



MONTHLY NEWSLETTER, MAY 2022

4 JUNE 2022



@ARROWS_SIX



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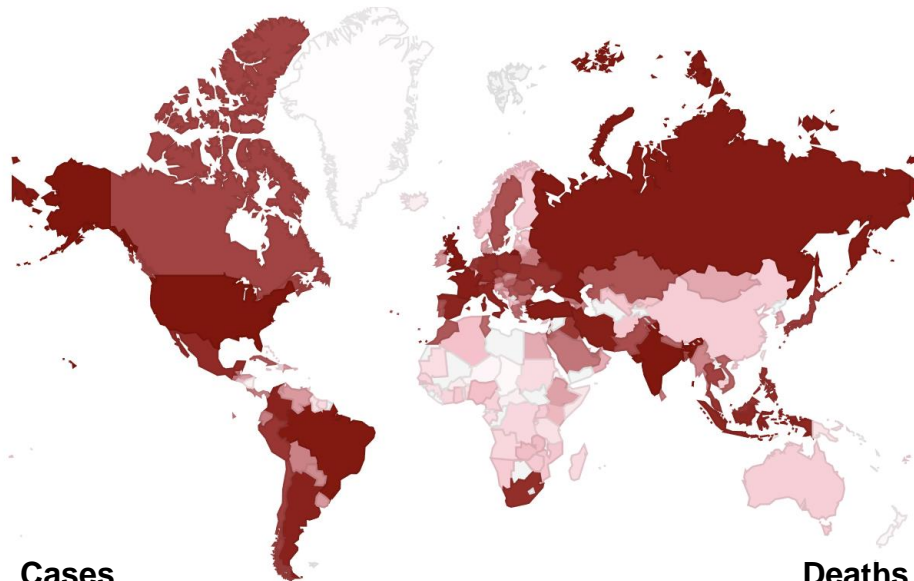


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- Crypto Markets

Covid-19 Update



Cases

Country	Last	Previous	Reference	Unit
World	528275339	527642168	Jun/22	Persons
United States	80155397	80150811	Apr/22	Persons
India	43164544	43160832	Jun/22	Persons
Brazil	24764838	24535884	Jan/22	Persons
France	23057326	23011998	Mar/22	Persons
United Kingdom	22238713	22232377	May/22	Persons
Russia	18339776	18335514	Jun/22	Persons
South Korea	18129313	18119415	Jun/22	Persons
Germany	16242070	16026216	Mar/22	Persons
Turkey	15073722	15072747	Jun/22	Persons
Italy	13159342	13109527	Mar/22	Persons
Spain	11508309	11451676	Mar/22	Persons
Vietnam	10720426	10719379	Jun/22	Persons
Japan	8872937	8850282	Jun/22	Persons
Argentina	8207752	8130023	Jan/22	Persons
Netherlands	8087242	8085869	Jun/22	Persons
Australia	7272057	7240295	Jun/22	Persons
Iran	7231284	7231099	May/22	Persons
Indonesia	6055645	6055341	Jun/22	Persons
Poland	6008059	6007840	Jun/22	Persons
Colombia	5798799	5780910	Jan/22	Persons

Deaths

Country	Last	Previous	Reference	Unit
World	6293414	6291977	Jun/22	Persons
United States	982565	982533	Apr/22	Persons
Brazil	625085	624413	Jan/22	Persons
India	524841	524636	Jun/22	Persons
Russia	379285	379200	Jun/22	Persons
Mexico	304308	303776	Jan/22	Persons
Peru	213205	213186	Jun/22	Persons
United Kingdom	162147	162008	Mar/22	Persons
Indonesia	156800	156594	Jun/22	Persons
Italy	156357	156201	Mar/22	Persons
Iran	141302	141296	May/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	116333	116326	Jun/22	Persons
Ukraine	108538	108497	May/22	Persons
Spain	102218	102392	Mar/22	Persons
South Africa	101219	101190	Jun/22	Persons
Turkey	98731	98727	May/22	Persons

Source: www.tradingeconomics.com, as of 3 June 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	3.50%	-1.50%	1.00%	8.30%	3.60%	-16.70%	137.20%	-3.10	98.56	329.48
China	14723	4.80%	1.30%	3.70%	2.10%	6.10%	-3.70%	66.80%	1.80	6.37	1412.60
Euro Area	13011	5.10%	0.30%	0.00%	8.10%	6.80%	-5.10%	95.60%	3.00	1.11	342.41
Japan	4975	0.20%	-0.20%	-0.10%	2.50%	2.50%	-12.60%	266.20%	3.20	108.19	125.67
Germany	3846	3.80%	0.20%	0.00%	7.90%	5.00%	-3.70%	69.30%	7.00	1.11	83.17
United Kingdom	2708	8.70%	0.80%	1.00%	9.00%	3.70%	-15.00%	94.00%	-3.50	1.25	67.08
France	2630	4.50%	-0.20%	0.00%	5.20%	7.30%	-6.50%	112.90%	-1.00	1.11	67.29
India	2623	4.10%	1.84%	4.40%	7.79%	7.80%	-9.40%	73.95%	-1.70	71.01	1347.12
Italy	1886	6.20%	0.10%	0.00%	6.90%	8.40%	-7.20%	150.80%	3.60	1.11	59.64
Canada	1644	2.90%	0.80%	1.50%	6.80%	5.20%	-14.90%	117.80%	-1.90	1.26	38.01
South Korea	1631	3.10%	0.70%	1.75%	5.40%	2.70%	-6.10%	42.60%	3.50	1145.85	51.78
Russia	1484	3.50%	-0.80%	11.00%	17.80%	4.00%	0.80%	18.20%	6.80	64.35	145.55
Brazil	1445	1.70%	1.00%	12.75%	12.13%	10.50%	-13.40%	88.83%	-0.72	5.69	211.82
Australia	1331	3.30%	0.80%	0.35%	5.10%	3.90%	-7.80%	24.80%	2.30	0.71	25.68
Spain	1281	6.40%	0.30%	0.00%	8.70%	13.65%	-6.90%	118.40%	0.70	1.11	47.33
Mexico	1076	1.80%	1.00%	7.00%	7.68%	3.00%	-4.60%	52.10%	2.40	19.36	126.01
Indonesia	1058	5.01%	-0.96%	3.50%	3.55%	5.83%	-4.65%	38.50%	0.30	14462.00	270.20
Netherlands	914	7.00%	0.00%	0.00%	9.60%	3.20%	-2.50%	52.10%	7.80	1.11	17.41
Switzerland	752	4.40%	0.50%	-0.75%	2.90%	2.30%	-0.70%	41.40%	3.80	0.92	8.61
Turkey	720	7.30%	1.20%	14.00%	73.50%	11.50%	-2.70%	42.00%	-1.70	8.62	84.68
Saudi Arabia	700	9.60%	1.60%	1.75%	2.30%	6.90%	-11.20%	32.50%	-2.80	3.75	35.00

