



MICROFINANCE SECTOR PERFORMANCE (2022 Q3)

Industry Performance

- Comparison Table Q3 2021 – Q3 2022:

Performance	Q3 2021	Q3 2022	Growth
Active Borrowers	414,146	450,571	9%
Active Loans	416,018	451,063	8%
Total Gross Loan Portfolio (GLP) JD Million	261,121,061	313,643,869	20%
Average Outstanding Loan Balance JD	628	717	14%
Women Borrowers (%)	71%	71%	0%
Number of Branches	201	212	5%
PAR > 30	4.6%	4.3%	-0.3%
Written Off (%)	1.4%	0.5%	-1.0%

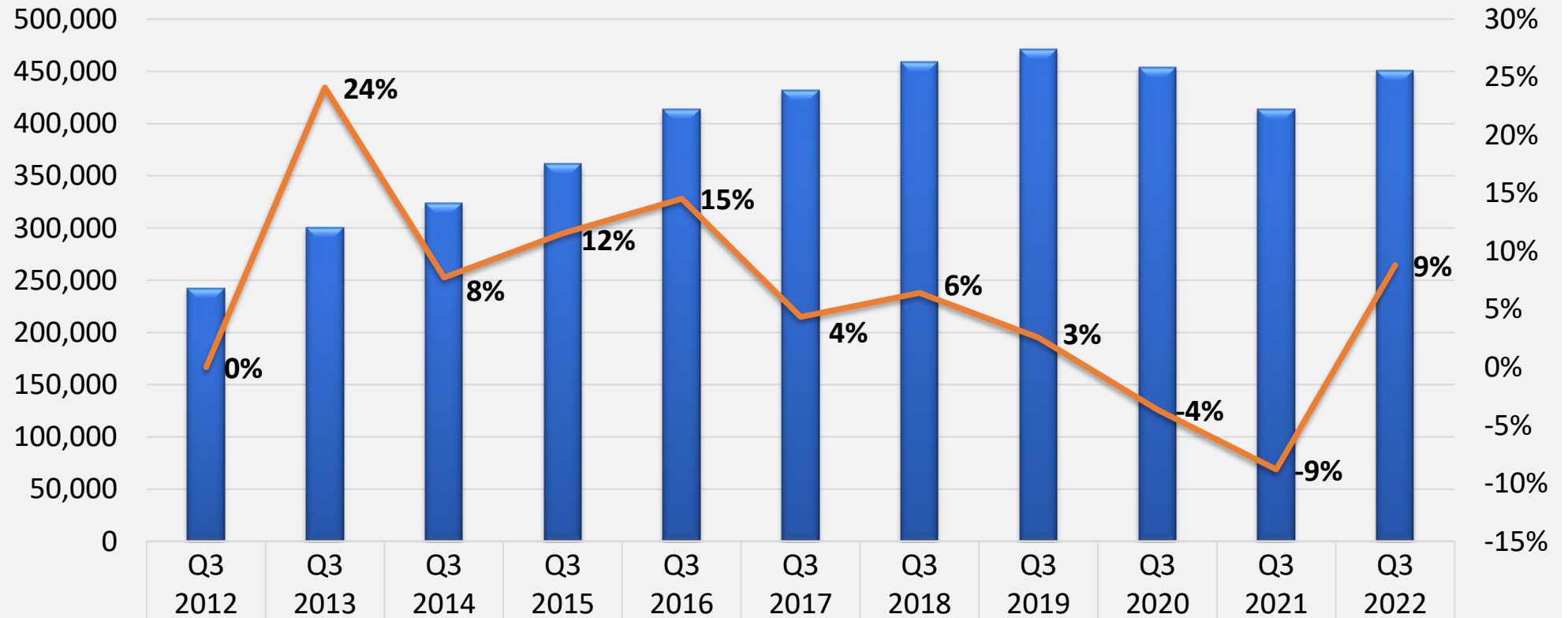
Industry Performance

- Disbursement Indicators Compared to 2021 (Periodical Q3):

