



MONTHLY NEWSLETTER, FEB 2022

11 MAR 2022



@ARROWS_SIX



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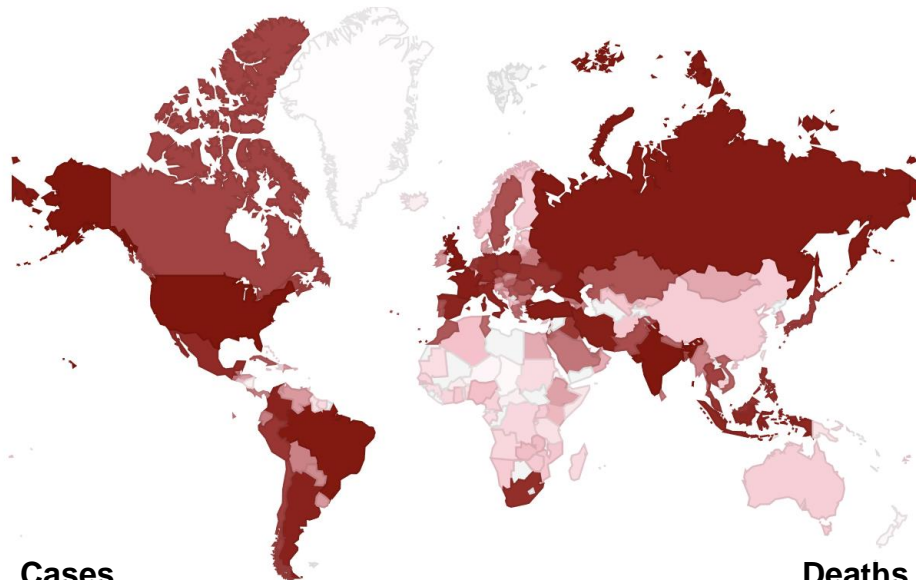


[HTTPS://SIXARROWSCONSULTANCY.COM/](https://sixarrowsconsultancy.com/)

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



Cases

Country	Last	Previous	Reference	Unit
World	440807756	439549539	Mar/22	Persons
United States	79255936	79250196	Mar/22	Persons
India	42951556	42945160	Mar/22	Persons
Brazil	24764838	24535884	Jan/22	Persons
France	23057326	23011998	Mar/22	Persons
United Kingdom	19074696	19029321	Mar/22	Persons
Russia	16775024	16685850	Mar/22	Persons
Germany	15481890	15264297	Mar/22	Persons
Turkey	14254654	14205230	Mar/22	Persons
Italy	12948859	12910506	Mar/22	Persons
Spain	11100428	11078028	Mar/22	Persons
Argentina	8207752	8130023	Jan/22	Persons
Iran	7089892	7084306	Mar/22	Persons
Netherlands	6504886	6446603	Mar/22	Persons
Colombia	5798799	5780910	Jan/22	Persons
Poland	5721316	5708827	Mar/22	Persons
Indonesia	5693702	5667355	Mar/22	Persons
Japan	5210263	5139305	Mar/22	Persons
Ukraine	4862459	4855558	Mar/22	Persons
Mexico	4779296	4730669	Jan/22	Persons
South Korea	3958326	3691488	Mar/22	Persons
Vietnam	3885631	3709481	Mar/22	Persons
South Africa	3679539	3677686	Mar/22	Persons

Deaths

Country	Last	Previous	Reference	Unit
World	5978096	5970012	Mar/22	Persons
United States	958621	958437	Mar/22	Persons
Brazil	625085	624413	Jan/22	Persons
India	514589	514388	Mar/22	Persons
Russia	354787	354011	Mar/22	Persons
Mexico	304308	303776	Jan/22	Persons
Peru	210851	210744	Mar/22	Persons
United Kingdom	161630	161361	Mar/22	Persons
Italy	155609	155399	Mar/22	Persons
Indonesia	149596	149268	Mar/22	Persons
France	139275	139243	Mar/22	Persons
Iran	137948	137747	Mar/22	Persons
Colombia	133019	132737	Jan/22	Persons
Germany	123796	123505	Mar/22	Persons
Argentina	120352	120019	Jan/22	Persons
Poland	112336	112130	Mar/22	Persons
Ukraine	106485	106372	Mar/22	Persons
Spain	100413	100239	Mar/22	Persons
South Africa	99499	99458	Mar/22	Persons
Turkey	95369	95199	Mar/22	Persons
Romania	63782	63668	Mar/22	Persons

