



## MICROFINANCE SECTOR PERFORMANCE (2023 Q3)

# Industry Performance

- Comparison Table Q3 2022 – Q3 2023:

Performance	Q3 2022	Q3 2023	Growth
Active Borrowers	432,568	453,536	5%
Active Loans	419,279	439,335	5%
Total Gross Loan Portfolio (GLP) JD Million	307,815,327	312,081,135	1%
Average Outstanding Loan Balance JD	734	710	-3%
Women Borrowers (%)	72%	68%	-4%
Number of Branches	208	213	2%
PAR > 30	4.2%	4.1%	-0.1%
Written Off (%)	0.5%	0.6%	0.2%

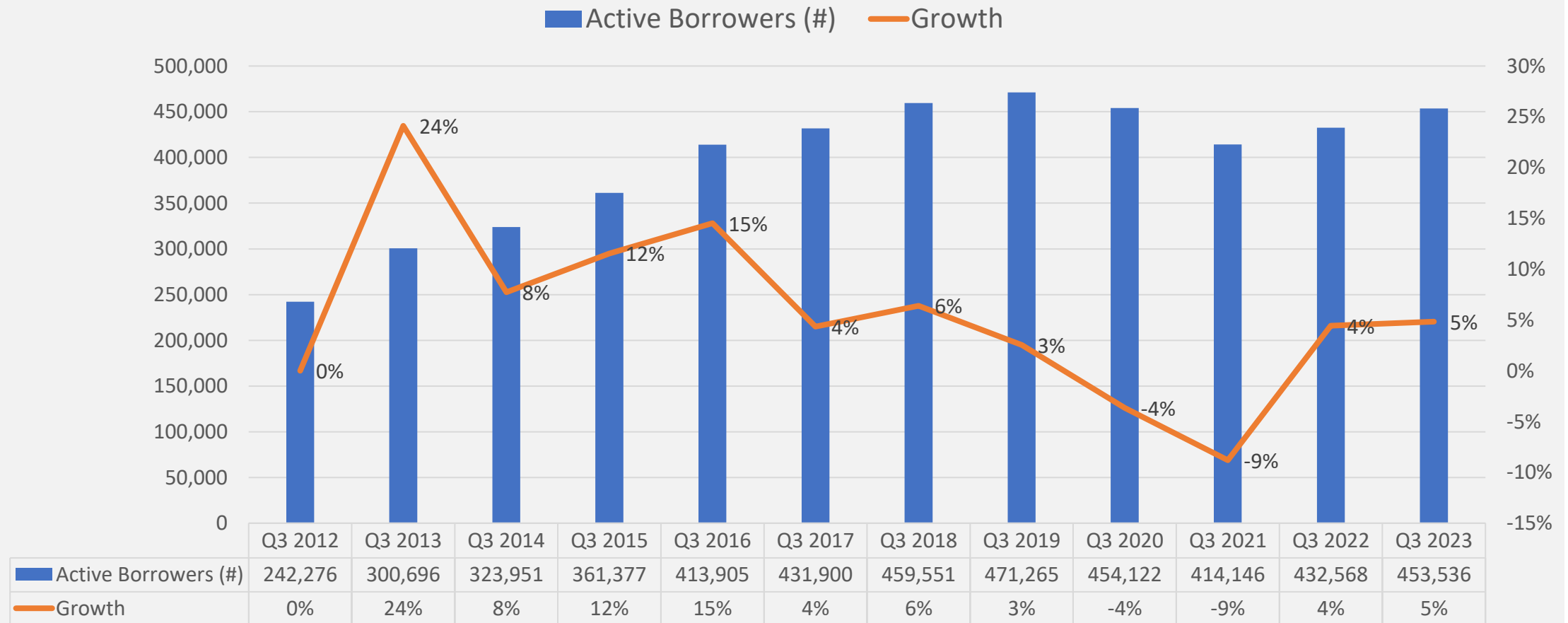
# Industry Performance

- Disbursement Indicators Compared to 2022 (Periodical Q3):

Performance	Q3 2022	Q3 2023	Growth
Disbursed Loans (Borrowers)	73,393	69,383	-5%
Number of Disbursed Loans	71,188	67,528	-5%
Amount of Disbursed Loans JD Million	81,445,136	73,505,295	-10%
Average Loan Disbursed	1,144	1,089	-5%