Source: www.tradingeconomics.com, as of 3 June 2022 (GDP figures are provided in USD billion)

Macro Outlook

- Investors had to stomach a difficult first quarter and those hoping the arrival of spring would herald a sea change will have been disappointed. Markets did at least end the month broadly flat but there was significant intra-month volatility. The key macro risks of war in Ukraine, tightening monetary policy and Covid restrictions in China remain, and markets lacked a clear catalyst for a change in sentiment.
- Labour markets continued to tighten. UK unemployment fell to the lowest level since 1974, while eurozone unemployment is now the lowest on record. This supported an acceleration in wage growth in both economies, but with inflation very high, real wages remained negative.

UK & US Economic Calendar – Key Events

- 4 June > Unemployment Rate
- 10 June > Inflation Rate YoY
- 13 June > GDP Growth Rate YoY
- 14 June > Unemployment Rate
- 15 June > FED Interest Rate Decision
- 16 June > BOE Interest Rate Decision

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

Equities

- After a painful April, investors gained some respite with the MSCI All Country World rising by 0.2% in May. This was complimented by positive global bond returns of 0.3%. Value stocks were the best performing asset class returning 2.2% over the month.
- Growth stocks continued to struggle off the back of valuation compression and several high-profile earnings warnings. Real estate was the worst performing asset class as leading indicators suggested the US and UK housing markets are starting to slow,
- A large weighting to the energy sector continued to benefit UK equities. The FTSE 100 remains the only positive equity market year-to-date with returns of 1.5%.

Bonds

- The Federal Reserve (Fed) increased rates by 50bps in May. Having been pre-warned in April, this hike was in line with market expectations and so did not prompt a jump in US yields. The market is now pricing another two sequential 50bps hikes in June and July.
- he Bank of England raised the UK base rate to 1.00% in May, and with headline inflation at 9.0% year on year (y/y), it is likely they will raise rates by 25 basis points (bps) again in June.
- Although the market seems to be priced in for more hikes than the economy can handle due to weak growth, inflation in the UK is likely to rise even further, implying that Gilt volatility may remain elevated.

Commodities

- Commodities continued to perform well returning 1.5% over the month with oil and wheat prices continuing to rise.
- Rising real rates and strong dollar are headwinds for gold.

FX

- The UK government announced another GBP15bn of measures for households, partially funded by a windfall tax. Until it becomes clearer how the new fiscal policy interacts with the monetary policy, the GBP may struggle for direction.

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	May '22
Small cap 26.6%	Global Agg 5.6%	Global REITS 23.0%	Small cap 32.9%	Global REITS 22.9%	Growth 3.5%	Small cap 13.3%	MSCI EM 37.8%	Global Agg -1.2%	Growth 34.1%	Growth 34.2%	Global REITS 32.6%	Cmdty 32.7%	Value 2.2%
Global REITS 22.8%	Global REITS 2.3%	MSCI EM 18.6%	Value 27.5%	Growth 6.5%	Global REITS 0.6%	Value 13.2%	Growth 28.5%	Global REITS -4.9%	DM Equities 28.4%	MSCI EM 18.7%	Cmdty 27.1%	Value -3.3%	Cmdty 1.5%
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 -11.1%	MSCI EM 0.5%
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 -11.7%	Global Agg 0.3%
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 -12.7%	DM Equities 0.2%
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%	Cmdty -11.2%	MSCI EM 18.9%	Value -0.4%	Small cap 16.2%	DM Equities -12.8%	Small cap -0.1%
Value 9.8%	Cmdty -13.3%	Global Agg 4.3%	Global Agg -2.6%	MSCI EM -1.8%	MSCI EM -14.6%	Growth 3.2%	Global Agg 7.4%	Small cap -13.5%	Cmdty 7.7%	Cmdty -3.1%	MSCI EM -2.2%	Small cap -13.8%	Growth -2.2%
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 -22.1%	Global REITS -4.8%