Source: www.tradingeconomics.com, as of 7 March 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	5.60%	7.00%	0.25%	7.50%	3.80%	-14.90%	128.10%	-3.10	98.56	329.48
China	14723	4.00%	1.60%	3.70%	0.90%	5.10%	-3.70%	66.80%	1.80	6.37	1412.60
Euro Area	13011	4.60%	0.30%	0.00%	5.80%	6.80%	-7.20%	98.00%	3.00	1.11	342.41
Japan	4975	0.70%	1.30%	-0.10%	0.50%	2.80%	-12.60%	266.20%	3.20	108.19	125.67
Germany	3846	1.80%	-0.30%	0.00%	5.10%	5.00%	-4.30%	69.80%	7.00	1.11	83.17
United Kingdom	2708	6.50%	1.00%	0.50%	5.50%	4.10%	-14.90%	94.90%	-3.50	1.25	67.08
France	2630	5.40%	0.70%	0.00%	3.60%	7.40%	-9.20%	115.70%	-1.00	1.11	67.29
India	2623	5.40%	12.70%	4.00%	6.01%	8.00%	-9.40%	73.95%	0.90	71.01	1347.12
Italy	1886	6.20%	0.60%	0.00%	5.70%	8.80%	-7.20%	155.80%	3.60	1.11	59.64
Canada	1644	4.00%	1.60%	0.50%	5.10%	6.50%	-14.90%	117.80%	-1.90	1.26	38.01
South Korea	1631	4.20%	1.20%	1.25%	3.70%	3.60%	-6.10%	42.60%	3.50	1145.85	51.78
Russia	1484	4.30%	-0.80%	20.00%	8.73%	4.40%	-3.80%	17.80%	2.40	64.35	146.20
Brazil	1445	1.60%	0.50%	10.75%	10.38%	11.10%	-13.40%	88.83%	-0.72	5.69	211.82
Australia	1331	4.20%	3.40%	0.10%	3.50%	4.20%	-4.30%	24.80%	2.50	0.73	25.68
Spain	1281	5.20%	2.00%	0.00%	7.40%	13.33%	-11.00%	118.70%	0.70	1.11	47.33
Mexico	1076	1.10%	0.00%	6.00%	7.07%	3.70%	-4.60%	52.10%	2.40	19.36	126.01
Indonesia	1058	5.02%	1.06%	3.50%	2.06%	6.49%	-4.65%	38.50%	0.30	14462.00	270.20
Netherlands	914	6.20%	0.90%	0.00%	6.40%	3.60%	-4.30%	54.50%	7.80	1.11	17.41
Switzerland	752	3.70%	0.30%	-0.75%	2.20%	2.50%	-2.60%	42.90%	3.80	0.92	8.61
Turkey	720	9.10%	1.50%	14.00%	54.44%	11.20%	-3.40%	39.50%	-5.10	8.62	83.61
Saudi Arabia	700	6.80%	1.60%	1.00%	1.20%	6.60%	-11.20%	32.50%	-2.80	3.75	35.00
Taiwan	669	4.86%	1.85%	1.13%	2.84%	3.70%	-4.50%	28.20%	9.50	28.02	23.55
Poland	594	7.30%	1.70%	2.75%	9.20%	5.50%	-7.00%	57.50%	3.60	3.89	37.96
Sweden	541	5.20%	1.10%	0.00%	3.70%	8.30%	-3.10%	39.90%	5.20	8.65	10.33
Belgium	515	5.60%	0.50%	0.00%	8.04%	5.60%	-9.40%	114.10%	-0.20	1.11	11.52

Source: www.tradingeconomics.com, as of 7 March 2022 (GDP figures are provided in USD billion)

Macro Outlook

- Markets experienced a difficult month as concerns surrounding the Russian invasion of Ukraine took hold. In the first half of the month, expectations for the number of interest rate hikes that would be delivered by the Fed, the BoE and the ECB ramped up quickly. Investors were concerned that the central banks may dampen growth in their efforts to get inflation under control. In the second half of the month, investors' attention was absorbed by the conflict in Ukraine. This dampened expectations for rate hikes compared with the intra-month peak, and also delivered a further hit to growth expectations.

UK & US Economic Calendar – Key Events

- 4 Mar > Unemployment Rate
- 10 Mar > Inflation Rate
- 11 Mar > GDP Growth YoY
- 15 Mar > Unemployment Rate
- 16 Mar > FED Interest Rate Decision
- 16 Mar > FOMC Economic Projections
- 17 Mar > Bank of England Interest Rate Decision
- 23 Mar > Inflation Rate

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

Equities

- Escalated geopolitical tensions, rising interest rates and high inflation continue to be short-term headwinds for equities globally.
- In February, global growth stocks were hit hard again, falling by 3.5%. Value outperformed growth but still fell by 1.6%. Developed market equities declined 2.5% leaving them down 7.6% for the year-to-date.
- Europe equities are likely to be volatile due to its geographical and economic proximity to Russia-Ukraine tensions. Higher energy prices will keep inflation high and challenge businesses.

Bonds

- The Global Aggregate bond index fell 1.2%.
- Towards the end of the month bond markets scaled back rate hike expectations for 2022, causing these expectations to end the month only marginally higher than they were at the start of the month.
- With high inflation and strong job gains in mind, the market now expects the Fed to deliver nearly six rate hikes by the end of the year. Rising inflation and bond yields have caused investors to worry about the corporate earnings outlook but earnings season for the fourth quarter provided comforting results.

Commodities

- Russia is a significant exporter of commodities, accounting for 13% of global crude oil production, 17% of natural gas production and nearly a tenth of global wheat supplies. Brent oil ended the month at \$100 per barrel and European natural gas prices rose 15% in February. Higher energy prices could fuel higher or at least more persistent inflation, eating into household incomes.

FX

- The ongoing geopolitical uncertainties and the downside risks to global growth drive USD higher.
- There is little sign that the USD is set to stabilise and, hence, the risk of a near-term overshoot is high.
- The Fed's policy normalisation may be less impactful on the USD, as short-term rate hike expectations and the market's pricing of the Fed's terminal rate converged.

