



MONTHLY NEWSLETTER, JUNE 2022

3 JULY 2022



@ARROWS_SIX



[LINKEDIN.COM/IN/SIX-ARROWS-CONSULTANCY-LIMITED/](https://www.linkedin.com/company/six-arrows-consultancy-limited/)

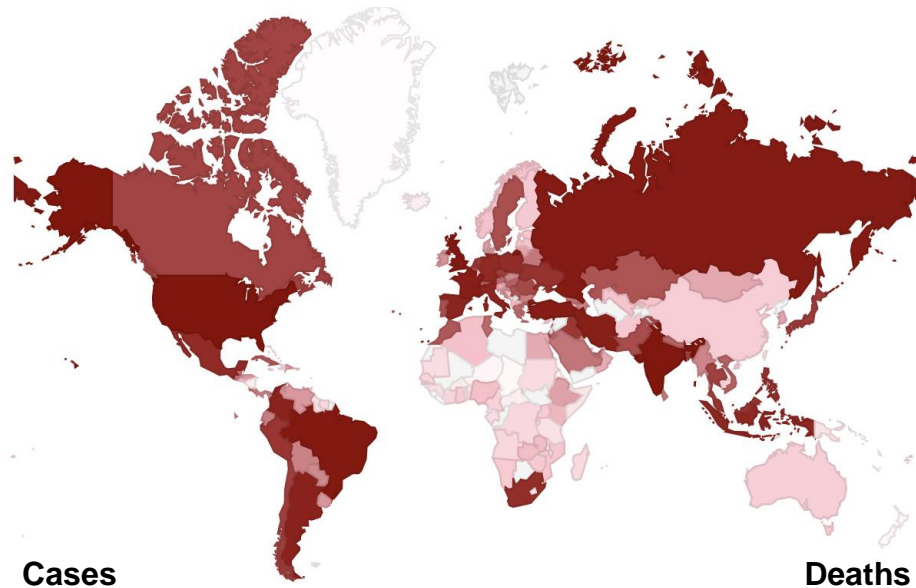


[HTTPS://SIXARROWSCONSULTANCY.COM/](https://sixarrowsconsultancy.com/)

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

Deaths

Country	Last	Previous	Reference	Unit
World	545226550	544396927	Jul/22	Persons
United States	80155397	80150811	Apr/22	Persons
India	43452164	43433345	Jun/22	Persons
Brazil	24764838	24535884	Jan/22	Persons
France	23057326	23011998	Mar/22	Persons
United Kingdom	22239501	22239475	Jun/22	Persons
Russia	18433394	18430239	Jul/22	Persons
South Korea	18359341	18349756	Jun/22	Persons
Germany	16242070	16026216	Mar/22	Persons
Turkey	15123331	15096696	Jun/22	Persons
Italy	13159342	13109527	Mar/22	Persons
Spain	11508309	11451676	Mar/22	Persons
Vietnam	10746470	10745631	Jul/22	Persons
Japan	9329520	9283083	Jul/22	Persons
Argentina	8207752	8130023	Jan/22	Persons
Netherlands	8184179	8177667	Jul/22	Persons
Australia	8132210	8087651	Jul/22	Persons
Iran	7235696	7235440	Jun/22	Persons
Indonesia	6090509	6088460	Jul/22	Persons
Poland	6015634	6014992	Jul/22	Persons
Colombia	5798799	5780910	Jan/22	Persons
Ukraine	5018019	5017038	Jun/22	Persons
Mexico	4779296	4730669	Jan/22	Persons
China	4769367	4729442	Jul/22	Persons






Country	Last	Previous	Reference	Unit
World	6334728	6333228	Jul/22	Persons
United States	982565	982533	Apr/22	Persons
Brazil	625085	624413	Jan/22	Persons
India	525139	525116	Jul/22	Persons
Russia	381112	381056	Jun/22	Persons
Mexico	304308	303776	Jan/22	Persons
Peru	213497	213483	Jul/22	Persons
United Kingdom	162147	162008	Mar/22	Persons
Indonesia	156737	156731	Jun/22	Persons
Italy	156357	156201	Mar/22	Persons
Iran	141377	141373	Jun/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	116429	116424	Jul/22	Persons
Ukraine	108656	108638	Jun/22	Persons
Spain	102218	102392	Mar/22	Persons
South Africa	101793	101764	Jun/22	Persons
Turkey	98906	98763	Jun/22	Persons
Romania	65726	65714	Jun/22	Persons

