



MONTHLY NEWSLETTER, MAR 2022

16 APR 2022



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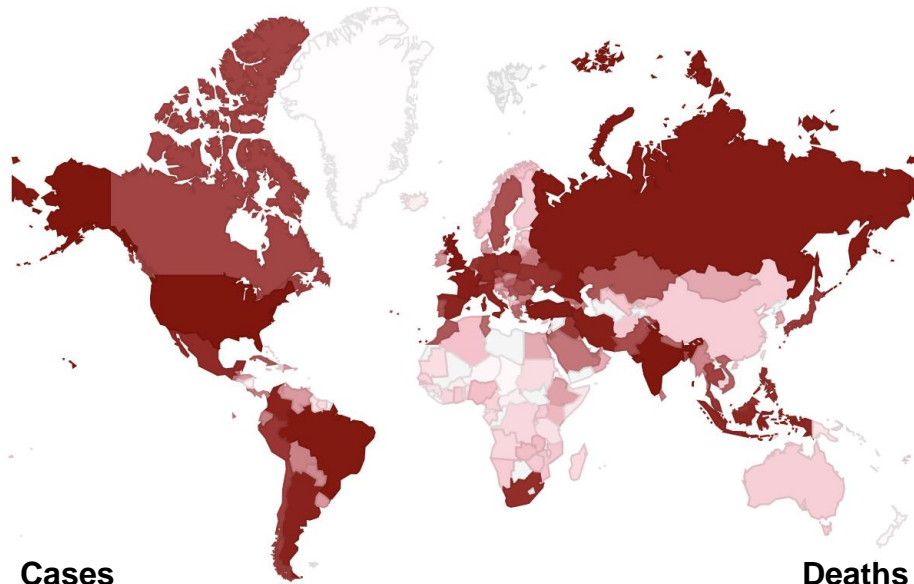


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Covid-19 Update



Cases

Country	Last	Previous	Reference	Unit
World	801586966	500849828	Apr/22	Persons
United States	80155397	80150811	Apr/22	Persons
India	43039706	43039023	Apr/22	Persons
Brazil	24764838	24535884	Jan/22	Persons
France	23057326	23011998	Mar/22	Persons
United Kingdom	21747638	21715116	Apr/22	Persons
Russia	18053359	18041927	Apr/22	Persons
Germany	16242070	16026216	Mar/22	Persons
South Korea	16104907	15979061	Apr/22	Persons
Turkey	14945085	14978031	Apr/22	Persons
Italy	13159342	13109527	Mar/22	Persons
Spain	11508309	11451676	Mar/22	Persons
Vietnam	10394533	10320599	Apr/22	Persons
Argentina	8207752	8130023	Jan/22	Persons
Netherlands	8015576	8011448	Apr/22	Persons
Japan	7296628	7246874	Apr/22	Persons
Iran	7204049	7202055	Apr/22	Persons
Indonesia	6038664	6036909	Apr/22	Persons
Poland	5983864	5982664	Apr/22	Persons
Colombia	5798799	5780910	Jan/22	Persons
Australia	5113210	5073311	Apr/22	Persons
Ukraine	4990465	4988890	Apr/22	Persons
Mexico	4779206	4730669	Jan/22	Persons

Deaths








Country	Last	Previous	Reference	Unit
World	6591056	6588820	Apr/22	Persons
United States	982565	982533	Apr/22	Persons
Russia	779835	779574	Apr/22	Persons
Brazil	625085	624413	Jan/22	Persons
India	521743	521737	Apr/22	Persons
Mexico	304308	303776	Jan/22	Persons
Peru	212565	212507	Apr/22	Persons
United Kingdom	162147	162008	Mar/22	Persons
Italy	156357	156201	Mar/22	Persons
Indonesia	155820	155794	Apr/22	Persons
Iran	140745	140744	Apr/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	115809	115775	Apr/22	Persons
Ukraine	108220	108194	Apr/22	Persons
Spain	102218	102392	Mar/22	Persons
South Africa	100142	100138	Apr/22	Persons
Turkey	98344	98326	Apr/22	Persons