• **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	Feb 2022
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 15.6%	Cmdty 6.2%
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 -2.8%	Small cap 0.2%
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 -3.2%	Global Agg -1.2%
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 -4.8%	Value -1.6%
Growth 14.9%	Growth -5.1%	DM Equities 16.5%	Global REITS 2.3%	Small cap 2.3%	Global Agg -3.2%	DM Equities 8.2%	Value 18.0%	Value -10.1%	Value 22.7%	Global Agg 9.2%	Growth 21.4%	Small cap -7.3%	Global REITS -2.4%
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 -7.6%	DM Equities -2.5%
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 -8.6%	MSCI EM -3.0%
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 -12.5%	Growth -3.5%

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

Global Stock Markets – Americas

AMERICAS

Jan 29 - -

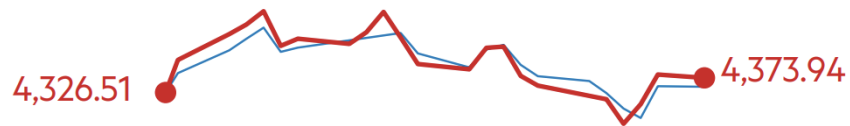


S&P 500

New York

Index

All World



Day ▼ -0.24%

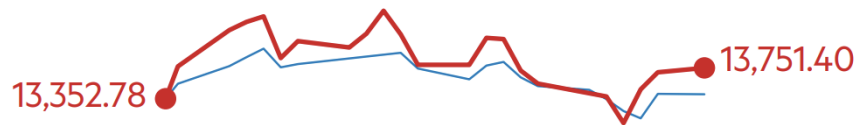
Month ▼ -2.31%

Year ▲ 14.77%



Nasdaq Composite

New York



Day ▲ 0.41%

Month ▼ -0.92%

Year ▲ 4.24%



Dow Jones Industrial

New York



Day ▼ -0.49%

Month ▼ -3.47%

Year ▲ 9.57%

Jan 29 - Feb 28

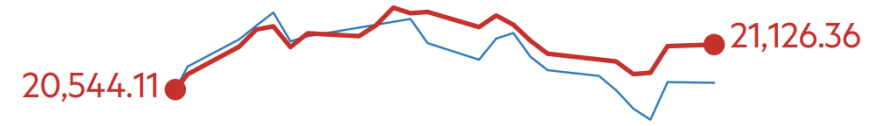


S&P/TSX COMP

Toronto

Index

All World



Day ▲ 0.10%

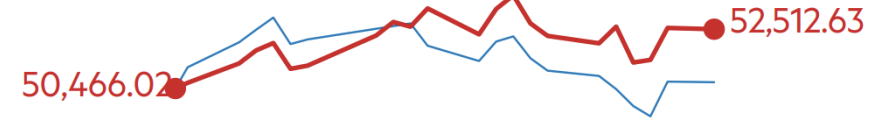
Month ▲ 0.15%

Year ▲ 16.98%



IPC

Mexico City



Day ▲ 1.61%

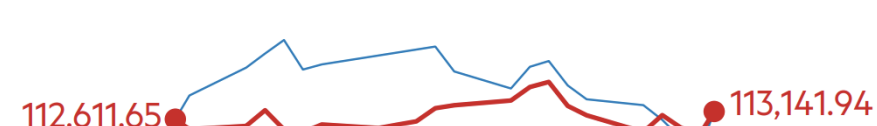
Month ▲ 4.41%

Year ▲ 19.75%



Bovespa

São Paulo



Day ▲ 1.39%

Month ▲ 1.29%

Year ▲ 0.79%

- Source: Financial Times
- All figures are as of 28 February 2022
- Monthly figures represent the period between 29 January and 28 February 2022