Performance	Q3 2021	Q3 2022	Growth
Disbursed Loans (Borrowers)	81,439	82,171	1%
Number of Disbursed Loans	81,611	82,265	1%
Amount of Disbursed Loans JD Million	80,480,570	83,275,921	3%
Average Loan Disbursed	986	1,012	3%

Industry Performance

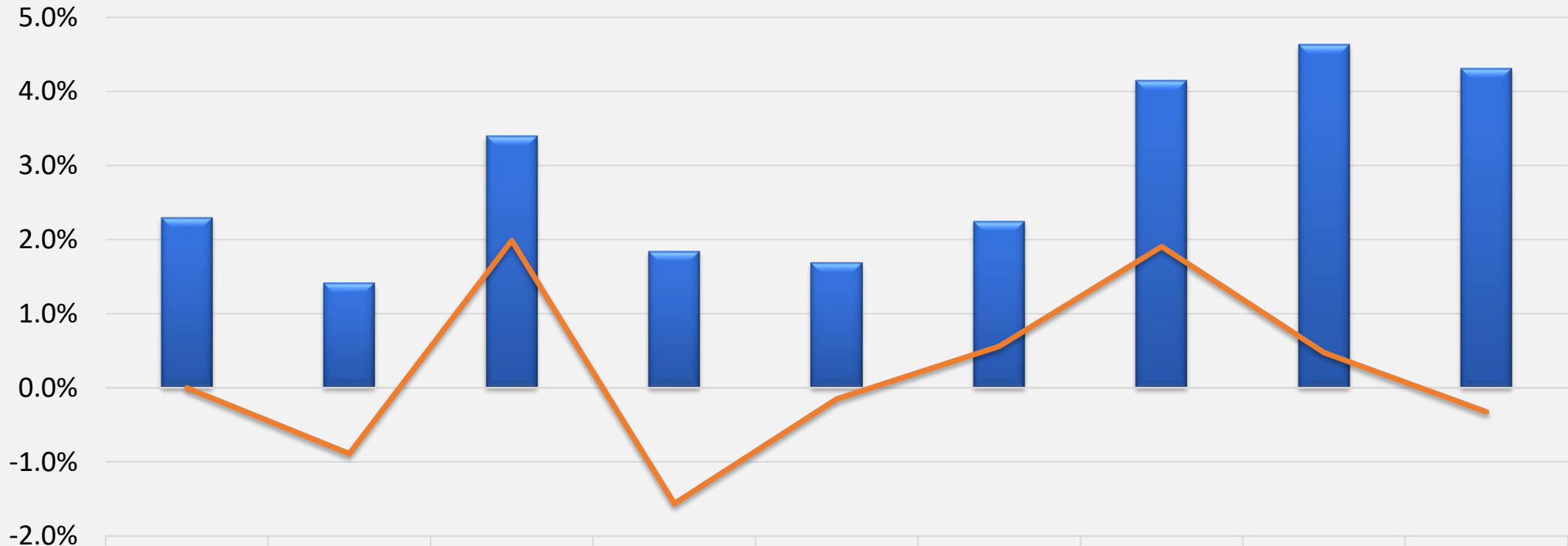
➤ Active Borrowers:



Active Borrowers (#)	242,276	300,696	323,951	361,377	413,905	431,900	459,551	471,265	454,122	414,146	450,571
Growth	0%	24%	8%	12%	15%	4%	6%	3%	-4%	-9%	9%