Source: www.tradingeconomics.com, as of 16 April 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%	0.50%	8.50%	3.60%	-16.70%	137.20%	-3.10	98.56	329.48
China	14723	4.00%	1.60%	3.70%	1.50%	5.50%	-3.70%	66.80%	1.80	6.37	1412.60
Euro Area	13011	4.60%	0.30%	0.00%	7.50%	6.80%	-7.20%	98.00%	3.00	1.11	342.41
Japan	4975	0.70%	1.10%	-0.10%	0.90%	2.70%	-12.60%	266.20%	3.20	108.19	125.67
Germany	3846	1.80%	-0.30%	0.00%	7.30%	5.00%	-4.30%	69.80%	7.00	1.11	83.17
United Kingdom	2708	6.60%	1.30%	0.75%	7.00%	3.80%	-14.90%	94.90%	-3.50	1.25	67.08
France	2630	5.40%	0.70%	0.00%	4.50%	7.40%	-9.20%	115.70%	-1.00	1.11	67.29
India	2623	5.40%	1.84%	4.00%	6.95%	8.10%	-9.40%	73.95%	-1.70	71.01	1347.12
Italy	1886	6.20%	0.60%	0.00%	6.50%	8.50%	-7.20%	155.80%	3.60	1.11	59.64
Canada	1644	3.30%	1.60%	1.00%	5.70%	5.30%	-14.90%	117.80%	-1.90	1.26	38.01
South Korea	1631	4.20%	1.20%	1.50%	4.10%	2.70%	-6.10%	42.60%	3.50	1145.85	51.78
Russia	1484	5.00%	-0.80%	17.00%	16.70%	4.10%	0.80%	17.80%	6.80	64.35	146.20
Brazil	1445	1.60%	0.50%	11.75%	11.30%	11.20%	-13.40%	88.83%	-0.72	5.69	211.82
Australia	1331	4.20%	3.40%	0.10%	3.50%	4.00%	-7.80%	24.80%	2.30	0.74	25.68
Spain	1281	5.50%	2.20%	0.00%	9.80%	13.33%	-6.80%	118.70%	0.70	1.11	47.33
Mexico	1076	1.10%	0.00%	6.50%	7.45%	3.70%	-4.60%	52.10%	2.40	19.36	126.01
Indonesia	1058	5.02%	1.06%	3.50%	2.64%	6.49%	-4.65%	38.50%	0.30	14462.00	270.20
Netherlands	914	6.50%	1.00%	0.00%	9.70%	3.40%	-4.30%	54.50%	7.80	1.11	17.41
Switzerland	752	3.70%	0.30%	-0.75%	2.40%	2.40%	-2.60%	42.90%	3.80	0.92	8.61
Turkey	720	9.10%	1.50%	14.00%	61.14%	10.70%	-2.70%	42.00%	-1.70	8.62	83.61
Saudi Arabia	700	6.70%	1.60%	1.25%	2.00%	6.90%	-11.20%	32.50%	-2.80	3.75	35.00
Taiwan	669	4.86%	1.85%	1.38%	3.27%	3.67%	-4.50%	28.20%	9.50	28.02	23.55
Poland	594	7.30%	1.70%	4.50%	11.00%	5.50%	-7.00%	57.50%	3.60	3.89	37.96
Sweden	541	5.20%	1.10%	0.00%	6.00%	7.90%	-3.10%	39.90%	5.20	8.65	10.33
Belgium	515	5.60%	0.50%	0.00%	8.31%	5.60%	-9.40%	114.10%	-0.20	1.11	11.52

Source: www.tradingeconomics.com, as of 16 April 2022 (GDP figures are provided in USD billion)

Macro Outlook	UK & US Economic Calendar – Key Events
<ul style="list-style-type: none"> After an exceptional 2021, the first quarter of 2022 has been difficult for markets. Concerns over the economic implications of the Russian invasion of Ukraine and the potential need for a faster pace of interest rate hikes to combat higher inflation, weighed on both equities and bonds. Higher inflation has prompted central banks to start tightening. 	<ul style="list-style-type: none"> 1 Apr > Unemployment Rate 6 Apr > FOMC Minutes 11 Apr > GDP Growth YoY 12 Apr > Unemployment Rate 12 Apr > Inflation Rate YoY 13 Apr > Inflation Rate YoY 28 Apr > GDP Growth QoQ <div>  United States  United States  United Kingdom  United Kingdom  United States  United Kingdom  United States </div>
Equities	Bonds
<ul style="list-style-type: none"> Geopolitical tensions, high inflation, rising interest rates and Covid are driving market volatility and investor sentiment. Economic growth is expected to moderate but fundamentals remain solid. Developed market equities recovered some of their losses to end March up about 3% but were still down 5% year-to-date (YTD). Emerging markets lost a further 2% in March leaving them down nearly 7% YTD. A new round of Omicron cases in China weighed on Chinese markets on top of the broader geopolitical concerns. Over the quarter, developed market value stocks were only down 0.5% while growth stocks fell nearly 10%. 	<ul style="list-style-type: none"> Although yields have backed up, they remain volatile and some analysts believe the asset class is unattractive. In the US, most analysts expect six more 25bp Fed rate hikes for the remaining 2022, along with balance sheet shrinkage. Yields are expected to remain low for longer. In the UK, inflation pressures amid supply chain disruptions support policy tightening. Risk-adjusted returns look poor. The ECB announced a steeper taper of QE with net asset purchases ending in September, and rate hikes are expected later this year. Recent geopolitical conflicts also added to volatility and the lack of yield remains the biggest challenge. Foreign investors cut Chinese government bond holdings in March, partly because China's yield premiums shrank.
Commodities	FX
<ul style="list-style-type: none"> Brent oil and natural gas prices were very volatile. They spiked early in March before falling back, with Brent oil ending the month at \$103 per barrel and European gas prices at €121 per megawatt hour, up 33% and 55% respectively since the start of the year. Gold is benefitting from volatility. 	<ul style="list-style-type: none"> Expectations for faster monetary tightening in the US also contributed to a rally in the dollar, which finished the quarter up about 3% against both the pound and the euro. The BOE delivered a dovish 25bp hike in March, probably weighing on the GBP over the near term, according to some analysts.