Global Stock Markets – Europe

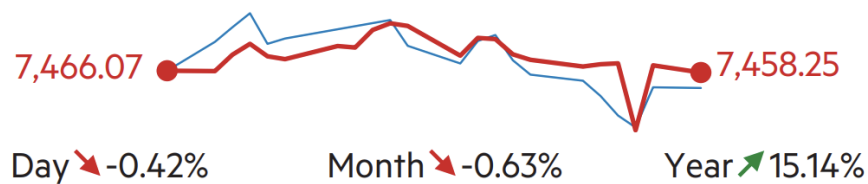
EUROPE

Jan 29 - Feb 28



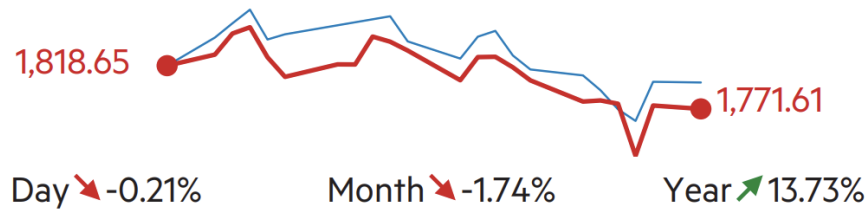
FTSE 100

London



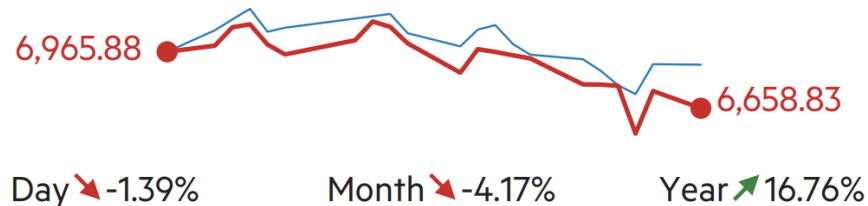
FTSE Eurofirst 300

Europe



CAC 40

Paris

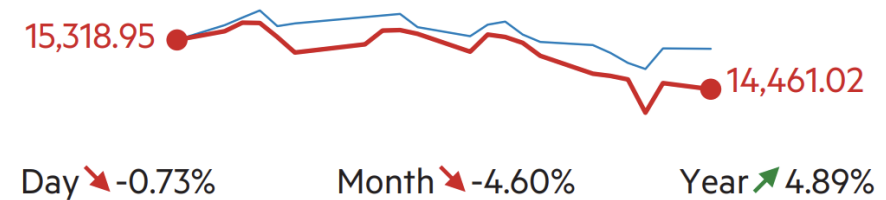


Jan 29 - Feb 28



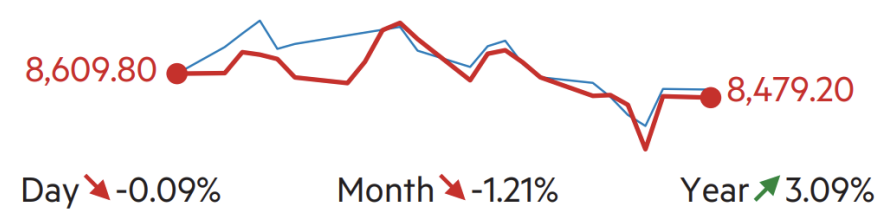
Xetra Dax

Frankfurt



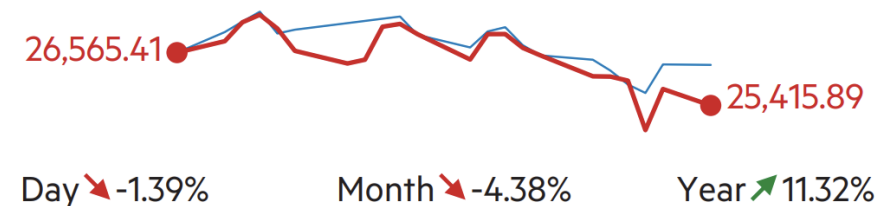
Ibex 35

Madrid



FTSE MIB

Milan



- Source: Financial Times
- All figures are as of 28 February 2022
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Global Stock Markets – Asia

