

FPF indicators on 2026-05-31

Date of project financing

		Total	2020	2021	2022	2023	2024	2025	2026
<b>Amount funded</b>									
A	Number of projects	2 140	7	94	252	466	455	516	350
B	Nominal funded	58 103 020	197 351	1 315 105	5 392 356	11 304 045	11 783 667	16 131 744	11 978 752
C	Weighted average loan duration	25,4	29,9	27,2	30,4	21,0	20,5	24,5	24,1
D	Weighted average annual rate	11,60%	12,15%	11,29%	11,38%	11,15%	11,53%	11,62%	12,09%
E	Capital repaid	31 352 372	197 351	1 264 772	5 083 103	9 614 408	9 563 874	5 470 629	158 236
F	Share of capital repaid	53,96%	100,00%	96,17%	94,26%	85,05%	81,16%	33,91%	1,32%
G	Interest paid	5 023 559	21 485	135 916	700 083	1 525 664	1 393 572	1 090 397	156 442
G*	Interest paid* with cash back	5 364 183	21 980	145 640	757 102	1 586 439	1 442 752	1 176 028	234 242
H	Capital not repaid	26 750 648	0	50 332	309 253	1 689 637	2 219 793	10 661 116	11 820 517
<b>Repaid fully</b>									
I	Number of projects	1 173	7	90	235	371	339	129	2
J	Capital repaid	27 081 457	197 351	1 247 353	5 017 406	8 514 783	8 256 712	3 828 329	19 524
K	Interest paid	3 147 729	21 485	129 243	650 276	1 097 915	912 796	335 510	504
K*	Interest paid* with cashback	3 299 469	21 980	138 474	703 657	1 141 739	945 002	348 111	506
<b>Outstanding debt monitoring</b>									
L	Number of projects	728	0	0	0	39	79	298	312
M	Capital repaid	2 805 097	0	0	0	583 117	923 578	1 167 848	130 555
M	Nominal amount still owed	19 941 005	0	0	0	425 196	1 221 092	8 373 076	9 921 640
N	Interest paid	1 279 941	0	0	0	231 559	337 758	577 526	133 097
N*	Interest paid* with cashback	1 413 583	0	0	0	236 929	346 506	633 949	196 200
N	Interest outstanding	4 098 062	0	0	0	22 855	133 588	1 637 976	2 303 642
<b>0 to 6 months payment delay</b>									
O	Number of projects	133	0	0	0	9	11	77	36
P	Capital repaid	975 621	0	0	0	243 047	260 169	464 249	8 156
P	Nominal amount still owed	4 399 536	0	0	0	191 266	330 151	1 979 242	1 898 877
Q	Interest paid	379 991	0	0	0	100 363	85 220	171 568	22 840
Q*	Interest paid* with cashback	417 105	0	0	0	104 731	88 131	186 707	37 536
Q	Interest outstanding	895 694	0	0	0	17 282	33 767	378 519	466 125
<b>More than 6 months payment delay</b>									
R	Number of projects	19	0	0	0	12	6	1	0
S	Capital repaid	44 884	0	0	0	42 158	2 726	0	0
S	Nominal amount still owed	646 061	0	0	0	276 787	327 174	42 100	0
T	Interest paid	44 653	0	0	0	28 121	16 502	30	0
T*	Interest paid* with cashback	48 304	0	0	0	29 791	18 445	69	0
	Interest outstanding	84 284	0	0	0	33 616	48 487	2 180	0
<b>collective proceedings</b>									
U	Number of projects	87	0	4	17	35	20	11	0
V	Capital repaid	445 313	0	17 420	65 697	231 304	120 690	10 203	0
V	Nominal amount still owed	1 764 047	0	50 332	309 253	796 388	341 376	266 697	0
W	Interest paid	171 244	0	6 673	49 807	67 706	41 296	5 763	0
W*	Interest paid* with cashback	185 721	0	7 166	53 445	73 250	44 669	7 191	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)	8,00%	12,42%	7,46%	7,03%	2,51%	6,38%	10,09%	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	4,15%	0,00%	3,83%	5,74%	9,49%	5,67%	1,91%	0,00%
<b>Adjusted Rate of Return</b>									
-	Cashback & bonuses	340 624	495	9 724	57 019	60 775	49 180	85 631	77 800
-	Expected recovery	1 784 748	0	17 145	169 618	503 425	784 585	309 975	0
-	Internal rate of return (net of risk)	11,07%	12,42%	8,77%	10,18%	6,96%	13,03%	12,01%	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	1,08%	0,00%	2,52%	2,59%	5,04%	-0,98%	-0,01%	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