• **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	Q1 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%	Cmddy 25.6%
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%	Cmddy 27.1%	Value -0.5%
MSCI EM 19.2%	Value -4.9%	Small cap 18.1%	DM Equities 27.4%	DM Equities 5.5%	Small cap 0.1%	Cmddy 11.8%	Small cap 23.2%	Growth -6.4%	Small cap 26.8%	DM Equities 16.5%	Value 22.8%	Global REITs -3.6%
Cmddy 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%	DM Equities -5.0%
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 Agg -6.2%
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%	Cmddy -11.2%	MSCI EM 18.9%	Value -0.4%	Small cap 16.2%	Small cap -6.4%
Value 9.8%	Cmddy -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%	Cmddy 7.7%	Cmddy -3.1%	MSCI EM -2.2%	MSCI EM -6.9%
Global Agg 5.5%	MSCI EM -18.2%	Cmddy -1.1%	Cmddy -9.5%	Cmddy -17.0%	Cmddy -24.7%	Global Agg 2.1%	Cmddy 1.7%	MSCI EM -14.2%	Global Agg 6.8%	Global REITs -10.4%	Global Agg -4.7%	Growth -9.6%

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

Global Stock Markets – Americas

AMERICAS

Mar 01 - -

Index

All World



S&P 500

New York



Day ▼ -1.57%

Month ▲ 3.58%

Year ▲ 14.03%



Nasdaq Composite

New York



Day ▼ -1.54%

Month ▲ 309.40%

Year ▲ 7.35%



Dow Jones Industrial

New York



Day ▼ -1.56%

Month ▲ 2.32%

Year ▲ 5.14%

Mar 01 - Mar 31

Index

All World



S&P/TSX COMP

Toronto



Day ▼ -0.84%

Month ▲ 3.62%

Year ▲ 17.06%



IPC

Mexico City



Day ▲ 1.29%

Month ▲ 5.87%

Year ▲ 19.66%



Bovespa

São Paulo



Day ▼ -0.22%

Month ▲ 6.06%

Year ▲ 2.89%

- Source: Financial Times
- All figures are as of 16 April 2022
- Monthly figures represent the period between 1 March and 31 March 2022

Global Stock Markets – Europe

EUROPE

Mar 01 - Mar 31

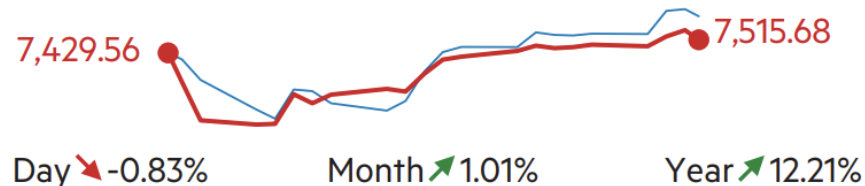
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All World



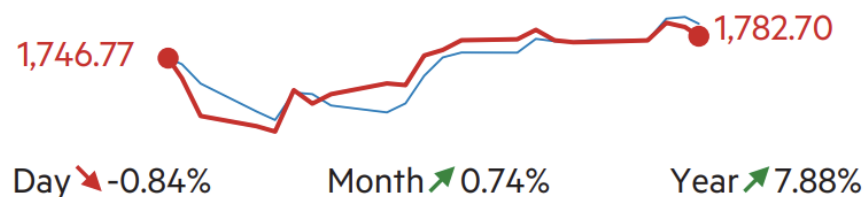
FTSE 100

London



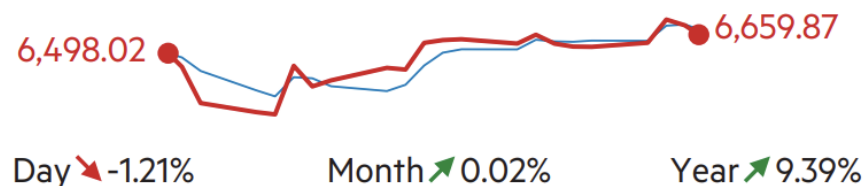
FTSE Eurofirst 300

Europe



CAC 40

Paris



Mar 01 - Mar 31

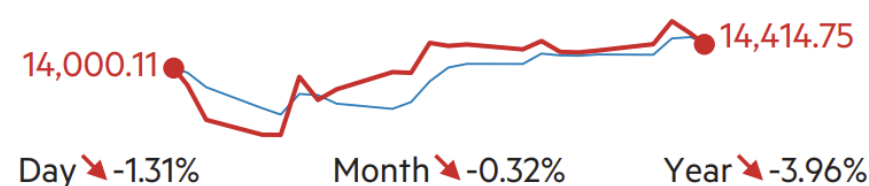
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All World



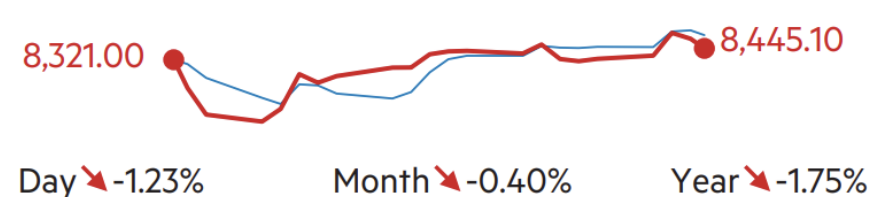
Xetra Dax

Frankfurt



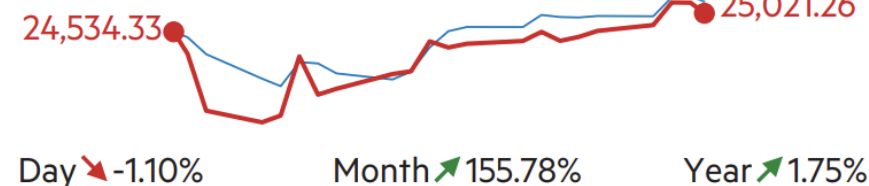
Ibex 35

Madrid



FTSE MIB

Milan



- Source: Financial Times
- All figures are as of 16 April 2022
- Monthly figures represent the period between 1 March and 31 March 2022

