

Index-linked Savings Certificates

Cash Value Chart

October 2005

The index-linked increase is based on a Retail Prices Index figure of 192.6, an increase of 2.8% over the last year. The charts show the value of a £100 Certificate including supplements, bonuses and extra interest. All returns are tax-free.

If you would like more information or a valuation of your Certificates call us on 0845 964 5000. For valuations please quote Issue number, purchase price and purchase date.

5-year Certificates

Purchase Date	Jan £	Feb £	Mar £	Apr £	May £	Jun £	Jul £	Aug £	Sep £	Oct £	Nov £	Dec £
1993	161.02	161.62	163.12	162.08	161.51	159.98	159.40	159.51	159.86	159.18	158.51	158.61 ¹ 156.78 ¹
1994	156.96	156.71	157.41	156.53	156.08	154.29	153.77	153.76	154.51	153.77	153.45	153.25
1995	153.13	152.40	152.41	151.46	150.81	149.30	148.68	148.46	149.16	148.42	147.69	148.49
1996	148.49 ² 144.99 ²	144.15	144.65	143.96	143.40	142.41	142.11	142.01	142.61	141.93 ³ 151.49	150.59	149.49
1997	147.69	148.10	147.84	147.05	146.47	145.41	144.68 146.42 ⁴	145.67	145.42	144.27	142.46	142.62
1998	142.36 ⁵ 140.68 ⁵	140.17	138.86 136.54 ⁶	135.76	135.25	133.65	132.86	132.60	133.36	133.10 131.54 ⁷	130.88	131.21 128.98 ⁸
1999	128.96	128.82	129.20	128.89	128.46	127.69	127.51	127.37	127.49	127.06 128.00 ⁹	127.40	127.07
2000	126.63	126.12 127.34 ¹⁰	127.79	127.05	126.30	124.98	124.49	124.11	124.48	124.41	123.29	123.08 122.51 ¹¹
2001	121.90 120.42 ¹²	120.10	120.61	119.69	119.31 120.74 ¹³	119.85	118.83	118.42	118.89	118.14 117.41 ¹⁴	116.88 115.64 ¹⁵	115.69
2002	116.00 116.84 ¹⁶	116.80	116.70	116.19	115.56	114.61	114.12	113.95	113.98	113.48 112.72 ¹⁷	111.86 112.27 ¹⁸	111.95
2003	111.65	111.35 110.05 ¹⁹ 109.48 ²⁰	109.47	108.87	108.43	107.59 107.36 ²¹	107.12	107.18 107.63 ²²	107.55 107.88 ²³	107.60	107.01 107.41 ²⁴	107.26
2004	107.11	106.55 106.30 ²⁵	106.45	105.97 105.89 ²⁶	105.36 105.58 ²⁷	104.87 105.07 ²⁸	104.52	104.26 104.14 ²⁹	104.05	103.62		

Note: Index-linked Savings Certificates which matured before 8 October 2001, and have not been cashed in or reinvested, earn index-linking (plus 0.5% interest for 3rd and 4th Issues) for each complete month.

1. 7th Issue purchased 17 - 31 Dec 1993
2. 9th Issue purchased 26 - 31 Jan 1996
3. 9th Issue purchased 1 - 7 Oct 1996

Note: Index-linked Savings Certificates which mature on or after 8 October 2001, and have not been cashed in or reinvested, will automatically start earning the new guaranteed rate of interest quoted in your maturity letter, in addition to index-linking.