Source: www.tradingeconomics.com, as of 2 July 2022

Global Economy

Country	GDP	GDP YoY	GDP QoQ	Interest Rate	Inflation Rate	Jobless Rate	Gov. Budget	Debt/GDP	Current Account	Population
United States	20937	3.50	-1.60	1.75	8.60	3.60	-16.70	137.20	-3.60	332.40
China	14723	4.80	1.30	3.70	2.10	5.90	-3.70	66.80	1.80	1412.60
Euro Area	13011	5.40	0.60	0.00	8.60	6.60	-5.10	95.60	3.00	342.41
Japan	4975	0.20	-0.10	-0.10	2.50	2.60	-12.60	266.20	3.20	125.67
Germany	3846	3.80	0.20	0.00	7.60	5.30	-3.70	69.30	7.00	83.17
United Kingdom	2708	8.70	0.80	1.25	9.10	3.80	-15.00	94.00	-3.50	67.08
France	2630	4.50	-0.20	0.00	5.80	7.30	-6.50	112.90	-1.00	67.29
India	2623	4.10	0.80	4.90	7.04	7.80	-9.40	73.95	-1.70	1380.00
Italy	1886	6.20	0.10	0.00	8.00	8.10	-7.20	150.80	3.60	59.64
Canada	1644	2.90	0.80	1.50	7.70	5.10	-4.70	117.80	0.10	38.44
South Korea	1631	3.00	0.60	1.75	5.40	2.80	-6.10	42.60	3.50	51.78
Russia	1484	3.50	-0.80	9.50	17.10	3.90	0.80	18.20	6.80	145.55
Brazil	1445	1.70	1.00	13.25	11.73	9.80	-4.50	88.83	-1.80	213.32
Australia	1331	3.30	0.80	0.85	5.10	3.90	-7.80	24.80	1.30	25.68
Spain	1281	6.30	0.20	0.00	10.20	13.65	-6.90	118.40	0.70	47.33
Mexico	1076	1.80	1.00	7.75	7.65	3.30	-3.80	52.10	2.40	126.25
Indonesia	1058	5.01	-0.96	3.50	4.35	5.83	-4.65	38.50	0.30	270.20
Netherlands	914	6.70	0.40	0.00	8.80	3.30	-2.50	52.10	7.80	17.41
Switzerland	752	4.40	0.50	-0.25	2.90	2.10	-0.70	41.40	3.80	8.61
Turkey	720	7.30	1.20	14.00	73.50	11.30	-2.70	42.00	-1.70	84.68
Saudi Arabia	700	9.90	2.60	2.25	2.20	6.00	-11.20	32.50	-2.80	34.11
Taiwan	669	3.14	1.06	1.50	3.39	3.73	-4.50	28.20	9.50	23.55
Poland	594	8.50	2.50	6.00	15.60	5.10	-1.90	53.80	3.60	37.96
Sweden	541	3.00	-0.80	0.75	7.30	8.50	-0.20	36.70	5.20	10.33
Belgium	515	4.90	0.50	0.00	9.65	5.70	-5.50	108.20	-0.20	11.52

Source: www.tradingeconomics.com, as of 2 July 2022 (GDP figures are provided in USD billion)

Macro Outlook	UK & US Economic Calendar – Key Events
<ul style="list-style-type: none"> It has been another difficult quarter for markets after what had already been a tough start to the year. This is now the worst first half of the year for developed market equities in over 50 years. To make matters worse, government bonds have also been hit so far this year, failing to provide the protection that investors usually look to them for. 	<ul style="list-style-type: none"> 6 July > FOMC minutes 8 July > Unemployment Rate 13 July > GDP Growth Rate YoY 13 July > Inflation Rate YoY 15 July > Retail Sales YoY <div>  United States  United States  United Kingdom  United States  United States </div>
Equities	Bonds
<ul style="list-style-type: none"> Increase in expectations for the path of interest rates has contributed to a decline in equity valuations, along with concerns about the growth outlook. Recession fears have risen, due to the squeeze on consumers from higher prices and higher borrowing costs as the central banks seek to fight inflation. UK equities fell 5% over the quarter. Valuations are now well below their average since 1990 in every major region other than the US. In the US, the cheaper parts of the market now trade at relatively low valuations compared with history, with the Russell 1000 Value Index trading on a price-to-earnings (P/E) multiple of 13, whereas the Russell 1000 Growth Index still trades on a P/E of 21. That's despite growth stocks having already significantly underperformed value stocks so far this year. The Russell 1000 Growth Index is down 28% year to date, whereas the Russell 1000 value index is 14% lower. The key risks from here, with P/E ratios already looking cheap for most markets, are if company earnings disappoint relative to expectations, or if the still relatively expensive US growth stocks continue to see further declines in their valuations. 	<ul style="list-style-type: none"> Government bonds have been hit as markets moved to price in significant further increases in interest rates on top of what has already been announced. The bond market is pricing in significant further tightening in monetary policy by major central banks. The Fed and the BoE are expected to lift rates to around 3.5% and 3%, respectively, by year end, while markets are pricing the European Central Bank's policy rate to be approaching 2.5% by the end of next year. In the US, 95% of mortgages are now fixed and about 80% are fixed for 30 years, with the other 15% fixed for at least 15 years. So as interest rates rise, the vast majority of homeowners in America won't even notice. In the UK, there has also been a shift towards fixed-rate mortgages. In 2007, 50% of UK mortgages were trackers, whereas today that's down to about 20%. However, the period for which UK households are fixed is much shorter than in the US. About half of all UK mortgages are either on a tracker or 2-year fixed rate. Therefore, UK households are more exposed to rising rates than those in the US.
Commodities	FX
<ul style="list-style-type: none"> Oil prices settled for lower for the end of the month, recording their first month/month decline since November 2021. 	<ul style="list-style-type: none"> GBP may weaken further against the USD, built on more measured steps at the BOE compared to the Fed's tightening.

