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## MONTHLY NEWSLETTER, JAN 2022

6 FEB 2022



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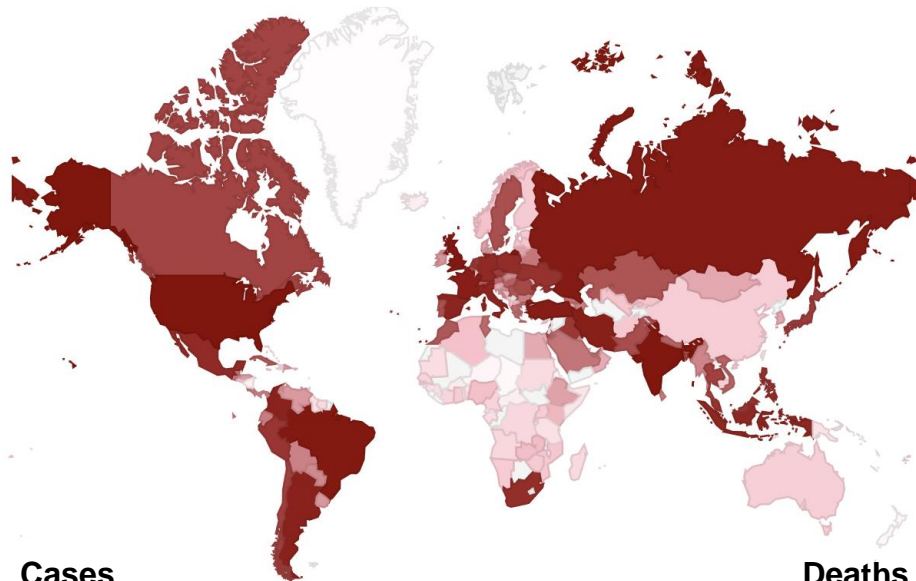
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# Covid-19 Update



**Cases**

Country	Last	Previous	Reference	Unit
World	386548962	383677316	Feb/22	Persons
United States	73427335	72910136	Jan/22	Persons
India	41952712	41803318	Feb/22	Persons
Brazil	24764838	24535884	Jan/22	Persons
France	20147341	19872989	Feb/22	Persons
United Kingdom	17689885	17607832	Feb/22	Persons
Russia	12452785	12284564	Feb/22	Persons
Turkey	11939804	11832274	Feb/22	Persons
Italy	11449601	11348701	Feb/22	Persons
Germany	10671602	10422764	Feb/22	Persons
Spain	10199716	10125348	Feb/22	Persons
Argentina	8207752	8130023	Jan/22	Persons
Iran	6520707	6483799	Feb/22	Persons
Colombia	5798799	5780910	Jan/22	Persons
Poland	5083332	5035796	Feb/22	Persons
Mexico	4779296	4730669	Jan/22	Persons
Netherlands	4688119	4605248	Feb/22	Persons
Indonesia	4446694	4414483	Feb/22	Persons
Ukraine	4213675	4169897	Feb/22	Persons
South Africa	3618857	3616075	Feb/22	Persons

**Deaths**








Country	Last	Previous	Reference	Unit
World	5705754	5694227	Feb/22	Persons
United States	878424	876065	Jan/22	Persons
Brazil	625085	624413	Jan/22	Persons
India	500055	498983	Feb/22	Persons
Russia	334039	333357	Feb/22	Persons
Mexico	304308	303776	Jan/22	Persons
Peru	206220	205985	Feb/22	Persons
United Kingdom	157984	157730	Feb/22	Persons
Italy	148167	147734	Feb/22	Persons
Indonesia	144453	144411	Feb/22	Persons
Colombia	133019	132737	Jan/22	Persons
Iran	132681	132624	Feb/22	Persons
France	131852	131588	Feb/22	Persons
Argentina	120352	120019	Jan/22	Persons
Germany	118504	118334	Feb/22	Persons
Poland	106306	106060	Feb/22	Persons
Ukraine	100983	100809	Feb/22	Persons
South Africa	95766	95545	Feb/22	Persons
Spain	94040	93857	Feb/22	Persons
Turkey	88132	87884	Feb/22	Persons

Source: [www.tradingeconomics.com](http://www.tradingeconomics.com), as of 6 February 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	5.50%	6.90%	0.25%	7.00%	4.00%	-14.90%	128.10%	-3.10	98.56	329.48
China	14723	4.00%	1.60%	3.70%	1.50%	5.10%	-3.70%	66.80%	1.90	6.37	1412.60
Euro Area	13011	4.60%	0.30%	0.00%	5.10%	7.00%	-7.20%	98.00%	3.00	1.11	342.41
Japan	4975	1.40%	-0.90%	-0.10%	0.80%	2.70%	-12.60%	266.20%	3.20	108.19	125.67
Germany	3846	1.40%	-0.70%	0.00%	4.90%	5.10%	-4.30%	69.80%	7.00	1.11	83.17
United Kingdom	2708	6.80%	1.10%	0.50%	5.40%	4.10%	-14.90%	94.90%	-3.50	1.25	67.08
France	2630	5.40%	0.70%	0.00%	2.90%	8.10%	-9.20%	115.70%	-1.90	1.11	67.29
India	2623	8.40%	12.70%	4.00%	5.59%	8.00%	-9.40%	73.95%	0.90	71.01	1347.12
Italy	1886	6.40%	0.60%	0.00%	4.80%	9.00%	-9.50%	155.80%	3.60	1.11	59.64
Canada	1644	4.00%	1.30%	0.25%	4.80%	6.50%	-14.90%	117.80%	-1.90	1.26	38.01
South Korea	1631	4.10%	1.10%	1.25%	3.60%	3.80%	-6.10%	42.60%	3.50	1145.85	51.78
Russia	1484	4.30%	-0.80%	8.50%	8.40%	4.30%	-3.80%	17.80%	2.40	64.35	146.20
Brazil	1445	4.00%	-0.10%	10.75%	10.06%	11.60%	-13.40%	88.83%	-0.72	5.69	211.82
Australia	1331	3.90%	-1.90%	0.10%	3.50%	4.20%	-4.30%	24.80%	2.50	0.72	25.68
Spain	1281	5.20%	2.00%	0.00%	6.00%	13.33%	-11.00%	120.00%	0.70	1.11	47.33
Mexico	1076	1.00%	-0.10%	5.50%	7.36%	3.50%	-4.60%	52.10%	2.40	19.36	126.01
Indonesia	1058	3.51%	1.55%	3.50%	2.18%	6.49%	-6.50%	38.50%	-0.44	14462.00	270.20
Netherlands	914	5.20%	2.10%	0.00%	5.70%	3.80%	-4.30%	54.50%	7.80	1.11	17.41
Switzerland	752	4.10%	1.70%	-0.75%	1.50%	2.60%	-2.60%	42.90%	3.80	0.92	8.61
Turkey	720	7.40%	2.70%	14.00%	48.69%	11.20%	-3.40%	39.50%	-5.10	8.62	83.61
Saudi Arabia	700	7.00%	5.70%	1.00%	1.20%	6.60%	-11.20%	32.50%	-2.80	3.75	35.00
Taiwan	669	4.88%	2.67%	1.13%	2.62%	3.72%	-4.50%	28.20%	9.50	28.02	23.55
Poland	594	5.30%	2.30%	2.25%	8.60%	5.40%	-7.00%	57.50%	3.60	3.89	37.96
Sweden	541	6.20%	1.40%	0.00%	3.90%	7.30%	-3.10%	39.90%	5.20	8.65	10.33
Belgium	515	5.60%	0.50%	0.00%	7.59%	5.90%	-9.40%	114.10%	-0.20	1.11	11.52