Global Stock Markets – Asia

ASIA

Mar 01 - Mar 31

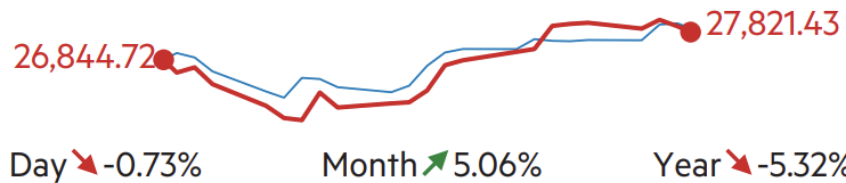
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All World



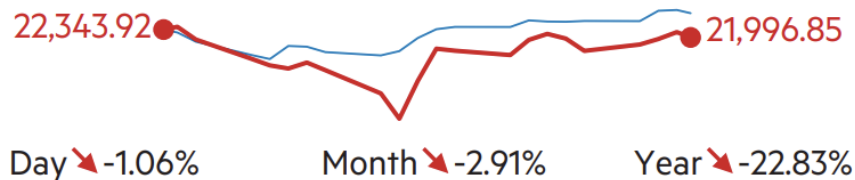
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Tokyo



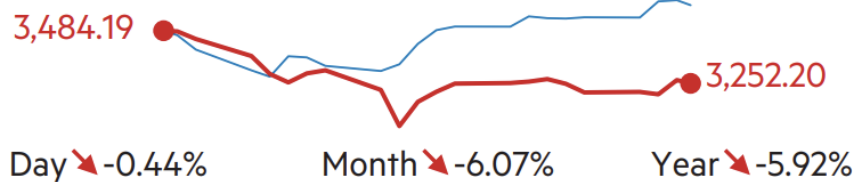
Hang Seng

Hong Kong



Shanghai Composite

Shanghai



Mar 01 - Mar 31

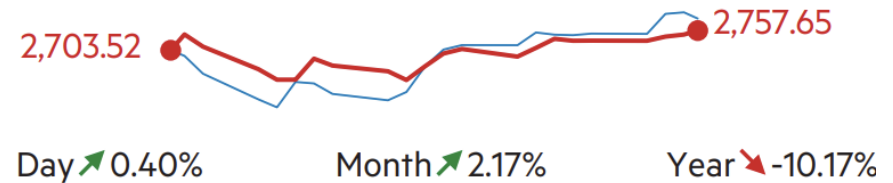
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All World



