



MICROFINANCE SECTOR PERFORMANCE (2023 Q4)

Industry Performance - Q4 2023

- Comparison Table Q42022 – Q4 2023:

Performance	Q4 2022	Q4 2023	Growth
Active Borrowers	449,826	456,511	1%
Active Loans	436,787	442,468	1%
Total Gross Loan Portfolio (GLP) JD Million	312,253,918	307,700,426	-1%
Average Outstanding Loan Balance JD	715	695	-2%
Women Borrowers (%)	57%	57%	0%
Number of Branches	209	211	1%
PAR > 30	3.0%	4.7%	1.8%
Written Off (%)	0.8%	1.6%	0.7%

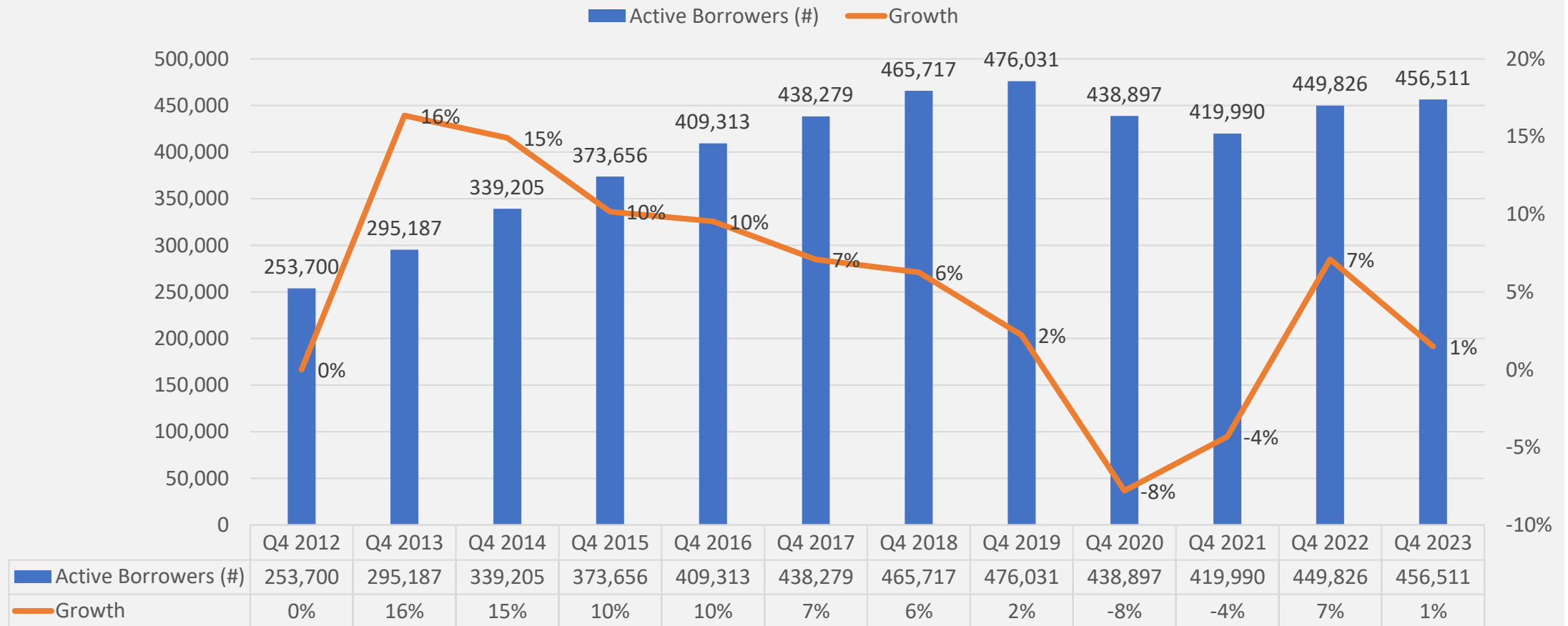
Industry Performance - Q4 2023

- Disbursement Indicators Compared to 2022 (Periodical Q4):

