APPENDIX B: Interest Rate Forecasts 2014 – 2018

PWLB rates and forecast shown below have taken into account the 20 basis point certainty rate reduction effective as of the 1st November 2012.

iterestRat	eView												
Dec-14	M ar-15	Jun-15	Sep-15	Dec-15	M ar-16	Jun-16	Sep-16	Dec-16	M ar-17	Jun-17	Sep-17	Dec-17	M ar-18
0.50%	0 50%	0.75%	0.75%	1.00%	1.00%	125%	125%	1.50%	1,50%	1.75%	2.00%	2 25%	2 50%
0 50%	80 6. 0	808.0	0 <i>.</i> 90%	110%	1.30%	1.40%	1.60%	1.90 %	2 10%	2 10%	2 30%	2 4 0%	2.60 %
0.70%	808.0	1.00%	110%	120%	1.40%	150%	180%	2.00%	2 20%	2 30%	2 50%	2.70%	2 80 %
0 <i>.</i> 90%	1.00%	120%	130%	1.40%	1.70%	180%	2 10%	2 20%	2 30%	2 4 0%	2.60%	2 8 0%	3.00%
2 50%	2.70%	2.70%	2.80%	2.90 %	3.00%	3 10%	3 20%	3.30%	3.40%	3 50%	3 50%	3 50%	3 50%
3 20%	3 40%	3.50%	3.60%	3.70%	3 8 0%	3.90 %	4.00%	4 10%	4 10 %	4 20%	4 20%	4 30%	4 30%
3.90 %	4.00%	4 10%	4.30%	4 40 %	4 50%	4 .60%	4 .70 %	4.70 %	4 80 %	4 80%	4 90 %	4 9 0%	5.00%
3.90 %	4.00%	4 10%	4.30%	4 40 %	4 50%	4.60 %	4 .70 %	4.70 %	4 8 0%	4 80%	4 9 0%	4 9 0%	5.00%
0.50%	0 50%	0.75%	0.75%	1,00%	1.00%	125%	125%	150%	1,50%	1.75%	2.00%	2 25%	2 50%
0 50%	0 50%	0.75%	0.75%	1.00%	1.00%	125%	125%	150%	-	-	-	-	-
2 50%	2.70%	2.70%	2 80%	2.90%	3.00%	3 10%	3 20%	3.30%	3.40%	3 50%	3 50%	3 50%	3 50%
2 30%	2.60%	2.80%	3.00%	3 20%	3.40%	3 50%	3.60%	3.70%	_	_	_	_	_
3 20%	3.40%	3 50%	3.60 %	3.70%	3.80%	3.90%	4.00%	4 10%	4 10%	4 20%	4 20%	4 30%	4 30%
3.05%	3 25%	3.45%	3.60%	3.80%	3.85%	3.90%	3 .9 5%	4.05%	_	_	_	_	_
3.90%	4.00%	4 10%	4.30%	4.40%	4 50%	4.60%	4.70%	4.70%	4.80%	4 80%	4 9 0%	4 90%	5.00%
3.70%	3 .9 5%	4.05%	4 15%	4 25%	4 35%	4.45 %	4 55%	4.60 %	_	_	_	_	_
3.90%	4.00%	4 10%	4.30%	4.40%	4 50%	4.60%	4.70%	4.70%	4.80%	4.80%	4.90%	4.90%	5.00%
3 80%	4 10%	4 20%	4.30%	4.40%		4.60%	4.70%	4.80%					_
	Dec-14 0 50% 0 50% 0 90% 2 50% 3 20% 3 90% 3 90% 0 50% 0 50% 2 30% 2 30% 3 20% 3 3 90% 3 3 90%	0.50% 0.50% 0.50% 0.60% 0.70% 0.80% 0.90% 1.00% 2.50% 2.70% 3.20% 3.40% 3.90% 4.00% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 2.70% 3.90% 4.00% 3.25% 2.70% 3.25% 3.40% 3.20% 3.40% 3.25% 3.40% 3.90% 4.00% 3.90% 4.00% 3.90% 4.00% 3.90% 4.00% 3.90% 4.00%	Dec-14 Mar-15 Jm-15 0 50% 0 50% 0.75% 0 50% 0.60% 0.80% 0 70% 0.80% 1.00% 0 90% 1.00% 1.20% 2 50% 2.70% 2.70% 3 20% 3.40% 3.50% 3 90% 4.00% 4.10% 3 90% 0.50% 0.75% 0 50% 0.50% 0.75% 0 50% 0.50% 0.75% 0 50% 0.50% 0.75% 0 50% 0.50% 0.75% 10 50% 0.50% 0.75% 2 50% 2.70% 2.80% 2 30% 2.60% 2.80% 3 3.05% 3.25% 3.45% 3 .90% 4.00% 4.10% 3 .90% 4.00% 4.10% 3 .90% 4.00% 4.10% 3 .90% 4.00% 4.10%	Dec-14Mar-15Jun-15Sep-150 50%0 50%0.75%0.75%0 50%0 60%0 80%0 90%0 70%0 80%1 00%1 10%0 90%1 00%1 20%1 30%2 50%2 70%2 70%2 80%3 20%3 40%3 50%3 60%3 90%4 00%4 10%4 30%3 90%0 50%0 75%0 75%0 50%0 50%0 75%0 75%0 50%0 50%0 75%0 75%0 50%2 70%2 80%3 00%2 50%2 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