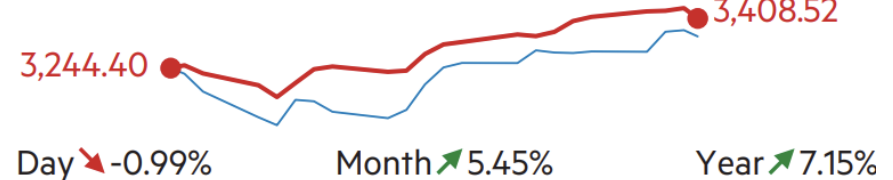
Kospi

Seoul



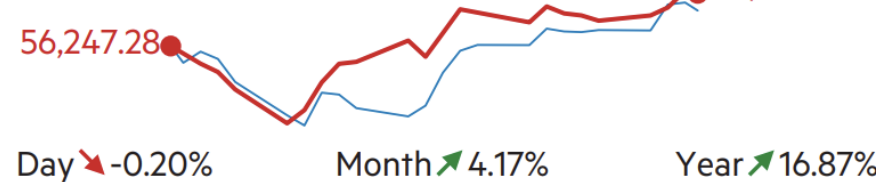
FTSE Straits Times

Singapore



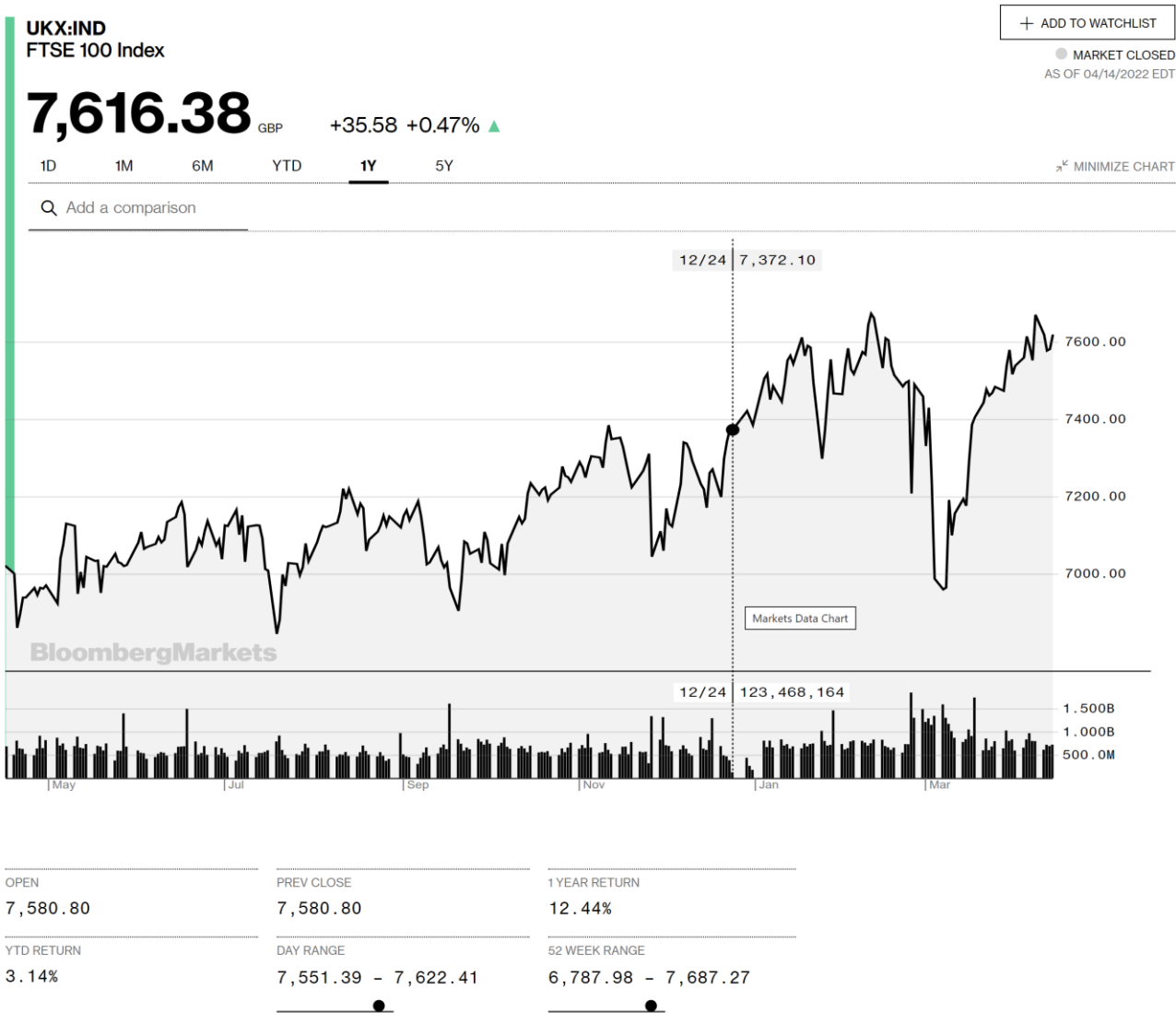
BSE Sensex

Mumbai



- Source: Financial Times
- All figures are as of 16 April 2022
- Monthly figures represent the period between 1 March and 31 March 2022

UK Stock Markets



- Source: Bloomberg
- All figures are as of 16 April 2022

Turkey Stock Markets



- Source: Bloomberg
- All figures are as of 16 April 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 »	2.83%	0	+64	+125	4/15/2022
Canada	2.76%	+0	+58	+122	4/15/2022
Brazil	12.19%	0.00	-10	+293	4/14/2022
Mexico	8.81%	+0	+28	+228	4/13/2022

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

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EDT)
Germany »	0.84%	+0	+45	+110	4/15/2022
United Kingdom »	1.89%	+0	+26	+113	4/15/2022
France	1.33%	0	+48	+134	4/15/2022
Italy	2.48%	+0	+59	+173	4/15/2022
Spain	1.77%	0	+44	+139	4/15/2022
Netherlands	1.11%	+0	+48	+124	4/15/2022
Portugal	1.82%	0	+63	+143	4/15/2022
Greece	2.89%	+0	+26	+201	4/15/2022
Switzerland	0.79%	0	+41	+107	4/15/2022

- Source: Bloomberg
- All figures are as of 16 April 2022

Global Bond Markets – Asia Pacific

Asia Pacific 10-Year Government Bond Yields

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EDT)
Japan »	0.23%	+1	+3	+15	4/15/2022
Australia »	2.97%	+0	+47	+124	4/15/2022
New Zealand	3.39%	+0	+26	+178	4/15/2022
Hong Kong	2.44%	0	+56	--	4/14/2022
Singapore	2.47%	+0	+39	+97	4/15/2022
South Korea	3.31%	+12	--	+128	4/15/2022
India	7.21%	+0	+42	+113	4/13/2022

- Source: Bloomberg
- All figures are as of 16 April 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	98.92	1.54%	+0	+15	+151	4/15/2022
GTGBP5Y:GOV UK Gilt 5 Year Yield	1.25	98.15	1.61%	+0	+22	+129	4/15/2022
GTGBP10Y:GOV UK Gilt 10 Year Yield	4.25	121.69	1.89%	+0	+26	+113	4/15/2022
GTGBP30Y:GOV UK Gilt 30 Year Yield	1.25	82.47	2.05%	0	+25	+75	4/15/2022