ASIA

Jan 29 - Feb 28

Index

All World



Nikkei 225

Tokyo



Day ▲ 0.19%

Month ▼ -3.38%

Year ▼ -8.47%



Hang Seng

Hong Kong



Day ▼ -0.24%

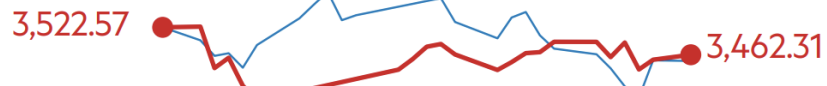
Month ▼ -7.62%

Year ▼ -21.67%



Shanghai Composite

Shanghai



Day ▲ 0.32%

Month ▲ 3.00%

Year ▼ -1.33%

Jan 29 - Feb 28

Index

All World



Kospi

Seoul



Day ▲ 0.84%

Month ▼ -1.86%

Year ▼ -10.41%



FTSE Straits Times

Singapore



Day ▼ -1.59%

Month ▼ -2.74%

Year ▲ 9.87%



BSE Sensex

Mumbai



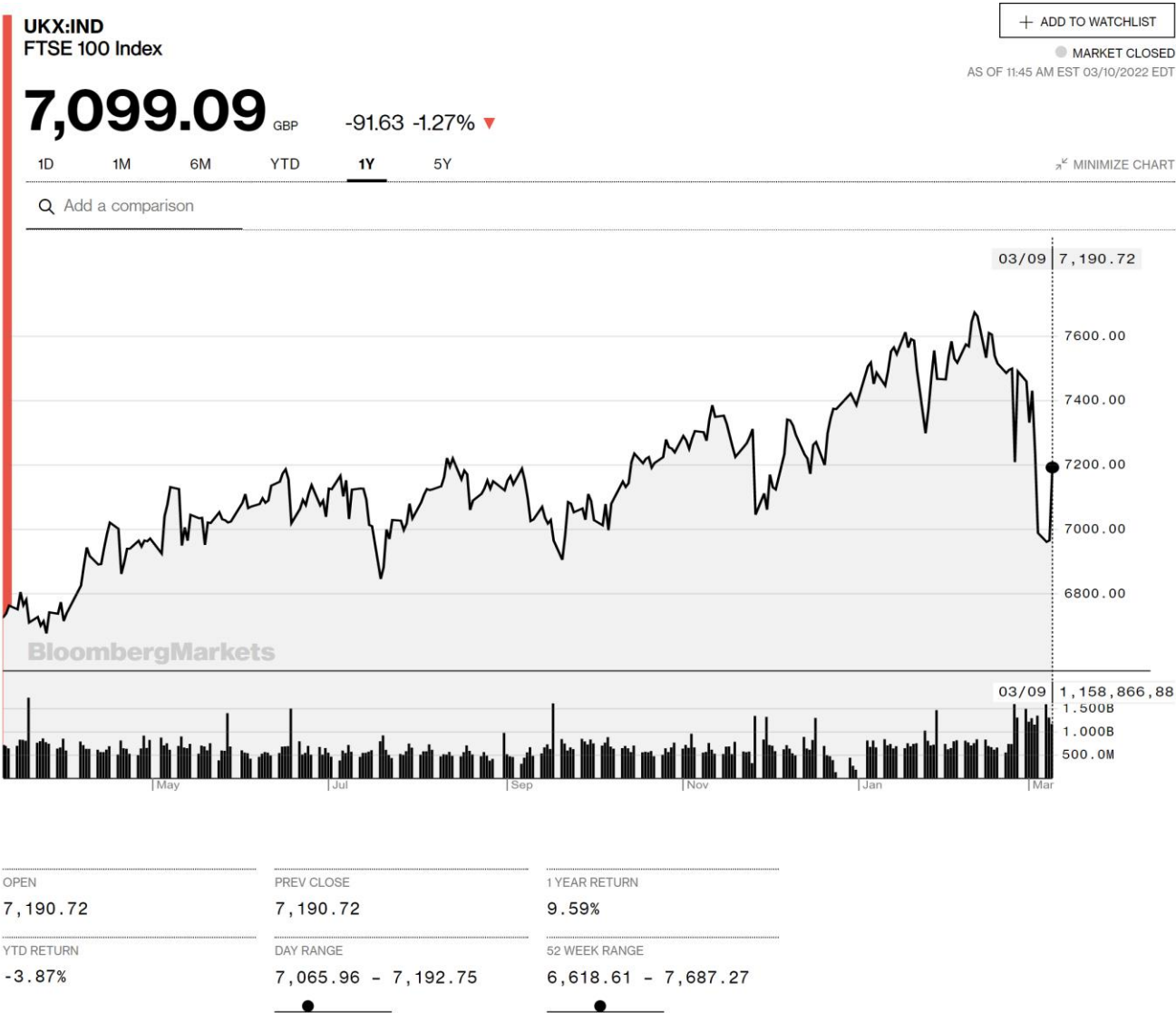
Day ▲ 0.70%

Month ▼ -4.08%

Year ▲ 14.48%

- Source: Financial Times
- All figures are as of 28 February 2022
- Monthly figures represent the period between 29 January and 28 February 2022

UK Stock Markets



- Source: Bloomberg
- All figures are as of 10 March 2022

Turkey Stock Markets

XU100:IND
Borsa Istanbul 100 Index

+ ADD TO WATCHLIST

● MARKET CLOSED

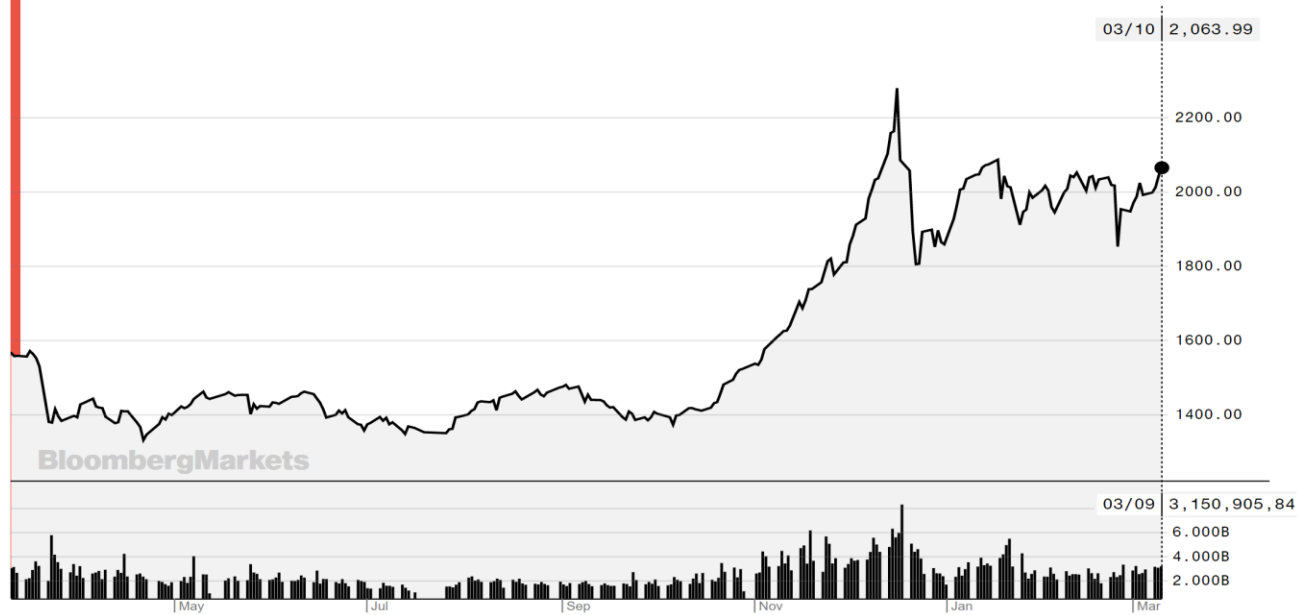
AS OF 10:10 AM EST 03/10/2022 EDT

2,042.01 TRY -0.69 -0.03% ▼

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

MINIMIZE CHART

Q Add a comparison



OPEN
2,054.59

PREV CLOSE
2,042.70

1 YEAR RETURN
35.34%

YTD RETURN
9.92%

DAY RANGE
2,026.98 - 2,068.27

52 WEEK RANGE
1,256.32 - 2,406.87

- Source: Bloomberg
- All figures are as of 10 March 2022

Global Bond Markets – Americas & Europe & Middle East

Americas 10-Year Government Bond Yields

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EST)
United States »	2.01%	+6	-2	+49	1:29 PM
Canada	1.95%	+5	+1	+54	1:29 PM
Brazil	12.27%	+6	+75	+367	1:24 PM
Mexico	8.45%	+8	+73	+223	1:29 PM

