



MICROFINANCE SECTOR PERFORMANCE (2023 Q2)

Industry Performance

- Comparison Table Q2 2022 – Q2 2023:

Performance	Q2 2022	Q2 2023	Growth
Active Borrowers	431,503	465,482	8%
Active Loans	432,067	465,837	8%
Total Gross Loan Portfolio (GLP) JD Million	294,300,145	318,361,527	8%
Average Outstanding Loan Balance JD	681	683	0.33%
Women Borrowers (%)	70%	67%	-2.8%
Number of Branches	209	221	5.74%
PAR > 30	7.5%	8.0%	0.5%
Written Off (%)	1.3%	0.71	-0.54%

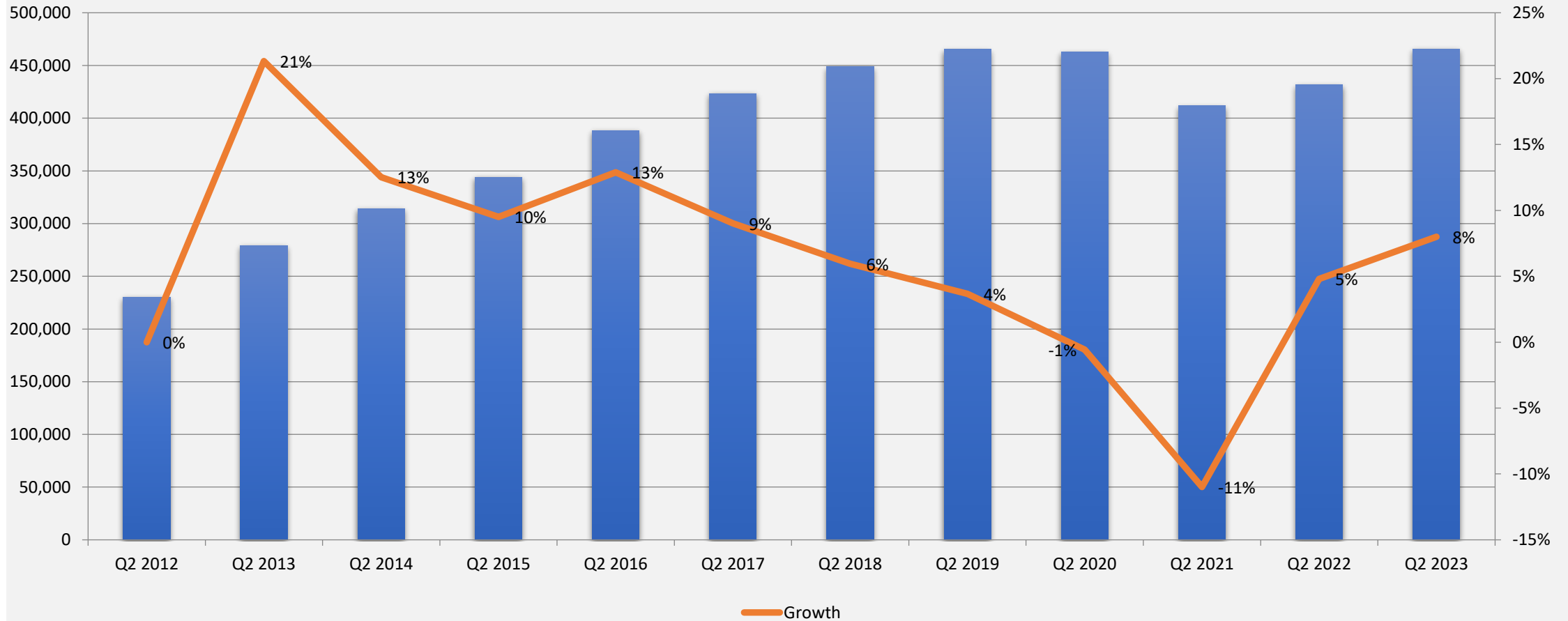
Industry Performance

- Disbursement Indicators Compared to 2022 (Periodical Q2):