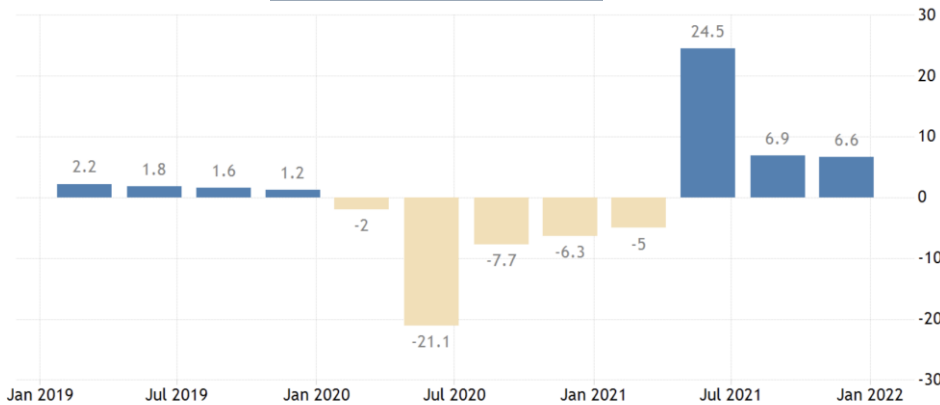
Bank of England Rates

RATE	CURRENT	1 YEAR PRIOR
UKBRBASE:IND Official Bank Rate	0.75	0.10
UKAPTARG:IND Asset Purchase Program Target (Billions of GBP)	--	875.00

- Source: Bloomberg
- All figures are as of 16 April 2022

UK Economy

Annual GDP Growth Rate



TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

Annual Inflation Rate



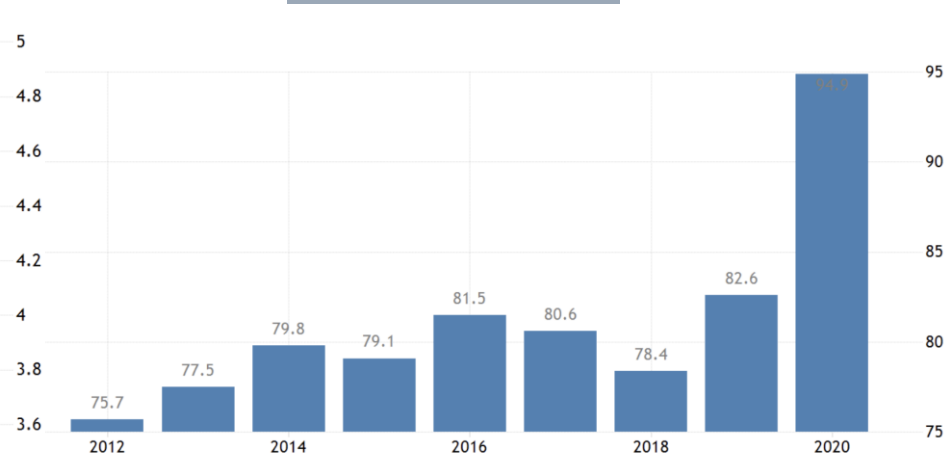
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Unemployment Rate