Source: [www.tradingeconomics.com](http://www.tradingeconomics.com), as of 6 February 2022 (GDP figures are provided in USD billion)

Macro Outlook	UK & US Economic Calendar – Key Events
<ul style="list-style-type: none"> <li>• Inflation, concerns about central bank tightening and tensions in eastern Europe roiled markets and led to a sharp increase in volatility.</li> <li>• US consumer inflation climbed to 7% year-on-year in December, which is the highest level since 1982.</li> <li>• The Bank of England (BoE) raised interest rates to 0.5%.</li> <li>• In Q4 2021, China's economy slowed down further, with real GDP growth of 4.0% year-on-year.</li> </ul>	<ul style="list-style-type: none"> <li>• 3 Feb &gt; BOE Interest Rate Decision  United Kingdom</li> <li>• 4 Feb &gt; Unemployment Rate  United States</li> <li>• 10 Feb &gt; Inflation Rate  United States</li> <li>• 11 Feb &gt; GDP Growth YoY  United Kingdom</li> <li>• 15 Feb &gt; Unemployment Rate  United Kingdom</li> <li>• 16 Feb &gt; Inflation Rate YoY  United Kingdom</li> <li>• 16 Feb &gt; FOMC Minutes  United States</li> </ul>
Equities	Bonds
<ul style="list-style-type: none"> <li>• Developed market equities ended the month down 5.3%, although emerging markets outperformed, ending January down only 1.9%.</li> <li>• Rallying oil and gas prices and higher US Treasury yields saw energy and financial stocks significantly outperform the rest of the market, which contributed to the largest monthly outperformance of value versus growth in more than 20 years.</li> <li>• Growth stocks trading on steep valuations came under increased selling pressure, particularly in sectors that had benefited from changing consumer patterns during the pandemic.</li> <li>• China's economic and regulatory challenges have led to a significant sell-off in equities. In the past 12 months, Chinese equities were the worst performing equity market in the EM's.</li> </ul>	<ul style="list-style-type: none"> <li>• Global bond markets fell 2% last month, but still outperformed equities. However, January provided a stark warning to investors that in times of heightened inflationary risks, bonds provide less protection to portfolios than in times of recessionary risk.</li> <li>• The recent hawkish shift from the Fed increases the duration risk from US government bonds and could be supportive for the US dollar in the near-term, due to the rising yield differential with other major developed market currencies that have a less hawkish policy bias.</li> <li>• The Fed is on track to end its bond purchase programme in March and January's FOMC meeting confirmed widespread expectations for a Fed Funds lift-off also in March.</li> <li>• In January, markets priced in an additional two Fed rate hikes.</li> </ul>
Commodities	FX
<ul style="list-style-type: none"> <li>• Commodities provided better protection against this inflationary backdrop, continuing to rally in January.</li> <li>• Brent oil reached \$90 a barrel for the first time since October 2014, driven by falling oil stockpiles in the US and rising political tensions with Russia.</li> </ul>	<ul style="list-style-type: none"> <li>• The Euro surged following the ECB's hawkish spin and the pair is now up 0.6% since the start of 2022.</li> <li>• The hike from the Bank of England was likely widely expected and moves in GBPUSD were relatively muted.</li> </ul>

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



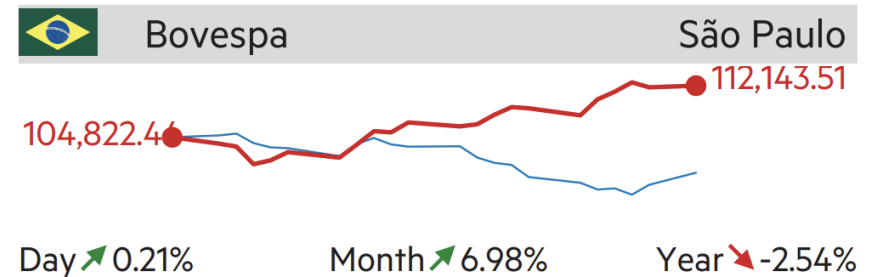
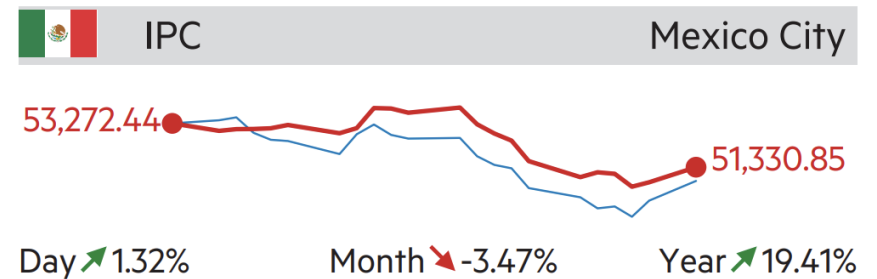
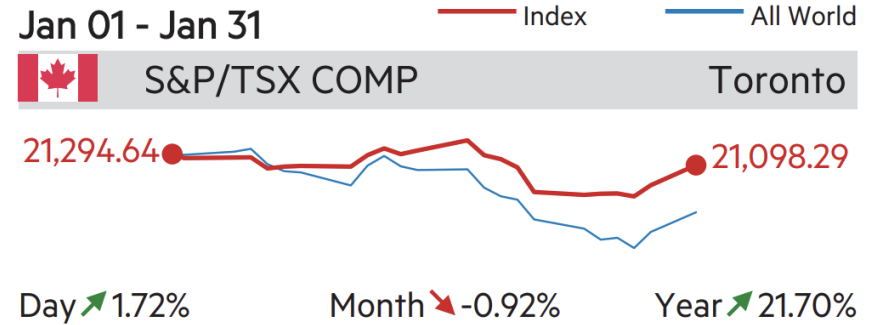
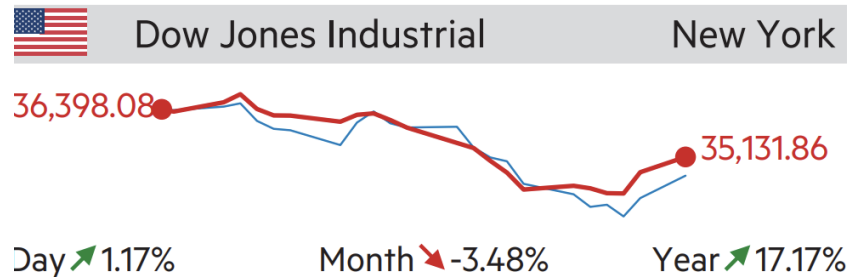
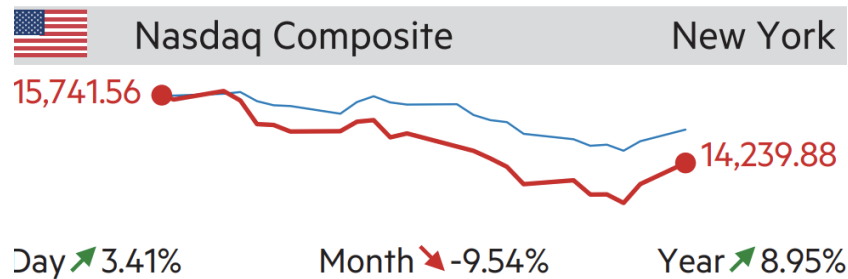
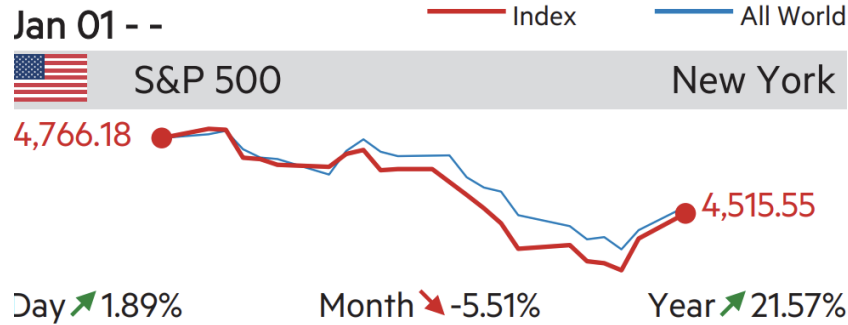
# Global Markets Overview: Asset Class and Style Returns