Performance	Q2 2022	Q2 2023	Growth
Disbursed Loans (Borrowers)	68,541	61,138	-10,80%
Number of Disbursed Loans	68,616	61,202	-10,81%
Amount of Disbursed Loans JD Million	73,737,860	67,184,767	-9%
Average Loan Disbursed	1,075	1,098	2%

Industry Performance

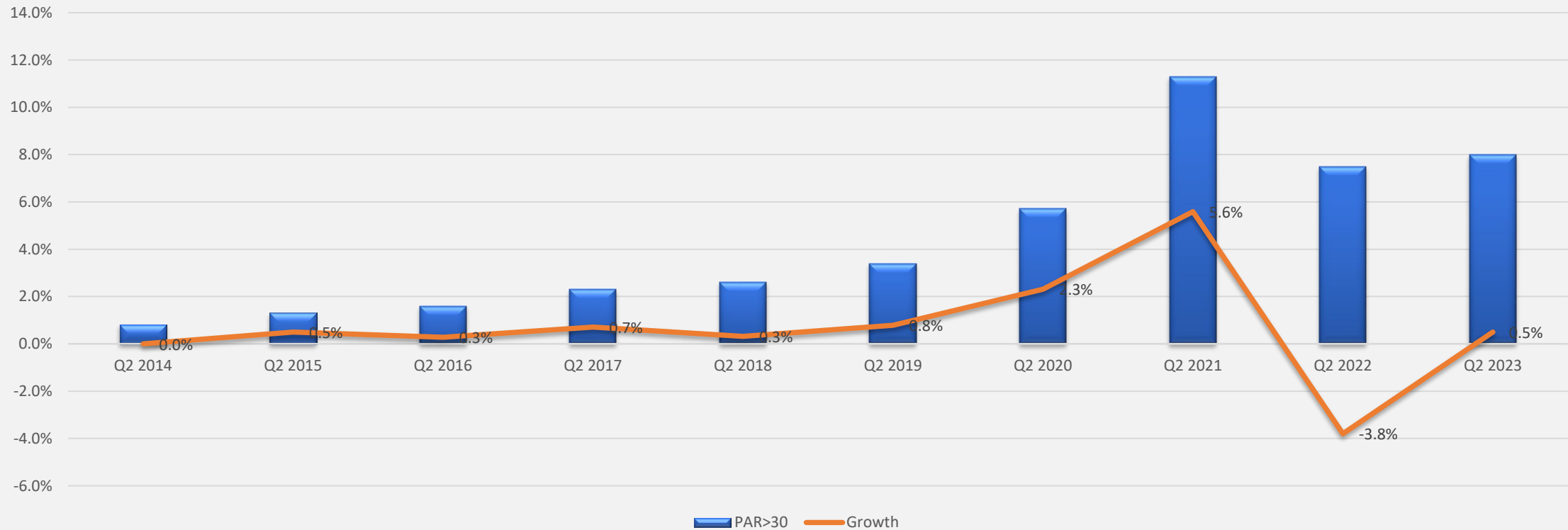
➤ Active Borrowers:



Industry Performance

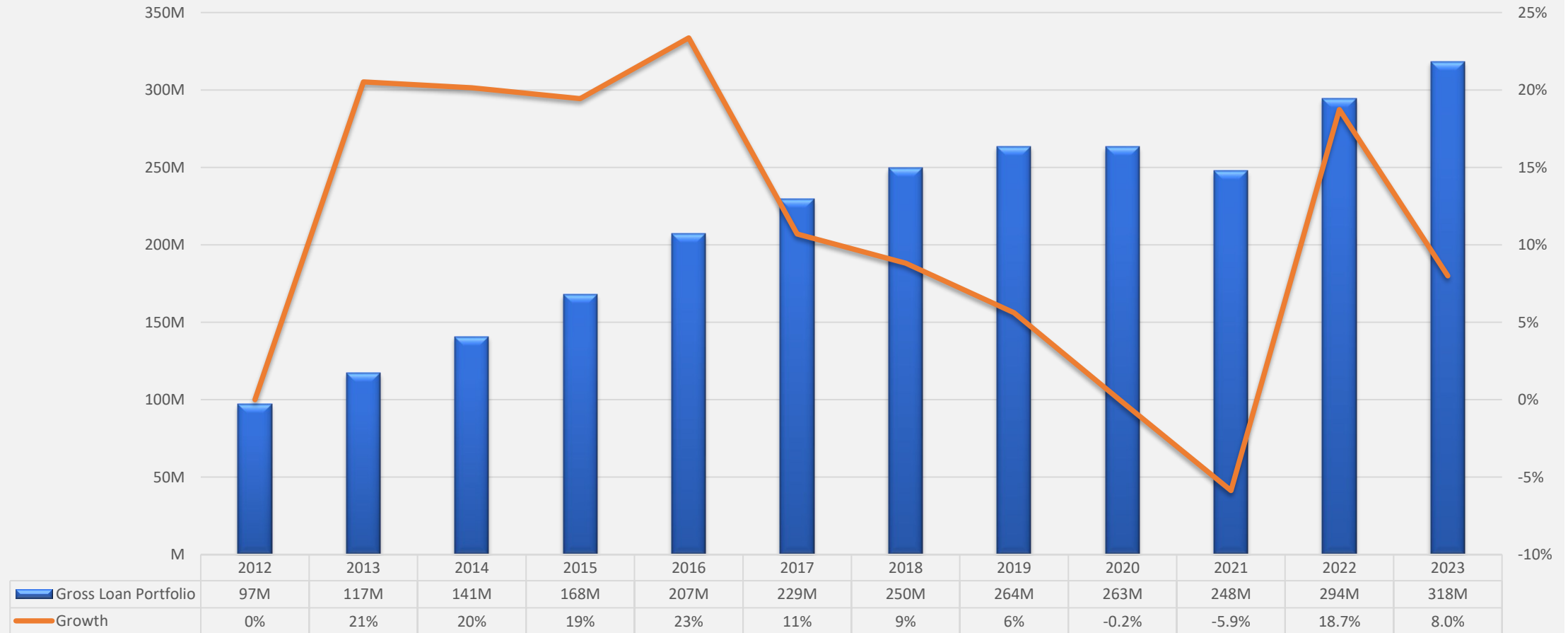
➤ PAR > 30 days:

Par > 30 days



Industry Performance

- Gross Loan Portfolio (Annual Comparison):**

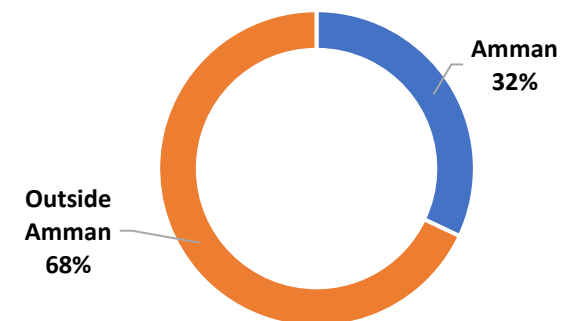


Industry Performance

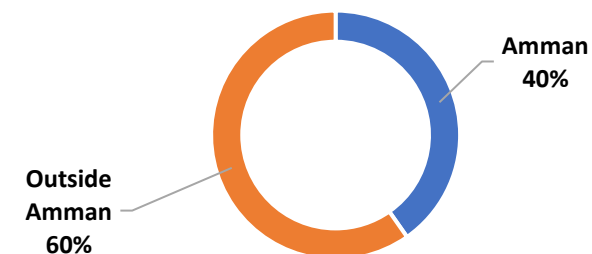
• Amman Vs. Other Governorates:

Performance	Amman	Outside Amman	Total
Active Borrowers	149,056	316,426	465,482
%	32%	68%	100%
Active Loans	149,199	316,638	465,837
%	32%	68%	100%
Total Gross Loan Portfolio (GLP) JD	128,187,949	190,173,578	318,361,527
%	40%	60%	100%
Number of Branches	68	153	221
%	31%	69.2%	100%