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Government Debt / GDP

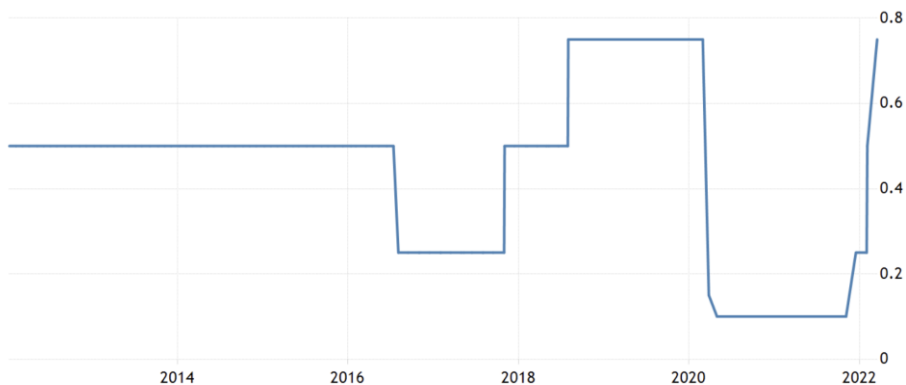


SOURCE: TRADINGECONOMICS.COM | OFFICE FOR BUDGET RESPONSIBILITY, UK

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

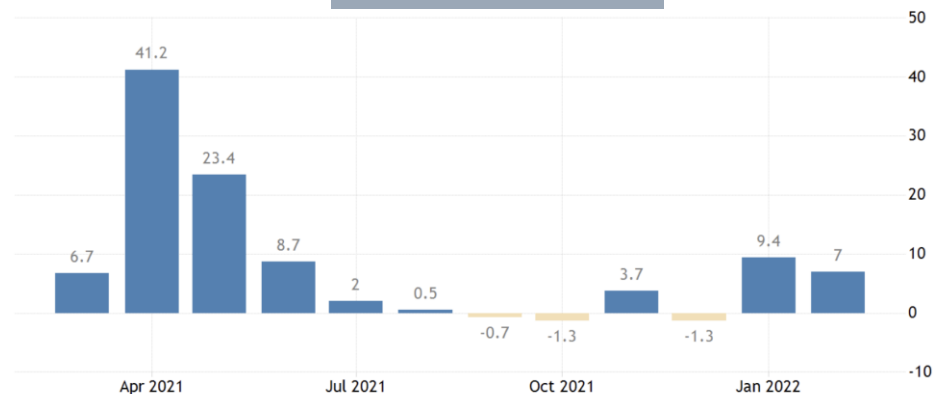
UK Markets

Interest Rate



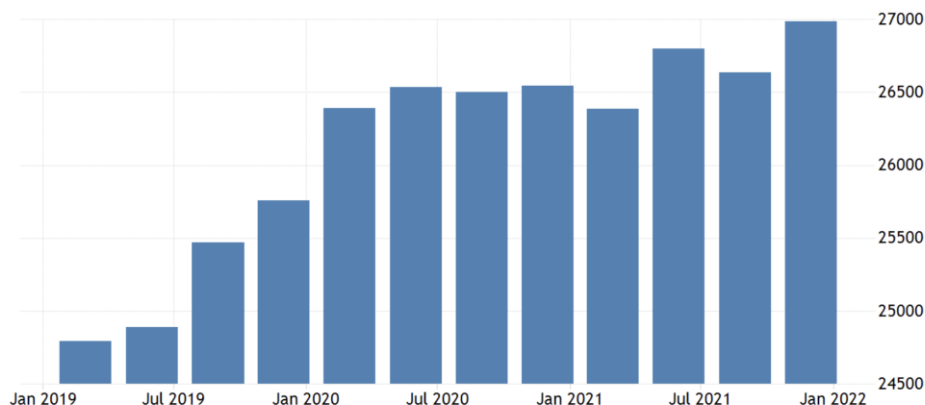
TRADINGECONOMICS.COM | BANK OF ENGLAND

Retail Sales YoY



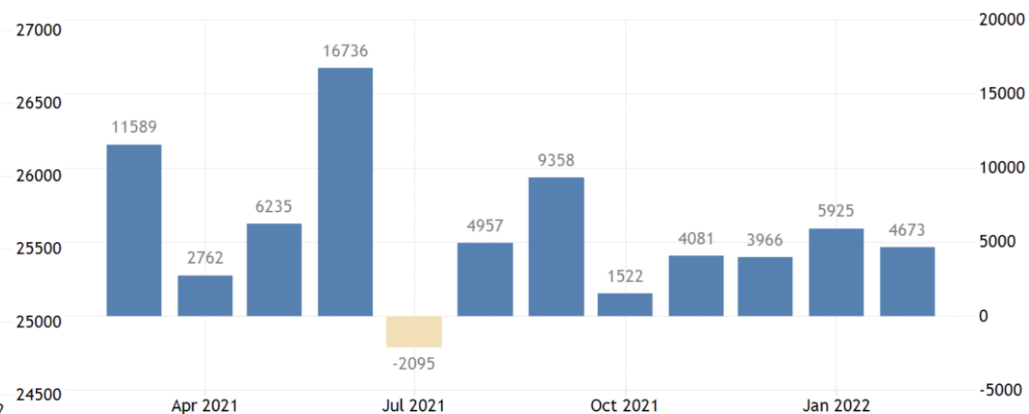
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Loans to Private Sector



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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

 **BARCLAYS** 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	3.3% APRC
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[Go to lender](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.3%. Total amount payable £443,166.80 includes interest of £142,052.80 product fees of £999 and other fees of £115. Repayments: 85 months of £1,309.88 at 2.26% (fixed), then 215 months of £1,538.20 at 4.24% (variable). Early repayment charges apply.

 **BARCLAYS** 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	3.0% APRC
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[Go to lender](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.0%. Total amount payable £428,896.66 includes interest of £127,782.66 product fees of £999 and other fees of £115. Repayments: 121 months of £1,312.85 at 2.28% (fixed), then 179 months of £1,502.39 at 4.24% (variable). Early repayment charges apply.

 **BARCLAYS** 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	3.3% APRC
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[Go to lender](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.3%. Total amount payable £443,816 includes interest of £142,952 product fees of £749 and other fees of £115. Repayments: 85 months of £1,315.83 at 2.30% (fixed), then 215 months of £1,540.03 at 4.24% (variable). Early repayment charges apply.

 **H&R**

Lifetime discounted [Full details](#)

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

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

 **tipton**

Lifetime discounted [Full details](#)

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

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

- 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 16 April 2022
- Source: www.moneysupermarket.com

UK Mortgage Loans






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

 10 year fixed Full details					
£1,322 Monthly payment until 31/8/2032	2.34% Initial rate	£995 Product fees	£159,611 Initial term cost	2.6% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.6%. Total amount payable £408,181.24 includes interest of £107,186.24 product fees of £995 and other fees of £0. Repayments: 124 months of £1,321.80 at 2.34% (fixed), then 176 months of £1,382.29 at 2.99% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,322 Monthly payment until 31/8/2032	2.34% Initial rate	£995 Product fees	£159,611 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 £412,354.20 includes interest of £111,359.20 product fees of £995 and other fees of £0. Repayments: 124 months of £1,321.80 at 2.34% (fixed), then 176 months of £1,406 at 3.24% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,322 Monthly payment for 120 months	2.34% Initial rate	£999 Product fees	£159,615 Initial term cost	2.9% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.9%. Total amount payable £426,375 includes interest of £125,376 product fees of £999 and other fees of £0. Repayments: 120 months of £1,321.80 at 2.34% (fixed), then 180 months of £1,482 at 3.99% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,323 Monthly payment until 31/5/2032	2.35% Initial rate	£0 Product fees	£158,831 Initial term cost	3.0% APRC	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.0%. Total amount payable £429,965.82 includes interest of £129,850.82 product fees of £0 and other fees of £115. Repayments: 121 months of £1,323.30 at 2.35% (fixed), then 179 months of £1,506.88 at 4.24% (variable). Early repayment charges apply.					
 7 year fixed Full details					
£1,340 Monthly payment until 30/6/2029	2.46% Initial rate	£995 Product fees	£113,545 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 £464,305.06 includes interest of £163,209.06 product fees of £995 and other fees of £101. Repayments: 86 months of £1,339.81 at 2.46% (fixed), then 214 months of £1,626.10 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 16 April 2022
- Source: www.moneysupermarket.com