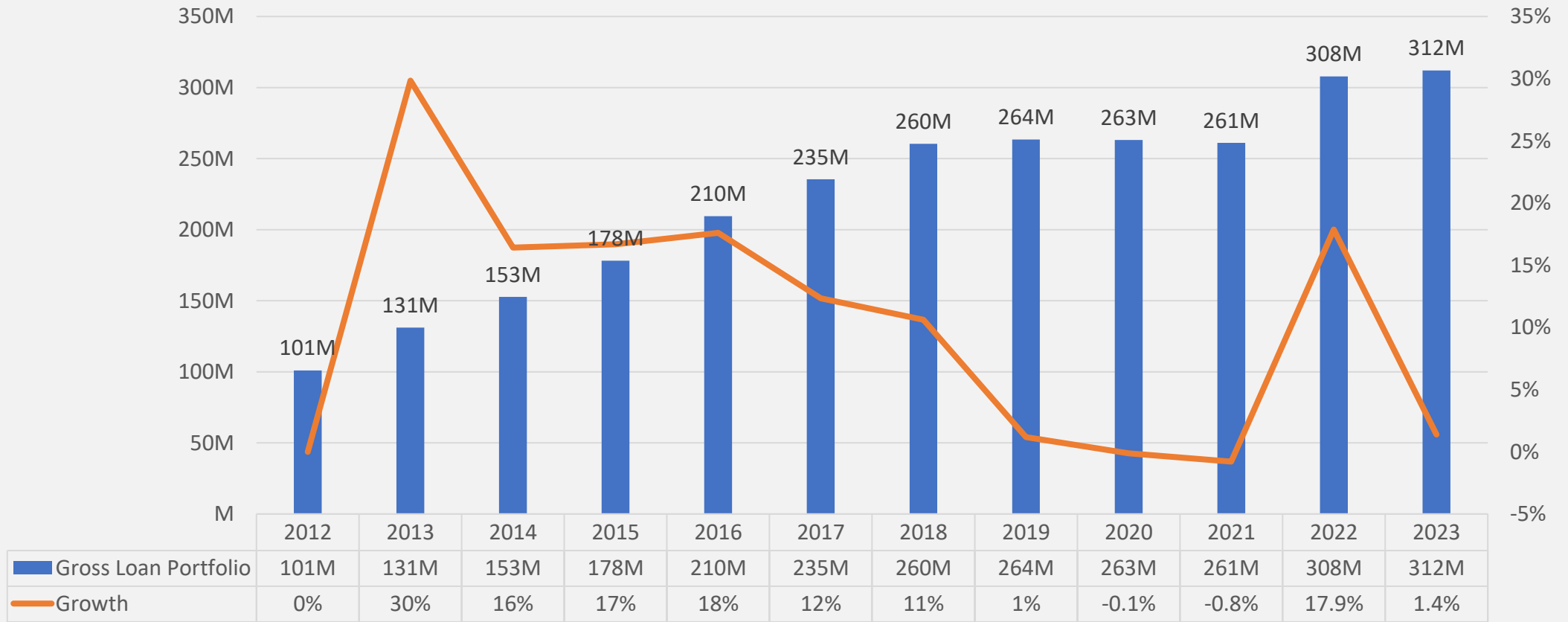
# Industry Performance

## ➤ Active Borrowers:



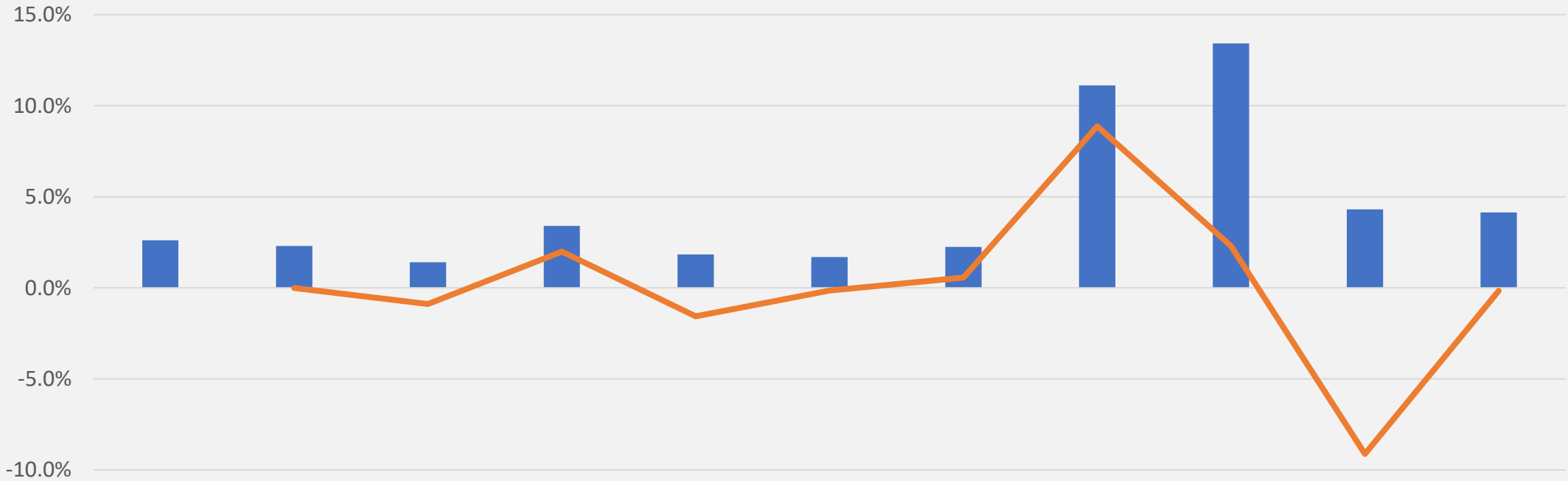
# Industry Performance

- Gross Loan Portfolio (Annual Comparison):**



# Industry Performance

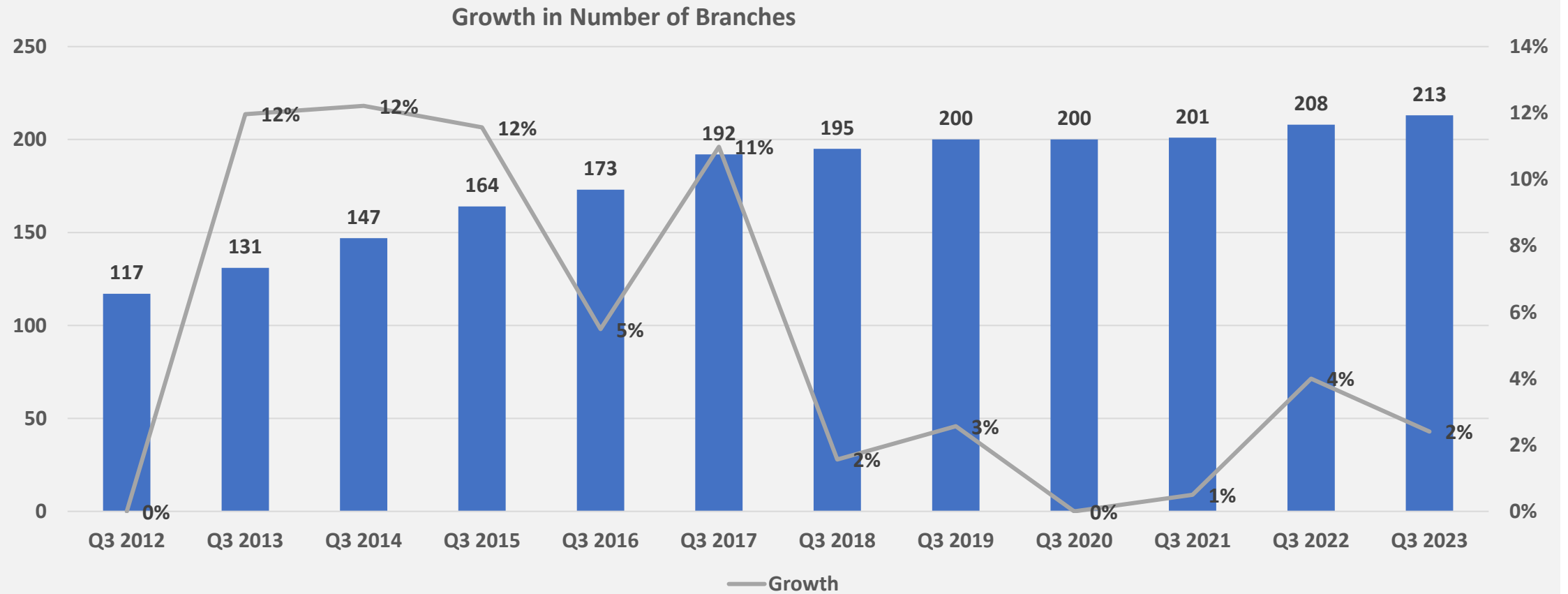
## ➤ PAR > 30 days:



	Q3 2013	Q3 2014	Q3 2015	Q3 2016	Q3 2017	Q3 2018	Q3 2019	Q3 2020	Q3 2021	Q3 2022	Q3 2023
PAR>30	2.6%	2.3%	1.4%	3.4%	1.8%	1.7%	2.2%	11.1%	13.4%	4.3%	4.1%
Growth		0.0%	-0.9%	2.0%	-1.6%	-0.2%	0.6%	8.9%	2.3%	-9.1%	-0.2%

# Industry Performance

## ➤ Growth in Number of Branches:



# Industry Performance

## ➤ Active Borrowers Market Share:

No.	Performance	Active Borrowers (#)	
		Q3 2023	Market Share
1	Tamweelcom	98,271	22%
2	MFW	143,654	32%
3	NMB	96,678	21%
4	VITAS	11,587	3%
5	FINCA	28,779	6%
6	AMC	38,997	9%
7	AlAmeen	30,771	7%
8	Namothajieh	4,799	1.1%
	<b>Total</b>	<b>453,536</b>	



