</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.5%. Total amount payable £554,709.64 includes interest of £253,160.64 product fees of £999 and other fees of £550. Repayments: 24 months of £1,350.39 at 2.53% (variable), then 276 months of £1,886.78 at 5.99% (variable). Early repayment charges apply.					
 <b>HSBC UK</b> 2 year tracker <a href="#">Full details</a>					
<b>£1,352</b> Monthly payment for 24 months	<b>2.54%</b> Initial rate	<b>£999</b> Product fees	<b>£33,462</b> Initial term cost	<b>4.7%</b> APRC	<a href="#">Go to broker</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.7%. Total amount payable £510,955.40 includes interest of £209,939.40 product fees of £999 and other fees of £17. Repayments: 24 months of £1,351.90 at 2.54% (variable), then 276 months of £1,730.05 at 5.04% (variable). Early repayment charges may apply.					
 <b>H&amp;R</b> Lifetime discounted <a href="#">Full details</a>					
<b>£1,353</b> Monthly payment for 300 months	<b>2.55%</b> Initial rate	<b>£199</b> Product fees	<b>£406,250</b> Initial term cost	<b>2.6%</b> APRC	<a href="#">Go to broker</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.6%. Total amount payable £406,400 includes interest of £106,026 product fees of £199 and other fees of £175. Repayments: 300 months of £1,353.42 at 2.55% (variable). Early repayment charges apply.					
 <b>YORKSHIRE BUILDING SOCIETY</b> 2 year tracker <a href="#">Full details</a>					
<b>£1,359</b> Monthly payment until 30/9/2024	<b>2.59%</b> Initial rate	<b>£995</b> Product fees	<b>£33,623</b> Initial term cost	<b>4.4%</b> APRC	<a href="#">Go to lender</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.4%. Total amount payable £499,290.08 includes interest of £198,295.08 product fees of £995 and other fees of £0. Repayments: 24 months of £1,359.49 at 2.59% (variable), then 36 months of £1,567.07 at 4.00% (variable), then 240 months of £1,705.22 at 4.99% (variable). Early repayment charges apply.					

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- Source: <https://www.moneysupermarket.com/>

# UK Mortgage Loans

## Competitive Market Benchmark (Indicative Only) – Page 4 of 5






 <b>marsden</b> BUILDING SOCIETY 2 year discounted <a href="#">Full details</a>					
<b>£1,359</b> Monthly payment until 30/11/2024	<b>2.59%</b> Initial rate	<b>£1,499</b> Product fees	<b>£34,127</b> Initial term cost	<b>5.7%</b> APRC	<a href="#">Go to broker</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.7%. Total amount payable £568,387.46 includes interest of £266,738.46 product fees of £1,499 and other fees of £150. Repayments: 26 months of £1,359.49 at 2.59% (variable), then 36 months of £1,720.20 at 4.99% (variable), then 238 months of £1,972.54 at 6.69% (variable). Early repayment charges apply.					
 <b>YORKSHIRE</b> BUILDING SOCIETY 2 year tracker <a href="#">Full details</a>					
<b>£1,367</b> Monthly payment until 30/9/2024	<b>2.64%</b> Initial rate	<b>£995</b> Product fees	<b>£33,805</b> Initial term cost	<b>4.5%</b> APRC	<a href="#">Go to lender</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.5%. Total amount payable £499,655.84 includes interest of £198,660.84 product fees of £995 and other fees of £0. Repayments: 24 months of £1,367.10 at 2.64% (variable), then 36 months of £1,567.69 at 4.00% (variable), then 240 months of £1,705.89 at 4.99% (variable). Early repayment charges apply.					
 <b>SKIPTON</b> BUILDING SOCIETY 2 year tracker <a href="#">Full details</a>					
<b>£1,367</b> Monthly payment for 24 months	<b>2.64%</b> Initial rate	<b>£995</b> Product fees	<b>£33,825</b> Initial term cost	<b>4.4%</b> APRC	<a href="#">Go to broker</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.4%. Total amount payable £495,263.28 includes interest of £194,153.28 product fees of £995 and other fees of £115. Repayments: 24 months of £1,367.10 at 2.64% (variable), then 36 months of £1,550.88 at 3.89% (variable), then 240 months of £1,689.63 at 4.89% (variable). Early repayment charges may apply.					
 <b>STAFFORD RAILWAY</b> BUILDING SOCIETY 2 year discounted <a href="#">Full details</a>					
<b>£1,367</b> Monthly payment for 24 months	<b>2.64%</b> Initial rate	<b>£1,500</b> Product fees	<b>£34,760</b> Initial term cost	<b>3.6%</b> APRC	<a href="#">Go to broker</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.6%. Total amount payable £450,861.72 includes interest of £148,761.72 product fees of £1,500 and other fees of £600. Repayments: 24 months of £1,367.10 at 2.64% (variable), then 276 months of £1,507.07 at 3.60% (variable). Early repayment charges apply.					
 <b>Charley</b> BUILDING SOCIETY 2 year discounted <a href="#">Full details</a>					
<b>£1,367</b> Monthly payment for 24 months	<b>2.64%</b> Initial rate	<b>£2,250</b> Product fees	<b>£35,410</b> Initial term cost	<b>5.6%</b> APRC	<a href="#">Go to broker</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.6%. Total amount payable £556,692.08 includes interest of £254,017.08 product fees of £2,250 and other fees of £425. Repayments: 24 months of £1,367.10 at 2.64% (variable), then 276 months of £1,888.43 at 5.99% (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 6 September 2022
- Source: <https://www.moneysupermarket.com/>