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	Q2 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 18.4%	Cmdty -5.7%
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 -11.8%	Global Agg -8.3%
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 -13.9%	MSCI EM -11.3%
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 -17.5%	Value -11.4%
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%	Global REITS -20.0%	DM Equities -16.1%
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 -20.3%	Global REITS -17.0%
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 -22.4%	Small cap -17.1%
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 -28.7%	Growth -21.1%

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

Global Stock Markets – Americas

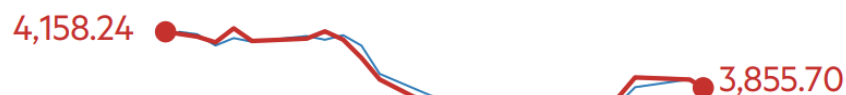
AMERICAS

May 29 - -



S&P 500

New York



Day ▼ -1.14% Month ▼ -7.23% Year ▼ -10.09%



Nasdaq Composite

New York



Day ▼ -1.96% Month ▼ -6.83% Year ▼ -22.05%



Dow Jones Industrial

New York



Day ▼ -0.64% Month ▼ -5.89% Year ▼ -8.83%

May 29 - Jun 28



S&P/TSX COMP

Toronto



Day ▲ 0.18% Month ▼ -7.02% Year ▼ -4.23%



IPC

Mexico City

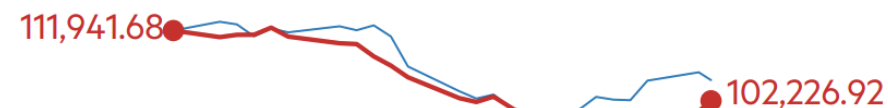


Day ▲ 0.18% Month ▼ -7.83% Year ▼ -3.97%



Bovespa

São Paulo



Day ▲ 0.06% Month ▼ -9.93% Year ▼ -20.88%

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

Global Stock Markets – Europe


EUROPE

May 29 - Jun 28



FTSE 100

London

7,564.92  7,323.41

Day 0.90% Month -3.39% Year 3.61%



FTSE Eurofirst 300

Europe

1,749.88  1,635.20

Day 0.25% Month -6.00% Year -6.91%



CAC 40

Paris

6,562.39  6,086.02

Day 0.64% Month -6.60% Year -8.11%

May 29 - Jun 28



Xetra Dax

Frankfurt

14,575.98  13,231.82

Day 0.35% Month -0.25% Year NaN%



Ibex 35

Madrid

8,930.80  8,317.50

Day 0.91% Month -6.90% Year -8.55%



FTSE MIB

Milan

24,808.65  22,101.23

Day 0.79% Month -10.26% Year -13.34%

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

Global Stock Markets – Asia

ASIA

May 29 - Jun 28

Index

All World



Nikkei 225

Tokyo

27,369.43 27,049.47

Day ▲ 0.66%

Month ▲ 0.89%

Year ▼ -7.04%



Hang Seng

Hong Kong

21,123.93 22,418.97

Day ▲ 0.85%

Month ▲ 8.05%

Year ▼ -23.64%



Shanghai Composite

Shanghai

3,130.24 3,409.21

Day ▲ 0.89%

Month ▲ 8.91%

Year ▼ -5.50%

May 29 - Jun 28

Index

All World



Kospi

Seoul

2,669.66 2,422.09

Day ▲ 0.84%

Month ▼ -8.19%

Year ▼ -26.67%



