

FPF indicators on 2025-09-03			Date of project financing					
		Total	2020	2021	2022	2023	2024	2025
Amount funded								
A	Number of projects	1,600	7	94	252	466	455	326
B	Nominal funded	39,865,088	197,351	1,315,105	5,392,356	11,304,045	11,783,667	9,872,564
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	20,533,379	197,351	1,260,906	5,032,755	8,382,926	5,404,913	254,528
F	Share of capital repaid	51.51%	100.00%	95.88%	93.33%	74.16%	45.87%	2.58%
G	Interest paid	3,080,442	21,485	135,292	692,302	1,327,369	800,725	103,269
G*	Interest paid* with cash back	6,580,130	21,980	178,857	1,438,841	3,906,931	891,716	141,806
H	Capital not repaid	19,331,709	€ 0	€ 54,199	€ 359,601	€ 2,921,119	€ 6,378,755	€ 9,618,036
Repaid fully								
I	Number of projects	834	7	90	232	320	181	4
J	Capital repaid	17,513,508	197,351	1,247,353	4,963,356	7,041,867	3,998,417	65,164
K	Interest paid	1,908,643	21,485	129,243	636,993	787,455	331,096	2,371
K*	Interest paid* with cashback	4,622,229	21,980	170,924	1,322,652	2,260,986	842,595	3,092
Outstanding debt monitoring								
L	Number of projects	577	0	0	3	77	213	284
M	Capital repaid	2,166,939	0	0	29,760	933,474	1,035,672	168,033
M	Nominal amount still owed	14,380,958	0	0	24,290	1,327,450	4,522,061	8,507,157
N	Interest paid	855,200	0	0	12,580	398,306	355,217	89,096
N*	Interest paid* with cashback	2,025,240	0	0	15,091	1,165,765	774,508	69,876
N	Interest outstanding	2,547,585	0	0	924	149,078	638,854	1,758,729
0 to 6 months payment delay								
O	Number of projects	87	0	0	0	13	36	38
P	Capital repaid	529,353	0	0	0	205,794	302,227	21,331
P	Nominal amount still owed	2,348,273	0	0	0	265,469	971,925	1,110,879
Q	Interest paid	194,260	0	0	0	82,437	105,792	6,031
Q*	Interest paid* with cashback	719,089	0	0	0	338,045	365,354	15,690
Q	Interest outstanding	331,679	0	0	0	26,679	102,062	202,938
More than 6 months payment delay								
R	Number of projects	25	0	0	0	15	10	0
S	Capital repaid	47,636	0	0	0	23,636	24,000	0
S	Nominal amount still owed	982,713	0	0	0	364,763	617,950	0
T	Interest paid	38,238	0	0	0	30,420	7,818	0
T*	Interest paid* with cashback	16,452	0	0	0	4,350	12,102	0
	Interest outstanding	138,816	0	0	0	39,813	99,004	0
collective proceedings								
U	Number of projects	77	0	4	17	41	15	0
V	Capital repaid	289,174	0	13,553	39,639	191,386	44,596	0
V	Nominal amount still owed	1,606,535	0	54,199	335,311	950,206	266,819	0
W	Interest paid	113,858	0	6,049	42,728	45,220	19,860	0
W*	Interest paid* with cashback	275,463	0	9,186	112,922	130,207	23,148	0
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)	5.68%	12.42%	7.17%	6.55%	0.37%	4.54%	12.00%
-	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	6.50%	0.00%	4.12%	6.22%	11.63%	7.51%	0.00%
Adjusted Rate of Return								
-	Cashback & bonuses	3,499,689	495	43,565	746,540	2,579,562	90,991	38,537
-	Expected recovery	1,944,354	0	17,145	157,048	783,487	986,674	0
-	Internal rate of return (net of risk)	10.56%	12.42%	8.47%	9.46%	7.30%	12.91%	12.00%
-	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	1.62%	0.00%	2.82%	3.31%	4.70%	-0.86%	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