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

Global Stock Markets – Americas

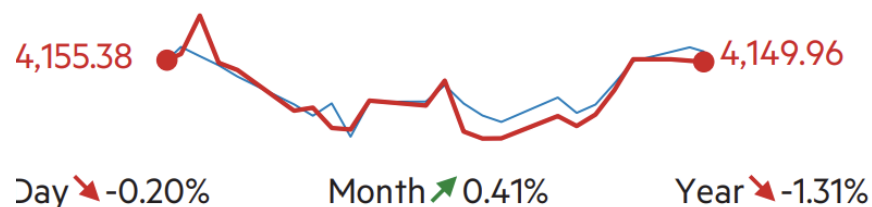
AMERICAS

May 01 - -



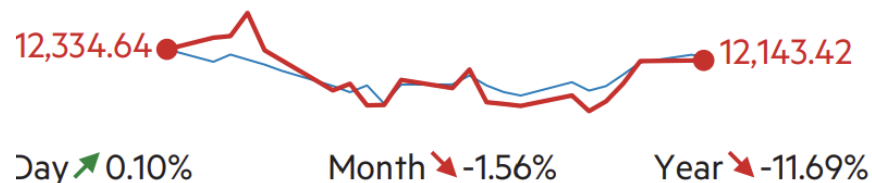
S&P 500

New York



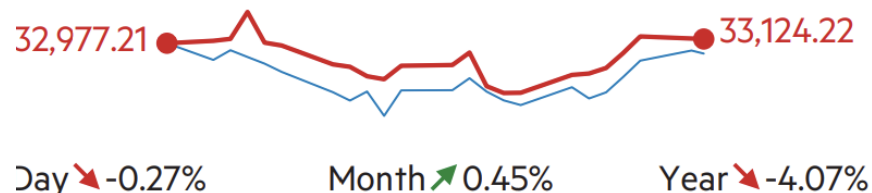
Nasdaq Composite

New York



Dow Jones Industrial

New York

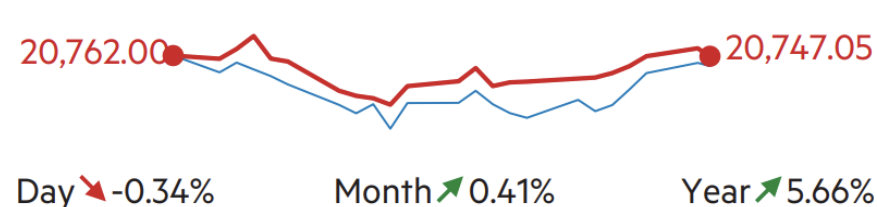


May 01 - May 31



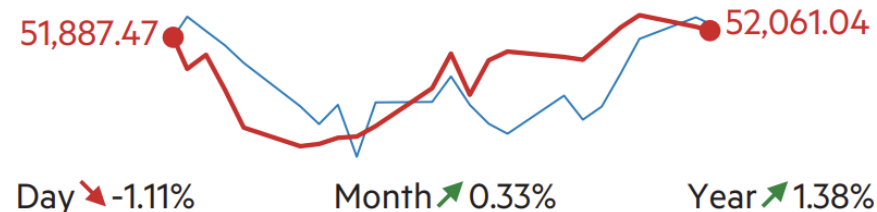
S&P/TSX COMP

Toronto



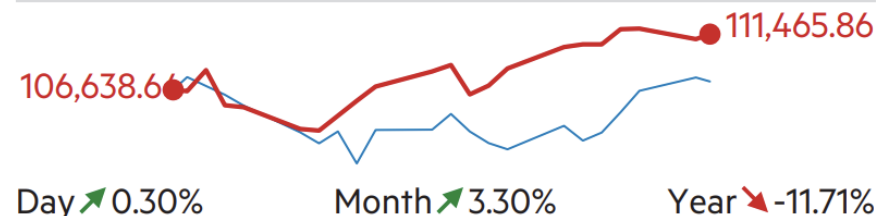
IPC

Mexico City



Bovespa

São Paulo




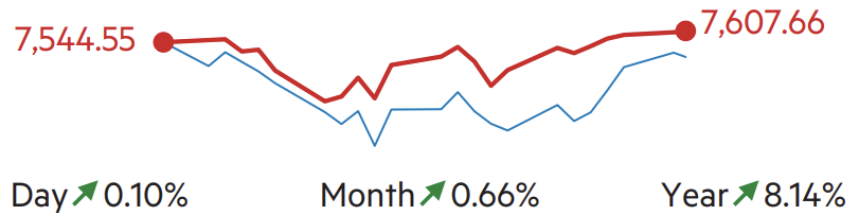
- Source: Financial Times
- All figures are as of 3 June 2022
- Monthly figures represent the period between 1 May and 31 May 2022