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

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EST)
Germany »	0.27%	+6	-1	+58	11:59 AM
United Kingdom »	1.52%	0	0	+81	11:59 AM
France	0.74%	+8	0	+81	11:59 AM
Italy	1.90%	+22	+1	+123	11:59 AM
Spain	1.26%	+12	+10	+92	11:59 AM
Netherlands	0.52%	+7	+10	+71	11:59 AM
Portugal	1.12%	+13	+2	+89	11:59 AM
Greece	2.52%	+17	-1	+170	11:59 AM
Switzerland	0.30%	+6	+1	+61	11:59 AM

- Source: Bloomberg
- All figures are as of 10 March 2022

Global Bond Markets – Asia Pacific

Asia Pacific 10-Year Government Bond Yields

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EST)
Japan »	0.19%	+3	-4	+7	2:59 AM
Australia »	2.36%	+5	+26	+66	12:39 AM
New Zealand	2.93%	+5	+21	+114	3/9/2022
Hong Kong	1.60%	+4	0	--	3:08 AM
Singapore	1.87%	+3	+0	+34	5:29 AM
South Korea	2.72%	+272	--	+69	6:07 AM
India	6.81%	-3	+8	+56	6:45 AM

- Source: Bloomberg
- All figures are as of 10 March 2022

UK Bond Markets

Gilt Yields

NAME	COUPON	PRICE	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EST)
GTGBP2Y:GOV UK Gilt 2 Year Yield	1.00	99.29	1.33%	-7	-2	+128	11:59 AM
GTGBP5Y:GOV UK Gilt 5 Year Yield	1.25	99.76	1.29%	-3	-11	+98	11:59 AM
GTGBP10Y:GOV UK Gilt 10 Year Yield	4.25	125.78	1.52%	0	0	+81	11:59 AM
GTGBP30Y:GOV UK Gilt 30 Year Yield	1.25	89.77	1.69%	+1	+8	+47	11:59 AM

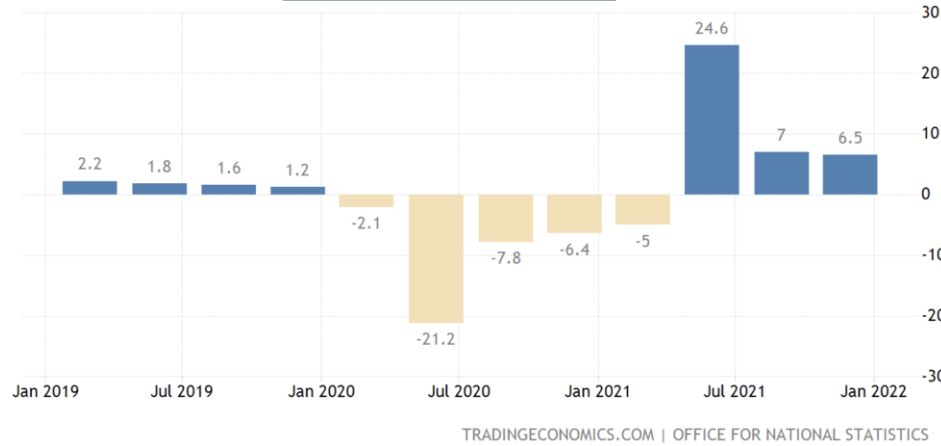
Bank of England Rates

RATE	CURRENT	1 YEAR PRIOR
UKBRBASE:IND Official Bank Rate	0.50	0.10
UKAPTARG:IND Asset Purchase Program Target (Billions of GBP)	--	875.00