FTSE Straits Times

Singapore

3,238.92 3,140.21

Day ▲ 0.09%

Month ▼ -2.79%

Year ▲ 0.61%



BSE Sensex

Mumbai

55,925.74 53,177.45

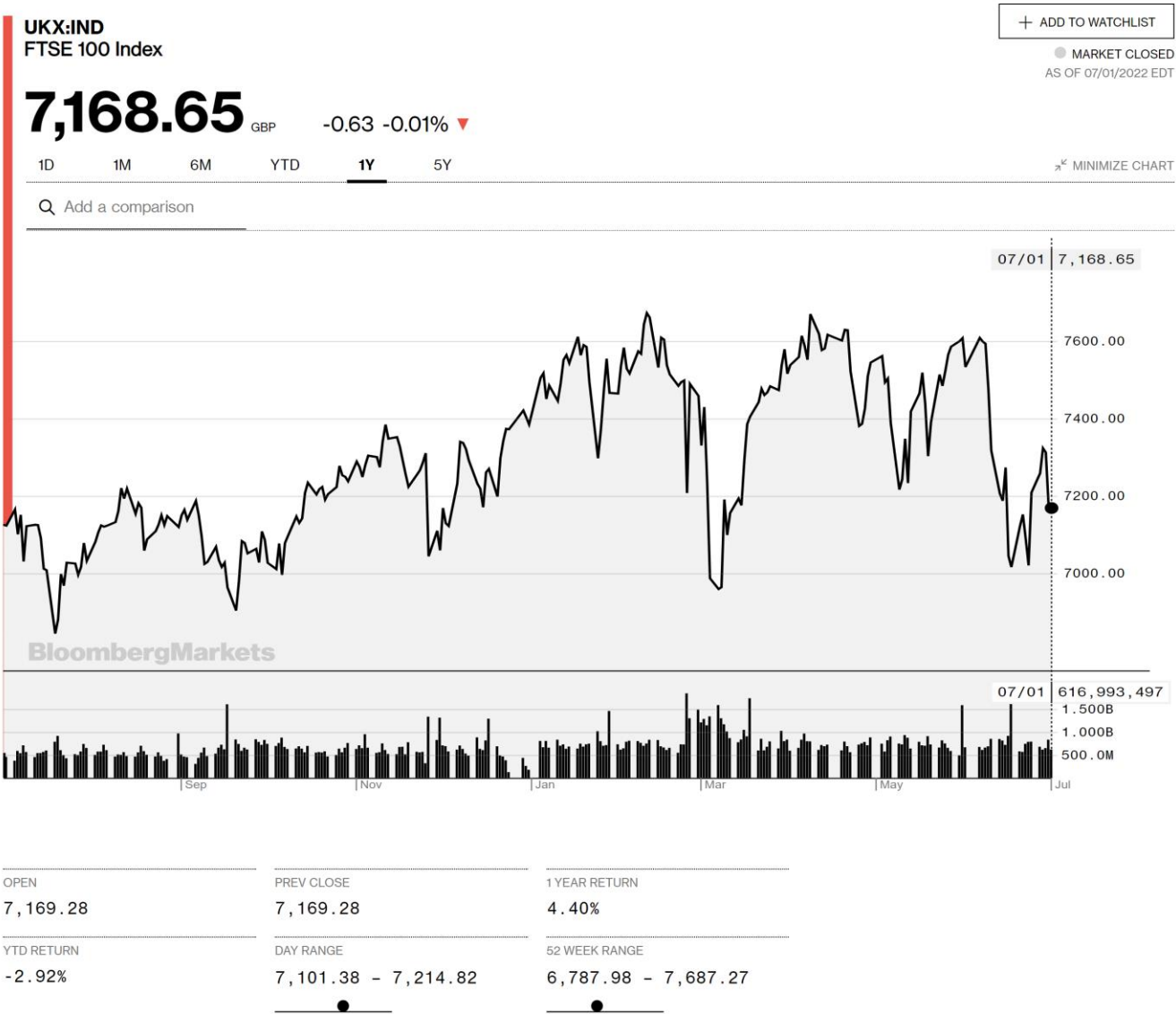
Day ▲ 0.03%

Month ▼ -2.90%

Year ▲ 0.69%

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

UK Stock Markets



- Source: Bloomberg
- All figures are as of 2 July 2022

Turkey Stock Markets

XU100:IND
Borsa Istanbul 100 Index

+ ADD TO WATCHLIST

● MARKET CLOSED
AS OF 07/01/2022 EDT

2,443.77 TRY +38.41 +1.60% ▲

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

⌵ MINIMIZE CHART

Q Add a comparison

07/09 | 1,378.28



OPEN
2,408.64

PREV CLOSE
2,405.36

1 YEAR RETURN
84.73%

YTD RETURN
31.55%

DAY RANGE
2,399.54 - 2,452.82

52 WEEK RANGE
1,341.52 - 2,684.77

- Source: Bloomberg
- All figures are as of 2 July 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 »	2.88%	-13	-3	+146	7/1/2022
Canada	3.22%	+0	+22	+185	7/1/2022
Brazil	13.00%	-4	+24	+384	7/1/2022
Mexico	8.90%	-11	+25	+189	7/1/2022

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

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EDT)
Germany »	1.23%	-10	-1	+147	7/1/2022
United Kingdom »	2.08%	-15	-7	+138	7/1/2022
France	1.79%	-12	+4	+170	7/1/2022
Italy	3.07%	-18	-22	+231	7/1/2022
Spain	2.26%	-15	-10	+190	7/1/2022
Netherlands	1.58%	-11	+5	+171	7/1/2022
Portugal	2.25%	-15	-14	+192	7/1/2022
Greece	3.48%	-12	-21	+270	7/1/2022
Switzerland	0.74%	-22	-15	+107	7/1/2022

- Source: Bloomberg
- All figures are as of 2 July 2022

Global Bond Markets – Asia Pacific

Asia Pacific 10-Year Government Bond Yields

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EDT)
Japan »	0.21%	-1	-2	+18	7/1/2022
Australia »	3.59%	-6	+10	+212	7/1/2022
New Zealand	3.70%	-14	+7	+190	6/30/2022
	--	--	--	--	--
Singapore	2.89%	-6	+9	+136	7/1/2022
South Korea	3.49%	-14	+8	+139	7/1/2022
India	7.42%	-3	-2	+136	7/1/2022

- Source: Bloomberg
- All figures are as of 2 July 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	98.83	1.64%	-18	-1	+161	7/1/2022
GTGBP5Y:GOV UK Gilt 5 Year Yield	1.25	97.74	1.71%	-18	-4	+140	7/1/2022
GTGBP10Y:GOV UK Gilt 10 Year Yield	4.25	119.34	2.08%	-15	-7	+138	7/1/2022
GTGBP30Y:GOV UK Gilt 30 Year Yield	1.25	75.13	2.45%	-11	+4	+123	7/1/2022

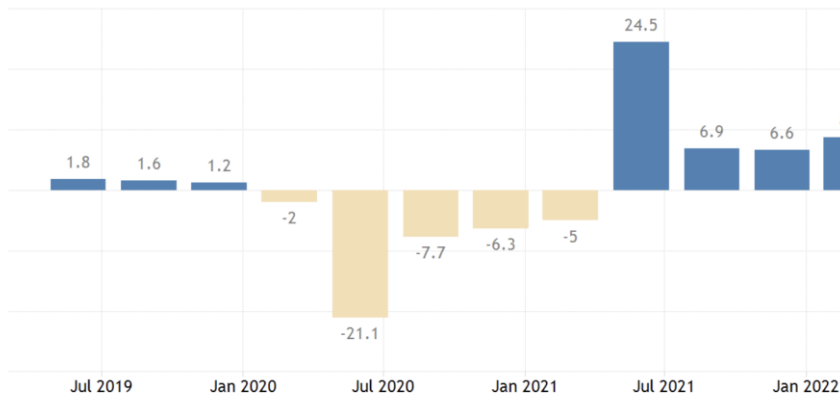
Bank of England Rates

RATE	CURRENT	1 YEAR PRIOR
UKBRBASE:IND Official Bank Rate	1.25	0.10
UKAPTARG:IND Asset Purchase Program Target (Billions of GBP)	--	875.00

