



Ondernemers voor Ondernemers

OVO Loan Portfolio Statistics 2024

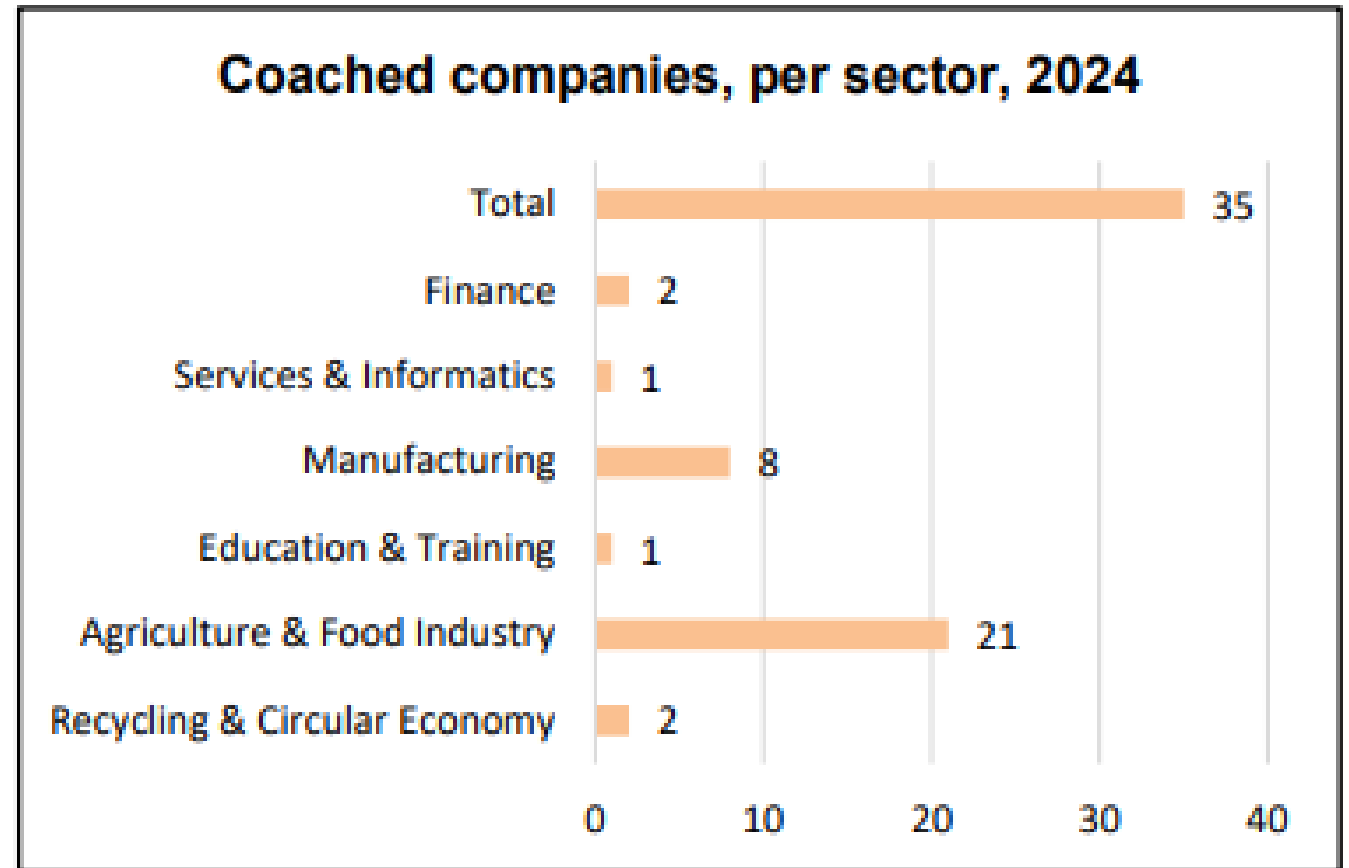