- Source: Bloomberg
- All figures are as of 10 March 2022

UK Economy

Annual GDP Growth Rate



Annual Inflation Rate



Unemployment Rate



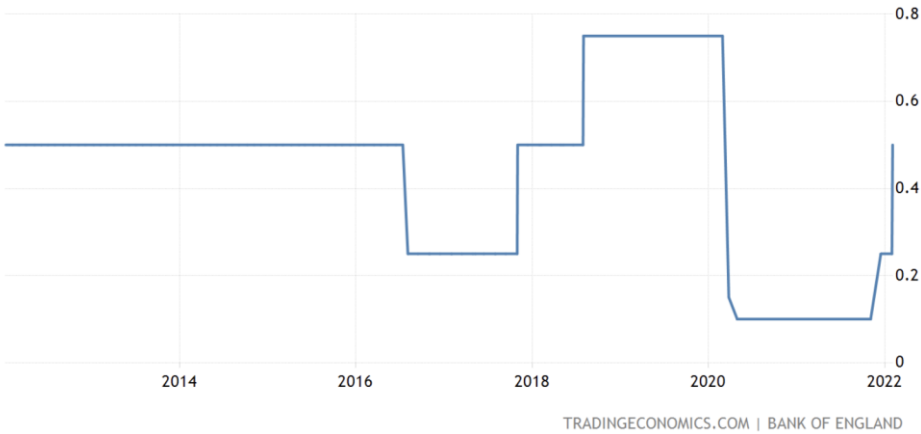
Government Debt / GDP



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

UK Markets

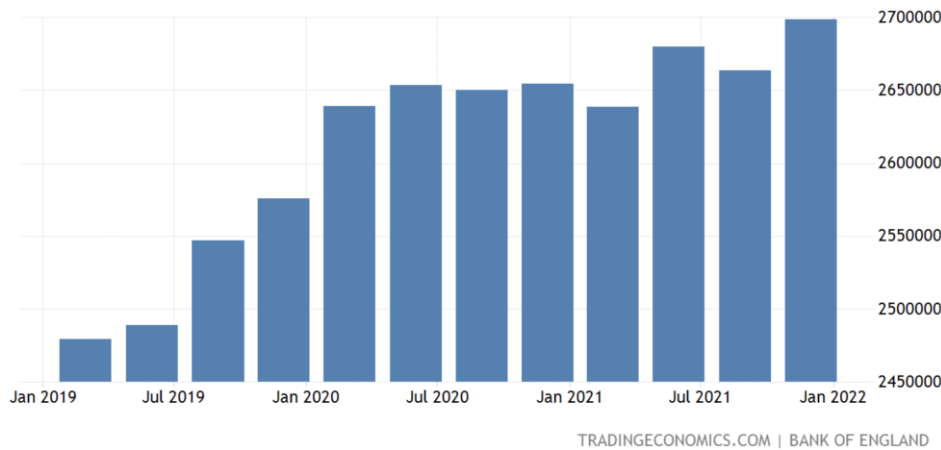
Interest Rate



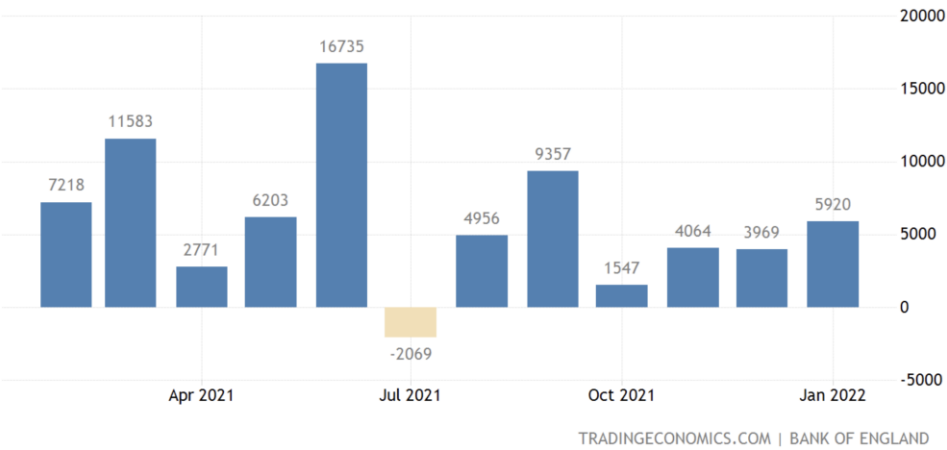
Retail Sales YoY



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 4

Your mortgage options






Borrowing £300,000 and repaying over 25 years

Leeds Building Society 10 year fixed Full details					
£1,260 Monthly payment until 30/6/2032	1.92% Initial rate	£999 Product fees	£152,223 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 £440,674.56 includes interest of £139,441.56 product fees of £999 and other fees of £234. Repayments: 123 months of £1,259.91 at 1.92% (fixed), then 177 months of £1,607.19 at 5.54% (variable). Early repayment charges apply.					
Nationwide Building Society 10 year fixed Full details					
£1,270 Monthly payment for 120 months	1.99% Initial rate	£999 Product fees	£153,411 Initial term cost	2.7% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.7%. Total amount payable £416,209.20 includes interest of £115,210.20 product fees of £999 and other fees of £0. Repayments: 120 months of £1,270.10 at 1.99% (fixed), then 180 months of £1,459.99 at 3.99% (variable). Early repayment charges apply.					
Leeds Building Society 10 year fixed Full details					
£1,270 Monthly payment until 30/6/2032	1.99% Initial rate	£999 Product fees	£153,446 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 £442,816.47 includes interest of £141,583.47 product fees of £999 and other fees of £234. Repayments: 123 months of £1,270.10 at 1.99% (fixed), then 177 months of £1,612.21 at 5.54% (variable). Early repayment charges apply.					
Prometion Building Society 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	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.0%. Total amount payable £381,630 includes interest of £81,030 product fees of £0 and other fees of £600. Repayments: 300 months of £1,270.10 at 1.99% (variable). Early repayment charges apply.					
Nationwide Building Society 10 year fixed Full details					
£1,300 Monthly payment for 120 months	2.19% Initial rate	£0 Product fees	£155,940 Initial term cost	2.8% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.8%. Total amount payable £421,008 includes interest of £121,008 product fees of £0 and other fees of £0. Repayments: 120 months of £1,299.50 at 2.19% (fixed), then 180 months of £1,472.60 at 3.99% (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 10 March 2022
- Source: www.moneysupermarket.com

UK Mortgage Loans






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

 7 year fixed Full details					
£1,307 Monthly payment until 31/7/2029	2.24% Initial rate	£495 Product fees	£110,275 Initial term cost	3.3% APRC	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.3%. Total amount payable £447,092.28 includes interest of £146,597.28 product fees of £495 and other fees of £0. Repayments: 88 months of £1,306.91 at 2.24% (fixed), then 212 months of £1,564.10 at 4.49% (variable). Early repayment charges apply.					
 7 year fixed Full details					
£1,308 Monthly payment until 1/6/2029	2.25% Initial rate	£995 Product fees	£111,205 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 £455,680.12 includes interest of £154,380.12 product fees of £995 and other fees of £305. Repayments: 86 months of £1,308.39 at 2.25% (fixed), then 214 months of £1,597.47 at 4.74% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,308 Monthly payment until 1/6/2032	2.25% Initial rate	£995 Product fees	£158,307 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 £436,798.66 includes interest of £135,498.66 product fees of £995 and other fees of £305. Repayments: 122 months of £1,308.39 at 2.25% (fixed), then 178 months of £1,549.86 at 4.74% (variable). Early repayment charges apply.					
 7 year fixed Full details					
£1,310 Monthly payment until 31/5/2029	2.26% Initial rate	£999 Product fees	£111,064 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 £436,325.88 includes interest of £135,211.88 product fees of £999 and other fees of £115. Repayments: 86 months of £1,309.88 at 2.26% (fixed), then 214 months of £1,507.30 at 3.99% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,313 Monthly payment until 31/5/2032	2.28% Initial rate	£999 Product fees	£158,576 Initial term cost	2.9% APRC	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.9%. Total amount payable £424,093.36 includes interest of £122,979.36 product fees of £999 and other fees of £115. Repayments: 122 months of £1,312.85 at 2.28% (fixed), then 178 months of £1,476.47 at 3.99% (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 10 March 2022
- Source: www.moneysupermarket.com

