FPF indicators on 2025-12-01 (for period November 2025)

		Date of project financing						
		Total	**2020**	**2021**	**2022**	**2023**	**2024**	**2025**
				Amount funded				
A	Number of projects	1 711	7	94	252	466	455	437
B	Nominal funded	43 465 355	197 351	1 315 105	5 392 356	11 304 045	11 783 666	13 472 832
C	Weighted average loan duration	25,7	29,9	27,2	30,4	21,2	20,7	25,0
D	Weighted average annual rate	11,51%	12,15%	11,29%	11,38%	11,15%	11,53%	11,53%
E	Capital repaid	23 131 442	197 351	1 262 056	5 055 999	8 829 220	6 814 398	972 418
F	Share of capital repaid	53,22%	100,00%	95,97%	93,76%	78,11%	57,83%	7,22%
G	Interest paid	3 883 324	21 485	135 602	696 792	1 455 045	1 138 949	435 451
G*	Interest paid* with cash back	4 119 015	21 980	145 326	753 811	1 515 821	1 188 129	493 948
H	Capital not repaid	20 333 913	€ 0	€ 53 049	€ 336 357	€ 2 474 825	€ 4 969 268	€ 12 500 414
				Repaid fully				
I	Number of projects	927	7	90	234	330	241	25
J	Capital repaid	19 528 882	197 351	1 247 353	4 991 006	7 346 182	5 328 386	418 604
K	Interest paid	2 146 893	21 485	129 243	644 430	853 409	475 062	23 264
K*	Interest paid* with cashback	2 270 014	21 980	138 474	697 575	890 384	497 637	23 964
				Outstanding debt monitoring				
L	Number of projects	516	0	0	1	58	130	327
M	Capital repaid	2 051 605	0	0	17 600	745 134	861 857	427 014
M	Nominal amount still owed	12 943 380	0	0	8 800	790 459	2 432 651	9 711 470
N	Interest paid	1 034 136	0	0	5 647	322 573	389 674	316 242
N*	Interest paid* with cashback	1 099 910	0	0	5 881	331 113	402 579	360 337
N	Interest outstanding	2 414 048	0	0	205	65 316	311 607	2 036 920
				0 to 6 months payment delay				
O	Number of projects	167	0	0	0	24	60	83
P	Capital repaid	1 093 485	0	0	0	419 898	546 787	126 800
P	Nominal amount still owed	4 887 643	0	0	0	515 680	1 683 420	2 688 543
Q	Interest paid	510 624	0	0	0	177 444	237 236	95 944
Q*	Interest paid* with cashback	539 780	0	0	0	184 823	245 763	109 194
Q	Interest outstanding	735 321	0	0	0	50 177	184 766	500 378
				More than 6 months payment delay				
R	Number of projects	24	0	0	0	14	10	0
S	Capital repaid	61 783	0	0	0	54 634	7 149	0
S	Nominal amount still owed	919 066	0	0	0	303 065	616 001	0
T	Interest paid	50 668	0	0	0	32 400	18 268	0
T*	Interest paid* with cashback	56 504	0	0	0	34 206	22 298	0
	Interest outstanding	121 755	0	0	0	34 096	87 659	0
				collective proceedings				
U	Number of projects	77	0	4	17	40	14	2
V	Capital repaid	395 685	0	14 703	47 393	263 371	70 218	0
V	Nominal amount still owed	1 583 824	0	53 049	327 557	865 621	237 197	100 400
W	Interest paid	141 003	0	6 359	46 716	69 219	18 709	0
W*	Interest paid* with cashback	152 802	0	6 852	50 354	75 294	19 851	451
				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)	6,42%	12,42%	7,26%	6,70%	1,66%	4,81%	11,25%
-	Maximum possible internal rate of return	12,18%	12,42%	11,29%	12,77%	12,00%	12,05%	12,00%
-	Annual recognised cost of risk	5,76%	0,00%	4,03%	6,07%	10,34%	7,24%	0,75%
				Adjusted Rate of Return				
-	Cashback & bonuses	235 691	495	9 724	57 019	60 776	49 180	58 497
-	Expected recovery	1 758 886	0	17 145	145 347	669 320	875 374	51 700
-	Internal rate of return (net of risk)	10,47%	12,42%	8,56%	9,39%	7,58%	12,24%	11,64%
-	Maximum possible internal rate of return	12,18%	12,42%	11,29%	12,77%	12,00%	12,05%	12,00%
-	Annual recognised cost of risk *taking into account expected recoveries	1,71%	0,00%	2,73%	3,38%	4,42%	-0,19%	0,36%

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