**FPF indicators on 2025-09-03** | **Date of project financing**

| | | Total | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|---|---|---|
| | **Amount funded** | | | | | | | |
| A | Number of projects | 1 632 | 7 | 94 | 252 | 466 | 455 | 358 |
| B | Nominal funded | 40 973 122 | 197 351 | 1 315 105 | 5 392 356 | 11 304 045 | 11 783 667 | 10 980 598 |
| 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 | 21 423 047 | 197 351 | 1 260 906 | 5 032 755 | 8 512 875 | 6 039 921 | 379 238 |
| F | Share of capital repaid | 52,29% | 100,00% | 95,88% | 93,33% | 75,31% | 51,26% | 3,45% |
| G | Interest paid | 3 770 933 | 21 485 | 135 292 | 692 302 | 1 920 401 | 897 189 | 104 264 |
| G* | Interest paid* with cash back | 5 865 384 | 21 980 | 178 857 | 1 438 841 | 2 892 184 | 1 191 716 | 141 806 |
| H | Capital not repaid | 19 550 076 | € 0 | € 54 199 | € 359 601 | € 2 791 170 | € 5 743 746 | € 10 601 360 |
| | **Repaid fully** | | | | | | | |
| I | Number of projects | 884 | 7 | 90 | 232 | 326 | 217 | 12 |
| J | Capital repaid | 18 328 100 | 197 351 | 1 247 353 | 4 963 356 | 7 160 486 | 4 649 750 | 109 804 |
| K | Interest paid | 2 035 944 | 21 485 | 129 243 | 636 993 | 823 853 | 419 319 | 5 050 |
| K* | Interest paid* with cashback | 4 626 472 | 21 980 | 170 924 | 1 322 652 | 2 260 986 | 842 595 | 7 335 |
| | **Outstanding debt monitoring** | | | | | | | |
| L | Number of projects | 505 | 0 | 0 | 3 | 70 | 160 | 272 |
| M | Capital repaid | 1 844 879 | 0 | 0 | 29 760 | 864 012 | 742 447 | 208 659 |
| M | Nominal amount still owed | 12 525 605 | 0 | 0 | 24 290 | 1 176 435 | 3 230 308 | 8 094 574 |
| N | Interest paid | 791 904 | 0 | 0 | 12 580 | 369 500 | 302 456 | 107 368 |
| N* | Interest paid* with cashback | 2 079 047 | 0 | 0 | 15 091 | 1 165 765 | 774 508 | 123 683 |
| N | Interest outstanding | 2 198 639 | 0 | 0 | 924 | 122 894 | 419 817 | 1 655 004 |
| | **0 to 6 months payment delay** | | | | | | | |
| O | Number of projects | 142 | 0 | 0 | 0 | 15 | 55 | 72 |
| P | Capital repaid | 929 658 | 0 | 0 | 0 | 268 005 | 600 878 | 60 776 |
| P | Nominal amount still owed | 4 298 098 | 0 | 0 | 0 | 327 758 | 1 563 954 | 2 406 385 |
| Q | Interest paid | 277 609 | 0 | 0 | 0 | 104 933 | 162 988 | 9 688 |
| Q* | Interest paid* with cashback | 716 197 | 0 | 0 | 0 | 338 045 | 365 354 | 12 798 |
| Q | Interest outstanding | 705 190 | 0 | 0 | 0 | 29 911 | 214 447 | 460 833 |
| | **More than 6 months payment delay** | | | | | | | |
| R | Number of projects | 23 | 0 | 0 | 0 | 14 | 9 | 0 |
| S | Capital repaid | 72 304 | 0 | 0 | 0 | 48 304 | 24 000 | 0 |
| S | Nominal amount still owed | 927 345 | 0 | 0 | 0 | 309 395 | 617 950 | 0 |
| T | Interest paid | 29 594 | 0 | 0 | 0 | 21 777 | 7 818 | 0 |
| T* | Interest paid* with cashback | 16 452 | 0 | 0 | 0 | 4 350 | 12 102 | 0 |
| | Interest outstanding | 138 397 | 0 | 0 | 0 | 39 394 | 99 004 | 0 |
| | **collective proceedings** | | | | | | | |
| U | Number of projects | 78 | 0 | 4 | 17 | 41 | 14 | 2 |
| V | Capital repaid | 340 740 | 0 | 13 553 | 39 639 | 219 690 | 67 858 | 0 |
| V | Nominal amount still owed | 1 651 369 | 0 | 54 199 | 335 311 | 921 902 | 239 557 | 100 400 |
| W | Interest paid | 117 060 | 0 | 6 049 | 42 728 | 46 288 | 19 860 | 2 135 |
| W* | Interest paid* with cashback | 277 599 | 0 | 9 186 | 112 922 | 130 207 | 23 148 | 2 136 |
| | **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) | 5,89% | 12,42% | 7,17% | 6,55% | 1,11% | 4,77% | 11,09% |
| - | 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 | 6,29% | 0,00% | 4,12% | 6,22% | 10,89% | 7,28% | 0,91% |
| | **Adjusted Rate of Return** | | | | | | | |
| - | Cashback & bonuses | 2 094 451 | 495 | 43 565 | 746 540 | 971 783 | 294 526 | 37 542 |
| - | Expected recovery | 1 991 054 | 0 | 17 145 | 157 048 | 783 487 | 984 674 | 48 700 |
| - | Internal rate of return (net of risk) | 10,75% | 12,42% | 8,47% | 9,46% | 8,04% | 13,13% | 11,53% |
| - | 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 | 1,43% | 0,00% | 2,82% | 3,31% | 3,96% | -1,08% | 0,47% |

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