Active Borrowers



Total Gross Loan Portfolio (GLP) JD

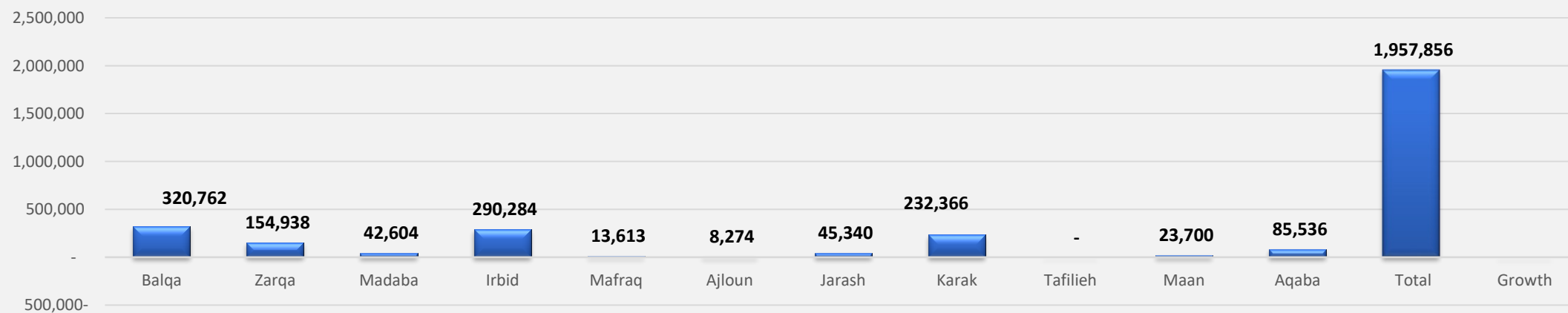


Industry Performance

- **Restructured Portfolio and Postponed Installments:**

- **Restructured Portfolio:**

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
Q2 2023	1,957,856	318,361,527	1%
Q2 2022	3,426,554	294,300,145	1.2%