Industry Performance

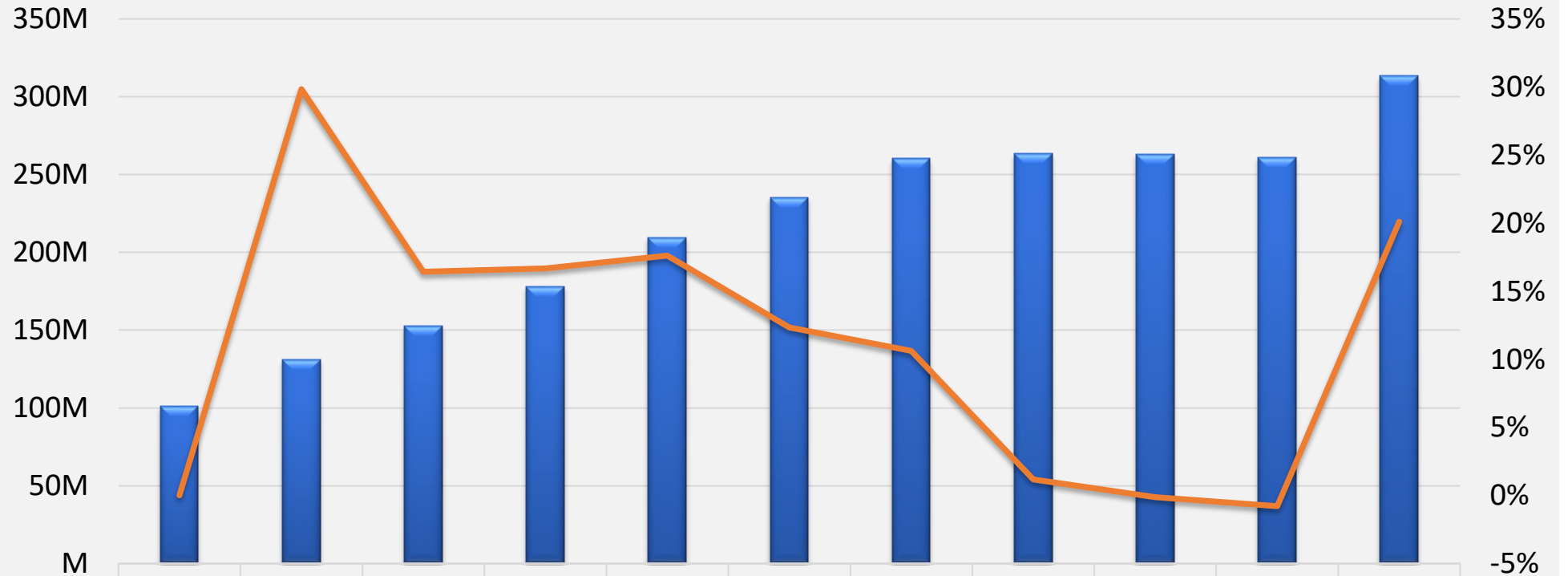
➤ PAR > 30 days:



	Q3 2014	Q3 2015	Q3 2016	Q3 2017	Q3 2018	Q3 2019	Q3 2020	Q3 2021	Q3 2022
PAR>30	2.3%	1.4%	3.4%	1.8%	1.7%	2.2%	4.2%	4.6%	4.3%
Growth	0.0%	-0.9%	2.0%	-1.6%	-0.2%	0.6%	1.9%	0.5%	-0.3%

Industry Performance

- Gross Loan Portfolio (Annual Comparison):**



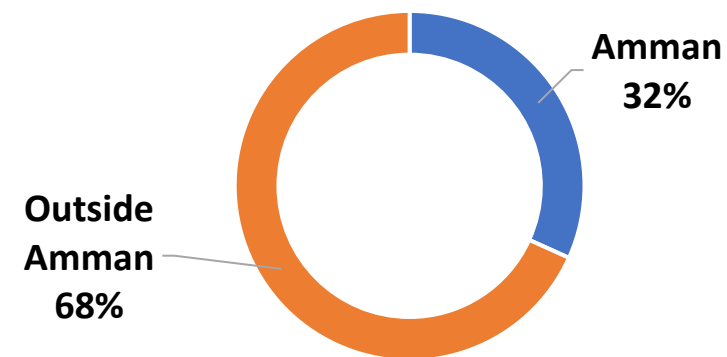
Gross Loan Portfolio	101M	131M	153M	178M	210M	235M	260M	264M	263M	261M	314M
Growth	0%	30%	16%	17%	18%	12%	11%	1%	-0.1%	-0.8%	20.1%

