FPF indicators on 2026-02-01 — **Date of project financing**

		Total	2020	2021	2022	2023	2024	2025	2026
	Amount funded								
A	Number of projects	1 790	7	94	252	466	455	516	57
B	Nominal funded	46 124 268	197 351	1 315 105	5 392 356	11 304 045	11 783 667	16 131 744	2 176 840
C	Weighted average loan duration	25,7	29,9	27,2	30,4	21,2	20,7	24,6	24,5
D	Weighted average annual rate	11,52%	12,15%	11,29%	11,38%	11,15%	11,53%	11,63%	12,42%
E	Capital repaid	27 162 080	197 351	1 262 351	5 068 347	9 288 276	8 492 833	2 852 921	0
F	Share of capital repaid	58,89%	100,00%	95,99%	93,99%	82,17%	72,07%	17,69%	0,00%
G	Interest paid	4 340 406	21 485	135 602	696 992	1 496 948	1 259 917	729 462	2 579
G*	Interest paid* with cash back	4 603 229	21 980	145 326	754 011	1 557 723	1 309 097	815 093	12 047
H	Capital not repaid	18 962 188	0	52 754	324 009	2 015 769	3 290 834	13 278 823	2 176 840
	Repaid fully								
I	Number of projects	1 038	7	90	235	350	297	59	0
J	Capital repaid	22 927 930	197 351	1 247 413	5 017 406	7 919 338	7 077 480	1 468 943	0
K	Interest paid	2 594 025	21 485	129 243	650 276	956 077	718 511	118 433	0
K*	Interest paid* with cashback	2 727 486	21 980	138 474	703 657	996 485	745 358	121 532	0
	Outstanding debt monitoring								
L	Number of projects	525	0	0	0	53	98	374	57
M	Capital repaid	2 904 702	0	0	0	879 274	923 629	1 101 799	0
M	Nominal amount still owed	13 042 650	0	0	0	698 787	1 659 521	10 684 342	2 176 840
N	Interest paid	1 214 055	0	0	0	347 257	362 883	503 915	2 579
N*	Interest paid* with cashback	1 302 863	0	0	0	357 985	373 727	571 151	12 047
N	Interest outstanding	2 446 478	0	0	0	60 204	208 067	2 178 207	571 629
	0 to 6 months payment delay								
O	Number of projects	130	0	0	0	15	36	79	0
P	Capital repaid	933 853	0	0	0	212 023	439 650	282 179	0
P	Nominal amount still owed	3 504 990	0	0	0	220 187	843 723	2 441 081	0
Q	Interest paid	343 890	0	0	0	96 182	140 844	106 865	0
Q*	Interest paid* with cashback	368 344	0	0	0	98 503	148 480	121 361	0
Q	Interest outstanding	667 309	0	0	0	15 644	135 839	515 826	0
	More than 6 months payment delay								
R	Number of projects	21	0	0	0	13	8	0	0
S	Capital repaid	64 916	0	0	0	64 916	0	0	0
S	Nominal amount still owed	799 978	0	0	0	281 828	518 150	0	0
T	Interest paid	45 826	0	0	0	31 226	14 599	0	0
T*	Interest paid* with cashback	50 197	0	0	0	32 999	17 199	0	0
	Interest outstanding	110 478	0	0	0	33 858	76 620	0	0
	collective proceedings								
U	Number of projects	76	0	4	17	35	16	4	0
V	Capital repaid	330 679	0	14 938	50 941	212 726	52 074	0	0
V	Nominal amount still owed	1 614 569	0	52 754	324 009	814 966	269 441	153 400	0
W	Interest paid	142 609	0	6 359	46 716	66 206	23 080	249	0
W*	Interest paid* with cashback	154 338	0	6 852	50 354	71 750	24 334	1 049	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)	6,95%	12,42%	7,28%	6,76%	2,30%	5,37%	11,05%	12,50%
-	Maximum possible internal rate of return	12,18%	12,42%	11,29%	12,77%	12,00%	12,05%	12,00%	12,50%
-	Annual recognised cost of risk	5,23%	0,00%	4,01%	6,01%	9,70%	6,68%	0,95%	0,00%
	Adjusted Rate of Return								
-	Cashback & bonuses	262 824	495	9 724	57 019	60 775	49 180	85 631	9 469
-	Expected recovery	1 654 212	0	17 145	151 598	577 275	784 794	123 400	0
-	Internal rate of return (net of risk)	10,53%	12,42%	8,58%	9,57%	7,40%	12,03%	11,81%	12,50%
-	Maximum possible internal rate of return	12,18%	12,42%	11,29%	12,77%	12,00%	12,05%	12,00%	12,50%
-	Annual recognised cost of risk *taking into account expected recoveries	1,65%	0,00%	2,71%	3,20%	4,60%	0,02%	0,19%	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