Global Stock Markets – Europe

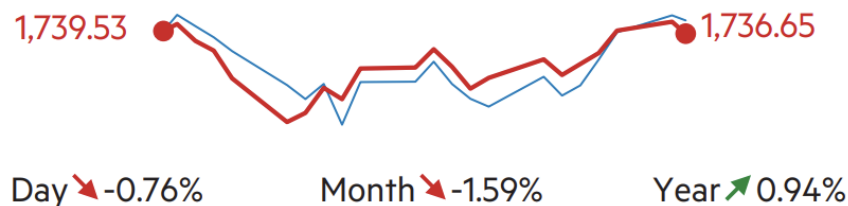
EUROPE


May 01 - May 31

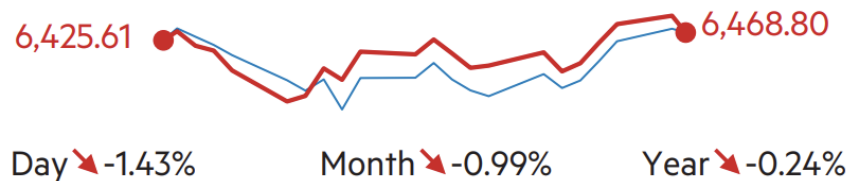
 FTSE 100 London




 FTSE Eurofirst 300 Europe

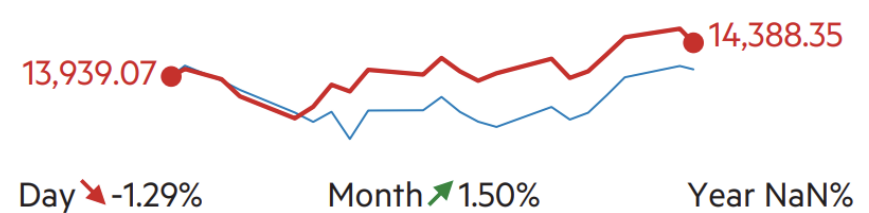



 CAC 40 Paris

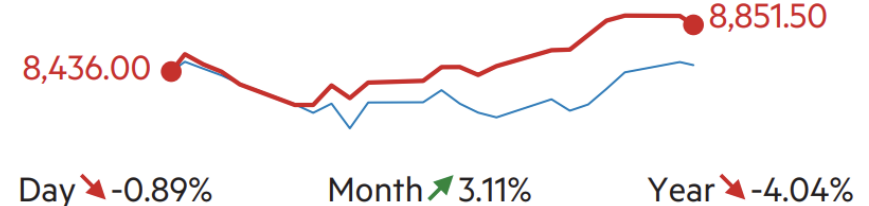



May 01 - May 31

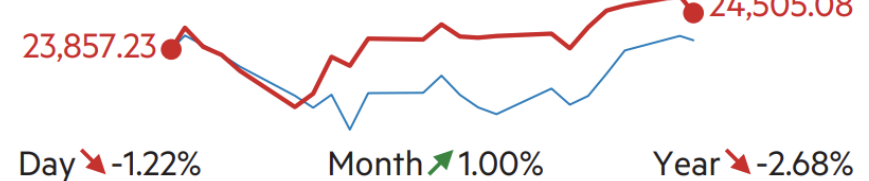
 Xetra Dax Frankfurt



 Ibex 35 Madrid



 FTSE MIB Milan



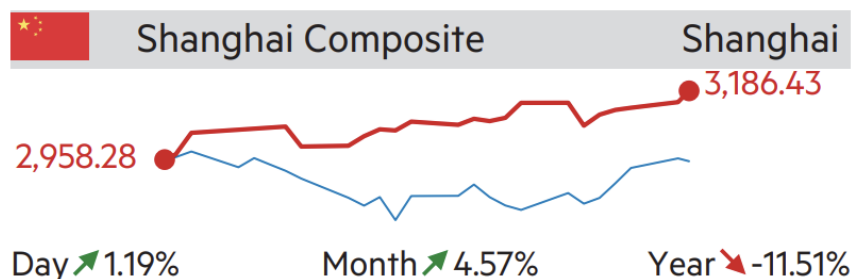
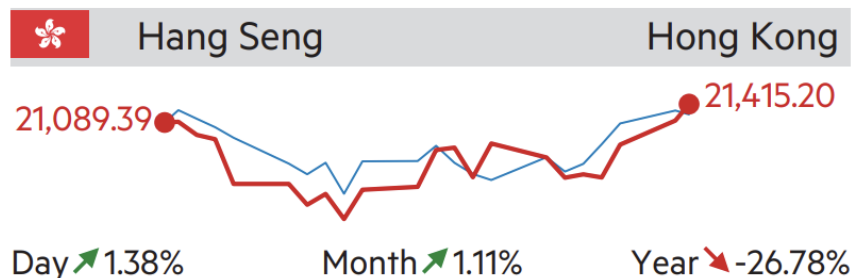
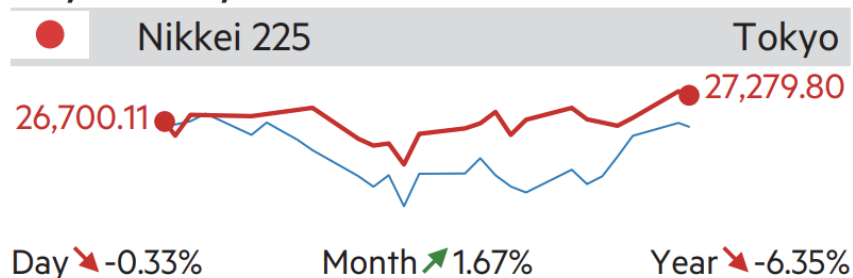
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Global Stock Markets – Asia

ASIA

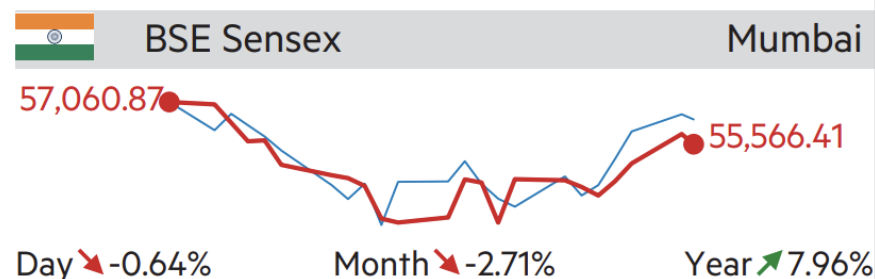
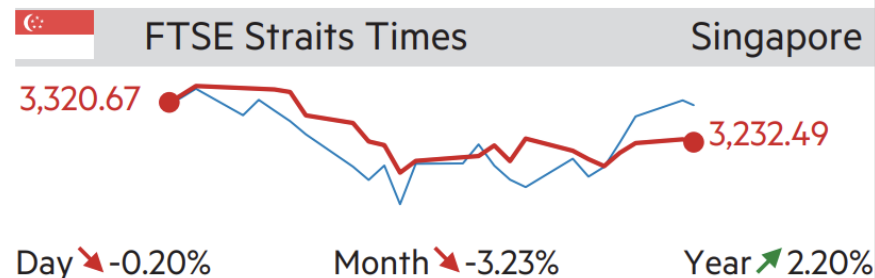
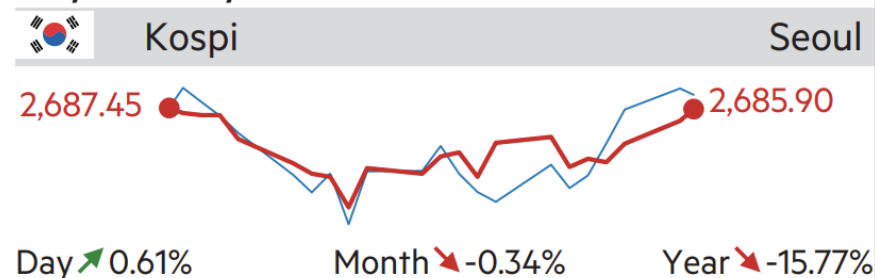
May 01 - May 31