Industry Performance

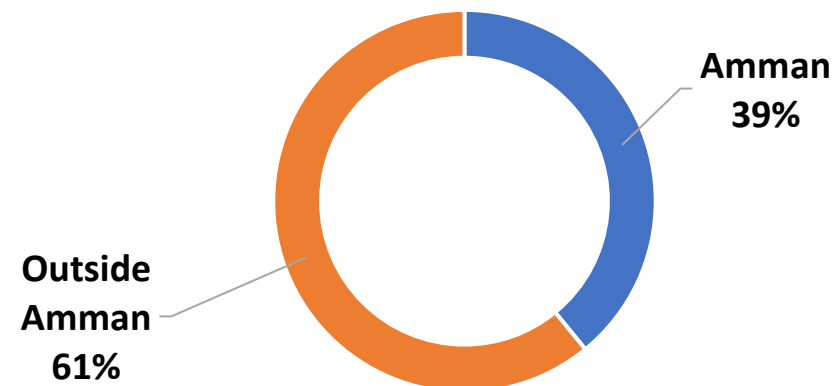
- Amman Vs. Other Governorates:

Performance	Amman	Outside Amman	Total
Active Borrowers	143,091	307,480	450,571
%	32%	68%	100%
Active Loans	143,284	307,779	451,063
%	32%	68%	100%
Total Gross Loan Portfolio (GLP) JD	122,661,105	190,982,764	313,643,869
%	39%	61%	100%
Number of Branches	66	146	212
%	31%	69%	100%

Active Borrowers



Total Gross Loan Portfolio (GLP) JD

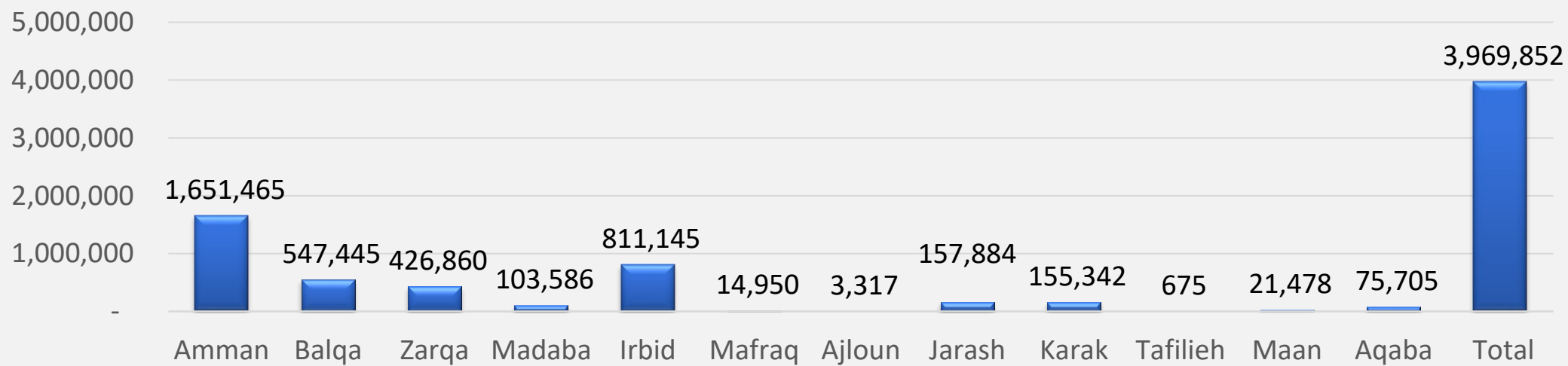


Industry Performance

- **Restructured Portfolio and Postponed Installments:**

- **Restructured Portfolio:**

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
Q3 2022	3,969,852	313,643,869	1.3%
Q3 2021	6,229,309	261,121,061	2.4%

