

FPF indicators on 2026-04-30

Date of project financing

		Total	2020	2021	2022	2023	2024	2025	2026
<b>Amount funded</b>									
A	Number of projects	2 062	7	94	252	466	455	516	272
B	Nominal funded	55 285 877	197 351	1 315 105	5 392 356	11 304 045	11 783 667	16 131 744	9 161 609
C	Weighted average loan duration	25,6	29,9	27,2	30,4	21,2	20,7	24,6	24,8
D	Weighted average annual rate	11,58%	12,15%	11,29%	11,38%	11,15%	11,53%	11,62%	11,95%
E	Capital repaid	30 390 670	197 351	1 264 772	5 082 690	9 594 223	9 264 058	4 906 407	81 169
F	Share of capital repaid	54,97%	100,00%	96,17%	94,26%	84,87%	78,62%	30,41%	0,89%
G	Interest paid	4 844 216	21 485	135 916	700 083	1 520 961	1 361 337	1 013 620	90 813
G*	Interest paid* with cash back	5 151 739	21 980	145 640	757 102	1 581 736	1 410 517	1 099 251	135 513
H	Capital not repaid	24 895 207	0	50 332	309 666	1 709 822	2 519 609	11 225 337	9 080 440
<b>Repaid fully</b>									
I	Number of projects	1 148	7	90	235	370	330	115	1
J	Capital repaid	26 279 731	197 351	1 247 353	5 017 406	8 506 983	7 908 786	3 389 629	12 224
K	Interest paid	3 029 756	21 485	129 243	650 276	1 096 236	847 982	284 231	303
K*	Interest paid* with cashback	3 178 392	21 980	138 474	703 657	1 140 032	878 304	295 640	305
<b>Outstanding debt monitoring</b>									
L	Number of projects	669	0	0	0	41	74	309	245
M	Capital repaid	2 808 248	0	0	0	699 667	859 179	1 183 524	65 877
M	Nominal amount still owed	18 431 071	0	0	0	516 682	1 199 790	8 877 651	7 836 948
N	Interest paid	1 231 063	0	0	0	272 872	302 935	577 751	77 506
N*	Interest paid* with cashback	1 348 496	0	0	0	280 052	312 276	638 637	117 531
N	Interest outstanding	3 781 928	0	0	0	35 148	153 599	1 721 620	1 871 560
<b>0 to 6 months payment delay</b>									
O	Number of projects	140	0	0	0	8	24	82	26
P	Capital repaid	831 246	0	0	0	115 904	381 599	330 675	3 068
P	Nominal amount still owed	3 945 327	0	0	0	118 173	529 347	2 054 315	1 243 492
Q	Interest paid	366 320	0	0	0	56 128	150 192	146 996	13 004
Q*	Interest paid* with cashback	389 281	0	0	0	58 713	154 005	158 887	17 676
Q	Interest outstanding	783 300	0	0	0	11 647	50 230	402 817	318 606
<b>More than 6 months payment delay</b>									
R	Number of projects	20	0	0	0	12	7	1	0
S	Capital repaid	54 316	0	0	0	40 958	13 358	0	0
S	Nominal amount still owed	749 629	0	0	0	277 987	429 542	42 100	0
T	Interest paid	51 610	0	0	0	28 019	23 561	30	0
T*	Interest paid* with cashback	55 649	0	0	0	29 688	25 891	69	0
	Interest outstanding	35 899	0	0	0	33 718	0	2 180	0
<b>collective proceedings</b>									
U	Number of projects	85	0	4	17	35	20	9	0
V	Capital repaid	417 130	0	17 420	65 284	230 711	101 136	2 578	0
V	Nominal amount still owed	1 769 180	0	50 332	309 666	796 981	360 930	251 272	0
W	Interest paid	165 466	0	6 673	49 807	67 706	36 668	4 613	0
W*	Interest paid* with cashback	179 921	0	7 166	53 445	73 250	40 042	6 019	0
<b>Final loss</b>									
X	Number of projects	0	0	0	0	0	0	0	0
Y	Capital repaid	0	0	0	0	0	0	0	0
Y	Nominal amount still owed	0	0	0	0	0	0	0	0
Z	Interest paid	0	0	0	0	0	0	0	0
<b>Rate of return</b>									
-	Internal rate of return (net of risk)	7,59%	12,42%	7,46%	7,03%	2,49%	5,34%	10,18%	12,50%
-	Maximum possible internal rate of return	12,15%	12,42%	11,29%	12,77%	12,00%	12,05%	12,00%	12,50%
-	Annual recognised cost of risk	4,56%	0,00%	3,83%	5,74%	9,51%	6,71%	1,82%	0,00%
<b>Adjusted Rate of Return</b>									
-	Cashback & bonuses	307 523	495	9 724	57 019	60 775	49 180	85 631	44 700
-	Expected recovery	1 949 214	0	17 145	170 538	522 020	892 581	346 930	0
-	Internal rate of return (net of risk)	11,12%	12,42%	8,77%	10,19%	7,11%	12,92%	12,33%	12,50%
-	Maximum possible internal rate of return	12,15%	12,42%	11,29%	12,77%	12,00%	12,05%	12,00%	12,50%
-	Annual recognised cost of risk *taking into account expected recoveries	1,03%	0,00%	2,52%	2,58%	4,89%	-0,87%	-0,33%	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