Index All World



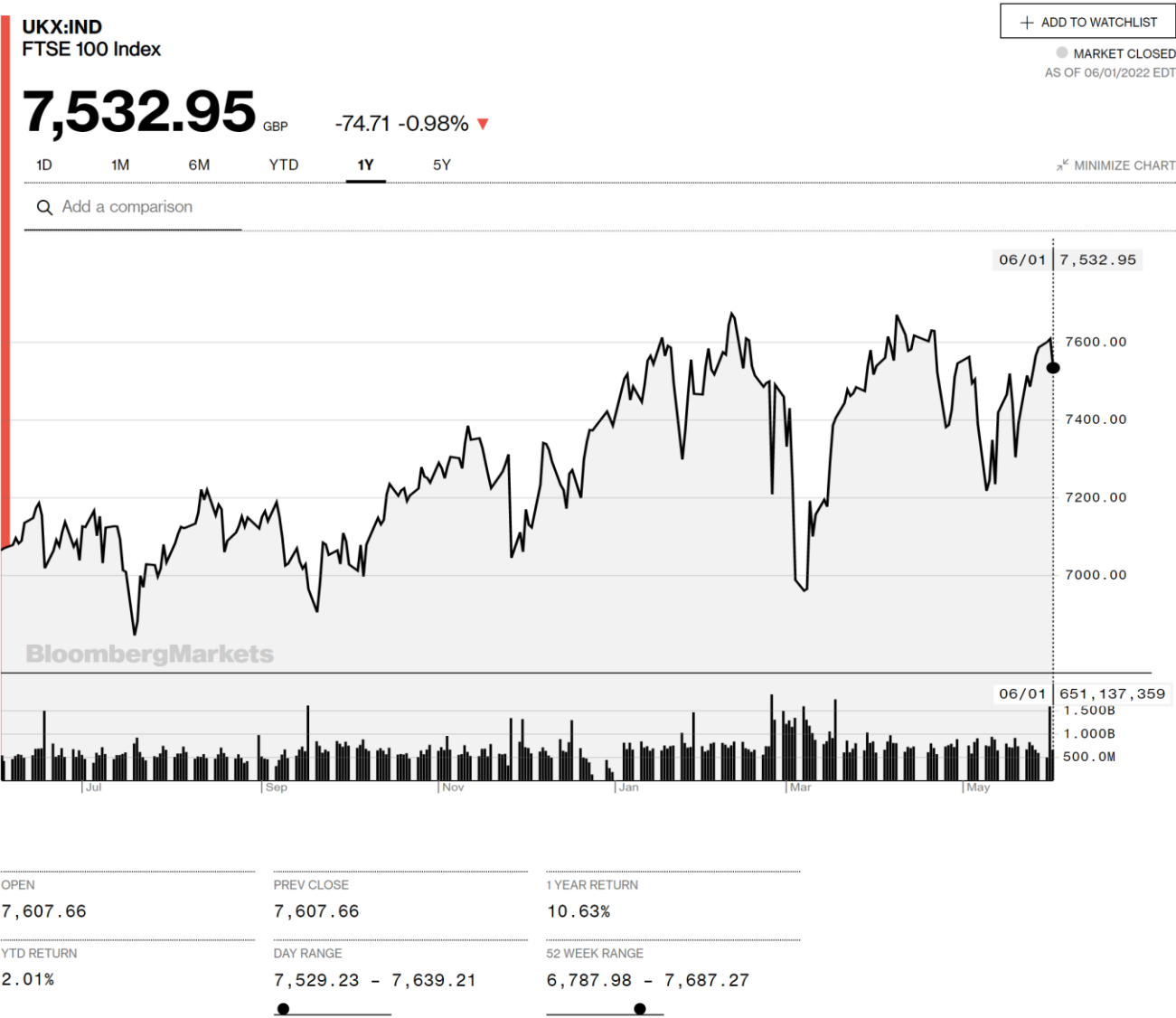
May 01 - May 31

Index All World



- Source: Financial Times
- All figures are as of 3 June 2022
- Monthly figures represent the period between 1 May and 31 May 2022

UK Stock Markets



- Source: Bloomberg
- All figures are as of 3 June 2022

Turkey Stock Markets

XU100:IND
Borsa Istanbul 100 Index

+ ADD TO WATCHLIST

2,601.25 TRY -0.31 -0.01% ▼

● MARKET CLOSED
AS OF 11:10 AM EDT 06/03/2022 EDT

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

MINIMIZE CHART

Q Add a comparison



OPEN
2,611.22

PREV CLOSE
2,601.56

1 YEAR RETURN
89.34%

YTD RETURN
40.03%

DAY RANGE
2,591.47 - 2,623.17

52 WEEK RANGE
1,341.52 - 2,623.17

- Source: Bloomberg
- All figures are as of 3 June 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 »	2.96%	+5	-2	+133	2:43 PM
Canada	3.07%	+7	+12	+155	2:43 PM
Brazil	12.63%	-12	+22	+365	2:42 PM
Mexico	8.75%	+9	-36	+209	2:43 PM

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

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EDT)
Germany »	1.27%	+4	+31	+145	11:59 AM
United Kingdom »	2.15%	0	+20	+131	6/1/2022
France	1.80%	+4	+32	+163	11:59 AM
Italy	3.39%	+10	+52	+250	11:59 AM
Spain	2.43%	+6	+41	+197	11:59 AM
Netherlands	1.57%	+4	+32	+162	11:59 AM
Portugal	2.46%	+6	+40	+200	11:59 AM
Greece	3.69%	+1	+34	+290	11:59 AM
Switzerland	0.96%	+4	+19	+117	11:12 AM

- Source: Bloomberg
- All figures are as of 3 June 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	+1	+15	2:25 AM
Australia »	3.48%	-2	+9	+182	2:40 AM
New Zealand	3.66%	+3	-3	+189	6/2/2022
	--	--	--	--	--
Singapore	2.80%	0	+29	+132	4:59 AM
South Korea	3.40%	-1	+1	--	6:43 AM
India	7.46%	+2	+34	+146	6:35 AM

- Source: Bloomberg
- All figures are as of 3 June 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	98.77	1.65%	0	+3	+159	6/1/2022
GTGBP5Y:GOV UK Gilt 5 Year Yield	1.25	97.51	1.75%	+0	+4	+139	6/1/2022
GTGBP10Y:GOV UK Gilt 10 Year Yield	4.25	118.77	2.15%	0	+20	+131	6/1/2022
GTGBP30Y:GOV UK Gilt 30 Year Yield	1.25	75.73	2.41%	+0	+34	+105	6/1/2022

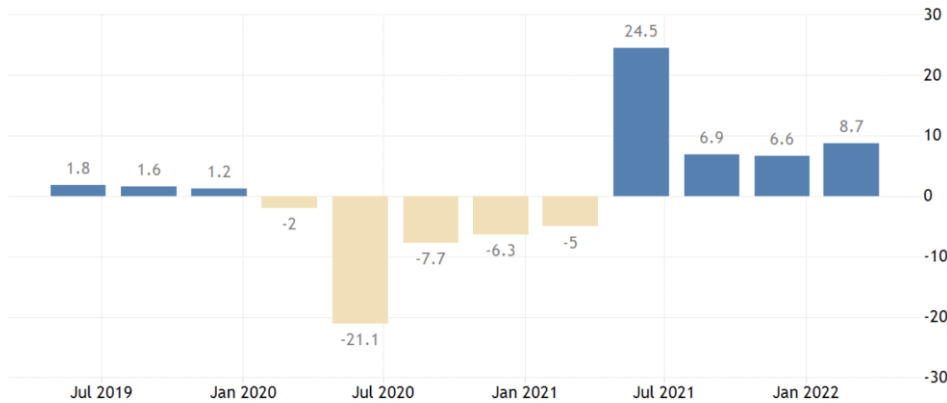
Bank of England Rates

RATE	CURRENT	1 YEAR PRIOR
UKBRBASE:IND Official Bank Rate	1.00	0.10
UKAPTARG:IND Asset Purchase Program Target (Billions of GBP)	--	875.00