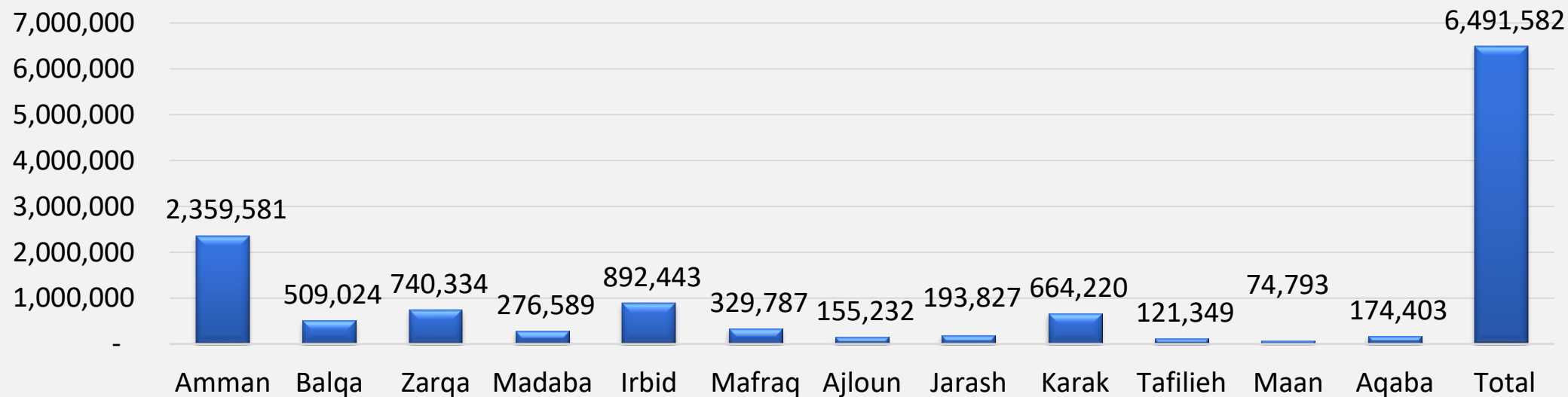


Industry Performance

- Restructured Portfolio and Postponed Installments:

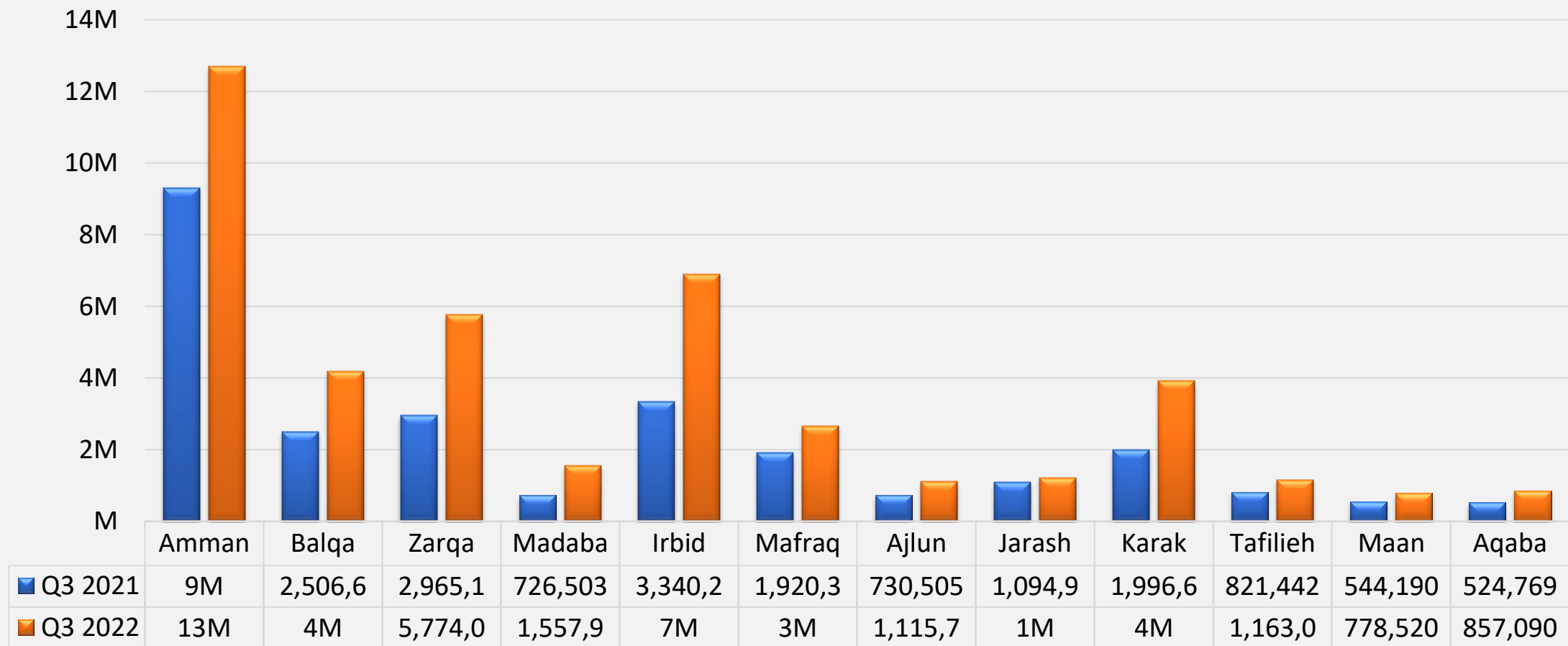
- Postponed Installments:

Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q3 2022	6,491,582	313,643,869	2.1%
Q3 2021	3,778,691	261,121,061	1.4%



