

## FPF indicators on 2025-07-18

## Date of project financing

		Total	2020	2021	2022	2023	2024	2025
		Amount funded						
A	Number of projects	1 534	7	95	252	466	455	259
B	Nominal funded	37 635 431	197 351	1 315 105	5 392 356	11 304 045	11 783 667	7 642 906
C	Weighted average loan duration	25,4	29,9	27,2	29,4	23,6	21,6	23,9
D	Weighted average annual rate	11,69%	12,15%	11,29%	11,37%	11,14%	11,08%	11,58%
E	Capital repaid	19 560 785	197 351	1 267 666	5 028 067	8 155 506	4 796 797	115 398
F	Share of capital repaid	51,97%	100,00%	96,39%	93,24%	72,15%	40,71%	1,51%
G	Interest paid	2 476 996	€ 21 485	€ 174 584	€ 688 679	€ 1 288 158	€ 274 147	€ 29 943
H	Capital not repaid	18 074 646	€ 0	€ 47 439	€ 364 289	€ 3 148 539	€ 6 986 870	€ 7 527 508
		Repaid fully						
I	Number of projects	803	7	90	231	307	164	4
J	Capital repaid	16 756 618	197 351	1 247 413	4 941 650	6 805 575	3 522 392	42 237
K	Interest paid	1 842 870	21 485	166 899	633 184	745 609	274 147	1 546
		Outstanding debt monitoring						
L	Number of projects	518		0	2	84	220	212
M	Capital repaid	1 901 121	0	0	25 600	895 111	911 985	68 425
M	Nominal amount still owed	12 212 396	0	0	23 800	1 425 236	4 602 290	6 161 071
N	Interest paid	670 158	0	0	14 447	384 837	247 681	23 193
N	Interest outstanding	2 339 893	0	0	1 708	190 855	745 361	1 401 969
		0 to 6 months payment delay						
O	Number of projects	111	0	0	1	20	47	43
P	Capital repaid	592 379	-	-	3 846	250 529	333 267	4 737
P	Nominal amount still owed	3 288 231	€ 0	€ 0	€ 804	€ 422 973	€ 1 498 018	1 366 436
Q	Interest paid	235 871	€ 0	€ 0	€ 1 064	€ 111 706	€ 117 898	5 203
Q	Interest outstanding	593 366	€ 0	€ 0	€ 41	€ 46 817	€ 265 187	281 321
		More than 6 months payment delay						
R	Number of projects	15	0	0	0	5	10	0
S	Capital repaid	12 907	€ 0	€ 0	€ 0	€ 9 172	€ 3 735	€ 0
S	Nominal amount still owed	734 405	€ 0	€ 0	€ 0	€ 105 990	€ 628 415	€ 0
T	Interest paid	14 515	€ 0	€ 0	€ 0	€ 3 997	€ 10 519	€ 0
	Interest outstanding	126 010	€ 0	€ 0	€ 0	€ 23 241	€ 102 769	€ 0
		collective proceedings						
U	Number of projects	87	-	5	18	50	14	-
V	Capital repaid	297 760	-	20 253	56 971	195 119	25 418	-
V	Nominal amount still owed	1 833 081	-	54 138	339 684	1 181 111	258 147	-
W	Interest paid	116 974	-	8 894	54 535	42 384	11 160	-
		Final loss						
X	Number of projects	0	0	0	0	0	0	0
Y	Capital repaid	0	0	0	0	0	0	0
Y	Nominal amount still owed	0	0	0	0	0	0	0
Z	Interest paid	0	0	0	0	0	0	0
		Rate of return						
-	Internal rate of return (net of risk)	4,87%	12,15%	7,17%	5,07%	-0,25%	3,56%	11,58%
-	Maximum possible internal rate of return	11,69%	12,15%	11,29%	11,37%	11,14%	11,08%	11,58%
-	Annual recognised cost of risk	6,82%	0,00%	4,12%	6,30%	11,39%	7,52%	0,00%
		Adjusted Rate of return						
-	Cashback & bonuses	219 855	378	10 838	55 763	62 460	54 806	35 610
-	Expected recovery	1 927 606	0	27 195	167 900	783 487	949 024	0
-	Internal rate of return (net of risk)	10,25%	12,15%	9,24%	8,18%	6,68%	11,61%	11,58%
-	Maximum possible internal rate of return	11,95%	12,15%	11,29%	11,37%	11,14%	11,08%	11,58%
-	Annual recognised cost of risk *taking into account expected recoveries	1,70%	0,00%	2,05%	3,19%	4,46%	-0,53%	0,00%

Rate of return – calculated under the assumption that all loans delayed by more than 6 months are fully written off. This approach follows the FPF methodology, although it does not fully reflect LANDE's business model, which is based on highly secured agricultural loans.

Adjusted Rate of return – reflects the internal rate of return after accounting for projected recoveries on loans delayed by more than 6 months. This measure provides a more accurate representation of LANDE's business model, which relies on highly secured agricultural loans and expected recoveries