- Source: Bloomberg
- All figures are as of 2 July 2022

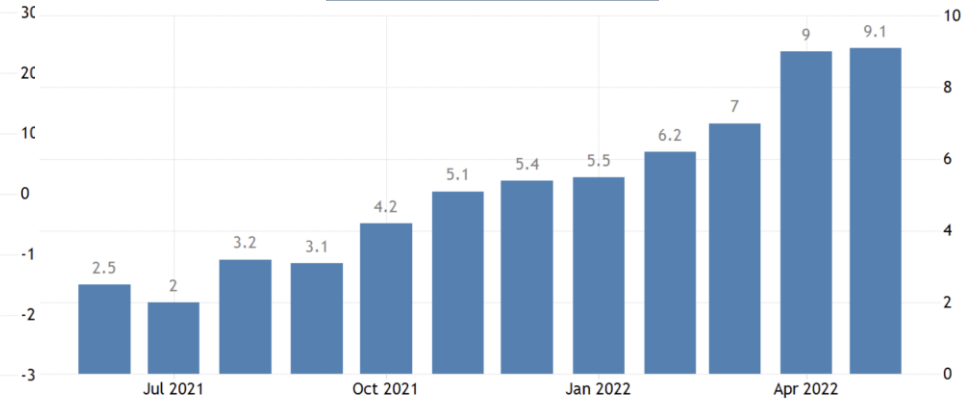
UK Economy

Annual GDP Growth Rate



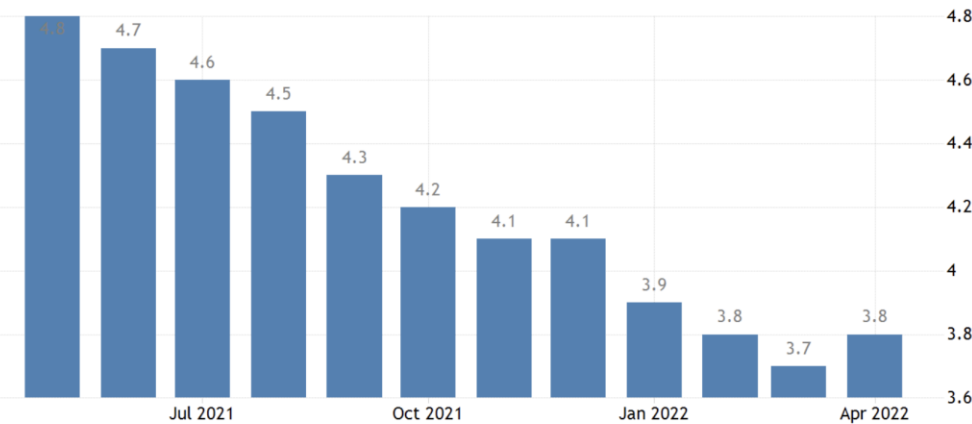
TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

Annual Inflation Rate



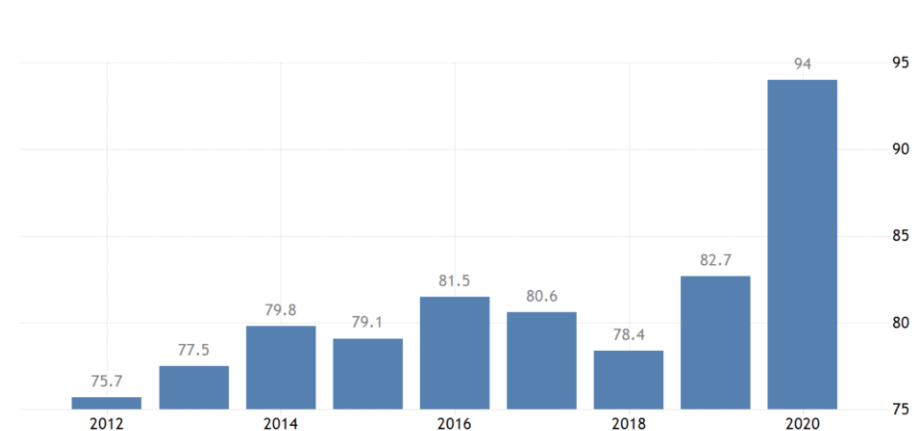
TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