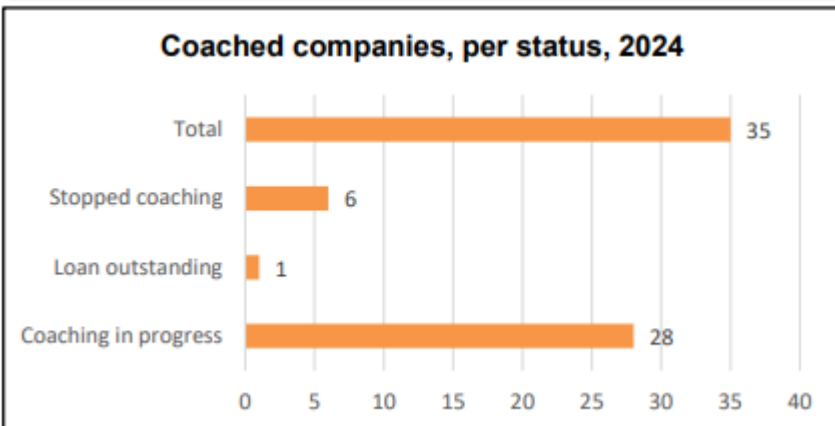
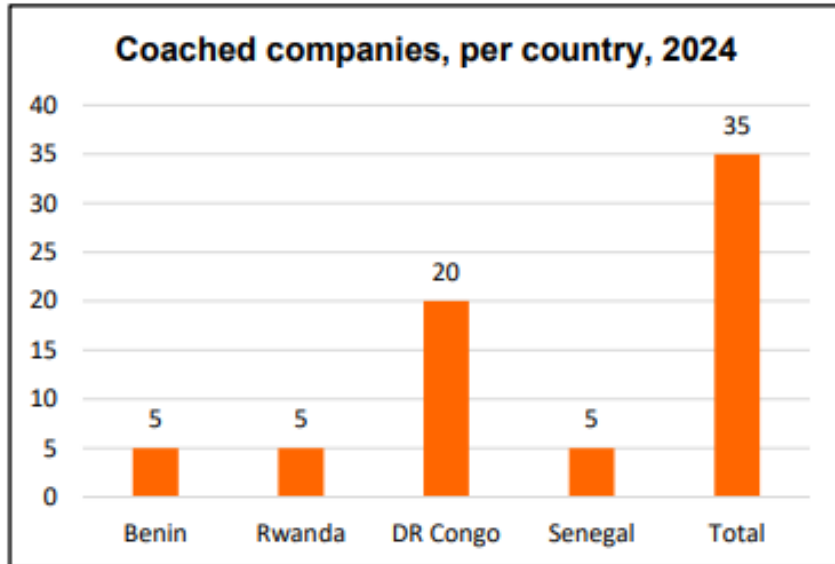