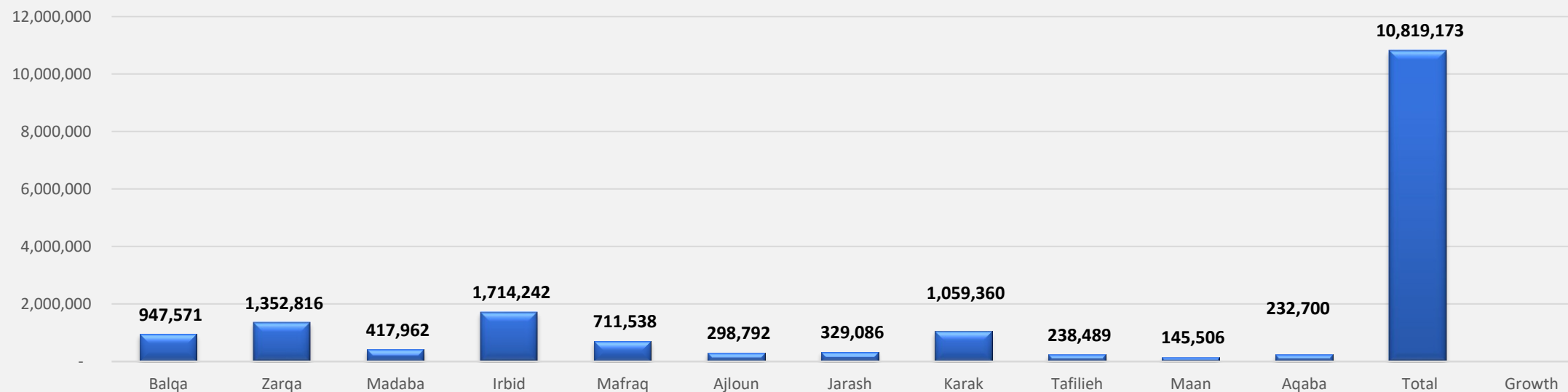


Industry Performance

- **Restructured Portfolio and Postponed Installments:**

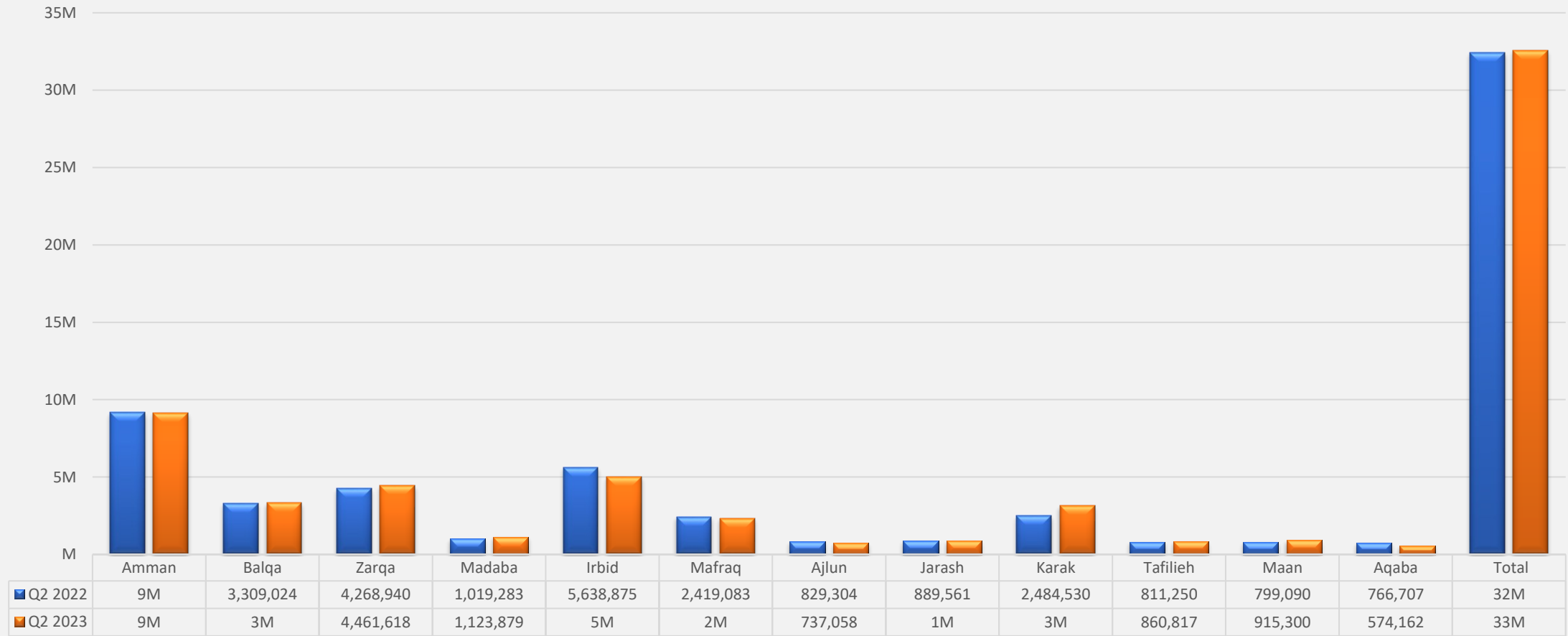
- **Postponed Installments:**

Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q2 2023	10,819,173	318,361,527	3.4%
Q2 2022	10,625,765	294,300,145	3.6%