Performance	Q4 2022	Q4 2023	Growth
Disbursed Loans (Borrowers)	73,785	67,355	-9%
Number of Disbursed Loans	71,596	65,490	-9%
Amount of Disbursed Loans JD Million	79,750,902	72,860,735	-9%
Average Loan Disbursed	1,080	1,113	3%

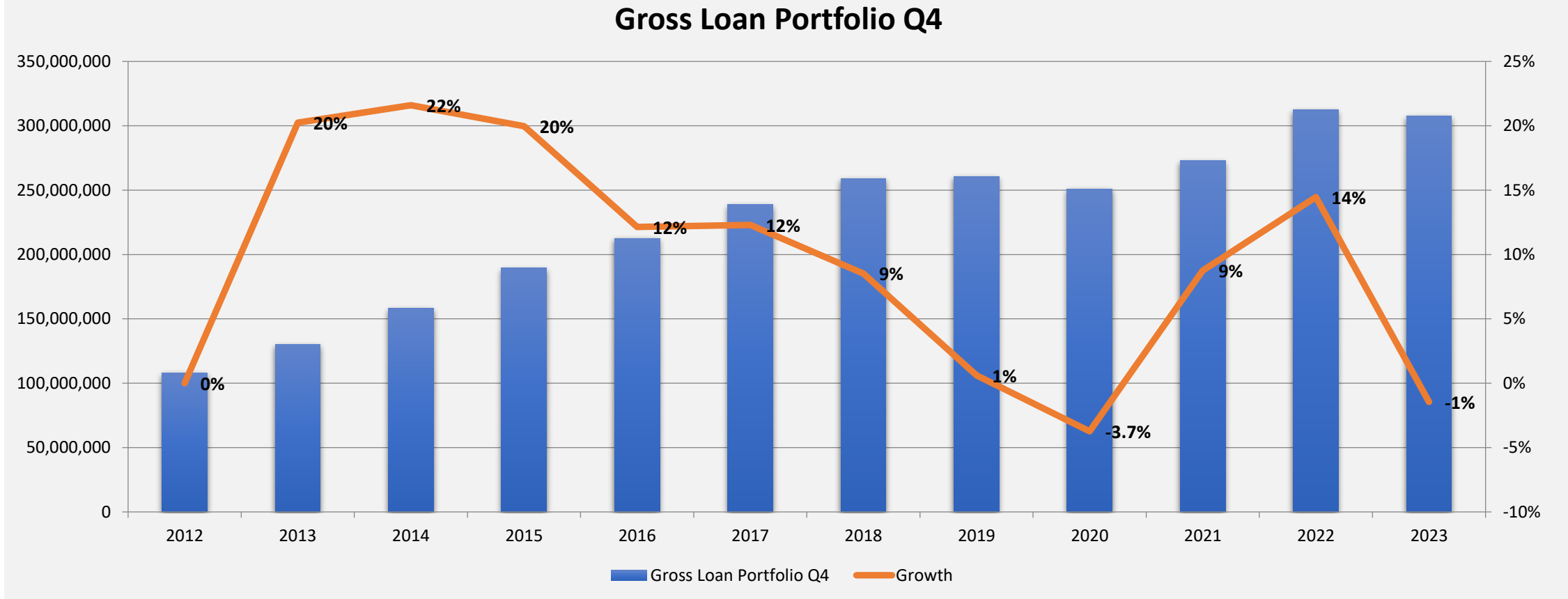
Industry Performance - Q4 2023

➤ Active Borrowers:



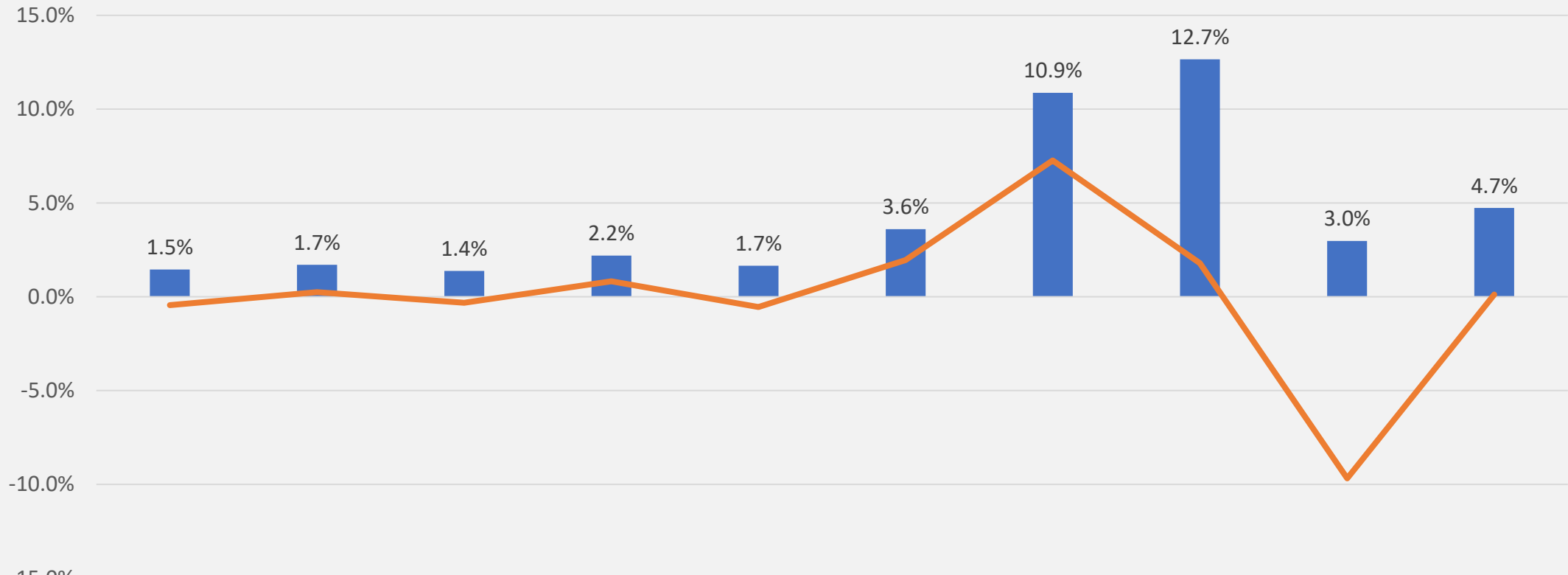
Industry Performance - Q4 2023

- Gross Loan Portfolio (Annual Comparison):



