

FPF indicators on 2026-03-01

Date of project financing

		Total	2020	2021	2022	2023	2024	2025	2026
Amount funded									
A	Number of projects	1 913	7	94	252	466	455	516	123
B	Nominal funded	50 559 185	197 351	1 315 105	5 392 356	11 304 045	11 783 667	16 131 744	4 434 917
C	Weighted average loan duration	25,4	29,9	27,2	30,4	21,0	20,5	24,5	24,4
D	Weighted average annual rate	11,66%	12,15%	11,29%	11,38%	11,15%	11,53%	11,63%	12,46%
E	Capital repaid	28 176 687	197 351	1 262 291	5 072 886	9 378 599	8 717 961	3 547 099	500
F	Share of capital repaid	55,73%	100,00%	95,98%	94,08%	82,97%	73,98%	21,99%	0,01%
G	Interest paid	4 463 143	21 485	135 602	699 815	1 504 575	1 289 211	799 317	13 138
G*	Interest paid* with cash back	4 740 276	21 980	145 326	756 834	1 565 350	1 338 901	884 948	26 937
H	Capital not repaid	22 382 498	0	52 814	319 470	1 925 446	3 065 706	12 584 645	4 434 417
Repaid fully									
I	Number of projects	1 074	7	90	235	355	308	79	0
J	Capital repaid	24 039 015	197 351	1 247 353	5 017 406	8 034 538	7 339 490	2 202 878	0
K	Interest paid	2 717 150	21 485	129 243	650 276	982 488	762 208	171 450	0
K*	Interest paid* with cashback	2 854 206	21 980	138 474	703 657	1 023 658	789 732	176 705	0
Outstanding debt monitoring									
L	Number of projects	587	0	0	0	50	86	337	114
M	Capital repaid	2 712 377	0	0	0	857 929	789 736	1 064 211	500
M	Nominal amount still owed	15 334 873	0	0	0	662 642	1 358 543	9 387 403	3 926 285
N	Interest paid	1 129 914	0	0	0	340 669	301 229	475 467	12 548
N*	Interest paid* with cashback	1 221 222	0	0	0	350 755	311 469	535 097	23 902
N	Interest outstanding	3 106 604	0	0	0	52 723	179 994	1 898 528	975 359
0 to 6 months payment delay									
O	Number of projects	155	0	0	0	13	37	96	9
P	Capital repaid	1 016 310	0	0	0	205 860	531 865	278 585	0
P	Nominal amount still owed	4 646 408	0	0	0	168 641	924 368	3 045 267	508 132
Q	Interest paid	418 756	0	0	0	83 986	184 830	149 350	590
Q*	Interest paid* with cashback	451 056	0	0	0	86 189	192 535	169 297	3 035
Q	Interest outstanding	926 097	0	0	0	13 174	128 132	638 451	146 340
More than 6 months payment delay									
R	Number of projects	21	0	0	0	13	8	0	0
S	Capital repaid	71 798	0	0	0	67 158	4 640	0	0
S	Nominal amount still owed	793 097	0	0	0	279 587	513 510	0	0
T	Interest paid	49 090	0	0	0	31 226	17 864	0	0
T*	Interest paid* with cashback	53 829	0	0	0	32 999	20 831	0	0
	Interest outstanding	106 116	0	0	0	33 858	72 258	0	0
collective proceedings									
U	Number of projects	76	0	4	17	35	16	4	0
V	Capital repaid	337 188	0	14 938	55 480	213 115	52 230	1 425	0
V	Nominal amount still owed	1 608 121	0	52 814	319 470	814 577	269 285	151 975	0
W	Interest paid	148 233	0	6 359	49 539	66 206	23 080	3 050	0
W*	Interest paid* with cashback	159 962	0	6 852	53 177	71 750	24 334	3 849	0
Final loss									
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
Rate of return									
-	Internal rate of return (net of risk)	7,40%	12,42%	7,27%	6,85%	2,32%	5,41%	11,06%	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	4,75%	0,00%	4,02%	5,92%	9,68%	6,64%	0,94%	0,00%
Adjusted Rate of Return									
-	Cashback & bonuses	277 133	495	9 724	57 019	60 775	49 690	85 631	13 799
-	Expected recovery	1 717 162	0	17 145	163 298	577 275	806 044	153 400	0
-	Internal rate of return (net of risk)	10,79%	12,42%	8,58%	9,87%	7,43%	12,25%	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	1,35%	0,00%	2,71%	2,90%	4,57%	-0,20%	-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