# Industry Performance

## ➤ Active Loans Market Share:

No.	Performance	Active Loans (#)	
		Q3 2023	Market Share
1	Tamweelcom	98,534	22%
2	MFW	143,700	33%
3	NMB	96,678	22%
4	VITAS	11,587	3%
5	FINCA	28,779	7%
6	AMC	24,487	6%
7	AlAmeen	30,771	7%
8	Namothajieh	4,799	1.1%
	<b>Total</b>	<b>439,335</b>	

# Industry Performance

## ➤ Total Gross Loan Portfolio Market Share:

No.	Performance	Total Gross Loan Portfolio (#)	
		Q3 2023	Market Share
1	Tamweelcom	61,512,359	20%
2	MFW	79,718,290	26%
3	NMB	56,420,685	18%
4	VITAS	56,733,306	18%
5	FINCA	22,850,040	7%
6	AMC	19,030,589	6%
7	AlAmeen	10,048,657	3%
8	Namothajieh	5,767,208	2%
	<b>Total</b>	<b>312,081,135</b>	

# Industry Performance

## ➤ Total Disbursed Loans (Borrower) Market Share:

No.	Performance	Total Disbursed Loans (Borrower)	
		Q3 2023	Market Share
1	Tamweelcom	17,950	26%
2	MFW	20,121	29%
3	NMB	17,308	25%
4	VITAS	1,408	2%
5	FINCA	3,052	4%
6	AMC	5,245	8%
7	AlAmeen	3,913	6%
8	Namothajieh	386	0.6%
	<b>Total</b>	<b>69,383</b>	

# Industry Performance

## ➤ The Number of Disbursed Loans Market Share:

No.	Performance	Disbursed Loans (#)	
		Q3 2023	Market Share
1	Tamweelcom	17,995	27%
2	MFW	20,123	30%
3	NMB	17,308	26%
4	VITAS	1,408	2%
5	FINCA	3,052	5%
6	AMC	3,343	5%
7	AlAmeen	3,913	6%
8	Namothajieh	386	0.57%
	<b>Total</b>	<b>67,528</b>	

# Industry Performance

## ➤ Amount of Disbursed Loans (JD) Market Share:

No.	Performance	Amount of Disbursed Loans (JD)	
		Q3 2023	Market Share
1	Tamweelcom	16,108,324	22%
2	MFW	17,546,840	24%
3	NMB	14,364,616	20%
4	VITAS	17,131,351	23%
5	FINCA	1,606,945	2%
6	AMC	4,072,490	6%
7	AlAmeen	1,935,400	3%
8	Namothajieh	739,329	1.0%
	<b>Total</b>	<b>73,505,295</b>	

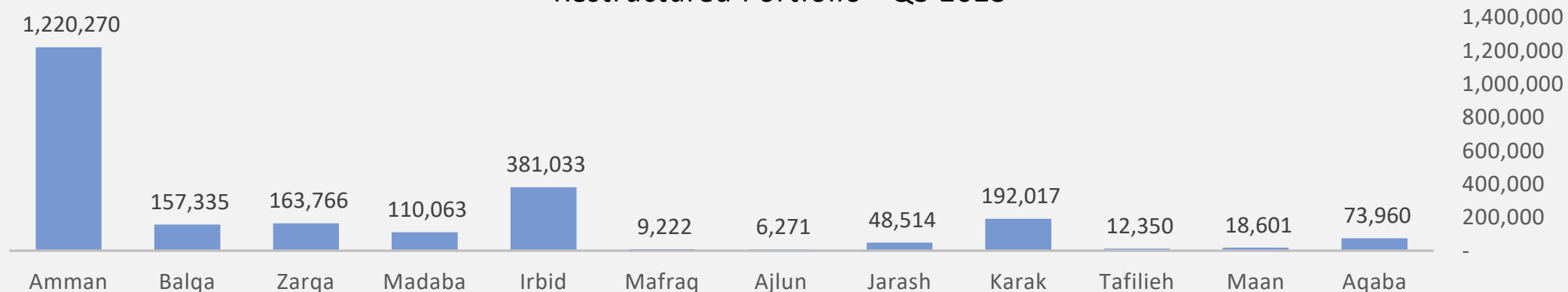
# Industry Performance

- **Restructured Portfolio and Postponed Installments:**

- **Restructured Portfolio:**

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
Q3 2022	3,969,852	307,815,327	1.3%
Q3 2023	2,393,401	312,081,135	0.8%