Industry Performance - Q4 2023

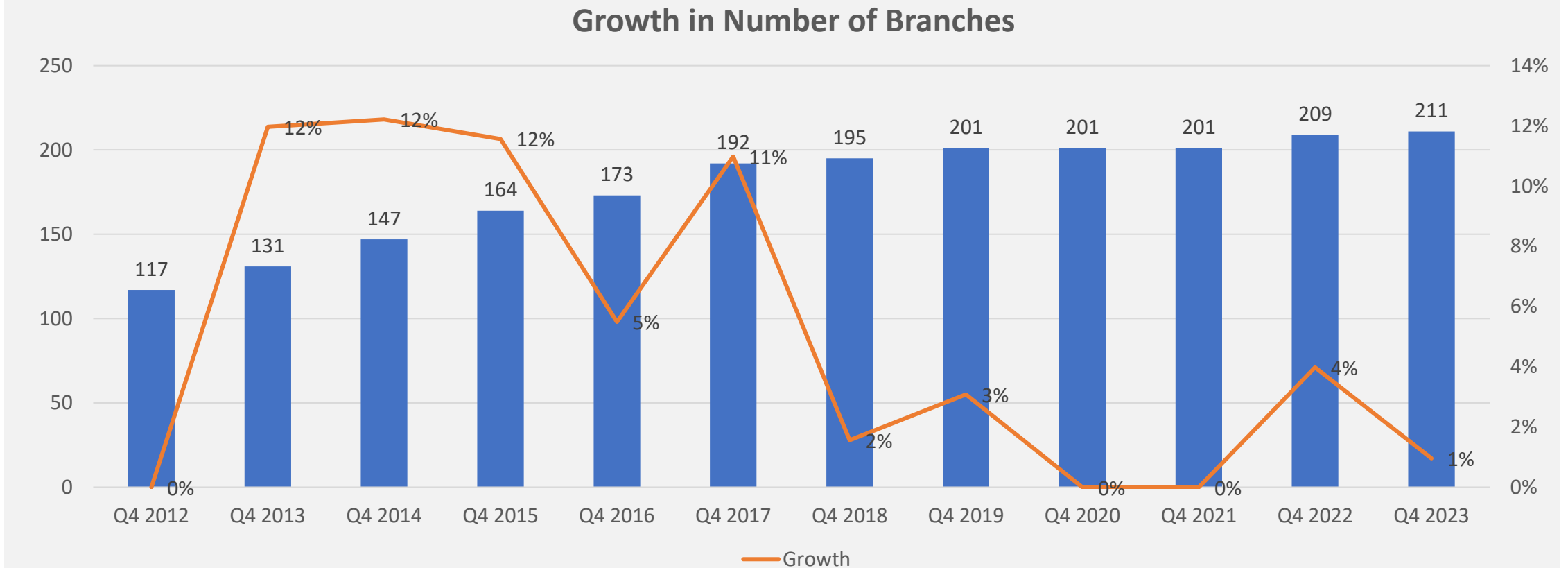
➤ PAR > 30 days:



	Q4 2014	Q4 2015	Q4 2016	Q4 2017	Q4 2018	Q4 2019	Q4 2020	Q4 2021	Q4 2022	Q4 2023
PAR>30	1.5%	1.7%	1.4%	2.2%	1.7%	3.6%	10.9%	12.7%	3.0%	4.7%
Growth	-0.5%	0.3%	-0.3%	0.8%	-0.5%	1.9%	7.3%	1.8%	-9.7%	0.1%

Industry Performance - Q4 2023

➤ Growth in Number of Branches:



Industry Performance - Q4 2023

➤ Active Borrowers Market Share:

No.	Performance	Active Borrowers (#)	
		Q42023	Market Share
1	Tamweelcom	99,548	22%
2	MFW	136,318	30%
3	NMB	96,589	21%
4	VITAS	11,364	2%
5	FINCA	26,792	6%
6	AMC	38,600	8%
7	UNRWA	16,838	4%
8	AlAmeen	30,462	7%
	Total	456,511	

Industry Performance - Q4 2023

➤ Active Loans Market Share:

No.	Performance	Active Loans (#)	
		Q42023	Market Share
1	Tamweelcom	99,805	23%
2	MFW	136,330	31%
3	NMB	96,589	22%
4	VITAS	11,364	3%
5	FINCA	26,792	6%
6	AMC	24,288	5%
7	UNRWA	16,838	4%
8	AlAmeen	30,462	7%
	Total	442,468	

Industry Performance - Q4 2023

➤ Total Gross Loan Portfolio Market Share:

No.	Performance	Total Gross Loan Portfolio (#)	
		Q42023	Market Share
1	Tamweelcom	63,165,967	21%
2	MFW	75,463,105	25%
3	NMB	56,576,399	18%
4	VITAS	57,974,929	19%
5	FINCA	20,716,996	7%
6	AMC	19,151,215	6%
7	UNRWA	5,530,570	2%
8	AlAmeen	9,121,245	3%
	Total	307,700,426	