2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Jan 2022
MSCI EM 79.0%	Small cap 26.6%	Global Agg 5.6%	Global REITS 23.0%	Small cap 32.9%	Global REITS 22.9%	Growth 3.5%	Small cap 13.3%	MSCI EM 37.8%	Global Agg -1.2%	Growth 34.1%	Growth 34.2%	Global REITS 32.6%	Cmdty 8.8%
Small cap 44.8%	Global REITS 22.8%	Global REITS 2.3%	MSCI EM 18.6%	Value 27.5%	Growth 6.5%	Global REITS 0.6%	Value 13.2%	Growth 28.5%	Global REITS -4.9%	DM Equities 28.4%	MSCI EM 18.7%	Cmdty 27.1%	Value -1.2%
Growth 33.8%	MSCI EM 19.2%	Value -4.9%	Small cap 18.1%	DM Equities 27.4%	DM Equities 5.5%	Small cap 0.1%	Cmdty 11.8%	Small cap 23.2%	Growth -6.4%	Small cap 26.8%	DM Equities 16.5%	Value 22.8%	MSCI EM -1.9%
Global REITS 32.6%	Cmdty 16.8%	DM Equities -5.0%	Growth 16.6%	Growth 27.2%	Value 4.4%	DM Equities -0.3%	MSCI EM 11.6%	DM Equities 23.1%	DM Equities -8.2%	Global REITS 24.4%	Small cap 16.5%	DM Equities 22.3%	Global Agg -2.0%
DM Equities 30.8%	Growth 14.9%	Growth -5.1%	DM Equities 16.5%	Global REITS 2.3%	Small cap 2.3%	Global Agg -3.2%	DM Equities 8.2%	Value 18.0%	Value -10.1%	Value 22.7%	Global Agg 9.2%	Growth 21.4%	DM Equities -5.3%
Value 27.7%	DM Equities 12.3%	Small cap -8.7%	Value 16.4%	MSCI EM -2.3%	Global Agg 0.6%	Value -4.1%	Global REITS 6.5%	Global REITS 8.0%	Cmdty -11.2%	MSCI EM 18.9%	Value -0.4%	Small cap 16.2%	Global REITS -6.3%
Cmdty 18.9%	Value 9.8%	Cmdty -13.3%	Global Agg 4.3%	Global Agg -2.6%	MSCI EM -1.8%	MSCI EM -14.6%	Growth 3.2%	Global Agg 7.4%	Small cap -13.5%	Cmdty 7.7%	Cmdty -3.1%	MSCI EM -2.2%	Small cap -7.5%
Global Agg 6.9%	Global Agg 5.5%	MSCI EM -18.2%	Cmdty -1.1%	Cmdty -9.5%	Cmdty -17.0%	Cmdty -24.7%	Global Agg 2.1%	Cmdty 1.7%	MSCI EM -14.2%	Global Agg 6.8%	Global REITS -10.4%	Global Agg -4.7%	Growth -9.3%

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

# Global Stock Markets – Americas

## AMERICAS



- Source: Financial Times
- All figures are as of 31 January 2022
- Monthly figures represent the period between 1 January and 31 January 2022

# Global Stock Markets – Europe

## EUROPE

Jan 01 - Jan 31

Index

All World



FTSE 100

London

7,403.01 ● 7,464.37

Day ▼ -0.02%

Month ▲ 1.08%

Year ▲ 16.49%



FTSE Eurofirst 300

Europe

1,890.23 ● 1,830.66

Day ▲ 0.66%

Month ▼ -3.15%

Year ▲ 20.11%



CAC 40

Paris

7,153.03 ● 6,999.20

Day ▲ 0.48%

Month ▼ -2.43%

Year ▲ 29.63%

Jan 01 - Jan 31

Index

All World



Xetra Dax

Frankfurt

15,884.86 ● 15,471.20

Day ▲ 0.99%

Month ▼ -2.60%

Year ▲ 15.17%



Ibex 35

Madrid

8,713.80 ● 8,612.80

Day ▲ 0.03%

Month ▼ -1.16%

Year ▲ 11.03%



FTSE MIB

Milan

27,346.83 ● 26,814.05

Day ▲ 0.94%

Month ▼ -1.95%

Year ▲ 24.30%

- Source: Financial Times
- All figures are as of 31 January 2022
- Monthly figures represent the period between 1 January and 31 January 2022