- Source: Bloomberg
- All figures are as of 3 June 2022

UK Economy

Annual GDP Growth Rate



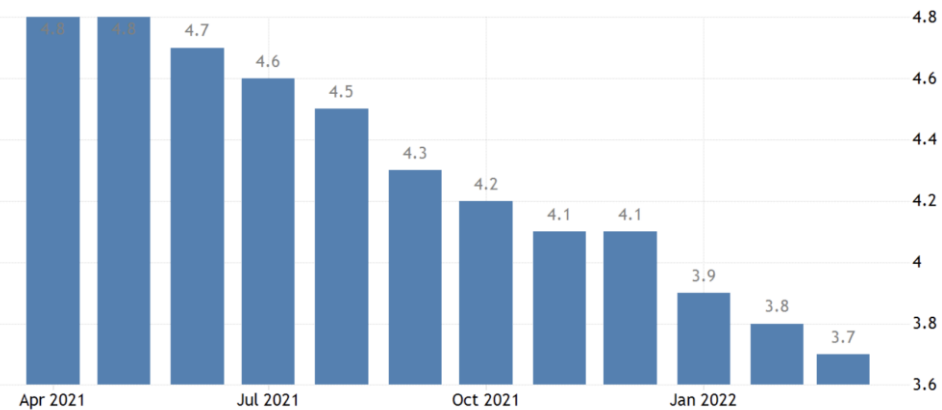
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Annual Inflation Rate



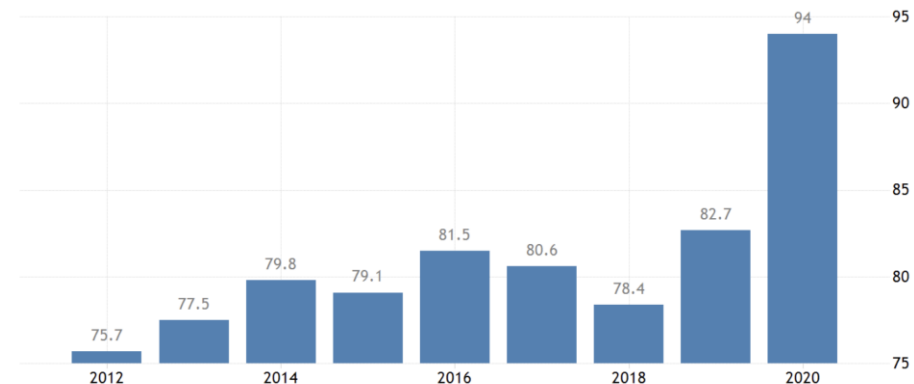
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Unemployment Rate