Industry Performance - Q4 2023

➤ Total Disbursed Loans (Borrower) Market Share:

No.	Performance	Total Disbursed Loans (Borrower)	
		Q42023	Market Share
1	Tamweelcom	18,504	27%
2	MFW	18,844	28%
3	NMB	17,122	25%
4	VITAS	1,348	2%
5	FINCA	555	1%
6	AMC	5,341	8%
7	UNRWA	2,825	4%
8	AlAmeen	2,816	4%
	Total	67,355	

Industry Performance - Q4 2023

➤ The Number of Disbursed Loans Market Share:

No.	Performance	Disbursed Loans (#)	
		Q42023	Market Share
1	Tamweelcom	18,557	28%
2	MFW	18,848	29%
3	NMB	17,122	26%
4	VITAS	1,348	2%
5	FINCA	555	1%
6	AMC	3,419	5%
7	UNRWA	2,825	4%
8	AlAmeen	2,816	4%
	Total	65,490	

Industry Performance - Q4 2023

➤ Amount of Disbursed Loans (JD) Market Share:

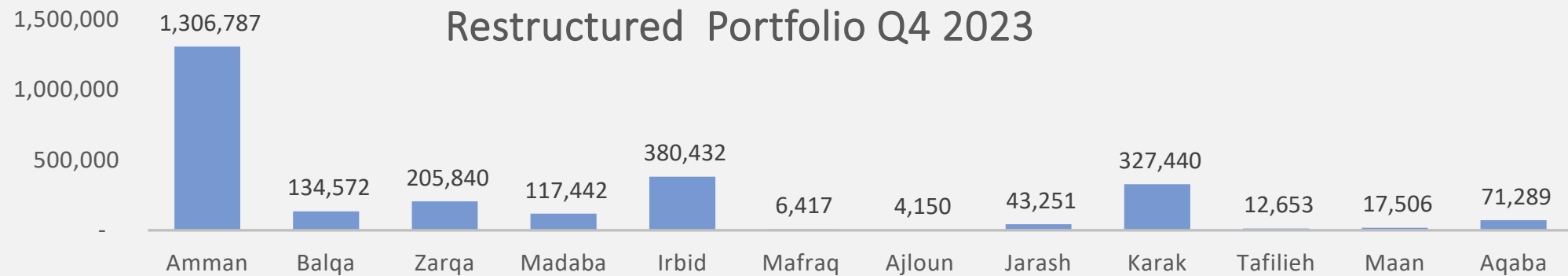
No.	Performance	Amount of Disbursed Loans (JD)	
		Q42023	Market Share
1	Tamweelcom	16,164,259	22%
2	MFW	15,511,577	21%
3	NMB	14,327,118	20%
4	VITAS	18,516,996	25%
5	FINCA	799,845	1%
6	AMC	4,554,540	6%
7	UNRWA	1,594,000	2%
8	AlAmeen	1,392,400	2%
	Total	72,860,735	

Industry Performance - Q4 2023

- **Restructured Portfolio and Postponed Installments:**

- **Restructured Portfolio:**

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
Q42022	3,826,224	312,253,918	0.9%
Q42023	2,627,778	307,700,426	1.2%