# Global Stock Markets – Asia

## ASIA

Jan 01 - Jan 31

Index

All World



Nikkei 225

Tokyo



Day ▲ 1.07%

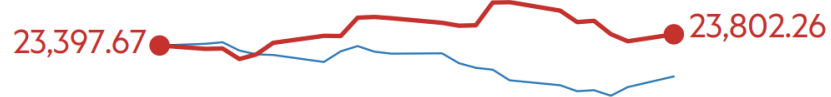
Month ▼ -6.22%

Year ▼ -2.39%



Hang Seng

Hong Kong



Day ▲ 1.07%

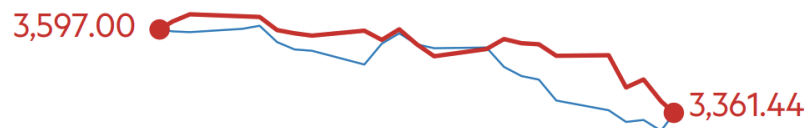
Month ▲ 2.99%

Year ▼ -15.84%



Shanghai Composite

Shanghai



Day ▼ -0.97%

Month ▼ -7.40%

Year ▼ -4.10%

Jan 01 - Jan 31

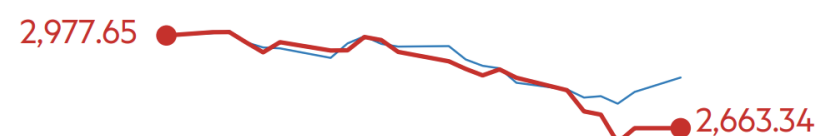
Index

All World



Kospi

Seoul



Day ▲ 1.87%

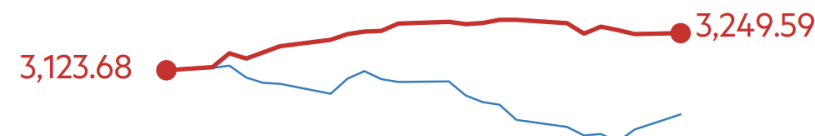
Month ▼ -11.02%

Year ▼ -10.51%



FTSE Straits Times

Singapore



Day ▲ 0.10%

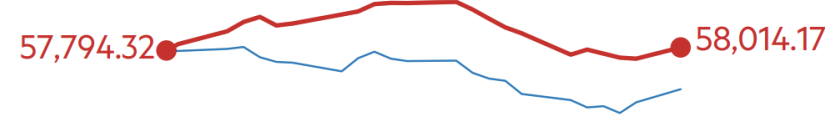
Month ▲ 3.93%

Year ▲ 11.96%



BSE Sensex

Mumbai



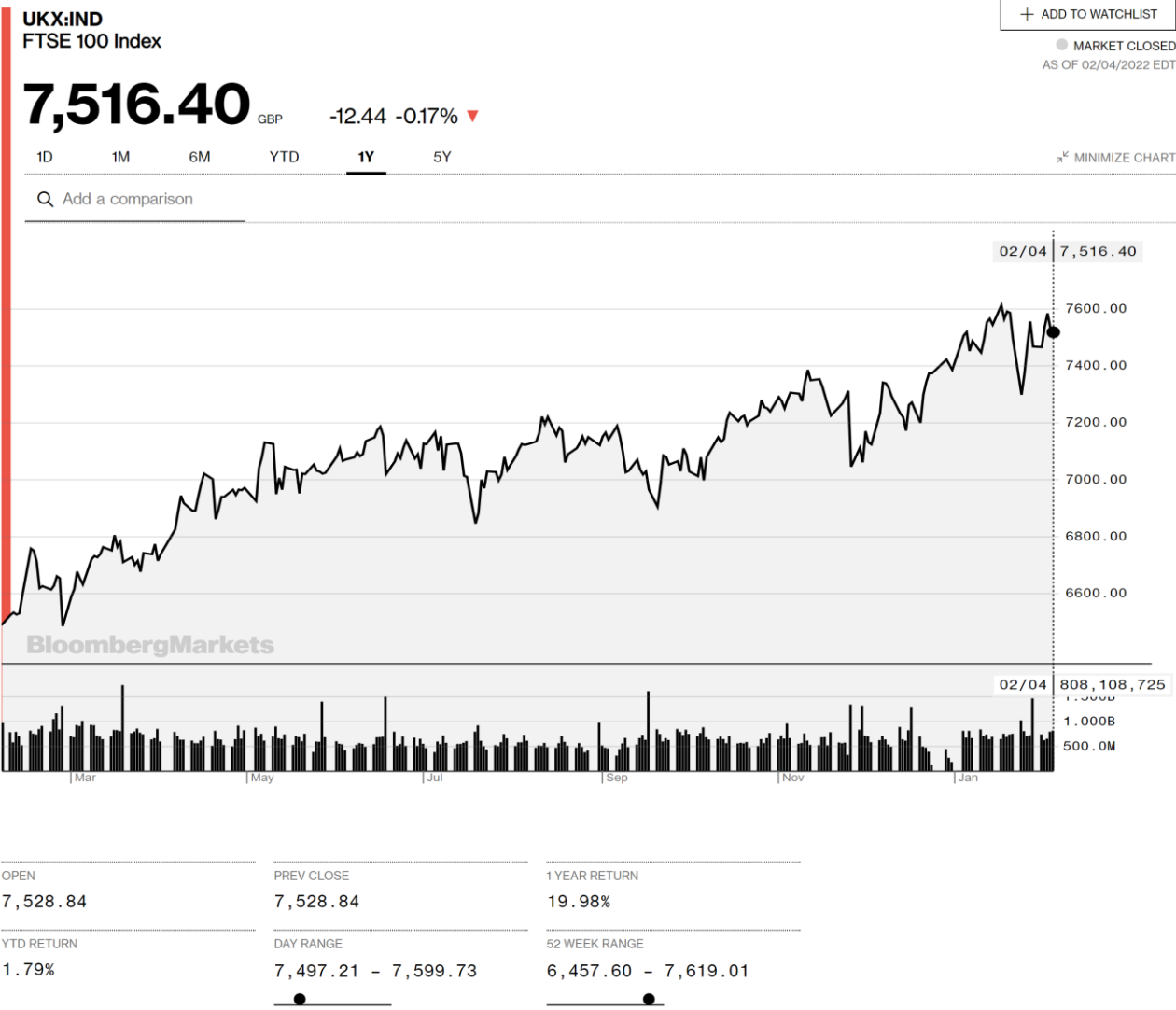
Day ▲ 1.42%

Month ▲ 0.38%

Year ▲ 25.34%

- Source: Financial Times
- All figures are as of 31 January 2022
- Monthly figures represent the period between 1 January and 31 January 2022