Restructured Portfolio - Q3 2023



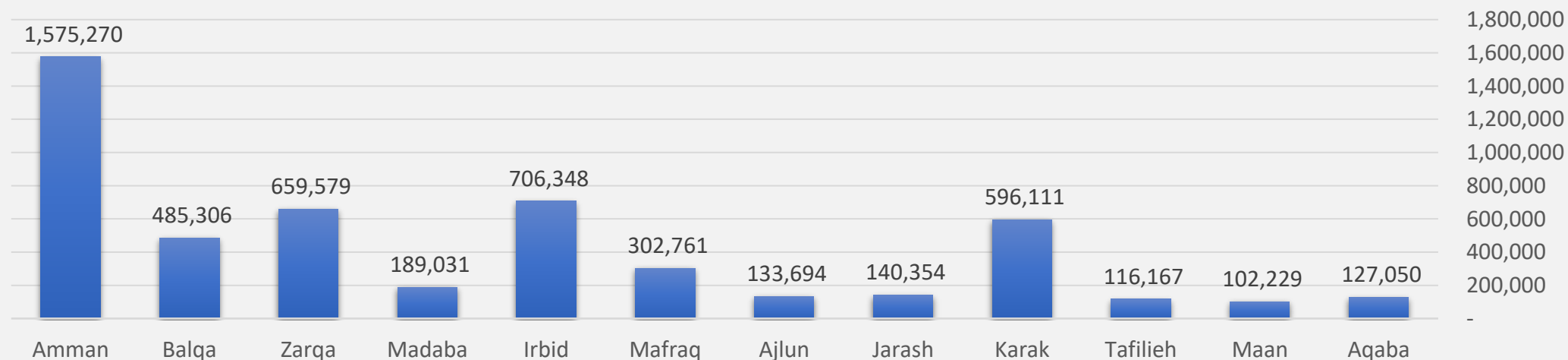
# Industry Performance

- **Restructured Portfolio and Postponed Installments:**

- **Postponed Installments:**

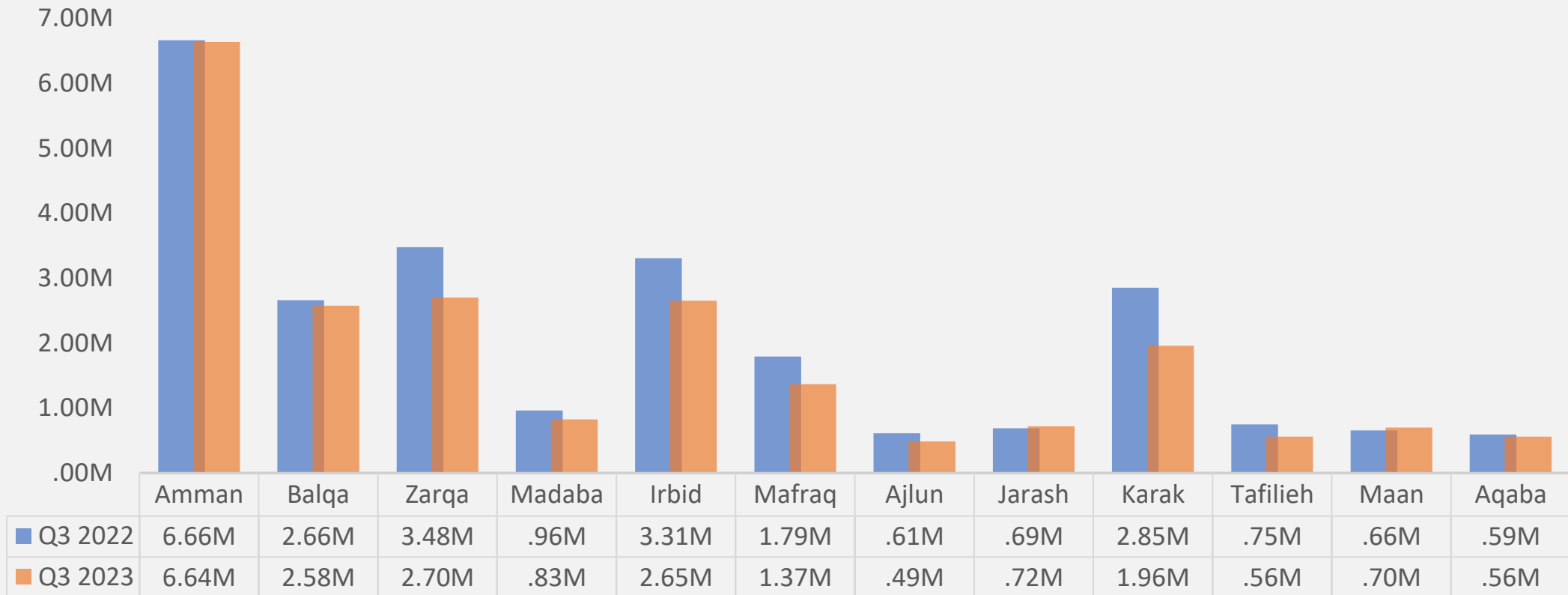
Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q3 2022	6,342,902	307,815,327	2.1%
Q3 2023	5,133,900	312,081,135	1.6%