Definitions

Term	Definition
Total	All loans that have been facilitated by OVO since 2013.
Default	A project is classified as 'default' if it is discontinued and the total capital is not fully reimbursed.
Pending Default	A loan that is already anticipated to default, though the exact amount of principal to be recovered remains uncertain.
Outstanding (Open loans)	All loans that have been facilitated by OVO, which are still ongoing. These loans are active and ongoing until the borrower fulfills all repayment obligations according to the terms agreed upon in the (re-scheduled) loan agreement. Pending defaults are excluded.
Fully paid	A loan of which 100% of the principal has been repaid.
Rate of Recovery	Percentage of the due amount (capital and interests) that is paid until today.
Rate of Rescheduling	Percentage at which loans within a portfolio are subject to rescheduling, typically due to changes in repayment terms.
Default rate	Percentage of total capital which is officially written-off.

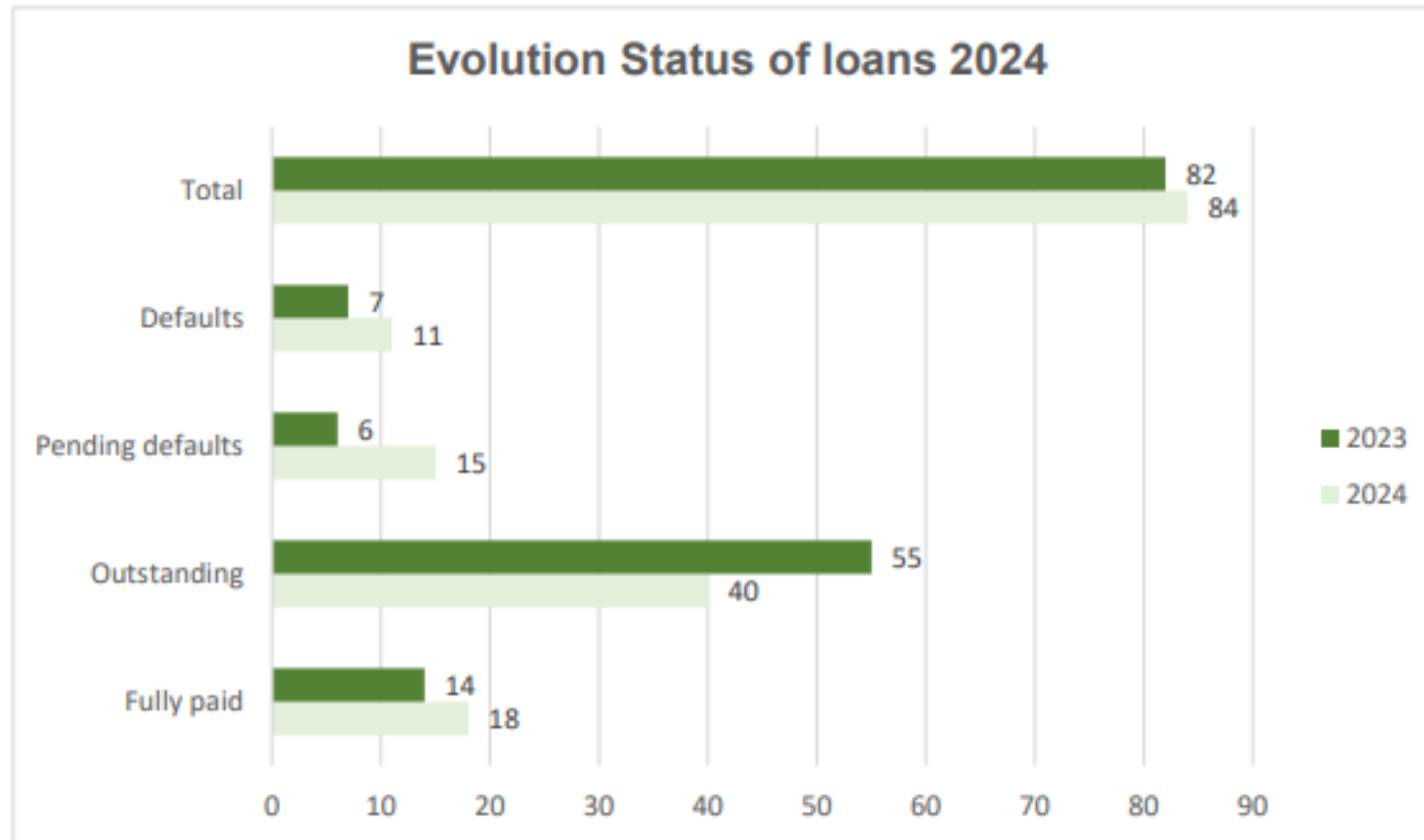


Coaching Portfolio 2024





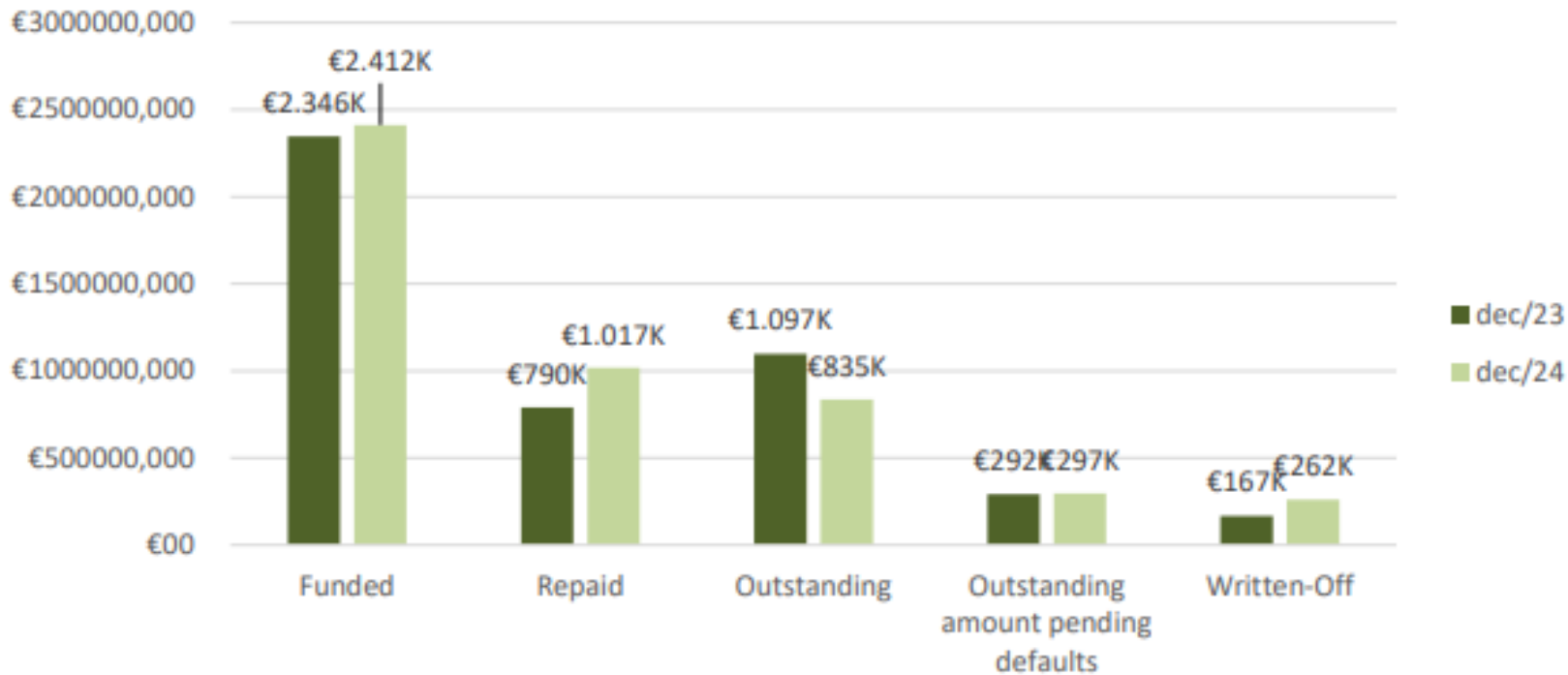
Loan Portfolio 2024





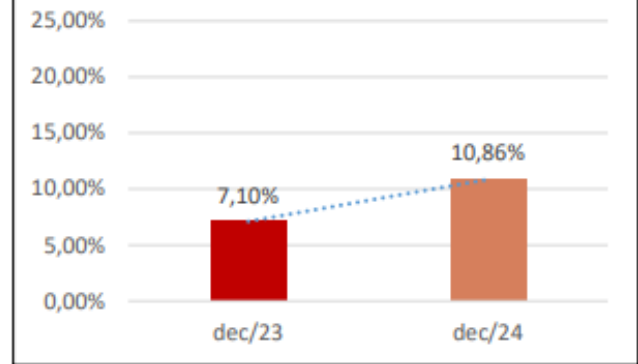
