

Welcome to Zopa

Annual statement

Zopa Limited

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Annual income statement — For year ended 5 April 2012

Statement for bluepen

Interest from your borrowers	£2,348.19
Zopa bonuses	£0.00
Lending fees	-£131.20

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Rapid return fees	£0.00
GROSS EARNINGS TO DECLARE TO HMRC	£2,216.99
Capital written off this year due to bad debt ¹	-£292.71
Capital recovered from previous years' bad debt ²	£1.41
TOTAL FOR THE YEAR (Net of bad debt)	£1,925.68

1. This figure relates to any Zopa loan that was written off and closed as bad debt during the specified period.

Please note that HMRC do not permit you to offset bad debt losses against earnings when calculating tax payable. You may have additional borrowers in arrears, or that are currently being managed by our collections agency.

2. If you had a capital loss recorded on a previous year's statement, we may have recovered some of this money.