

FPF indicators on 2025-07-18
Date of project financing

		Total	2020	2021	2022	2023
Amount funded						
A	Number of projects	1 534	7	95	252	466
B	Nominal funded	37 635 431	197 351	1 315 105	5 392 356	11 304 045
C	Weighted average loan duration	25,4	29,9	27,2	29,4	23,6
D	Weighted average annual rate	11,69%	12,15%	11,29%	11,37%	11,14%
E	Capital repaid	19 560 785	197 351	1 267 666	5 028 067	8 155 506
F	Share of capital repaid	51,97%	100,00%	96,39%	93,24%	72,15%
G	Interest paid	2 476 996	€ 21 485	€ 174 584	€ 688 679	€ 1 288 158
H	Capital not repaid	18 074 646	€ 0	€ 47 439	€ 364 289	€ 3 148 539
Repaid fully						
I	Number of projects	803	7	90	231	307
J	Capital repaid	16 756 618	197 351	1 247 413	4 941 650	6 805 575
K	Interest paid	1 842 870	21 485	166 899	633 184	745 609
Outstanding debt monitoring						
L	Number of projects	518		0	2	84
M	Capital repaid	1 901 121	0	0	25 600	895 111
M	Nominal amount still owed	12 212 396	0	0	23 800	1 425 236
N	Interest paid	670 158	0	0	14 447	384 837
N	Interest outstanding	2 339 893	0	0	1 708	190 855
0 to 6 months payment delay						
O	Number of projects	111	0	0	1	20
P	Capital repaid	592 379	-	-	3 846	250 529
P	Nominal amount still owed	3 288 231	€ 0	€ 0	€ 804	€ 422 973
Q	Interest paid	235 871	€ 0	€ 0	€ 1 064	€ 111 706
Q	Interest outstanding	593 366	€ 0	€ 0	€ 41	€ 46 817
More than 6 months payment delay						
R	Number of projects	15	0	0	0	5

S	Capital repaid	12 907	€ 0	€ 0	€ 0	€ 9 172
S	Nominal amount still owed	734 405	€ 0	€ 0	€ 0	€ 105 990
T	Interest paid	14 515	€ 0	€ 0	€ 0	€ 3 997
	Interest outstanding	126 010	€ 0	€ 0	€ 0	€ 23 241
collective proceedings						
U	Number of projects	87	-	5	18	50
V	Capital repaid	297 760	-	20 253	56 971	195 119
V	Nominal amount still owed	1 833 081	-	54 138	339 684	1 181 111
W	Interest paid	116 974	-	8 894	54 535	42 384
Final loss						
X	Number of projects	0	0	0	0	0
Y	Capital repaid	0	0	0	0	0
Y	Nominal amount still owed	0	0	0	0	0
Z	Interest paid	0	0	0	0	0
Rate of return*						
-	Internal rate of return (net of risk)	4,87%	12,15%	7,17%	5,07%	-0,25%
-	Maximum possible internal rate of return	11,69%	12,15%	11,29%	11,37%	11,14%
-	Annual recognised cost of risk	6,82%	0,00%	4,12%	6,30%	11,39%
Adjusted Rate of return**						
-	Cashback & bonuses	219 855	378	10 838	55 763	62 460
-	Expected recovery	1 927 606	0	27 195	167 900	783 487
-	Internal rate of return (net of risk)	10,25%	12,15%	9,24%	8,18%	6,68%
-	Maximum possible internal rate of return	11,95%	12,15%	11,29%	11,37%	11,14%
-	risk *taking into account expected recoveries	1,70%	0,00%	2,05%	3,19%	4,46%

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

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 p

2024	2025
455	259
11 783 667	7 642 906
21,6	23,9
11,08%	11,58%
4 796 797	115 398
40,71%	1,51%
€ 274 147	€ 29 943
€ 6 986 870	€ 7 527 508
164	4
3 522 392	42 237
274 147	1 546
220	212
911 985	68 425
4 602 290	6 161 071
247 681	23 193
745 361	1 401 969
47	43
333 267	4 737
€ 1 498 018	1 366 436
€ 117 898	5 203
€ 265 187	281 321
10	0

€ 3 735	€ 0
€ 628 415	€ 0
€ 10 519	€ 0
€ 102 769	€ 0
14	-
25 418	-
258 147	-
11 160	-
0	0
0	0
0	0
0	0
3,56%	11,58%
11,08%	11,58%
7,52%	0,00%
54 806	35 610
949 024	0
11,61%	11,58%
11,08%	11,58%
-0,53%	0,00%

gy, although it does not fully reflect LANDE's business model, which is based on highly secured agricultural loans.*

provides a more accurate representation of LANDE's business model, which relies on highly secured agricultural loans and expected recoveries.