

## Index-linked Savings Certificates

### Cash Value Chart

#### September 2005

The index-linked increase is based on a Retail Prices Index figure of 192.2, an increase of 2.9% 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 £
<b>1993</b>	160.69	161.28	162.78	161.75	161.18	159.65	159.07	159.18	159.53	158.85	158.18	158.28 156.45 <sup>1</sup>
<b>1994</b>	<b>156.64</b>	<b>156.38</b>	<b>157.09</b>	<b>156.20</b>	<b>155.76</b>	<b>153.97</b>	<b>153.45</b>	<b>153.44</b>	<b>154.19</b>	<b>153.45</b>	<b>153.13</b>	<b>152.93</b>
<b>1995</b>	152.81	152.08	152.09	151.14	150.50	148.99	148.37	148.15	148.85	148.11	147.38	148.19
<b>1996</b>	148.18 144.69 <sup>2</sup>	<b>143.85</b>	<b>144.35</b>	<b>143.66</b>	<b>143.11</b>	<b>142.11</b>	<b>141.82</b>	<b>141.72</b>	<b>142.31</b>	141.64 <sup>3</sup> 150.92	<b>150.02</b>	<b>148.94</b>
<b>1997</b>	147.19	147.58	147.32	146.53	145.96	144.90	144.17 145.90 <sup>4</sup>	145.15	144.90	143.81	142.03	142.17
<b>1998</b>	141.90 140.23 <sup>5</sup>	<b>139.72</b>	138.47 136.17 <sup>6</sup>	<b>135.39</b>	<b>134.88</b>	<b>133.29</b>	<b>132.50</b>	<b>132.25</b>	<b>132.98</b>	132.73 131.18 <sup>7</sup>	<b>130.52</b>	130.82 128.61 <sup>8</sup>
<b>1999</b>	128.59	128.44	128.84	128.53	128.10	127.32	127.12	126.98	127.11	126.72 127.65 <sup>9</sup>	127.05	126.72
<b>2000</b>	<b>126.30</b>	125.79 127.01 <sup>10</sup>	<b>127.46</b>	<b>126.72</b>	<b>125.97</b>	<b>124.65</b>	<b>124.16</b>	<b>123.79</b>	<b>124.16</b>	<b>123.88</b>	<b>122.76</b>	122.55 122.00 <sup>11</sup>
<b>2001</b>	121.38 119.91 <sup>12</sup>	119.59	120.09	119.18	118.79 120.22 <sup>13</sup>	119.34	118.31	117.90	118.37	117.69 117.04 <sup>14</sup>	116.45 115.25 <sup>15</sup>	115.31
<b>2002</b>	115.62 116.43 <sup>16</sup>	<b>116.39</b>	<b>116.29</b>	<b>115.79</b>	<b>115.15</b>	<b>114.20</b>	<b>113.72</b>	<b>113.54</b>	<b>113.57</b>	113.11 112.38 <sup>17</sup>	111.53 111.91 <sup>18</sup>	<b>111.60</b>
<b>2003</b>	111.30	110.98 109.73 <sup>19</sup> 109.19 <sup>20</sup>	109.18	108.58	108.14	107.30 107.08 <sup>21</sup>	106.84	106.89 107.33 <sup>22</sup>	107.25 107.56 <sup>23</sup>	107.31	106.72 107.09 <sup>24</sup>	106.95
<b>2004</b>	<b>106.80</b>	106.24 106.00 <sup>25</sup>	<b>106.15</b>	105.67 105.60 <sup>26</sup>	105.07 105.27 <sup>27</sup>	104.57 104.76 <sup>28</sup>	<b>104.21</b>	103.94 103.83 <sup>29</sup>	<b>103.74</b>			

