

Appendix A

Money Market Data and PWLB Rates

The average low and high rates correspond to the rates during the financial year-to-date, rather than those in the tables below.

Table 1: Bank Rate, Money Market Rates -SONIA (Sterling Overnight Interbank BID Rates)

Date	Bank Rate	O/N SONIA	7-day SONIA	1-month SONIA	3-month SONIA	6-month SONIA	12-month SONIA
01/04/2024	5.25	5.19	5.17	5.27	5.26	5.15	5.11
30/04/2024	5.25	5.09	5.19	5.20	5.22	5.22	5.27
31/05/2024	5.25	5.13	5.21	5.21	5.27	5.31	5.35
30/06/2024	5.25	5.20	5.15	5.18	5.19	5.19	5.19
31/07/2024	5.25	5.20	5.03	5.03	5.08	5.05	4.95
31/08/2024	5.00	4.92	4.90	4.92	4.92	4.89	4.75
30/09/2024	5.00	4.90	4.88	4.92	4.88	4.77	4.56
Minimum	5.00	4.85	4.86	4.90	4.81	4.74	4.45
Maximum	5.25	5.25	5.22	5.27	5.28	5.31	5.37
Average	5.17	5.10	5.07	5.10	5.10	5.08	5.01
Spread	0.25	0.40	0.36	0.37	0.46	0.57	0.92

Table 2: PWLB Borrowing Rates – Fixed Rate, Equal Instalment of Principal (EIP) Loans

Change Date	Notice No	4½-5 yrs	9½-10 yrs	19½-20 yrs	29½-30 yrs	39½-40 yrs	49½-50 yrs
01/04/2024	127/24	5.20	4.89	5.02	5.30	5.44	5.48
30/04/2024	168/24	5.48	5.24	5.32	5.57	5.71	5.74
31/05/2024	210/24	5.53	5.30	5.39	5.63	5.77	5.80
30/06/2024	250/24	5.31	5.06	5.17	5.43	5.57	5.61
31/07/2024	296/24	5.04	4.83	5.03	5.32	5.48	5.53
31/08/2024	338/24	4.95	4.79	4.98	5.24	5.39	5.45
30/09/2024	380/24	4.87	4.76	5.01	5.30	5.47	5.54
	Low	4.67	4.50	4.74	5.04	5.21	5.28
	High	5.55	5.31	5.40	5.64	5.78	5.81
	Average	5.17	4.94	5.09	5.36	5.51	5.55
	Spread	0.88	0.81	0.66	0.60	0.57	0.53

Table 3: PWLB Borrowing Rates – Fixed Rate, Maturity Loans

Change Date	Notice No	4½-5 yrs	9½-10 yrs	19½-20 yrs	29½-30 yrs	39½-40 yrs	49½-50 yrs
01/04/2024	127/24	4.92	5.00	5.44	5.47	5.40	5.26
30/04/2024	168/24	5.27	5.31	5.70	5.73	5.64	5.50
31/05/2024	210/24	5.33	5.38	5.76	5.80	5.72	5.58
30/06/2024	250/24	5.09	5.16	5.57	5.60	5.51	5.37
31/07/2024	296/24	4.85	5.02	5.47	5.53	5.47	5.32
31/08/2024	338/24	4.80	4.96	5.39	5.46	5.40	5.24
30/09/2024	380/24	4.75	4.99	5.47	5.55	5.48	5.32
	Low	4.51	4.72	5.21	5.29	5.24	5.07
	High	5.34	5.38	5.77	5.81	5.73	5.60
	Average	4.96	5.08	5.50	5.55	5.48	5.33
	Spread	0.83	0.66	0.56	0.52	0.49	0.53

Movements in PWLB rates (August 2023 - September 2024)