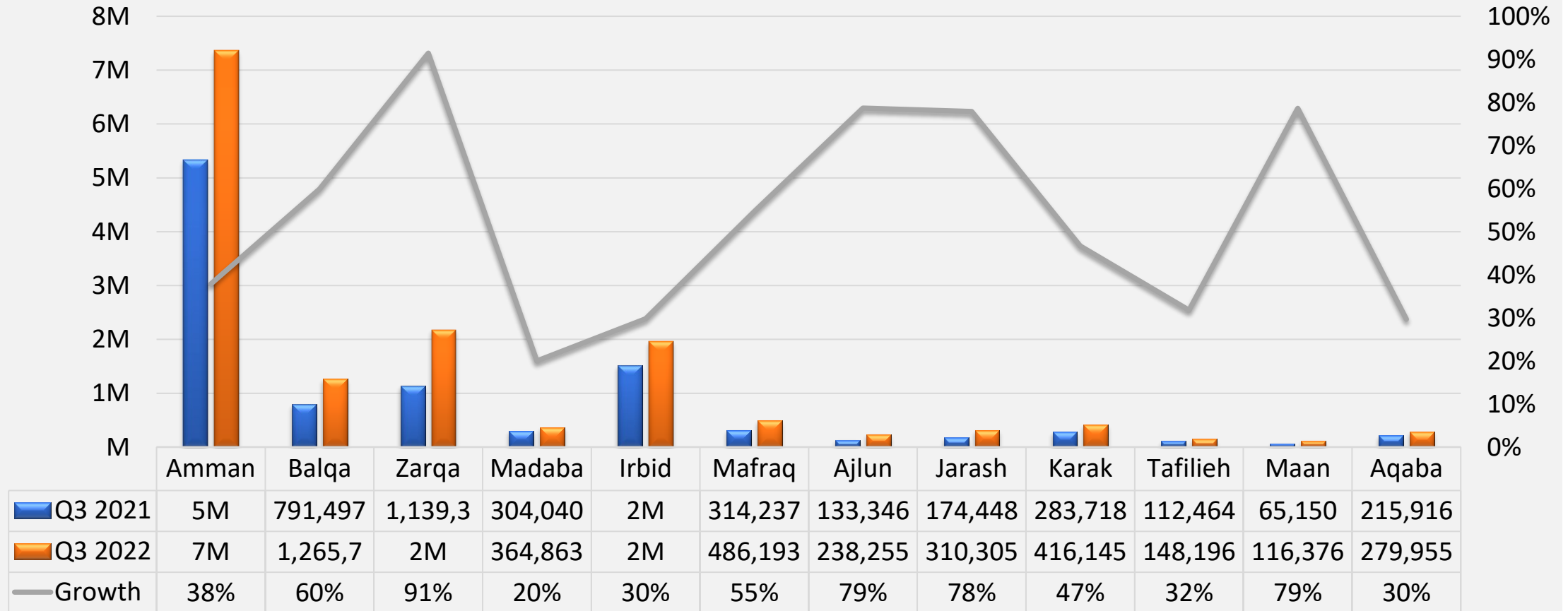
Industry Performance

- E-Wallet:



Industry Performance

- Repayment via eFawateercom Platform:

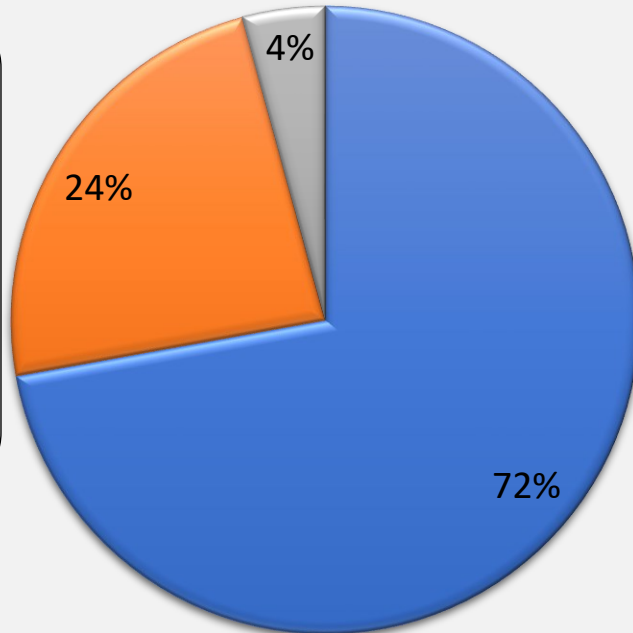


Industry Performance

- **Microfinance Sectoral Analysis:**

Sector Analysis (Q3 2022)

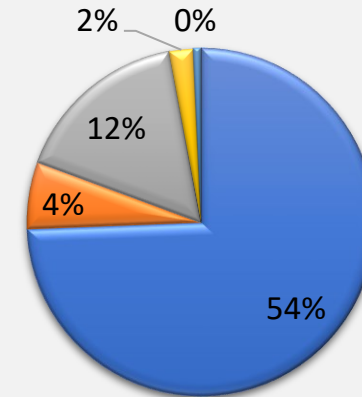
- Consumption:**
- Marriage
 - Car Licensing
 - Durable Goods
 - Travel
 - Liability Transfers



■ Productive ■ Social/Development ■ Consumption

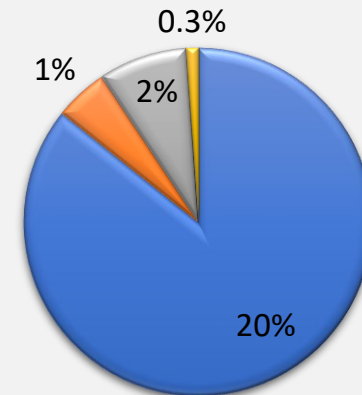
Productive sector (72%)

- Commercial
- Industrial
- Services
- Agriculture
- Vocational



Social/Development sector (24%)

- Home Improvement
- Health Care
- Educational
- Green Energy



Thank you