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Government Debt / GDP

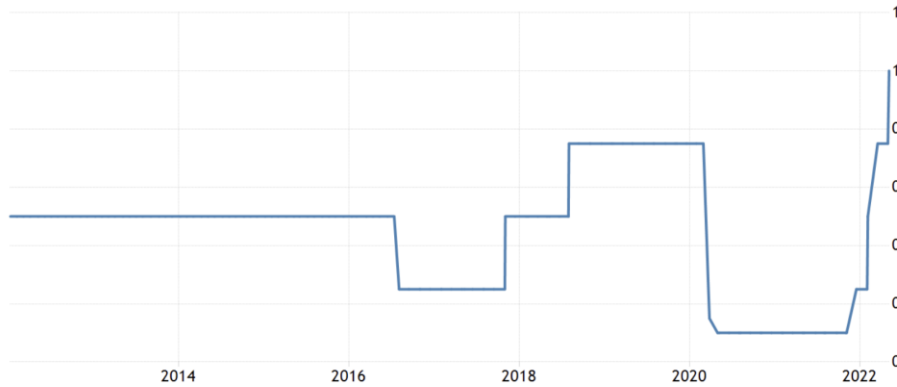


TRADINGECONOMICS.COM | OFFICE FOR BUDGET RESPONSIBILITY, UK

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

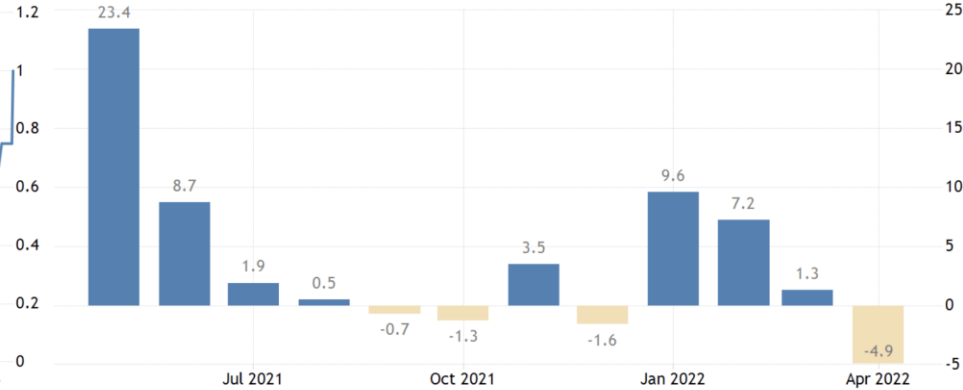
UK Markets

Interest Rate



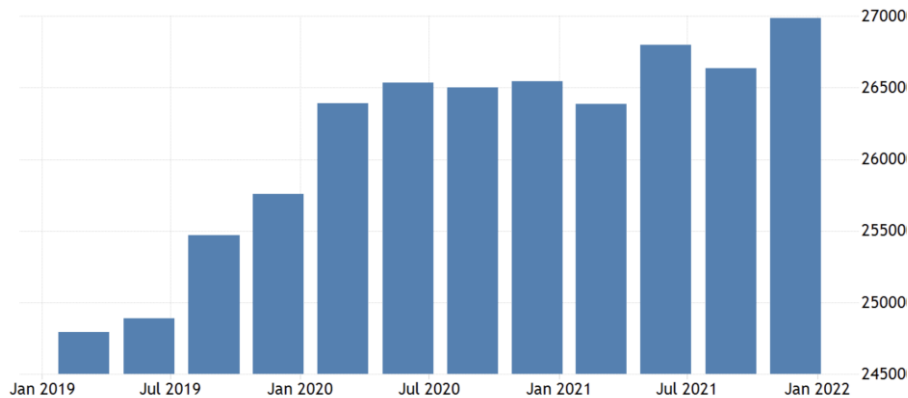
TRADINGECONOMICS.COM | BANK OF ENGLAND

Retail Sales YoY



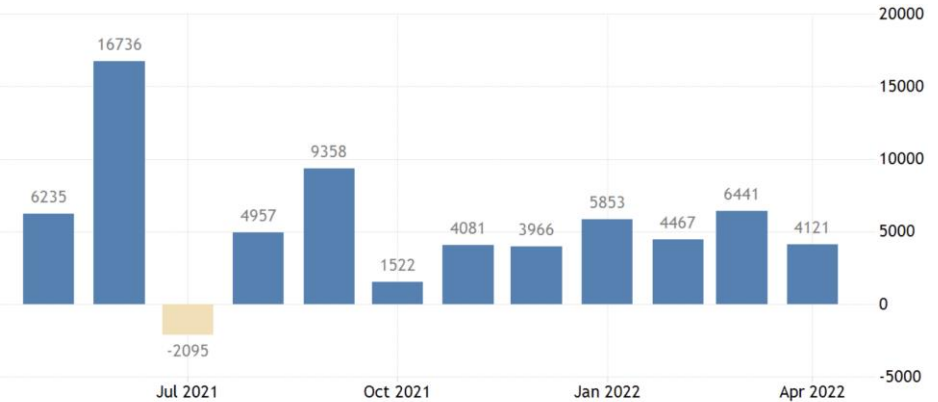
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Loans to Private Sector



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Home Loans



TRADINGECONOMICS.COM | BANK OF ENGLAND

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

UK Mortgage Loans

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



2 year discounted [Full details](#)

£1,245 Monthly payment for 24 months	1.82% Initial rate	£995 Product fees	£31,361 Initial term cost	4.6% APRC
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[Go to broker](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.6%. Total amount payable £504,011.84 includes interest of £202,341.84 product fees of £995 and other fees of £675. Repayments: 24 months of £1,245.44 at 1.82% (variable), then 276 months of £1,711.78 at 4.99% (variable). Early repayment charges apply.



2 year discounted [Full details](#)

£1,248 Monthly payment for 24 months	1.84% Initial rate	£0 Product fees	£29,975 Initial term cost	4.8% APRC
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[Go to broker](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.8%. Total amount payable £518,713.16 includes interest of £218,543.16 product fees of £0 and other fees of £170. Repayments: 24 months of £1,248.32 at 1.84% (variable), then 276 months of £1,770.23 at 5.35% (variable). Early repayment charges apply.



HSBC UK 2 year tracker [Full details](#)

£1,241 Monthly payment for 24 months	1.79% Initial rate	£999 Product fees	£30,803 Initial term cost	3.7% APRC
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[Go to broker](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.7%. Total amount payable £462,149.48 includes interest of £161,133.48 product fees of £999 and other fees of £17. Repayments: 24 months of £1,241.12 at 1.79% (variable), then 276 months of £1,562.85 at 4.04% (variable). Early repayment charges may apply.



2 year discounted [Full details](#)

£1,243 Monthly payment for 24 months	1.80% Initial rate	£995 Product fees	£31,266 Initial term cost	5.0% APRC
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[Go to broker](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.0%. Total amount payable £526,549.08 includes interest of £225,004.08 product fees of £995 and other fees of £550. Repayments: 24 months of £1,242.56 at 1.80% (variable), then 276 months of £1,794.14 at 5.50% (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 3 June 2022
- Source: <https://www.moneysupermarket.com/>

UK Mortgage Loans


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


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
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.9%. Total amount payable £529,203.42 includes interest of £229,028.42 product fees of £0 and other fees of £175. Repayments: 26 months of £1,226.78 at 1.69% (variable), then 36 months of £1,629.51 at 4.50% (variable), then 238 months of £1,842.31 at 5.99% (variable). Early repayment charges apply.


YORKSHIRE
BUILDING SOCIETY

2 year tracker [Full details](#)

£1,234 Monthly payment until 31/7/2024	1.74% Initial rate	£995 Product fees	£30,609 Initial term cost	4.1% APRC	Go to lender
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.1%. Total amount payable £481,278.04 includes interest of £180,283.04 product fees of £995 and other fees of £0. Repayments: 25 months of £1,233.93 at 1.74% (variable), then 36 months of £1,517.32 at 3.75% (variable), then 239 months of £1,651.93 at 4.74% (variable). Early repayment charges apply.


BARCLAYS

2 year tracker [Full details](#)

£1,235 Monthly payment for 24 months	1.75% Initial rate	£999 Product fees	£30,683 Initial term cost	4.1% APRC	Go to lender
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.1%. Total amount payable £481,117.60 includes interest of £180,003.60 product fees of £999 and other fees of £115. Repayments: 24 months of £1,235.37 at 1.75% (variable), then 276 months of £1,631.72 at 4.49% (variable). Early repayment charges may apply.


SKIPTON
BUILDING SOCIETY

2 year tracker [Full details](#)


£1,241 Monthly payment for 24 months	1.79% Initial rate	£995 Product fees	£30,802 Initial term cost	4.2% APRC	Go to broker
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.2%. Total amount payable £489,023.40 includes interest of £187,913.40 product fees of £995 and other fees of £115. Repayments: 24 months of £1,241.12 at 1.79% (variable), then 36 months of £1,540.07 at 3.89% (variable), then 240 months of £1,677.85 at 4.89% (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 3 June 2022
- Source: <https://www.moneysupermarket.com/>


UK Mortgage Loans

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


2 year discounted [Full details](#)


£1,198 Monthly payment for 24 months	1.49% Initial rate	£999 Product fees	£29,781 Initial term cost	5.0% APRC	Go to broker
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.0%. Total amount payable £530,095.40 includes interest of £228,956.40 product fees of £999 and other fees of £140. Repayments: 24 months of £1,198.40 at 1.49% (variable), then 276 months of £1,812.30 at 5.64% (variable). Early repayment charges apply.


