

HALIFAX HOUSE PRICE INDEX

IHS Markit, a world leader in critical information, analytics and solutions (Nasdaq: INFO) owns and acts as administrator for the Halifax House Price Index.

Only the UK All Houses All Buyers Index is available here. For more information and details on how to access other indices from the Halifax House Price Index family go to the IHS Markit website.

The next six monthly UK Halifax House Price Index press releases will be published on halifax.co.uk at 8.30am on:

Thursday 7th February 2019

Thursday 7th March 2019

Friday 5th April 2019

Tuesday 7th May 2019

Friday 7th June 2019

Friday 5th July 2019

Contents

1. AllMon(SA): All Houses (All Buyers), Seasonally Adjusted - Monthly Data

2. AllMon(NSA): All Houses (All Buyers), Non Seasonally Adjusted - Monthly Data

3. Price to Earnings Ratio

The Halifax House Price Index ("Index") is owned exclusively by Markit Group Limited and its affiliates ("IHS Markit") and published by Lloyds Bank plc ("Lloyds") on behalf of Markit. Lloyds is the sole person who submits data to IHS Markit in order for IHS Markit to produce the Index. As publisher and sole submitter to the Index, Lloyds and its affiliates are not responsible for, and are not in any way liable to you or anyone else, for any inaccuracies, errors or omissions, regardless of cause, in the data contained in the Index or the Index itself.

The Index is prepared from information that IHS Markit and Lloyds believes is collated with care, but IHS Markit and/or Lloyds do not make any warranty, guarantee or representation as to its accuracy, timeliness or completeness, or its fitness for any particular purpose. The Index is provided on an "as is", "where is" basis. IHS Markit reserves the right to vary or discontinue the Index at any time for regulatory or other reasons. Various factors, including external factors beyond IHS Markit and Lloyds' control might necessitate material changes to the Index.

All intellectual property rights in the Index belong to IHS Markit unless otherwise specified. Any unauthorised use, including but not limited to copying, distributing, transmitting or otherwise of any data appearing is not permitted without IHS Markit's prior consent. IHS Markit shall not have any liability, duty or obligation for or relating to the content or information ("data") contained herein, any errors, inaccuracies, omissions or delays in the data, or for any actions taken in reliance thereon. In no event shall IHS Markit be liable for any special, incidental, or consequential damages, arising out of the use of the data. For the avoidance of doubt, the Index and the data cannot be used as a "benchmark" under the Principles for Financial Benchmarks published by the International Organization Of Securities Commissions in July, 2013 or the European Union Regulation for Financial Benchmarks any other similar or comparable framework, principles, guidelines, rules, regulations or laws governing the administration of, submission of data to or the management of benchmarks and indices, including for the purposes of measuring the performance of a financial instrument or determining the interest payable, or other sums due under financial contracts or financial instruments or determining their value or the price at which they be bought, sold, traded or redeemed. A licence from IHS Markit is required for benchmark and all other uses of the Halifax House Price Index.

All Houses All Buyers Monthly UK Halifax House Price Index - Seasonally Adjusted

Month	Year	Index (1983=100)	Monthly % Change	Standardised Price £	Quarterly 3 Month on 3	
					Annual % Change	Month % Change
Dec	2017	722.1	-1.4	223,116	2.7	0.7
Jan	2018	723.2	0.2	223,462	2.2	-0.2
Feb	2018	726.8	0.5	224,564	1.8	-0.8
Mar	2018	738.3	1.6	228,102	2.7	0.3
Apr	2018	715.6	-3.1	221,108	2.2	0.1
May	2018	727.9	1.7	224,909	1.9	0.4
Jun	2018	734.8	0.9	227,027	1.8	-0.5
Jul	2018	743.7	1.2	229,776	3.3	1.2
Aug	2018	742.1	-0.2	229,284	3.7	1.8
Sep	2018	732.2	-1.3	226,219	2.5	1.8
Oct	2018	736.9	0.7	227,694	1.5	0.2
Nov	2018	727.8	-1.2	224,860	0.3	-1.1
Dec	2018	743.5	2.2	229,729	1.3	-0.4

All Houses All Buyers Monthly UK Halifax House Price Index - Non Seasonally Adjusted

Month	Year	Index (1983=100)	Annual % Change	Standardised Price £
Dec	2017	712.3	1.1	220,087
Jan	2018	719.2	2.0	222,212
Feb	2018	715.0	2.2	220,923
Mar	2018	736.8	4.1	227,667
Apr	2018	720.3	0.2	222,549
May	2018	734.7	1.6	227,011
Jun	2018	749.3	3.8	231,507
Jul	2018	755.8	4.5	233,529
Aug	2018	748.2	2.78	231,175
Sep	2018	726.4	0.2	224,453
Oct	2018	737.0	1.5	227,702
Nov	2018	722.0	-0.7	223,089
Dec	2018	734.4	3.1	226,925

Year	Period	Standardised Price £	National Average Earnings FT Men (mean)	Price Earnings Ratio	RPI rebased Jan 1983	Real average house price based on Jan 1983
2017	Dec	223,116	39,817	5.60	336.6	66,278
2018	Jan	223,462	39,924	5.60	334.1	66,887
2018	Feb	224,564	40,031	5.61	336.6	66,708
2018	Mar	228,102	40,138	5.68	336.9	67,710
2018	Apr	221,108	40,245	5.49	338.6	65,306
2018	May	224,909	40,328	5.58	339.8	66,189
2018	Jun	227,027	40,494	5.61	340.7	66,626
2018	Jul	229,776	40,660	5.65	341.0	67,384
2018	Aug	229,284	40,826	5.62	344.0	66,646
2018	Sep	226,219	40,897	5.53	343.9	65,779
2018	Oct	227,694	41,086	5.54	344.4	66,113
2019	Nov	224,860	41,158	5.46	344.5	65,273
2019	Dec	229,729	41,268	5.57		

Halifax estimate