Unemployment Rate



TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

Government Debt / GDP



TRADINGECONOMICS.COM | OFFICE FOR BUDGET RESPONSIBILITY, UK

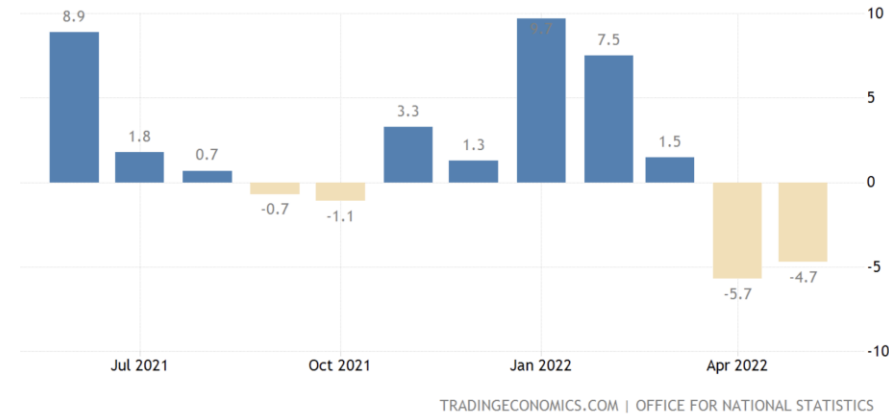
- Source: <https://tradingeconomics.com/united-kingdom>

UK Markets

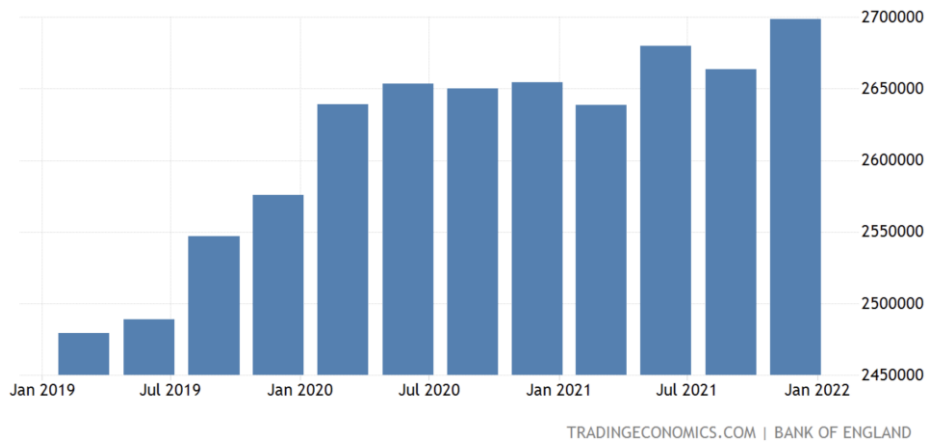
Interest Rate



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

Furness BUILDING SOCIETY 2 year discounted Full details					
£1,191 Monthly payment for 24 months	1.44% Initial rate	£999 Product fees	£29,612 Initial term cost	5.2% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.2%. Total amount payable £541,126.76 includes interest of £239,987.76 product fees of £999 and other fees of £140. Repayments: 24 months of £1,191.37 at 1.44% (variable), then 276 months of £1,852.88 at 5.89% (variable). Early repayment charges apply.					
SCOTTISH BUILDING SOCIETY 2 year discounted Full details					
£1,221 Monthly payment for 24 months	1.65% Initial rate	£995 Product fees	£30,751 Initial term cost	4.9% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.9%. Total amount payable £525,393 includes interest of £223,848 product fees of £995 and other fees of £550. Repayments: 24 months of £1,221.07 at 1.65% (variable), then 276 months of £1,791.82 at 5.50% (variable). Early repayment charges apply.					
marsden BUILDING SOCIETY 2 year discounted Full details					
£1,227 Monthly payment until 31/8/2024	1.69% Initial rate	£0 Product fees	£29,468 Initial term cost	4.9% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.9%. Total amount payable £530,447.86 includes interest of £230,272.86 product fees of £0 and other fees of £175. Repayments: 25 months of £1,226.78 at 1.69% (variable), then 36 months of £1,630.98 at 4.50% (variable), then 239 months of £1,844.72 at 5.99% (variable). Early repayment charges apply.					
Beverley BUILDING SOCIETY 2 year discounted Full details					
£1,238 Monthly payment for 24 months	1.77% Initial rate	£1,895 Product fees	£32,088 Initial term cost	4.8% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.8%. Total amount payable £515,646.56 includes interest of £213,076.56 product fees of £1,895 and other fees of £675. Repayments: 24 months of £1,238.24 at 1.77% (variable), then 276 months of £1,751.30 at 5.24% (variable). Early repayment charges apply.					
Furness BUILDING SOCIETY 2 year discounted Full details					
£1,241 Monthly payment for 24 months	1.79% Initial rate	£0 Product fees	£29,807 Initial term cost	5.2% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.2%. Total amount payable £542,881.16 includes interest of £242,741.16 product fees of £0 and other fees of £140. Repayments: 24 months of £1,241.12 at 1.79% (variable), then 276 months of £1,858.53 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 2 July 2022
- Source: <https://www.moneysupermarket.com/>