# UK Stock Markets



- Source: Bloomberg
- All figures are as of 6 February 2022

# Turkey Stock Markets

XU100:IND  
Borsa Istanbul 100 Index

+ ADD TO WATCHLIST

● MARKET CLOSED  
AS OF 02/04/2022 EDT

**1,943.81** TRY -14.09 -0.72% ▼

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

⌵ MINIMIZE CHART

Q Add a comparison



OPEN	PREV CLOSE	1 YEAR RETURN
1,969.73	1,957.90	32.03%
YTD RETURN	DAY RANGE	52 WEEK RANGE
4.64%	1,936.97 - 1,974.21	1,256.32 - 2,406.87

- Source: Bloomberg
- All figures are as of 6 February 2022

# Global Bond Markets – Americas & Europe & Middle East

## Americas 10-Year Government Bond Yields

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EST)
United States »	1.91%	+8	+19	+75	2/4/2022
Canada	1.85%	+5	+15	+86	2/4/2022
Brazil	11.49%	+34	+14	+388	2/4/2022
Mexico	7.61%	+1	-19	+206	2/4/2022

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

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EST)
Germany »	0.20%	+7	+27	+65	2/4/2022
United Kingdom »	1.41%	+4	+25	+93	2/4/2022
France	0.64%	+7	+38	+87	2/4/2022
Italy	1.74%	+10	+47	+121	2/4/2022
Spain	1.03%	+10	+41	+91	2/4/2022
Netherlands	0.34%	+7	+31	+73	2/4/2022
Portugal	0.96%	+9	+43	+91	2/4/2022
Greece	2.23%	+18	+87	+150	2/4/2022
Switzerland	0.22%	+6	+29	+62	2/4/2022

- Source: Bloomberg
- All figures are as of 6 February 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%	+2	+7	+14	2/4/2022
Australia »	1.96%	+9	+10	+77	2/4/2022
New Zealand	2.59%	+8	+7	+123	2/3/2022
Hong Kong	1.58%	+4	+15	--	2/4/2022
Singapore	1.76%	+4	+1	+72	2/4/2022
South Korea	2.54%	+2	--	+76	2/4/2022
India	6.87%	-2	+35	+79	2/4/2022

- Source: Bloomberg
- All figures are as of 6 February 2022

# UK Bond Markets

## Gilt Yields

NAME	COUPON	PRICE	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EST)
GTGBP2Y:GOV UK Gilt 2 Year Yield	0.13	97.80	1.25%	+12	+45	+129	2/4/2022
GTGBP5Y:GOV UK Gilt 5 Year Yield	0.38	95.77	1.30%	+9	+34	+123	2/4/2022
GTGBP10Y:GOV UK Gilt 10 Year Yield	0.25	89.75	1.41%	+4	+25	+93	2/4/2022
GTGBP30Y:GOV UK Gilt 30 Year Yield	0.63	80.09	1.48%	+2	+21	+41	2/4/2022

## Bank of England Rates

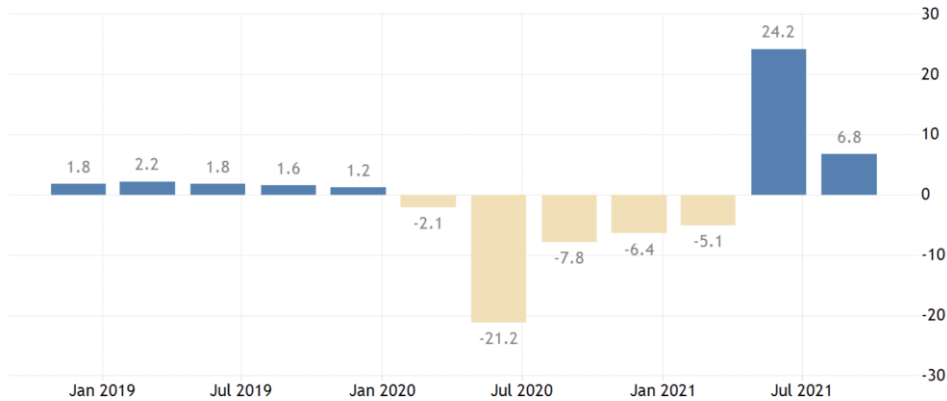
RATE	CURRENT	1 YEAR PRIOR
UKBRBASE:IND Official Bank Rate	0.50	0.10
UKAPTARG:IND Asset Purchase Program Target (Billions of GBP)	875.00	875.00

- Source: Bloomberg
- All figures are as of 6 February 2022



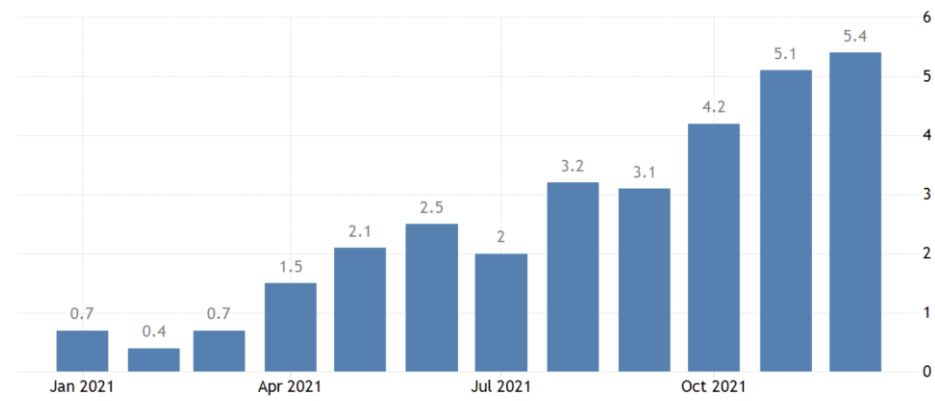
# UK Economy

Annual GDP Growth Rate



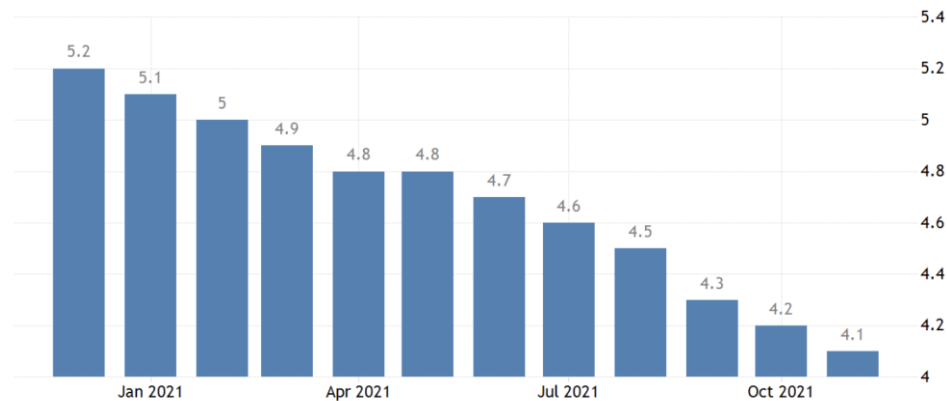
SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

