FPF indicators on 2026-01-01 | **Date of project financing**

		Total	2020	2021	2022	2023	2024	2025
		Amount funded						
A	Number of projects	1 771	7	94	252	466	455	497
B	Nominal funded	45 609 946	197 351	1 315 105	5 392 356	11 304 045	11 783 667	15 617 422
C	Weighted average loan duration	25,7	29,9	27,2	30,4	21,2	20,7	25,0
D	Weighted average annual rate	11,52%	12,15%	11,29%	11,38%	11,15%	11,53%	11,59%
E	Capital repaid	25 209 035	197 351	1 262 351	5 056 865	9 057 014	7 838 249	1 797 205
F	Share of capital repaid	55,27%	100,00%	95,99%	93,78%	80,12%	66,52%	11,51%
G	Interest paid	4 115 676	21 485	135 602	696 872	1 476 440	1 213 203	572 075
G*	Interest paid* with cash back	4 375 404	21 980	145 326	753 891	1 537 215	1 262 383	654 609
H	Capital not repaid	20 400 911	0	52 754	335 491	2 247 031	3 945 418	13 820 217
		Repaid fully						
I	Number of projects	992	7	90	234	342	280	39
J	Capital repaid	21 442 930	197 351	1 247 413	4 991 006	7 658 588	6 487 402	861 171
K	Interest paid	2 395 201	21 485	129 243	644 429	908 560	628 123	63 360
K*	Interest paid* with cashback	2 524 891	21 980	138 474	697 576	947 965	653 491	65 405
		Outstanding debt monitoring						
L	Number of projects	519	0	0	1	55	101	362
M	Capital repaid	2 403 518	0	0	17 600	847 829	833 841	704 249
M	Nominal amount still owed	13 458 607	0	0	8 800	729 742	1 943 073	10 776 991
N	Interest paid	1 099 166	0	0	5 727	343 184	379 134	371 121
N*	Interest paid* with cashback	1 183 951	0	0	5 961	353 128	388 881	435 981
N	Interest outstanding	2 620 743	0	0	103	64 253	242 702	2 313 685
		0 to 6 months payment delay						
O	Number of projects	166	0	0	0	20	52	94
P	Capital repaid	995 622	0	0	0	291 578	472 258	231 785
P	Nominal amount still owed	4 526 526	0	0	0	384 372	1 199 329	2 942 826
Q	Interest paid	437 773	0	0	0	127 804	172 375	137 593
Q*	Interest paid* with cashback	467 064	0	0	0	131 842	182 450	152 772
Q	Interest outstanding	721 677	0	0	0	31 089	165 064	525 525
		More than 6 months payment delay						
R	Number of projects	22	0	0	0	13	9	0
S	Capital repaid	63 416	0	0	0	63 416	0	0
S	Nominal amount still owed	851 478	0	0	0	283 328	568 150	0
T	Interest paid	45 826	0	0	0	31 226	14 599	0
T*	Interest paid* with cashback	50 487	0	0	0	32 999	17 489	0
	Interest outstanding	117 319	0	0	0	33 858	83 461	0
		collective proceedings						
U	Number of projects	72	0	4	17	36	13	2
V	Capital repaid	303 549	0	14 938	48 259	195 603	44 749	0
V	Nominal amount still owed	1 564 300	0	52 754	326 691	849 589	234 866	100 400
W	Interest paid	137 711	0	6 359	46 716	65 665	18 971	0
W*	Interest paid* with cashback	149 009	0	6 852	50 354	71 281	20 071	451
		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)	6,88%	12,42%	7,28%	6,71%	1,98%	5,24%	11,36%
-	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	5,30%	0,00%	4,01%	6,06%	10,02%	6,81%	0,64%
		Adjusted Rate of Return						
-	Cashback & bonuses	259 727	495	9 724	57 019	60 775	49 180	82 534
-	Expected recovery	1 683 492	0	17 145	151 598	593 975	820 374	100 400
-	Internal rate of return (net of risk)	10,57%	12,42%	8,58%	9,52%	7,23%	12,20%	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	1,61%	0,00%	2,71%	3,25%	4,77%	-0,15%	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