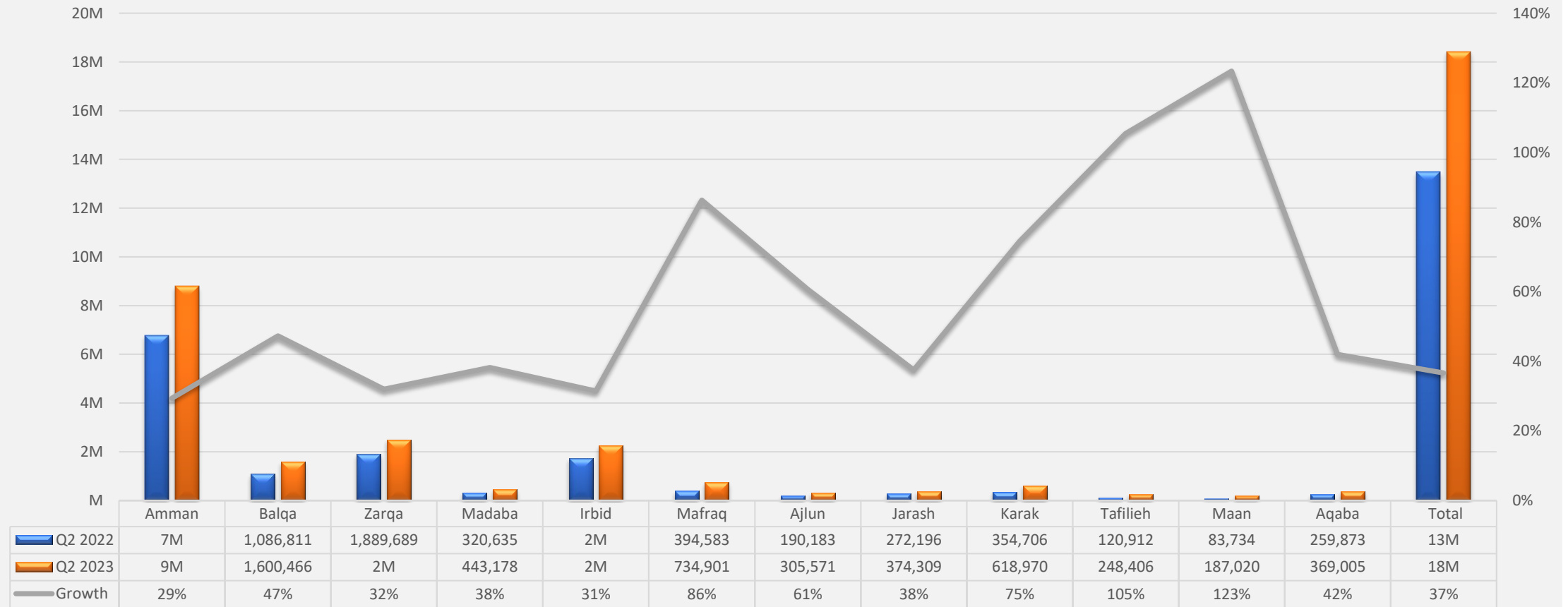
Industry Performance

- E-Wallet:**



Industry Performance

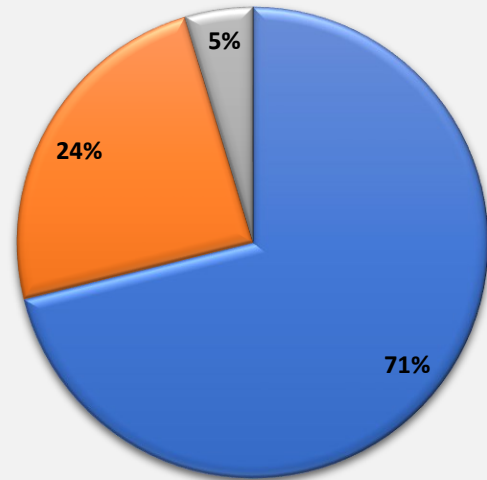
- Repayment via eFawateercom Platform:



Industry Performance

• Microfinance Sectoral Analysis:

Sector Analysis (Q2 2023)

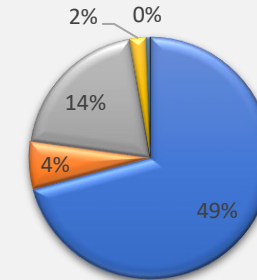


■ Productive ■ Social/Development ■ Consumption

Consumption:

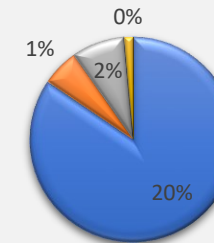
- Marriage
- Car Licensing
- Durable Goods
- Travel
- Liability Transfers

Productive sector (71%)



■ Commercial ■ Industrial ■ Services ■ Agriculture ■ Vocational

Social/Development sector (24%)



■ Home Improvement ■ Health Care
■ Educational ■ Green Energy

Thank you