Annual Inflation Rate



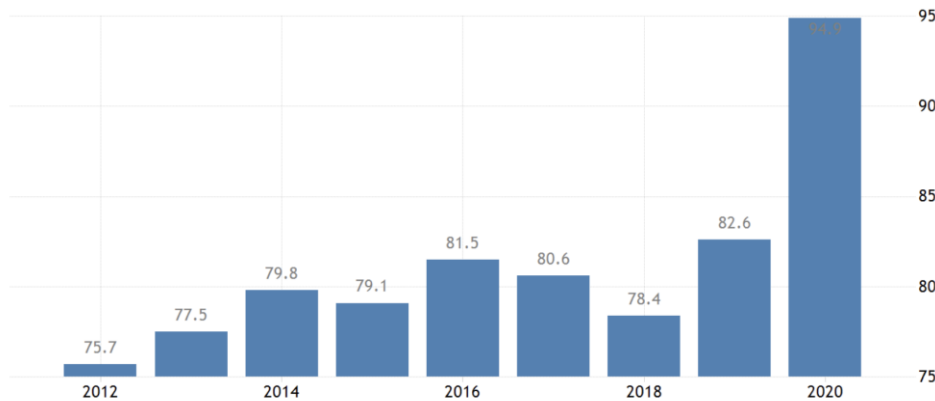
SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

Unemployment Rate



SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

Government Debt / GDP

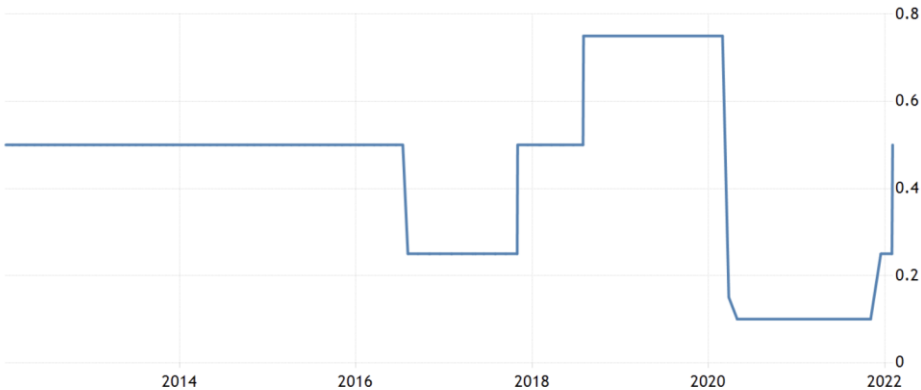


SOURCE: TRADINGECONOMICS.COM | OFFICE FOR BUDGET RESPONSIBILITY, UK

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

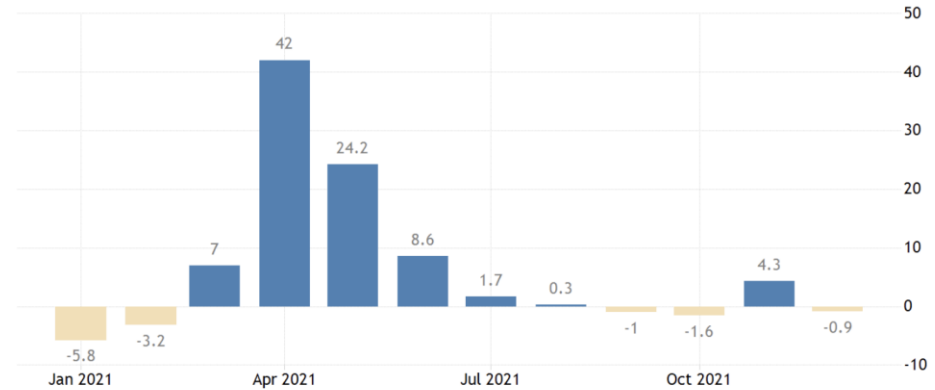
# UK Markets

Interest Rate



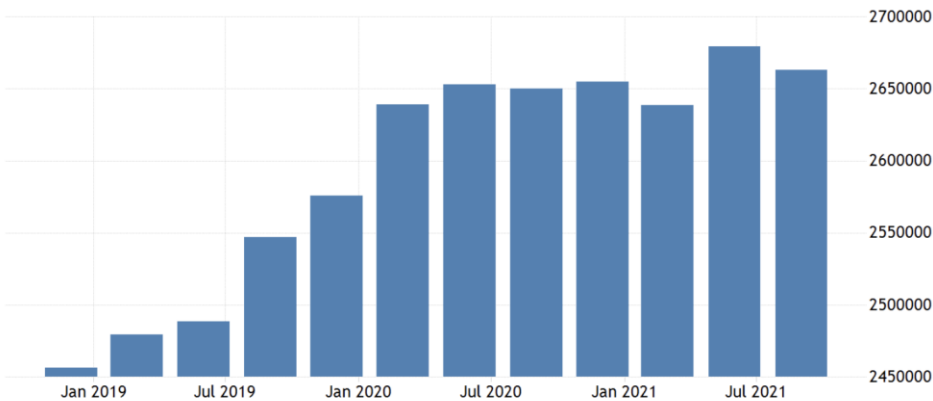
TRADINGECONOMICS.COM | BANK OF ENGLAND

Retail Sales YoY



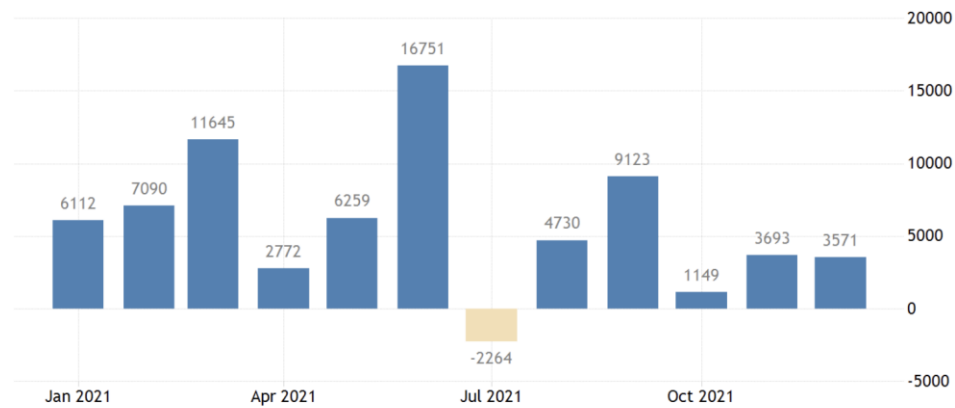
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Loans to Private Sector