# UK Mortgage Loans

## Competitive Market Benchmark (Indicative Only) – Page 5 of 5

 <b>Monmouthshire Building Society</b> 2 year discounted <a href="#">Full details</a>					
<b>£1,369</b> Monthly payment for 24 months	<b>2.65%</b> Initial rate	<b>£1,149</b> Product fees	<b>£34,417</b> Initial term cost	<b>5.1%</b> APRC	<a href="#">Go to broker</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.1%. Total amount payable £532,616.44 includes interest of £231,046.44 product fees of £1,149 and other fees of £421. Repayments: 24 months of £1,368.63 at 2.65% (variable), then 276 months of £1,805.07 at 5.49% (variable). Early repayment charges apply.					
 <b>Furness Building Society</b> 2 year discounted <a href="#">Full details</a>					
<b>£1,375</b> Monthly payment for 24 months	<b>2.69%</b> Initial rate	<b>£0</b> Product fees	<b>£33,014</b> Initial term cost	<b>5.6%</b> APRC	<a href="#">Go to broker</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.6%. Total amount payable £559,217.36 includes interest of £259,077.36 product fees of £0 and other fees of £140. Repayments: 24 months of £1,374.74 at 2.69% (variable), then 276 months of £1,906.10 at 6.09% (variable). Early repayment charges apply.					
 <b>marsden Building Society</b> 2 year discounted <a href="#">Full details</a>					
<b>£1,375</b> Monthly payment until 31/10/2024	<b>2.69%</b> Initial rate	<b>£0</b> Product fees	<b>£33,019</b> Initial term cost	<b>5.5%</b> APRC	<a href="#">Go to broker</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.5%. Total amount payable £563,816.52 includes interest of £263,641.52 product fees of £0 and other fees of £175. Repayments: 25 months of £1,374.74 at 2.69% (variable), then 36 months of £1,645.06 at 4.50% (variable), then 239 months of £1,966.74 at 6.69% (variable). Early repayment charges apply.					
 <b>The Loughborough Building Society</b> 2 year discounted <a href="#">Full details</a>					
<b>£1,376</b> Monthly payment for 24 months	<b>2.70%</b> Initial rate	<b>£699</b> Product fees	<b>£33,844</b> Initial term cost	<b>5.4%</b> APRC	<a href="#">Go to broker</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.4%. Total amount payable £550,643.44 includes interest of £249,829.44 product fees of £699 and other fees of £115. Repayments: 24 months of £1,376.27 at 2.70% (variable), then 276 months of £1,872.46 at 5.89% (variable). Early repayment charges apply.					
 <b>BARCLAYS</b> 2 year tracker <a href="#">Full details</a>					
<b>£1,376</b> Monthly payment for 24 months	<b>2.70%</b> Initial rate	<b>£999</b> Product fees	<b>£34,064</b> Initial term cost	<b>4.9%</b> APRC	<a href="#">Go to lender</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.9%. Total amount payable £521,209.96 includes interest of £220,095.96 product fees of £999 and other fees of £115. Repayments: 24 months of £1,376.27 at 2.70% (variable), then 276 months of £1,764.73 at 5.24% (variable). Early repayment charges may 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 6 September 2022
- Source: <https://www.moneysupermarket.com/>

# Crypto Markets: Bitcoin

## BTC/USD Bitfinex Overview



Prev. Close	19,746	Bid	18,981	Day's Range	18,894 - 20,183
Open	19,746	Ask	18,984	52 wk Range	17,611 - 68,925
1-Year Change	-61.19%				

- Source: [www.investing.com](https://www.investing.com), as of 6 September 2022

# Crypto Markets: Ethereum

## ETH/USD Binance Overview



Prev. Close	1,587.34	Bid	1,570.58	Day's Range	1,565 - 1,687.4
Open	1,587.34	Ask	1,570.59	52 wk Range	883.62 - 4,864.13
1-Year Change	-57.86%				

- Source: [www.investing.com](https://www.investing.com), as of 6 September 2022

## Important Legal Disclosure

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