



Ondernemers voor Ondernemers

OVO Loan Portfolio Statistics 2024



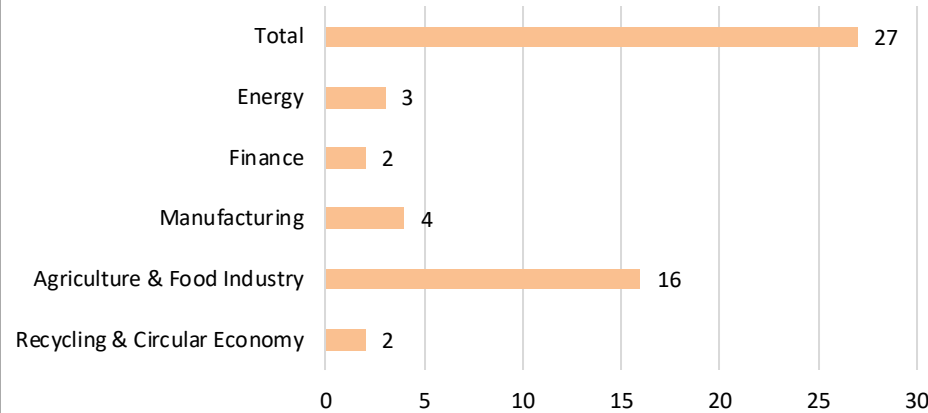
Definitions

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.

