FPF indicators on 2025-11-01 — **Date of project financing**

		Total	2020	2021	2022	2023	2024	2025
	Amount funded							
A	Number of projects	1 685	7	94	252	466	457	409
B	Nominal funded	42 036 292	197 351	1 315 105	5 392 356	11 304 045	11 783 667	12 043 768
C	Weighted average loan duration	26,3	29,9	27,2	29,4	23,6	21,6	25,9
D	Weighted average annual rate	11,43%	12,15%	11,29%	11,37%	11,14%	11,08%	11,53%
E	Capital repaid	22 337 581	197 351	1 260 906	5 050 366	8 682 769	6 465 206	680 983
F	Share of capital repaid	53,14%	100,00%	95,88%	93,66%	76,81%	54,87%	5,65%
G	Interest paid	3 440 295	21 485	135 292	693 904	1 378 378	965 826	245 409
G*	Interest paid* with cash back	3 702 097	21 980	178 857	750 923	1 439 153	1 015 185	295 999
H	Capital not repaid	19 698 711	€ 0	€ 54 199	€ 341 989	€ 2 621 276	€ 5 318 461	€ 11 362 785
	Repaid fully							
I	Number of projects	903	7	90	233	328	227	18
J	Capital repaid	19 044 048	197 351	1 247 353	4 986 356	7 314 353	4 991 502	307 134
K	Interest paid	2 101 608	21 485	129 243	643 567	850 238	441 255	15 821
K*	Interest paid* with cashback	2 253 030	21 980	170 924	696 667	887 161	459 887	16 410
	Outstanding debt monitoring							
L	Number of projects	560	0	0	2	69	160	329
M	Capital repaid	1 999 739	0	0	22 017	856 352	843 225	278 145
M	Nominal amount still owed	13 471 987	0	0	9 033	1 053 369	3 104 734	9 304 851
N	Interest paid	907 513	0	0	6 380	362 712	357 194	181 227
N*	Interest paid* with cashback	974 642	0	0	6 660	374 256	373 099	220 627
N	Interest outstanding	2 439 445	0	0	284	100 446	394 981	1 943 735
	0 to 6 months payment delay							
O	Number of projects	116	0	0	0	14	42	60
P	Capital repaid	849 863	0	0	0	238 821	515 339	95 704
P	Nominal amount still owed	3 453 517	0	0	0	328 629	1 174 053	1 950 834
Q	Interest paid	248 967	0	0	0	105 718	124 145	19 104
Q*	Interest paid* with cashback	281 056	0	0	0	118 002	133 802	29 252
Q	Interest outstanding	564 846	0	0	0	31 582	155 990	377 275
	More than 6 months payment delay							
R	Number of projects	23	0	0	0	15	8	0
S	Capital repaid	90 243	0	0	0	90 243	0	0
S	Nominal amount still owed	900 607	0	0	0	367 457	533 150	0
T	Interest paid	45 113	0	0	0	43 763	1 350	0
T*	Interest paid* with cashback	50 437	0	0	0	46 197	4 240	0
	Interest outstanding	126 885	0	0	0	45 466	81 419	0
	collective proceedings							
U	Number of projects	78	0	4	17	41	14	2
V	Capital repaid	350 400	0	13 553	41 994	224 696	70 157	0
V	Nominal amount still owed	1 641 709	0	54 199	332 956	916 896	237 258	100 400
W	Interest paid	117 936	0	6 049	43 957	37 916	27 878	2 135
W*	Interest paid* with cashback	132 418	0	9 186	47 596	44 031	29 019	2 586
	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)	6,13%	12,42%	7,17%	6,60%	0,64%	5,51%	11,17%
-	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	6,05%	0,00%	4,12%	6,17%	11,36%	6,54%	0,83%
	Adjusted Rate of Return							
-	Cashback & bonuses	261 802	495	43 565	57 019	60 775	49 359	50 590
-	Expected recovery	2 371 670	0	17 145	157 623	881 893	1 239 619	75 390
-	Internal rate of return (net of risk)	11,77%	12,42%	8,47%	9,52%	8,44%	16,03%	11,79%
-	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	0,41%	0,00%	2,82%	3,25%	3,56%	-3,98%	0,21%

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