**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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|---|---|
| 4. 11th Issue purchased 25 - 31 Jul 1997  | 16. 23rd Issue purchased 25 - 31 Jan 2002 |
| 5. 12th Issue purchased 9 - 31 Jan 1998   | 17. 24th Issue purchased 4 - 31 Oct 2002  |
| 6. 13th Issue purchased 27 - 31 Mar 1998  | 18. 25th Issue purchased 28 - 30 Nov 2002 |
| 7. 14th Issue purchased 16 - 31 Oct 1998  | 19. 26th Issue purchased 5 - 20 Feb 2003  |
| 8. 15th Issue purchased 31 Dec 1998       | 20. 27th Issue purchased 21 - 28 Feb 2003 |
| 9. 16th Issue purchased 8 - 31 Oct 1999   | 21. 28th Issue purchased 26 - 30 Jun 2003 |
| 10. 17th Issue purchased 24 - 29 Feb 2000 | 22. 29th Issue purchased 21 - 31 Aug 2003 |
| 11. 18th Issue purchased 5 - 31 Dec 2000  | 23. 30th Issue purchased 25 - 30 Sep 2003 |
| 12. 19th Issue purchased 23 - 31 Jan 2001 | 24. 31st Issue purchased 20 - 30 Nov 2003 |
| 13. 20th Issue purchased 24 - 31 May 2001 | 25. 32nd Issue purchased 19 - 29 Feb 2004 |
| 14. 21st Issue purchased 26 - 31 Oct 2001 | 26. 33rd Issue purchased 22 - 30 Apr 2004 |
| 15. 22nd Issue purchased 30 Nov 2001      | 27. 34th Issue purchased 20 - 31 May 2004 |
| 16. 23rd Issue purchased 25 - 31 Jan 2002 | 28. 35th Issue purchased 24 - 30 Jun 2004 |
| 17. 24th Issue purchased 4 - 31 Oct 2002  | 29. 36th Issue purchased 19 - 31 Aug 2004 |

## Index-linked Savings Certificates

### Cash Value Chart

September 2005

#### 2-year Certificates

Purchase Date	Jan £	Feb £	Mar £	Apr £	May £	Jun £	Jul £	Aug £	Sep £	Oct £	Nov £	Dec £
<b>1999</b>										128.72	126.86	126.38 127.58 <sup>A</sup>
<b>2000</b>	<b>127.33</b>	127.64 127.60 <sup>B</sup>	<b>128.03</b>	<b>127.26</b>	<b>125.48</b>	124.45 124.09 <sup>C</sup>	<b>123.85</b>	<b>123.43</b>	<b>123.59</b>	123.52 122.34 <sup>D</sup>	<b>121.40</b>	120.89 120.53 <sup>E</sup>
<b>2001</b>	120.10 119.31 <sup>F</sup>	119.16	118.71	118.00	117.80	117.09	115.86 115.52 <sup>G</sup>	115.55	116.58	116.66 115.54 <sup>H</sup>	115.06 114.92 <sup>I</sup>	115.02
<b>2002</b>	115.37 116.14 <sup>J</sup>	<b>116.17</b>	<b>115.79</b>	115.37 114.44 <sup>K</sup>	<b>113.92</b>	<b>113.34</b>	<b>113.19</b>	<b>113.05</b>	<b>113.03</b>	112.63 112.31 <sup>L</sup>	111.47 111.02 <sup>M</sup>	<b>110.76</b>
<b>2003</b>	110.51	110.26 109.20 <sup>N</sup>	109.19	108.58	108.15	107.30						

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 £
<b>2003</b>						107.01	106.77	106.83 107.33 <sup>1</sup>	107.25 107.77 <sup>2</sup>	107.51	106.90 107.19 <sup>3</sup>	107.04
<b>2004</b>	<b>106.88</b>	106.32 106.00 <sup>4</sup>	<b>106.15</b>	105.67 105.53 <sup>5</sup>	105.00 105.27 <sup>6</sup>	104.57 104.82 <sup>7</sup>	104.27	103.99 103.83 <sup>8</sup>	103.74			

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