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Home Loans



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- 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

<div>  10 year fixed <a href="#">Full details</a> </div>					
<b>£1,234</b> Monthly payment until 31/5/2032	<b>1.74%</b> Initial rate	<b>£995</b> Product fees	<b>£149,067</b> Initial term cost	<b>2.1%</b> APRC	<a href="#">Go to broker</a>
<p><b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.1%. Total amount payable £387,008.42 includes interest of £86,013.42 product fees of £995 and other fees of £0. Repayments: 123 months of £1,233.93 at 1.74% (fixed), then 177 months of £1,323.39 at 2.74% (variable). Early repayment charges apply.</p>					
<div>  7 year fixed <a href="#">Full details</a> </div>					
<b>£1,235</b> Monthly payment until 31/5/2029	<b>1.75%</b> Initial rate	<b>£999</b> Product fees	<b>£104,805</b> Initial term cost	<b>2.9%</b> APRC	<a href="#">Go to lender</a>
<p><b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.9%. Total amount payable £424,414.81 includes interest of £123,300.81 product fees of £999 and other fees of £115. Repayments: 87 months of £1,235.37 at 1.75% (fixed), then 213 months of £1,482.74 at 3.99% (variable). Early repayment charges apply.</p>					
<div>  7 year fixed <a href="#">Full details</a> </div>					
<b>£1,241</b> Monthly payment until 31/5/2029	<b>1.79%</b> Initial rate	<b>£749</b> Product fees	<b>£105,038</b> Initial term cost	<b>2.9%</b> APRC	<a href="#">Go to lender</a>
<p><b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.9%. Total amount payable £425,065.50 includes interest of £124,201.50 product fees of £749 and other fees of £115. Repayments: 87 months of £1,241.12 at 1.79% (fixed), then 213 months of £1,484.62 at 3.99% (variable). Early repayment charges apply.</p>					
<div>  7 year fixed <a href="#">Full details</a> </div>					
<b>£1,256</b> Monthly payment until 1/6/2029	<b>1.89%</b> Initial rate	<b>£995</b> Product fees	<b>£106,767</b> Initial term cost	<b>3.2%</b> APRC	<a href="#">Go to broker</a>
<p><b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.2%. Total amount payable £440,351.44 includes interest of £139,051.44 product fees of £995 and other fees of £305. Repayments: 87 months of £1,255.56 at 1.89% (fixed), then 213 months of £1,548.44 at 4.49% (variable). Early repayment charges apply.</p>					
<div>  10 year fixed <a href="#">Full details</a> </div>					
<b>£1,256</b> Monthly payment until 1/6/2032	<b>1.89%</b> Initial rate	<b>£995</b> Product fees	<b>£151,967</b> Initial term cost	<b>2.8%</b> APRC	<a href="#">Go to broker</a>
<p><b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.8%. Total amount payable £421,108.21 includes interest of £119,808.21 product fees of £995 and other fees of £305. Repayments: 123 months of £1,255.56 at 1.89% (fixed), then 177 months of £1,499.29 at 4.49% (variable). Early repayment charges apply.</p>					

- 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 February 2022
- Source: [www.moneysupermarket.com](http://www.moneysupermarket.com)

# UK Mortgage Loans






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

 7 year fixed <a href="#">Full details</a>					
<b>£1,258</b> <small>Monthly payment until 30/4/2029</small>	<b>1.91%</b> <small>Initial rate</small>	<b>£995</b> <small>Product fees</small>	<b>£106,712</b> <small>Initial term cost</small>	<b>3.3%</b> <small>APRC</small>	<a href="#">Go to lender</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.3%. Total amount payable £448,956.54 includes interest of £147,860.54 product fees of £995 and other fees of £101. Repayments: 86 months of £1,258.46 at 1.91% (fixed), then 214 months of £1,587.07 at 4.79% (variable). Early repayment charges apply.					
 10 year fixed <a href="#">Full details</a>					
<b>£1,261</b> <small>Monthly payment until 30/4/2032</small>	<b>1.93%</b> <small>Initial rate</small>	<b>£995</b> <small>Product fees</small>	<b>£152,364</b> <small>Initial term cost</small>	<b>2.9%</b> <small>APRC</small>	<a href="#">Go to lender</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.9%. Total amount payable £427,916.44 includes interest of £126,820.44 product fees of £995 and other fees of £101. Repayments: 122 months of £1,261.36 at 1.93% (fixed), then 178 months of £1,533.34 at 4.79% (variable). Early repayment charges apply.					
 10 year fixed <a href="#">Full details</a>					
<b>£1,261</b> <small>Monthly payment until 31/5/2032</small>	<b>1.93%</b> <small>Initial rate</small>	<b>£999</b> <small>Product fees</small>	<b>£152,397</b> <small>Initial term cost</small>	<b>3.1%</b> <small>APRC</small>	<a href="#">Go to broker</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.1%. Total amount payable £436,449.15 includes interest of £135,216.15 product fees of £999 and other fees of £234. Repayments: 123 months of £1,261.36 at 1.93% (fixed), then 177 months of £1,582.31 at 5.29% (variable). Early repayment charges apply.					
 10 year fixed <a href="#">Full details</a>					
<b>£1,264</b> <small>Monthly payment until 31/5/2032</small>	<b>1.95%</b> <small>Initial rate</small>	<b>£999</b> <small>Product fees</small>	<b>£152,746</b> <small>Initial term cost</small>	<b>2.7%</b> <small>APRC</small>	<a href="#">Go to lender</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.7%. Total amount payable £414,028.54 includes interest of £112,914.54 product fees of £999 and other fees of £115. Repayments: 123 months of £1,264.27 at 1.95% (fixed), then 177 months of £1,454.29 at 3.99% (variable). Early repayment charges apply.					
 7 year fixed <a href="#">Full details</a>					
<b>£1,270</b> <small>Monthly payment until 30/4/2029</small>	<b>1.99%</b> <small>Initial rate</small>	<b>£495</b> <small>Product fees</small>	<b>£107,183</b> <small>Initial term cost</small>	<b>3.2%</b> <small>APRC</small>	<a href="#">Go to lender</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.2%. Total amount payable £442,405.86 includes interest of £141,910.86 product fees of £495 and other fees of £0. Repayments: 86 months of £1,270.10 at 1.99% (fixed), then 214 months of £1,554.59 at 4.49% (variable). Early repayment charges apply.					