UK Mortgage Loans

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

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	3.1% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.1%. Total amount payable £434,993.71 includes interest of £133,998.71 product fees of £995 and other fees of £0. Repayments: 121 months of £1,344.34 at 2.49% (fixed), then 179 months of £1,515.83 at 4.24% (variable). Early repayment charges apply.					
SKIPTON BUILDING SOCIETY  10 year fixed Full details					
£1,350 Monthly payment until 30/6/2032	2.53% Initial rate	£995 Product fees	£163,048 Initial term cost	3.4% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.4%. Total amount payable £447,802.70 includes interest of £146,706.70 product fees of £995 and other fees of £101. Repayments: 122 months of £1,350.39 at 2.53% (fixed), then 178 months of £1,584.04 at 4.89% (variable). Early repayment charges apply.					
SKIPTON BUILDING SOCIETY  7 year fixed Full details					
£1,359 Monthly payment until 30/6/2029	2.59% Initial rate	£0 Product fees	£114,203 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 £466,333.62 includes interest of £166,232.62 product fees of £0 and other fees of £101. Repayments: 86 months of £1,359.49 at 2.59% (fixed), then 214 months of £1,632.32 at 4.89% (variable). Early repayment charges apply.					
YORKSHIRE BUILDING SOCIETY  7 year fixed Full details					
£1,361 Monthly payment until 31/7/2029	2.60% Initial rate	£495 Product fees	£114,820 Initial term cost	3.7% APRC	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.7%. Total amount payable £462,471.87 includes interest of £161,976.87 product fees of £495 and other fees of £0. Repayments: 87 months of £1,361.01 at 2.60% (fixed), then 213 months of £1,613 at 4.74% (variable). Early repayment charges apply.					
SKIPTON BUILDING SOCIETY  10 year fixed Full details					
£1,367 Monthly payment until 30/6/2032	2.64% Initial rate	£995 Product fees	£165,053 Initial term cost	3.4% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.4%. Total amount payable £451,149.62 includes interest of £150,053.62 product fees of £995 and other fees of £101. Repayments: 122 months of £1,367.10 at 2.64% (fixed), then 178 months of £1,591.39 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 16 April 2022
- Source: www.moneysupermarket.com

UK Mortgage Loans

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

SKIPTON BUILDING SOCIETY 7 year fixed Full details					
£1,369 Monthly payment until 30/6/2029	2.65% Initial rate	£995 Product fees	£115,966 Initial term cost	3.8% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.8%. Total amount payable £468,726.70 includes interest of £167,630.70 product fees of £995 and other fees of £101. Repayments: 86 months of £1,368.63 at 2.65% (fixed), then 214 months of £1,635.18 at 4.89% (variable). Early repayment charges apply.					
SKIPTON BUILDING SOCIETY 10 year fixed Full details					
£1,369 Monthly payment until 30/6/2032	2.65% Initial rate	£0 Product fees	£164,242 Initial term cost	3.4% APRC	Go to broker
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.4%. Total amount payable £450,460.54 includes interest of £150,359.54 product fees of £0 and other fees of £101. Repayments: 122 months of £1,368.63 at 2.65% (fixed), then 178 months of £1,592.06 at 4.89% (variable). Early repayment charges apply.					
first direct Lifetime tracker Full details					
£1,375 Monthly payment for 300 months	2.69% Initial rate	£490 Product fees	£412,912 Initial term cost	2.7% APRC	Call
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.7%. Total amount payable £412,912 includes interest of £112,422 product fees of £490 and other fees of £0. Repayments: 300 months of £1,374.74 at 2.69% (variable). Early repayment charges may apply.					
YORKSHIRE BUILDING SOCIETY 10 year fixed Full details					
£1,376 Monthly payment until 31/7/2032	2.70% Initial rate	£995 Product fees	£166,147 Initial term cost	3.4% APRC	Go to lender
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.4%. Total amount payable £449,702.57 includes interest of £148,707.57 product fees of £995 and other fees of £0. Repayments: 123 months of £1,376.27 at 2.70% (fixed), then 177 months of £1,578.68 at 4.74% (variable). Early repayment charges apply.					
pepper money Lifetime tracker Full details					
£1,376 Monthly payment for 300 months	2.70% Initial rate	£150 Product fees	£413,596 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 £413,643.50 includes interest of £112,881 product fees of £150 and other fees of £612.50. Repayments: 300 months of £1,376.27 at 2.70% (variable). Early repayment charges apply.					

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- Source: www.moneysupermarket.com

Crypto Markets: Bitcoin

BTC/USD Bitfinex Overview



Prev. Close	40,401	Bid	40,184	Day's Range	40,014 - 40,715
Open	40,401	Ask	40,185	52 wk Range	29,341 - 68,925
1-Year Change	-35.73%				

- Source: www.investing.com, as of 16 April 2022

Crypto Markets: Ethereum

ETH/USD Binance Overview



Prev. Close	3,031.28	Bid	3,020.39	Day's Range	3,010.03 - 3,058.9
Open	3,031.28	Ask	3,020.4	52 wk Range	1,719.48 - 4,864.13
1-Year Change	20.99%				

- Source: www.investing.com, as of 16 April 2022

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