UK Mortgage Loans






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

 3 year discounted Full details					
£1,241 Monthly payment for 36 months	1.79% Initial rate	£499 Product fees	£45,604 Initial term cost	4.7% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.7%. Total amount payable £518,751.32 includes interest of £217,702.32 product fees of £499 and other fees of £550. Repayments: 36 months of £1,241.12 at 1.79% (variable), then 264 months of £1,791.75 at 5.64% (variable). Early repayment charges apply.					
 2 year discounted Full details					
£1,250 Monthly payment until 30/11/2024	1.85% Initial rate	£0 Product fees	£30,002 Initial term cost	4.0% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.0%. Total amount payable £479,725.08 includes interest of £179,652.08 product fees of £0 and other fees of £73. Repayments: 28 months of £1,249.77 at 1.85% (variable), then 36 months of £1,575.80 at 4.15% (variable), then 236 months of £1,643.77 at 4.65% (variable). Early repayment charges apply.					
 2 year discounted Full details					
£1,257 Monthly payment until 31/10/2024	1.90% Initial rate	£999 Product fees	£31,582 Initial term cost	3.7% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.7%. Total amount payable £458,365.73 includes interest of £156,821.73 product fees of £999 and other fees of £545. Repayments: 27 months of £1,257.01 at 1.90% (variable), then 273 months of £1,549.02 at 3.96% (variable). Early repayment charges may apply.					
 2 year discounted Full details					
£1,257 Monthly payment for 24 months	1.90% Initial rate	£995 Product fees	£31,613 Initial term cost	5.0% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.0%. Total amount payable £527,318.16 includes interest of £225,773.16 product fees of £995 and other fees of £550. Repayments: 24 months of £1,257.01 at 1.90% (variable), then 276 months of £1,795.67 at 5.50% (variable). Early repayment charges apply.					
 2 year discounted Full details					
£1,264 Monthly payment until 30/11/2024	1.95% Initial rate	£0 Product fees	£30,350 Initial term cost	4.1% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.1%. Total amount payable £480,571.92 includes interest of £180,498.92 product fees of £0 and other fees of £73. Repayments: 28 months of £1,264.27 at 1.95% (variable), then 36 months of £1,577.36 at 4.15% (variable), then 236 months of £1,645.40 at 4.65% (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 2 July 2022
- Source: <https://www.moneysupermarket.com/>

UK Mortgage Loans






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

 2 year discounted Full details					
£1,264 Monthly payment for 24 months	1.95% Initial rate	£999 Product fees	£31,366 Initial term cost	5.2% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.2%. Total amount payable £542,310.76 includes interest of £241,136.76 product fees of £999 and other fees of £175. Repayments: 24 months of £1,264.27 at 1.95% (variable), then 36 months of £1,642.33 at 4.54% (variable), then 240 months of £1,881.96 at 6.19% (variable). Early repayment charges apply.					
 2 year tracker Full details					
£1,270 Monthly payment until 30/9/2024	1.99% Initial rate	£995 Product fees	£31,477 Initial term cost	4.3% APRC	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.3%. Total amount payable £493,181.50 includes interest of £192,186.50 product fees of £995 and other fees of £0. Repayments: 26 months of £1,270.10 at 1.99% (variable), then 36 months of £1,557.38 at 4.00% (variable), then 238 months of £1,693.69 at 4.99% (variable). Early repayment charges apply.					
 3 year discounted Full details					
£1,270 Monthly payment for 36 months	1.99% Initial rate	£999 Product fees	£47,148 Initial term cost	4.8% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.8%. Total amount payable £521,506.36 includes interest of £219,957.36 product fees of £999 and other fees of £550. Repayments: 36 months of £1,270.10 at 1.99% (variable), then 264 months of £1,796.34 at 5.64% (variable). Early repayment charges apply.					
 2 year discounted Full details					
£1,272 Monthly payment for 24 months	2.00% Initial rate	£0 Product fees	£30,967 Initial term cost	5.0% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.0%. Total amount payable £527,091.88 includes interest of £226,541.88 product fees of £0 and other fees of £550. Repayments: 24 months of £1,271.56 at 2.00% (variable), then 276 months of £1,797.19 at 5.50% (variable). Early repayment charges apply.					
 2 year tracker Full details					
£1,272 Monthly payment for 24 months	2.00% Initial rate	£999 Product fees	£31,551 Initial term cost	4.4% APRC	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.4%. Total amount payable £493,804.48 includes interest of £192,690.48 product fees of £999 and other fees of £115. Repayments: 24 months of £1,271.56 at 2.00% (variable), then 276 months of £1,674.54 at 4.74% (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 2 July 2022
- Source: <https://www.moneysupermarket.com/>

UK Mortgage Loans






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

 Newcastle					
2 year discounted Full details					
£1,272 Monthly payment until 31/10/2024	2.00% Initial rate	£999 Product fees	£31,931 Initial term cost	3.7% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.7%. Total amount payable £459,162.62 includes interest of £157,618.62 product fees of £999 and other fees of £545. Repayments: 27 months of £1,271.56 at 2.00% (variable), then 273 months of £1,550.50 at 3.96% (variable). Early repayment charges may apply.					
 HSBC UK					
2 year tracker Full details					
£1,277 Monthly payment for 24 months	2.04% Initial rate	£999 Product fees	£31,674 Initial term cost	4.0% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.0%. Total amount payable £474,546.20 includes interest of £173,530.20 product fees of £999 and other fees of £17. Repayments: 24 months of £1,277.41 at 2.04% (variable), then 276 months of £1,604.61 at 4.29% (variable). Early repayment charges may apply.					
 Principality					
2 year discounted Full details					
£1,279 Monthly payment until 30/11/2024	2.05% Initial rate	£0 Product fees	£30,701 Initial term cost	4.1% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.1%. Total amount payable £481,416.76 includes interest of £181,343.76 product fees of £0 and other fees of £73. Repayments: 28 months of £1,278.88 at 2.05% (variable), then 36 months of £1,578.91 at 4.15% (variable), then 236 months of £1,647.01 at 4.65% (variable). Early repayment charges apply.					
 Charley Building Society					
2 year discounted Full details					
£1,279 Monthly payment for 24 months	2.05% Initial rate	£2,250 Product fees	£33,293 Initial term cost	5.5% APRC	Go to broker
Representative example: 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.					
 Beverley					
2 year discounted Full details					
£1,282 Monthly payment for 24 months	2.07% Initial rate	£995 Product fees	£32,233 Initial term cost	4.8% APRC	Go to broker
Representative example: 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.					