2 year discounted [Full details](#)


£1,203 Monthly payment for 24 months	1.52% Initial rate	£1,895 Product fees	£31,233 Initial term cost	4.5% APRC	Go to broker
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.5%. Total amount payable £502,658.96 includes interest of £200,088.96 product fees of £1,895 and other fees of £675. Repayments: 24 months of £1,202.63 at 1.52% (variable), then 276 months of £1,707.34 at 4.99% (variable). Early repayment charges apply.


2 year discounted [Full details](#)

£1,214 Monthly payment for 24 months	1.60% Initial rate	£999 Product fees	£30,484 Initial term cost	5.1% APRC	Go to broker
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 5.1%. Total amount payable £535,793.60 includes interest of £234,369.60 product fees of £999 and other fees of £425. Repayments: 24 months of £1,213.96 at 1.60% (variable), then 276 months of £1,830.56 at 5.74% (variable). Early repayment charges apply.


2 year discounted [Full details](#)

£1,220 Monthly payment for 24 months	1.64% Initial rate	£1,149 Product fees	£30,855 Initial term cost	4.5% APRC	Go to broker
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.5%. Total amount payable £502,700.24 includes interest of £200,991.24 product fees of £1,149 and other fees of £560. Repayments: 24 months of £1,219.64 at 1.64% (variable), then 276 months of £1,709.13 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 3 June 2022
- Source: <https://www.moneysupermarket.com/>

UK Mortgage Loans

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

 **YORKSHIRE BUILDING SOCIETY** 2 year tracker [Full details](#)

£1,248 Monthly payment until 31/7/2024	1.84% Initial rate	£995 Product fees	£30,955 Initial term cost	4.1% APRC
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[Go to lender](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.1%. Total amount payable £482,038.08 includes interest of £181,043.08 product fees of £995 and other fees of £0. Repayments: 25 months of £1,248.32 at 1.84% (variable), then 36 months of £1,518.68 at 3.75% (variable), then 239 months of £1,653.40 at 4.74% (variable). Early repayment charges apply.

 **Newbury Building Society** 3 year discounted [Full details](#)

£1,248 Monthly payment for 36 months	1.84% Initial rate	£600 Product fees	£45,540 Initial term cost	3.6% APRC
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[Go to broker](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.6%. Total amount payable £457,186.48 includes interest of £156,486.48 product fees of £600 and other fees of £100. Repayments: 36 months of £1,248.32 at 1.84% (variable), then 264 months of £1,558.89 at 4.10% (variable). Early repayment charges apply.

 **Newbury Building Society** 5 year discounted [Full details](#)

£1,248 Monthly payment for 60 months	1.84% Initial rate	£600 Product fees	£75,499 Initial term cost	3.3% APRC
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[Go to broker](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.3%. Total amount payable £443,084.80 includes interest of £142,384.80 product fees of £600 and other fees of £100. Repayments: 60 months of £1,248.32 at 1.84% (variable), then 240 months of £1,531.19 at 4.10% (variable). Early repayment charges apply.

 **Principality** 2 year discounted [Full details](#)

£1,250 Monthly payment until 30/9/2024	1.85% Initial rate	£0 Product fees	£30,002 Initial term cost	4.0% APRC
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[Go to broker](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.0%. Total amount payable £478,100.47 includes interest of £178,027.47 product fees of £0 and other fees of £73. Repayments: 27 months of £1,249.77 at 1.85% (variable), then 36 months of £1,539.28 at 3.90% (variable), then 237 months of £1,640.80 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 3 June 2022
- Source: <https://www.moneysupermarket.com/>

UK Mortgage Loans

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

 **YORKSHIRE BUILDING SOCIETY** 2 year tracker [Full details](#)

£1,256 Monthly payment until 31/7/2024	1.89% Initial rate	£995 Product fees	£31,128 Initial term cost	4.1% APRC
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[Go to lender](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.1%. Total amount payable £482,417.67 includes interest of £181,422.67 product fees of £995 and other fees of £0. Repayments: 25 months of £1,255.56 at 1.89% (variable), then 36 months of £1,519.35 at 3.75% (variable), then 239 months of £1,654.13 at 4.74% (variable). Early repayment charges apply.



Suffolk Building Society 2 year discounted [Full details](#)

£1,256 Monthly payment for 24 months	1.89% Initial rate	£1,209 Product fees	£31,342 Initial term cost	4.4% APRC
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[Go to broker](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.4%. Total amount payable £495,403.60 includes interest of £194,064.60 product fees of £1,209 and other fees of £130. Repayments: 24 months of £1,255.56 at 1.89% (variable), then 276 months of £1,680.91 at 4.79% (variable). Early repayment charges apply.



SKIPTON BUILDING SOCIETY 2 year tracker [Full details](#)

£1,258 Monthly payment for 24 months	1.91% Initial rate	£995 Product fees	£31,218 Initial term cost	4.2% APRC
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[Go to broker](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.2%. Total amount payable £489,906.84 includes interest of £188,796.84 product fees of £995 and other fees of £115. Repayments: 24 months of £1,258.46 at 1.91% (variable), then 36 months of £1,541.65 at 3.89% (variable), then 240 months of £1,679.56 at 4.89% (variable). Early repayment charges may apply.



VERNON BUILDING SOCIETY 2 year discounted [Full details](#)

£1,263 Monthly payment for 24 months	1.94% Initial rate	£0 Product fees	£30,323 Initial term cost	4.8% APRC
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[Go to broker](#)

Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 4.8%. Total amount payable £519,475.16 includes interest of £219,305.16 product fees of £0 and other fees of £170. Repayments: 24 months of £1,262.82 at 1.94% (variable), then 276 months of £1,771.73 at 5.35% (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 3 June 2022
- Source: <https://www.moneysupermarket.com/>

Crypto Markets: Bitcoin

BTC/USD Bitfinex Overview



Prev. Close	30,308.6	Bid	29,648	Day's Range	29,300 - 30,719
Open	30,308.6	Ask	29,653	52 wk Range	26,600 - 68,925
1-Year Change	-18.86%				

- Source: www.investing.com, as of 3 June 2022

Crypto Markets: Ethereum

ETH/USD Binance Overview



Prev. Close	1,822.45	Bid	1,761.14	Day's Range	1,737 - 1,853.05
Open	1,822.45	Ask	1,761.15	52 wk Range	1,707.56 - 4,864.13
1-Year Change	-32.37%				

- Source: www.investing.com, as of 3 June 2022

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