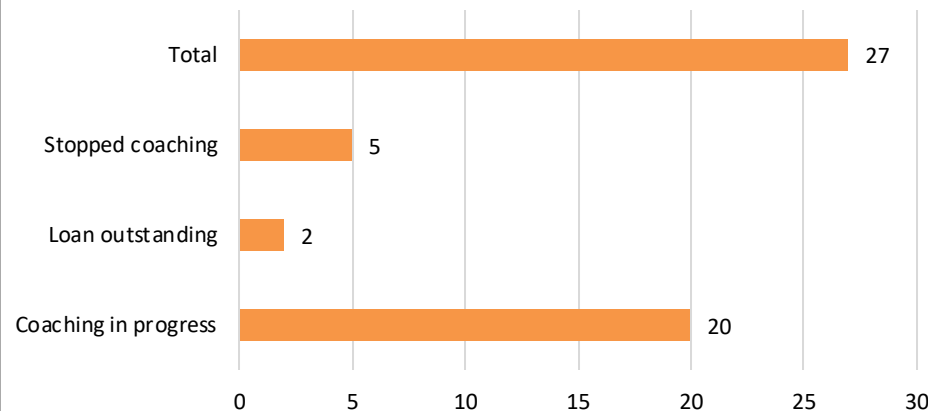


Coaching Portfolio 2025

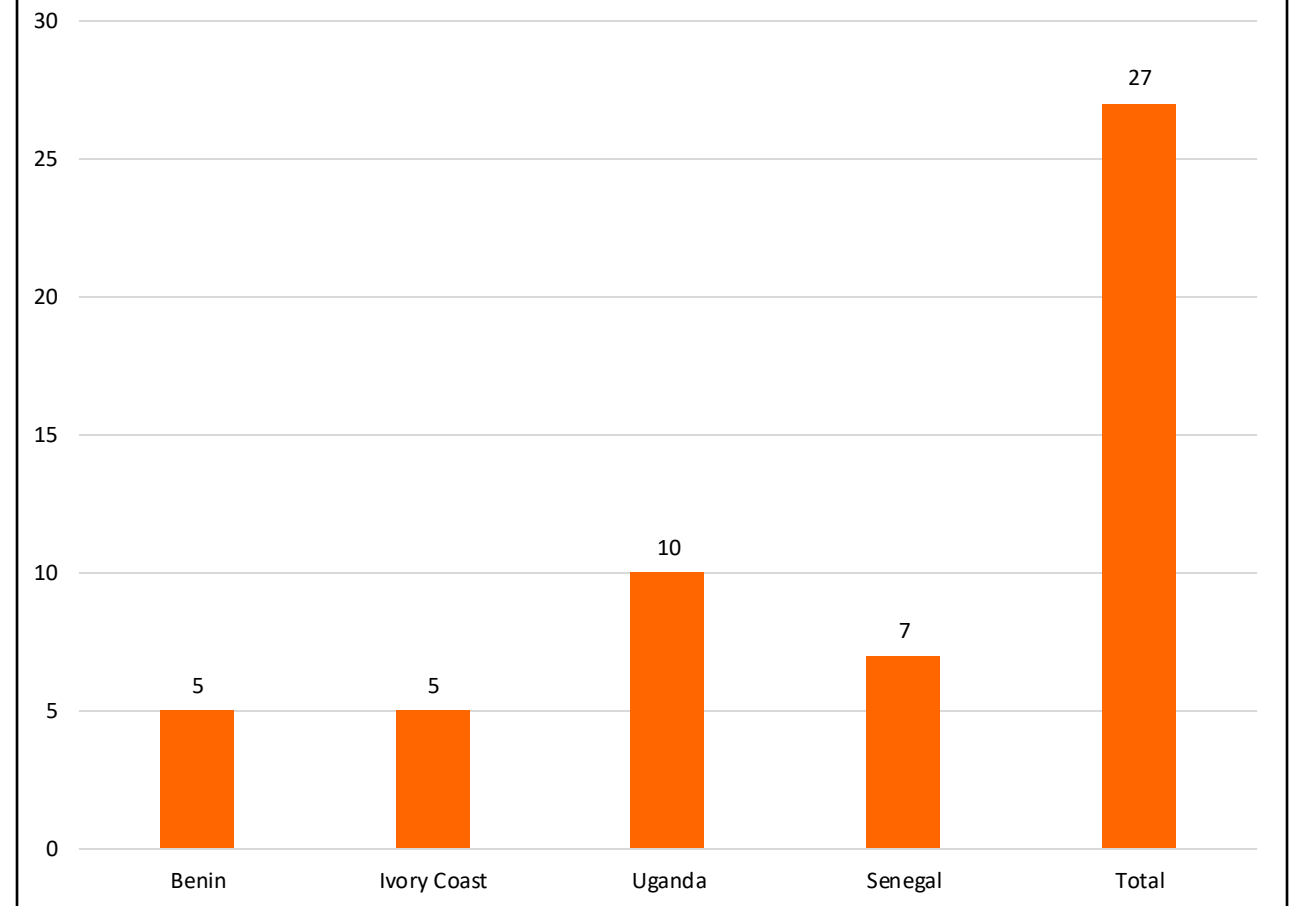
Coached companies, per sector, 2025



Coached companies, per status, 2025

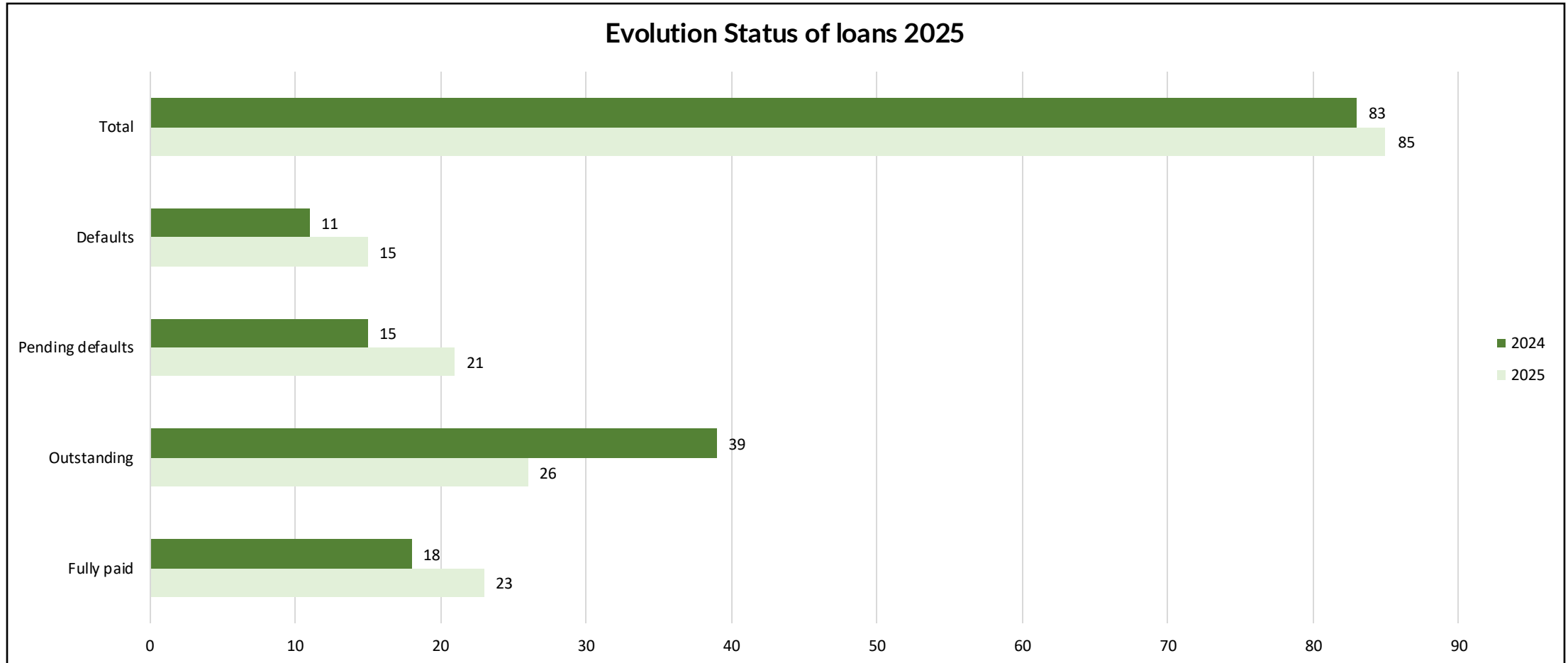


Coached companies, per country, 2025





Loan Portfolio 2025



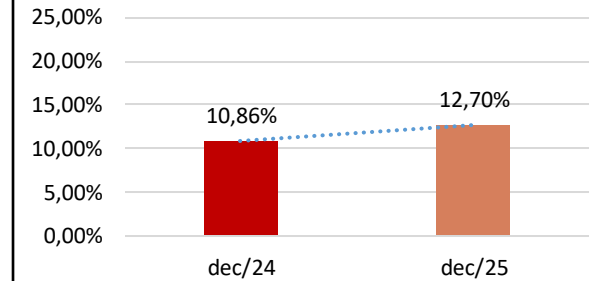


Loan Portfolio 2025

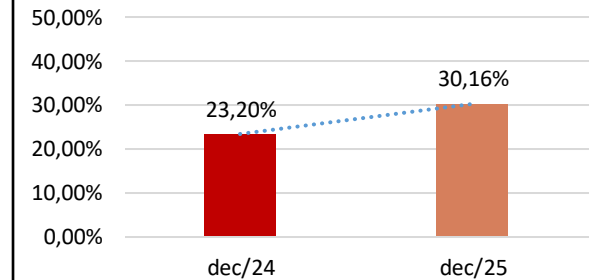
Evolution Outstanding Loan Balance 2025



Evolution of Default Rate (written-off)



Evolution of Default Rate (written-off + PDs)



Status 2024	Overall	Status 2025	Overall
Capital repaid	€226.918,71	Capital repaid	€ 157.435,8
Interest repaid	€ 61.426,04	Interest repaid	€ 23.787,06



Loan Portfolio 2025