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# UK Mortgage Loans






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

 7 year fixed <a href="#">Full details</a>					
<b>£1,270</b> Monthly payment until 30/4/2029	<b>1.99%</b> Initial rate	<b>£995</b> Product fees	<b>£107,689</b> Initial term cost	<b>3.4%</b> APRC	<a href="#">Go to lender</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.4%. Total amount payable £450,796.46 includes interest of £149,700.46 product fees of £995 and other fees of £101. Repayments: 86 months of £1,270.10 at 1.99% (fixed), then 214 months of £1,590.99 at 4.79% (variable). Early repayment charges apply.					
 10 year fixed <a href="#">Full details</a>					
<b>£1,270</b> Monthly payment for 120 months	<b>1.99%</b> Initial rate	<b>£999</b> Product fees	<b>£153,411</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 £411,779.40 includes interest of £110,780.40 product fees of £999 and other fees of £0. Repayments: 120 months of £1,270.10 at 1.99% (fixed), then 180 months of £1,435.38 at 3.74% (variable). Early repayment charges apply.					
 10 year fixed <a href="#">Full details</a>					
<b>£1,270</b> Monthly payment until 31/5/2032	<b>1.99%</b> Initial rate	<b>£999</b> Product fees	<b>£153,446</b> Initial term cost	<b>3.1%</b> APRC	<a href="#">Go to broker</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.1%. Total amount payable £438,274.65 includes interest of £137,041.65 product fees of £999 and other fees of £234. Repayments: 123 months of £1,270.10 at 1.99% (fixed), then 177 months of £1,586.55 at 5.29% (variable). Early repayment charges apply.					
 Lifetime discounted <a href="#">Full details</a>					
<b>£1,270</b> Monthly payment for 300 months	<b>1.99%</b> Initial rate	<b>£0</b> Product fees	<b>£381,505</b> Initial term cost	<b>2.0%</b> APRC	<a href="#">Go to broker</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.0%. Total amount payable £381,655 includes interest of £81,030 product fees of £0 and other fees of £625. Repayments: 300 months of £1,270.10 at 1.99% (variable). Early repayment charges apply.					
 7 year fixed <a href="#">Full details</a>					
<b>£1,273</b> Monthly payment until 30/4/2029	<b>2.01%</b> Initial rate	<b>£0</b> Product fees	<b>£106,940</b> Initial term cost	<b>3.4%</b> APRC	<a href="#">Go to lender</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.4%. Total amount payable £450,262.30 includes interest of £150,161.30 product fees of £0 and other fees of £101. Repayments: 86 months of £1,273.02 at 2.01% (fixed), then 214 months of £1,591.97 at 4.79% (variable). Early repayment charges apply.					

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# UK Mortgage Loans

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

 10 year fixed <a href="#">Full details</a>					
<b>£1,273</b> <small>Monthly payment until 30/4/2032</small>	<b>2.01%</b> <small>Initial rate</small>	<b>£995</b> <small>Product fees</small>	<b>£153,763</b> <small>Initial term cost</small>	<b>3.0%</b> <small>APRC</small>	<a href="#">Go to lender</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.0%. Total amount payable £430,305.50 includes interest of £129,209.50 product fees of £995 and other fees of £101. Repayments: 122 months of £1,273.02 at 2.01% (fixed), then 178 months of £1,538.77 at 4.79% (variable). Early repayment charges apply.					
 10 year fixed <a href="#">Full details</a>					
<b>£1,274</b> <small>Monthly payment until 30/4/2032</small>	<b>2.02%</b> <small>Initial rate</small>	<b>£0</b> <small>Product fees</small>	<b>£152,945</b> <small>Initial term cost</small>	<b>2.9%</b> <small>APRC</small>	<a href="#">Go to lender</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.9%. Total amount payable £429,610.88 includes interest of £129,509.88 product fees of £0 and other fees of £101. Repayments: 122 months of £1,274.49 at 2.02% (fixed), then 178 months of £1,539.45 at 4.79% (variable). Early repayment charges apply.					
 7 year fixed <a href="#">Full details</a>					
<b>£1,282</b> <small>Monthly payment until 30/4/2029</small>	<b>2.07%</b> <small>Initial rate</small>	<b>£0</b> <small>Product fees</small>	<b>£107,678</b> <small>Initial term cost</small>	<b>3.4%</b> <small>APRC</small>	<a href="#">Go to lender</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.4%. Total amount payable £451,643.12 includes interest of £151,542.12 product fees of £0 and other fees of £101. Repayments: 86 months of £1,281.81 at 2.07% (fixed), then 214 months of £1,594.89 at 4.79% (variable). Early repayment charges apply.					
 10 year fixed <a href="#">Full details</a>					
<b>£1,282</b> <small>Monthly payment until 31/5/2032</small>	<b>2.07%</b> <small>Initial rate</small>	<b>£0</b> <small>Product fees</small>	<b>£153,852</b> <small>Initial term cost</small>	<b>2.7%</b> <small>APRC</small>	<a href="#">Go to lender</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.7%. Total amount payable £416,562.25 includes interest of £116,447.25 product fees of £0 and other fees of £115. Repayments: 123 months of £1,281.81 at 2.07% (fixed), then 177 months of £1,462.06 at 3.99% (variable). Early repayment charges apply.					
 10 year fixed <a href="#">Full details</a>					
<b>£1,283</b> <small>Monthly payment until 31/5/2032</small>	<b>2.08%</b> <small>Initial rate</small>	<b>£0</b> <small>Product fees</small>	<b>£154,029</b> <small>Initial term cost</small>	<b>3.1%</b> <small>APRC</small>	<a href="#">Go to broker</a>
<b>Representative example:</b> a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.1%. Total amount payable £440,018.97 includes interest of £139,784.97 product fees of £0 and other fees of £234. Repayments: 123 months of £1,283.28 at 2.08% (fixed), then 177 months of £1,592.89 at 5.29% (variable). Early repayment charges apply.					

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# Crypto Markets: Bitcoin

## BTC/USD Bitfinex Overview

[i](#)

Prev. Close	<b>41,590</b>	Bid	<b>41,729</b>	Day's Range	<b>41,169 - 42,287</b>
Open	<b>41,590</b>	Ask	<b>41,733</b>	52 wk Range	<b>29,341 - 68,925</b>
1-Year Change	<b>8.69%</b>				

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

# Crypto Markets: Ethereum

## ETH/USD Binance Overview



Prev. Close	3,013.61	Bid	3,006.59	Day's Range	2,950.21 - 3,047
Open	3,013.61	Ask	3,006.6	52 wk Range	1,353.89 - 4,864.13
1-Year Change	76.11%				

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

## Important Legal Disclosure

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





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