

Outcomes Statement

1st January 2021 to 31st December 2021

RISK WARNING: It is important to remember that making investments in business P2P loans, is not risk free and your Capital is at Risk. Past performance is not an indicator, or guarantee of future performance. These investments are not covered Financial Services Compensation Scheme. Please ensure you only invest funds that you can afford to lose, if there is a default.

To help Lenders better understand how their investments are performing (in addition to all the data provided on their dashboard) the Financial Conduct Authority have made it a regulatory requirement for P2P firms to publish an 'Outcomes Statement'. This legislation came into effect in Dec 9th 2019 and this report covers from 1st January 2021, to December 31st 2021. The next report will be after our year end, December 2022.

ArchOver does not operate any form of 'investment accounts'. All investment are made by the Lenders into loans that they chose, where the interest rate is set the same for each loan type. There are secured loans and advance loans, more details are published on our website.

The only exception is the Investment Plan, where lenders can commit funds upfront that are then automatically evenly distributed over the next 10 secured loans that appear on the ArchOver platform. There were only **two new Investment Plans** in the reporting period, these are shown at the bottom of the table.

Investment Plan Performance - Interest paid during 2021

Title	Project Reference	Start Date	Planned End Date	Actual End Date	Target Annual Return	Actual Interest Rate Paid During Period %
ArchOver Investment Plan 4	6444	22/01/2019	22/03/2021	06/09/2021	6.4	6.69
ArchOver Investment Plan 5	6464	11/02/2019	11/04/2021	20/06/2022	6.4	7.21
ArchOver Investment Plan 6	6466	12/02/2019	12/04/2021	20/06/2022	6.4	7.03
ArchOver Investment Plan 7	6471	04/03/2019	04/05/2021	20/06/2022	6.4	7.06
ArchOver Investment Plan 8	6484	03/04/2019	03/06/2021	20/06/2022	6.4	7.28
ArchOver Investment Plan 9	6506	02/05/2019	02/07/2021	04/07/2022	6.4	7.62
ArchOver Investment Plan 10	6515	29/05/2019	29/07/2021	02/08/2021	6.4	7.41
ArchOver Investment Plan 11	6520	29/05/2019	29/07/2021	07/08/2021	6.4	7.22
ArchOver Investment Plan 12	6524	28/06/2019	28/08/2021	26/08/2021	6.4	7.00
ArchOver Investment Plan 15	6602	09/12/2019	09/02/2022	06/03/2022	7.4	6.57
ArchOver Investment Plan 16	6621	29/01/2020	29/03/2022	11/04/2022	7.4	6.57
ArchOver Investment Plan 17	6655	09/07/2020	09/09/2022	04/10/2022	7.4	6.64

Default Rates in the Period

Lending to businesses carries risk, all Lenders should refer to our Risk Warning before investing. There are two key stages that investors need to be aware of

- **Default**, where ArchOver has started recovery proceedings against a Borrower (the business is in administration)
- **Loss**. Losses will depend on the 'outcomes' of our recovery team in pursuing the available security, take action against directors, or a number of other recovery activities – this can take time and is reported at the end of recovery

ArchOver is a partner firm with Escalate Law. This allows us as Trustee, on behalf of Lenders, to have access to a fully funded legal services with After the Event Insurance (ATE) to pursue claims all the way into the High Court if needs be. This can mean recoveries take a while, but we believe this is a better approach than simply writing off a default, because of recovery cost concerns.

Type Of Investment	Loans Defaulted	Expected Default	Interest Rate Paid During Reporting Period %	Expected Return %
Advance	1	2%	9.96	9.5
Secured	0	0%	9.17	8.75
Bespoke Loan	0	0%	8.18	9.75
Loans Defaulted in Reporting Period	Original Loan Date	Amount In Recovery		
1	12/03/2021	£ 300,000.00		
Defaulted Loan: Recognised Loss				
0				