Postponed Portfolio – Q3 2023



# Industry Performance

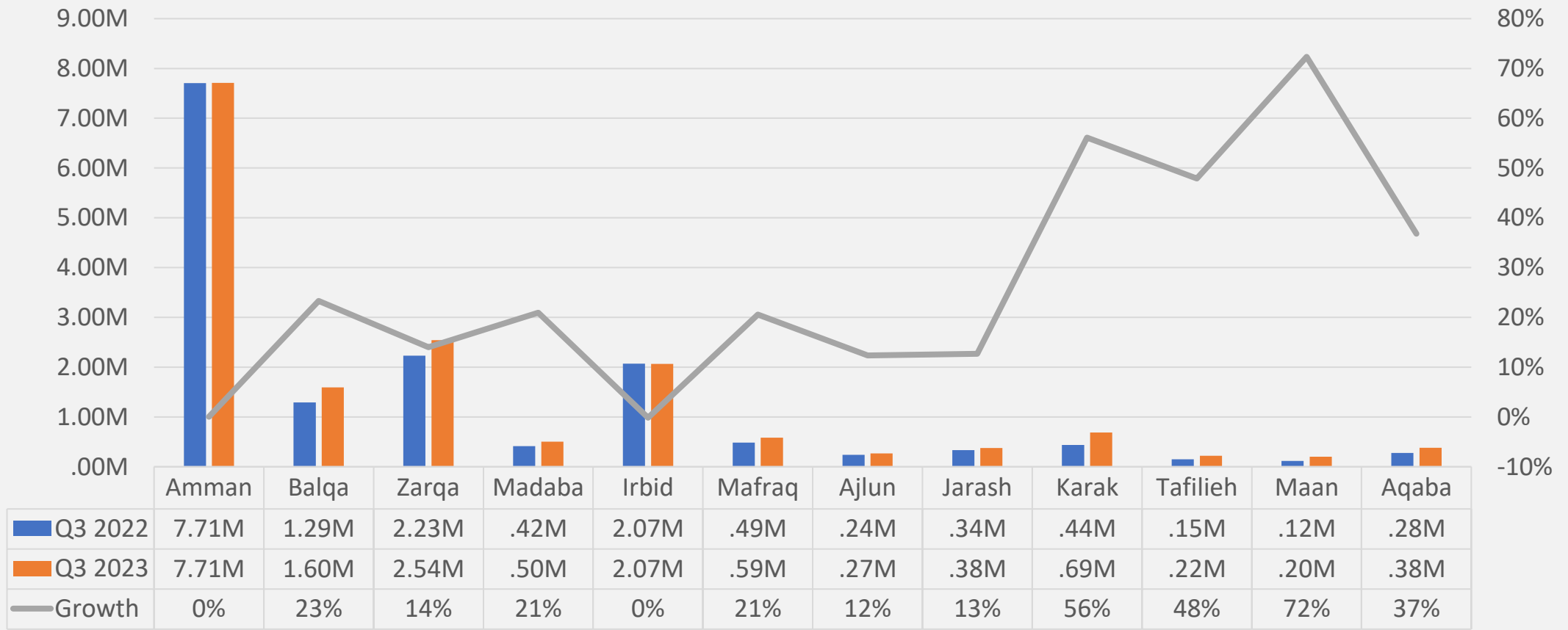
- E-Wallet:**





# Industry Performance

- Repayment via eFawateercom Platform:

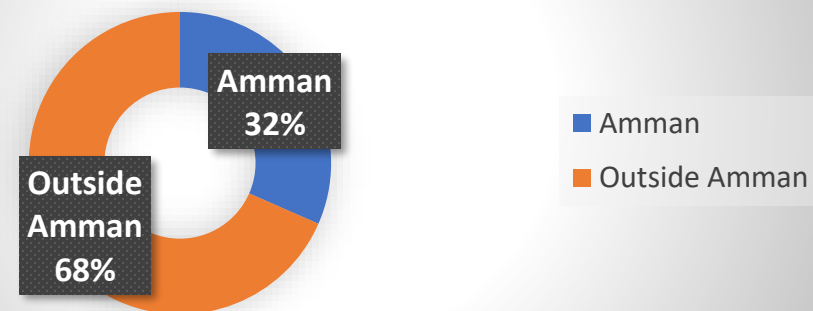


# Industry Performance

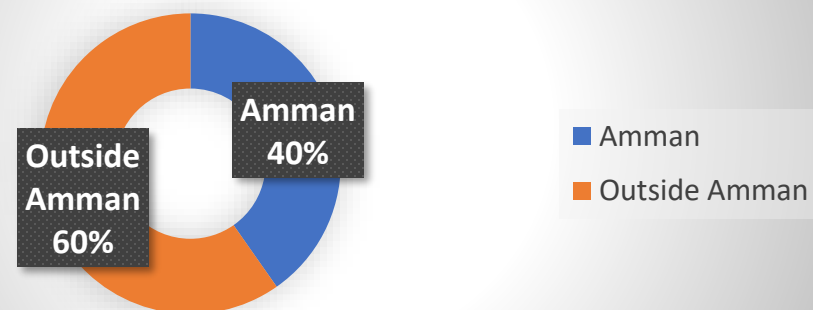
## • Amman Vs. Other Governorates:

Performance	Amman	Outside Amman	Total
Active Borrowers	143,214	310,322	453,536
%	<b>32%</b>	<b>68%</b>	<b>100%</b>
Active Loans	137,295	302,040	439,335
%	<b>31%</b>	<b>69%</b>	<b>100%</b>
Total Gross Loan Portfolio (GLP) JD	125,677,722	186,403,413	312,081,135
%	<b>40%</b>	<b>60%</b>	<b>100%</b>
Number of Branches	66	147	213
%	<b>31%</b>	<b>69%</b>	<b>100%</b>

### Active Borrowers

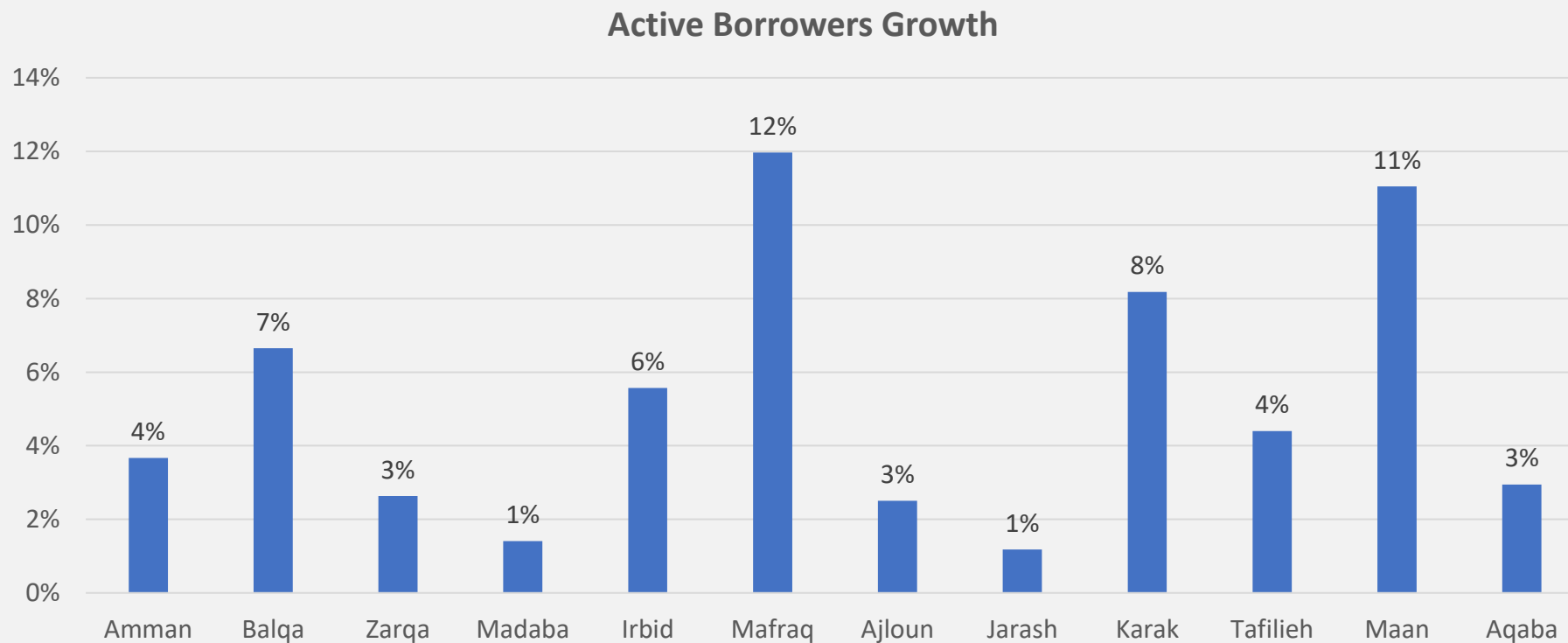


### Total Gross Loan Portfolio (GLP) JD



# Industry Performance

- **Governorates Analysis:**



# Industry Performance

- **Governorates Analysis:**

The Microfinance institutions (MFIs) provides a full range of services that meets the financial needs of the clients, according to the following sectors:

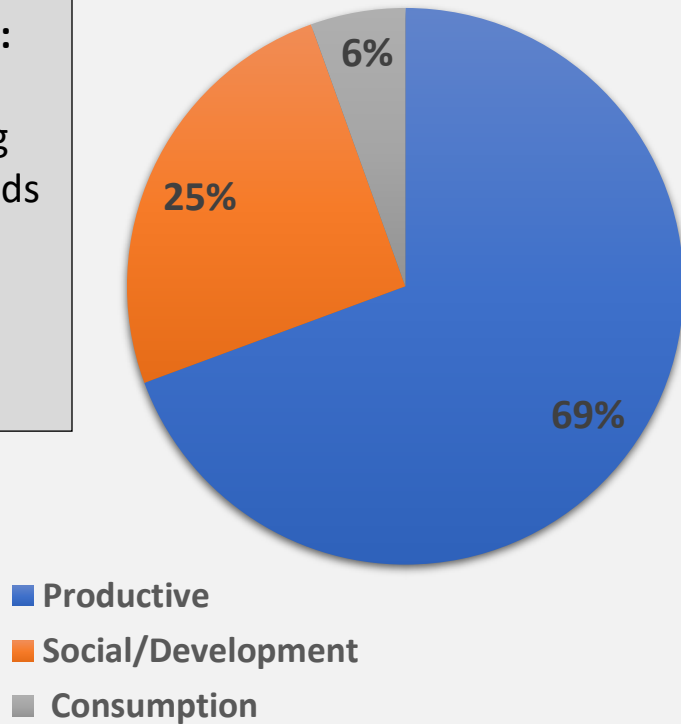
Sectors	Products
Productive	Commercial – Industrial – Services – Vocational – Agriculture.
Social/Development	Educational – Home Improvement – Health Care – Green Energy – Islamic Rituals
Consumption	Non-Productive – Non-Social

# Industry Performance

## • Microfinance Sectoral Analysis:

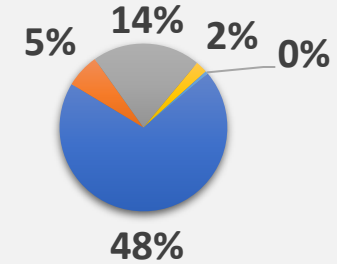
Sector Analysis (Q3 2023)

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



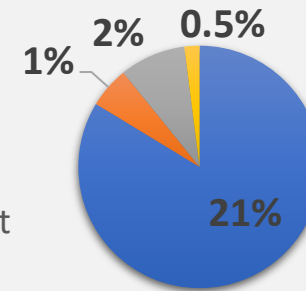
- Commercial
- Industrial
- Services
- Agriculture
- Vocational

Productive sector (69%)



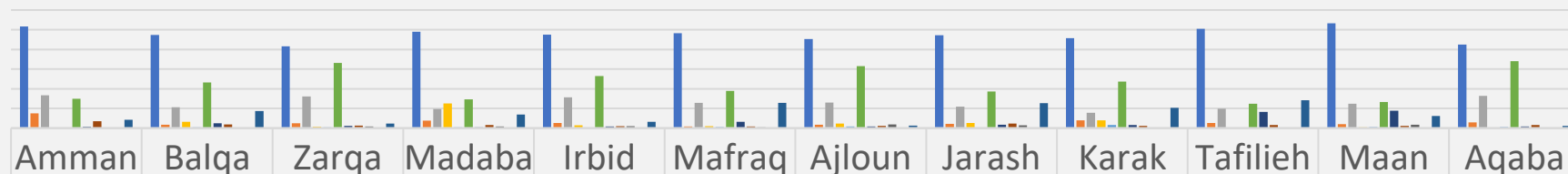
- Home Improvement
- Health Care
- Educational
- Green Energy

Social/Development sector (25%)



# Industry Performance

- Governorates Sectoral Analysis:**



	Amman	Balqa	Zarqa	Madaba	Irbid	Mafraq	Ajloun	Jarash	Karak	Tafilieh	Maan	Aqaba
Commercial	52%	47%	42%	49%	48%	48%	45%	47%	46%	50%	53%	42%
Industrial	7%	2%	3%	4%	3%	1%	2%	2%	4%	3%	2%	3%
Services	17%	11%	16%	10%	16%	13%	13%	11%	8%	10%	12%	16%
Agriculture	0%	3%	1%	13%	1%	1%	2%	3%	4%	0%	0%	0%
Vocational	0%	0%	0%	0%	0%	1%	1%	0%	2%	0%	1%	1%
Home Improvement	15%	23%	33%	15%	26%	19%	32%	19%	24%	12%	13%	34%
Health Care	1%	3%	1%	0%	1%	3%	1%	2%	2%	8%	9%	1%
Educational	4%	2%	1%	2%	1%	1%	1%	2%	1%	2%	1%	2%
Green Energy	0%	0%	1%	1%	1%	0%	2%	1%	0%	0%	2%	0%
Islamic rituals	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Consumption	4%	9%	2%	7%	3%	13%	1%	13%	10%	14%	6%	1%

**Thank you**