- 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 2 July 2022
- Source: <https://www.moneysupermarket.com/>

UK Mortgage Loans

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

 SCOTTISH BUILDING SOCIETY 2 year discounted Full details					
£1,283 <small>Monthly payment for 24 months</small>	2.08% <small>Initial rate</small>	£995 <small>Product fees</small>	£32,244 <small>Initial term cost</small>	5.0% <small>APRC</small>	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.0%. Total amount payable £528,699.36 includes interest of £227,154.36 product fees of £995 and other fees of £550. Repayments: 24 months of £1,283.28 at 2.08% (variable), then 276 months of £1,798.39 at 5.50% (variable). Early repayment charges apply.					
 VERNON BUILDING SOCIETY 2 year discounted Full details					
£1,285 <small>Monthly payment for 24 months</small>	2.09% <small>Initial rate</small>	£0 <small>Product fees</small>	£30,849 <small>Initial term cost</small>	5.1% <small>APRC</small>	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.1%. Total amount payable £531,949.52 includes interest of £231,779.52 product fees of £0 and other fees of £170. Repayments: 24 months of £1,284.75 at 2.09% (variable), then 276 months of £1,815.02 at 5.60% (variable). Early repayment charges apply.					
 YORKSHIRE BUILDING SOCIETY 2 year tracker Full details					
£1,285 <small>Monthly payment until 30/9/2024</small>	2.09% <small>Initial rate</small>	£995 <small>Product fees</small>	£31,829 <small>Initial term cost</small>	4.3% <small>APRC</small>	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.3%. Total amount payable £493,980.04 includes interest of £192,985.04 product fees of £995 and other fees of £0. Repayments: 26 months of £1,284.75 at 2.09% (variable), then 36 months of £1,558.80 at 4.00% (variable), then 238 months of £1,695.23 at 4.99% (variable). Early repayment charges apply.					
 ACCORD MORTGAGES 2 year discounted Full details					
£1,292 <small>Monthly payment until 30/11/2024</small>	2.14% <small>Initial rate</small>	£495 <small>Product fees</small>	£31,541 <small>Initial term cost</small>	4.3% <small>APRC</small>	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.3%. Total amount payable £492,417.40 includes interest of £191,797.40 product fees of £495 and other fees of £125. Repayments: 28 months of £1,292.11 at 2.14% (variable), then 36 months of £1,557.64 at 4.00% (variable), then 236 months of £1,692.98 at 4.99% (variable). Early repayment charges apply.					
 YORKSHIRE BUILDING SOCIETY 2 year tracker Full details					
£1,292 <small>Monthly payment until 30/9/2024</small>	2.14% <small>Initial rate</small>	£995 <small>Product fees</small>	£32,006 <small>Initial term cost</small>	4.3% <small>APRC</small>	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.3%. Total amount payable £494,377.48 includes interest of £193,382.48 product fees of £995 and other fees of £0. Repayments: 26 months of £1,292.11 at 2.14% (variable), then 36 months of £1,559.50 at 4.00% (variable), then 238 months of £1,695.99 at 4.99% (variable). Early repayment charges apply.					

- The above quotes are indicative only, based on a hypothetical 25-year (repayment) mortgage loan scenario, where the property value is £500,000, and down payment is £200,000, as of 2 July 2022
- Source: <https://www.moneysupermarket.com/>

Crypto Markets: Bitcoin

BTC/USD Bitfinex Overview



Prev. Close	19,425	Bid	19,144	Day's Range	18,962 - 19,694
Open	19,425	Ask	19,145	52 wk Range	17,611 - 68,925
1-Year Change	-42.61%				

- Source: www.investing.com, as of 2 July 2022

Crypto Markets: Ethereum

ETH/USD Binance Overview



Prev. Close	1,063.51	Bid	1,041.44	Day's Range	1,028.29 - 1,092
Open	1,063.51	Ask	1,041.45	52 wk Range	883.62 - 4,864.13
1-Year Change	-49.7%				

- Source: www.investing.com, as of 2 July 2022

Important Legal Disclosure

- In accordance with the Financial Conduct Authority's (FCA) regulations differentiating between 'advice' and 'guidance', all consultancy services provided by Six Arrows Consultancy Limited constitute '**guidance**' only and not "advice".
- Accordingly, Six Arrows Consultancy Limited is authorised to provide its customers with information about different types of investments or general principles for you to consider when investing.
- Six Arrows Consultancy Limited is not authorised to recommend a specific course of action to you or give a personal recommendation about how you should invest.
- For more detailed information on what Six Arrows Consultancy Limited, in its capacity as a 'guidance' provider, is authorised to do and not do, please visit FCA's relevant regulation through the following web site
 - <https://www.fca.org.uk/consumers/understanding-advice-guidance-investments>





**Six
Arrows
Consultancy**
Plan Your Future



@ARROWS_SIX



[LINKEDIN.COM/IN/SIX-ARROWS-CONSULTANCY-LIMITED/](https://www.linkedin.com/company/six-arrows-consultancy-limited/)



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