Loan Portfolio 2024

Evolution Outstanding Loan Balance 2024

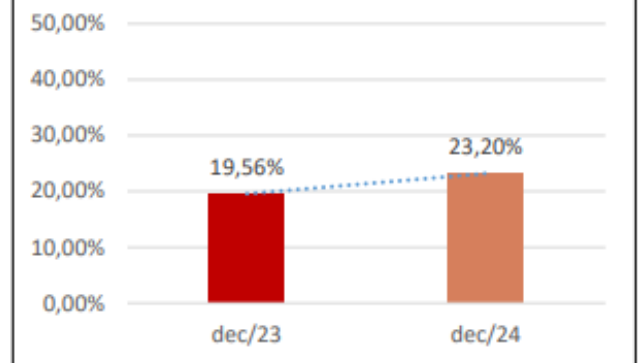


Status 2023	Overall	Status 2024	Overall
Capital repaid	€87.904,02	Capital repaid	€ 226.918,71
Interest repaid	€ 60.559,60	Interest repaid	€ 61.426,04

Evolution of Default Rate (written-off/funded)



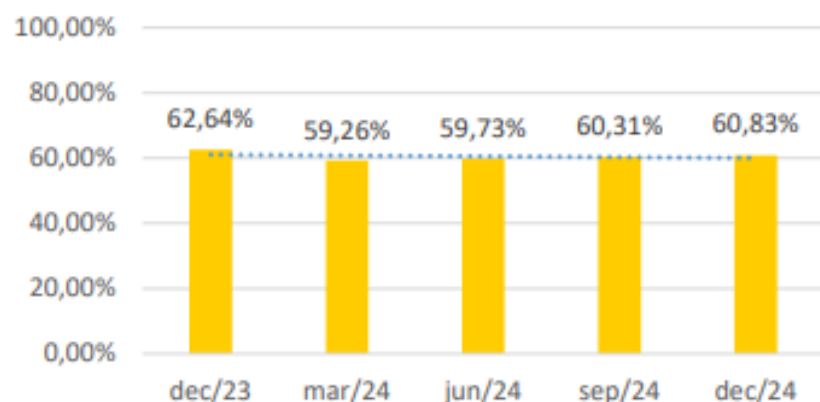
Evolution of Default Rate (written-off + PDs)



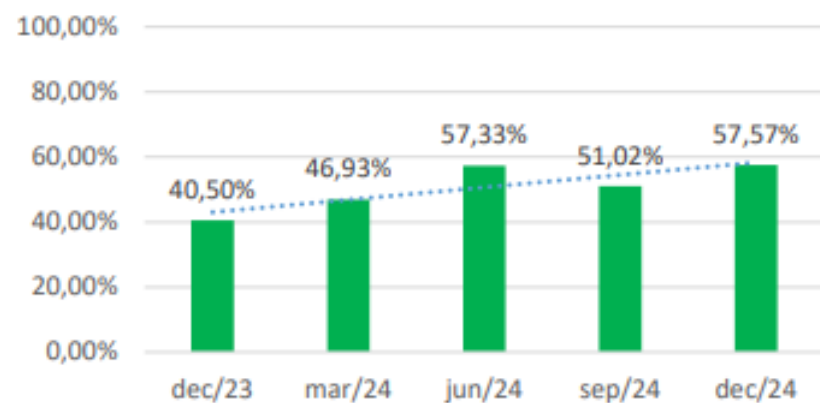


Loan Portfolio 2024

Evolution Rate of Recovery (All loans)



Evolution Rate of Recovery (Open loans)



Evolution Rate of Reschedulings