UK Mortgage Loans

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

 7 year fixed Full details					
£1,316 Monthly payment until 31/5/2029	2.30% Initial rate	£749 Product fees	£111,314 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 £436,974.92 includes interest of £136,110.92 product fees of £749 and other fees of £115. Repayments: 86 months of £1,315.83 at 2.30% (fixed), then 214 months of £1,509.11 at 3.99% (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	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.					
 10 year fixed Full details					
£1,323 Monthly payment until 31/5/2032	2.35% Initial rate	£0 Product fees	£158,831 Initial term cost	2.9% APRC	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.9%. Total amount payable £425,161.36 includes interest of £125,046.36 product fees of £0 and other fees of £115. Repayments: 122 months of £1,323.30 at 2.35% (fixed), then 178 months of £1,480.92 at 3.99% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,323 Monthly payment until 31/7/2032	2.35% Initial rate	£995 Product fees	£159,791 Initial term cost	3.1% APRC	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.1%. Total amount payable £434,158.28 includes interest of £133,163.28 product fees of £995 and other fees of £0. Repayments: 124 months of £1,323.30 at 2.35% (fixed), then 176 months of £1,528.83 at 4.49% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,337 Monthly payment until 30/6/2032	2.44% Initial rate	£995 Product fees	£161,417 Initial term cost	3.3% APRC	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.3%. Total amount payable £444,594.76 includes interest of £143,498.76 product fees of £995 and other fees of £101. Repayments: 123 months of £1,336.80 at 2.44% (fixed), then 177 months of £1,576.68 at 4.89% (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 10 March 2022
- Source: www.moneysupermarket.com

UK Mortgage Loans

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

first direct
Lifetime tracker
[Full details](#)

£1,337 Monthly payment for 300 months	2.44% Initial rate	£490 Product fees	£401,530 Initial term cost	2.5% APRC	Call
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.5%. Total amount payable £401,530 includes interest of £101,040 product fees of £490 and other fees of £0. Repayments: 300 months of £1,336.80 at 2.44% (variable). Early repayment charges may apply.

YORKSHIRE BUILDING SOCIETY
10 year fixed
[Full details](#)

£1,341 Monthly payment until 31/7/2032	2.47% Initial rate	£0 Product fees	£160,958 Initial term cost	3.1% APRC	Go to lender
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.1%. Total amount payable £436,804 includes interest of £136,804 product fees of £0 and other fees of £0. Repayments: 124 months of £1,341.32 at 2.47% (fixed), then 176 months of £1,536.82 at 4.49% (variable). Early repayment charges apply.

LLOYDS BANK
10 year fixed
[Full details](#)

£1,344 Monthly payment until 31/5/2032	2.49% Initial rate	£995 Product fees	£162,316 Initial term cost	3.0% APRC	Go to broker
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.0%. Total amount payable £430,187.10 includes interest of £129,192.10 product fees of £995 and other fees of £0. Repayments: 122 months of £1,344.34 at 2.49% (fixed), then 178 months of £1,489.79 at 3.99% (variable). Early repayment charges apply.

ACCORD MORTGAGES
7 year fixed
[Full details](#)

£1,347 Monthly payment until 31/5/2029	2.51% Initial rate	£495 Product fees	£113,708 Initial term cost	3.5% APRC	Go to broker
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.5%. Total amount payable £454,418.22 includes interest of £153,798.22 product fees of £495 and other fees of £125. Repayments: 86 months of £1,347.36 at 2.51% (fixed), then 214 months of £1,579.09 at 4.49% (variable). Early repayment charges apply.

SKIPTON BUILDING SOCIETY
10 year fixed
[Full details](#)

£1,349 Monthly payment until 30/6/2032	2.52% Initial rate	£0 Product fees	£161,870 Initial term cost	3.3% APRC	Go to lender
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.3%. Total amount payable £446,041.94 includes interest of £145,940.94 product fees of £0 and other fees of £101. Repayments: 123 months of £1,348.87 at 2.52% (fixed), then 177 months of £1,582.09 at 4.89% (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 10 March 2022
- Source: www.moneysupermarket.com

Crypto Markets: Bitcoin

BTC/USD Bitfinex Overview



Prev. Close	42,048	Bid	39,228	Day's Range	38,633 - 42,350
Open	42,048	Ask	39,229	52 wk Range	29,341 - 68,925
1-Year Change	-23.64%				

- Source: www.investing.com, as of 10 March 2022

Crypto Markets: Ethereum

ETH/USD Binance Overview

[i](#)

Prev. Close	2,710.19	Bid	2,594.11	Day's Range	2,550.27 - 2,735.52
Open	2,710.19	Ask	2,594.12	52 wk Range	1,558.99 - 4,864.13
1-Year Change	45.67%				

- Source: www.investing.com, as of 10 March 2022

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





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