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| <ol style="list-style-type: none"> 4. 11th Issue purchased 25 - 31 Jul 1997 5. 12th Issue purchased 9 - 31 Jan 1998 6. 13th Issue purchased 27 - 31 Mar 1998 7. 14th Issue purchased 16 - 31 Oct 1998 8. 15th Issue purchased 31 Dec 1998 9. 16th Issue purchased 8 - 31 Oct 1999 10. 17th Issue purchased 24 - 29 Feb 2000 11. 18th Issue purchased 5 - 31 Dec 2000 12. 19th Issue purchased 23 - 31 Jan 2001 13. 20th Issue purchased 24 - 31 May 2001 14. 21st Issue purchased 26 - 31 Oct 2001 15. 22nd Issue purchased 30 Nov 2001 16. 23rd Issue purchased 25 - 31 Jan 2002 17. 24th Issue purchased 4 - 31 Oct 2002 | <ol style="list-style-type: none"> 16. 23rd Issue purchased 25 - 31 Jan 2002 17. 24th Issue purchased 4 - 31 Oct 2002 18. 25th Issue purchased 28 - 30 Nov 2002 19. 26th Issue purchased 5 - 20 Feb 2003 20. 27th Issue purchased 21 - 28 Feb 2003 21. 28th Issue purchased 26 - 30 Jun 2003 22. 29th Issue purchased 21 - 31 Aug 2003 23. 30th Issue purchased 25 - 30 Sep 2003 24. 31st Issue purchased 20 - 30 Nov 2003 25. 32nd Issue purchased 19 - 29 Feb 2004 26. 33rd Issue purchased 22 - 30 Apr 2004 27. 34th Issue purchased 20 - 31 May 2004 28. 35th Issue purchased 24 - 30 Jun 2004 29. 36th Issue purchased 19 - 31 Aug 2004 |
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Index-linked Savings Certificates

Cash Value Chart

October 2005

2-year Certificates

Purchase Date	Jan £	Feb £	Mar £	Apr £	May £	Jun £	Jul £	Aug £	Sep £	Oct £	Nov £	Dec £
1999										129.09	127.22	126.76 127.96 ^A
2000	127.71	128.02 127.96 ^B	128.39	127.62	125.83	124.81 124.45 ^C	124.23	123.82	123.96	123.86 122.68 ^D	121.73	121.21 120.85 ^E
2001	120.42 119.63 ^F	119.48	119.03	118.32	118.12	117.41	116.18 115.84 ^G	115.86	116.96	116.99 115.87 ^H	115.39 115.26 ^I	115.36
2002	115.71 116.48 ^J	116.52	116.12	115.70 114.76 ^K	114.23	113.67	113.53	113.40	113.37	112.94 112.62 ^L	111.78 111.32 ^M	111.06
2003	110.81	110.55 109.49 ^N	109.48	108.87	108.44	107.59						

A. 2nd Issue purchased 22 - 31 Dec 1999
 B. 3rd Issue purchased 24 - 29 Feb 2000
 C. 4th Issue purchased 23 - 30 Jun 2000
 D. 5th Issue purchased 24 - 31 Oct 2000
 E. 6th Issue purchased 5 - 31 Dec 2000
 F. 7th Issue purchased 23 - 31 Jan 2001
 G. 8th Issue purchased 19 - 31 Jul 2001

H. 9th Issue purchased 26 - 31 Oct 2001
 I. 10th Issue purchased 30 Nov 2001
 J. 11th Issue purchased 25 - 31 Jan 2002
 K. 12th Issue purchased 26 - 30 Apr 2002
 L. 13th Issue purchased 4 - 31 Oct 2002
 M. 14th Issue purchased 28 - 30 Nov 2002
 N. 15th Issue purchased 5 - 28 Feb 2003

3-year Certificates

Purchase Date	Jan £	Feb £	Mar £	Apr £	May £	Jun £	Jul £	Aug £	Sep £	Oct £	Nov £	Dec £
2003						107.28	107.05	107.11 107.64 ¹	107.55 108.10 ²	107.81	107.21 107.51 ³	107.35
2004	107.20	106.64 106.30 ⁴	106.45	105.97 105.82 ⁵	105.29 105.58 ⁶	104.87 105.14 ⁷	104.59	104.31 104.14 ⁸	104.05	103.62		

1. 2nd Issue purchased 21 - 31 Aug 2003
 2. 3rd Issue purchased 25 - 30 Sep 2003
 3. 4th Issue purchased 20 - 30 Nov 2003
 4. 5th Issue purchased 19 - 29 Feb 2004
 5. 6th Issue purchased 22 - 30 Apr 2004
 6. 7th Issue purchased 20 - 31 May 2004
 7. 8th Issue purchased 24 - 30 Jun 2004
 8. 9th Issue purchased 19 - 31 Aug 2004