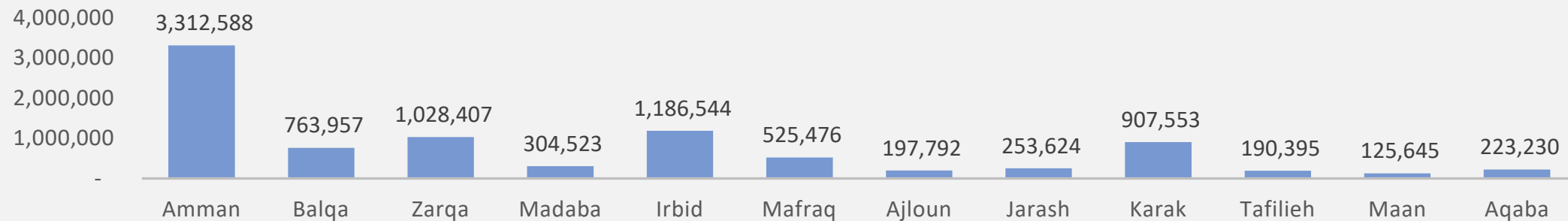
Industry Performance - Q4 2023

- **Restructured Portfolio and Postponed Installments:**

- **Postponed Installments:**

Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q42022	6,069,553	312,253,918	1.9%
Q42023	9,019,736	307,700,426	2.9%

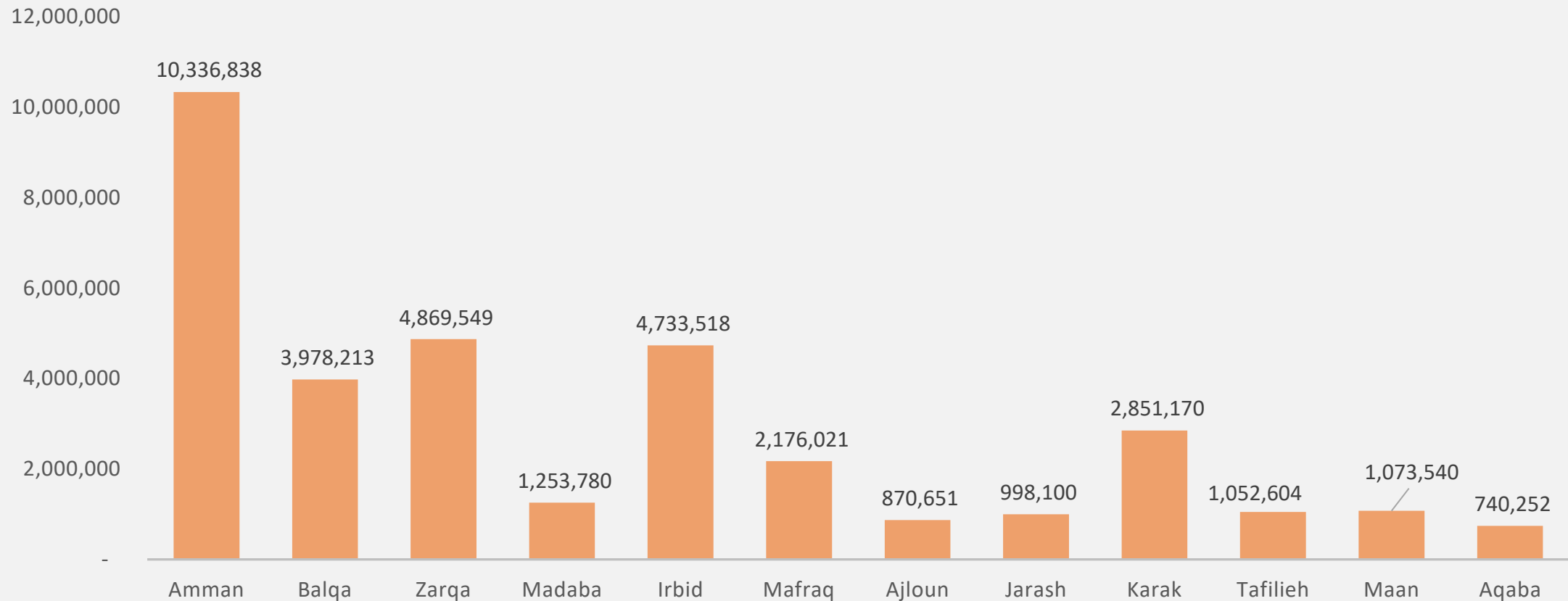
Postponed Installments Q4 2023



Industry Performance - Q4 2023

- E-Wallet:**

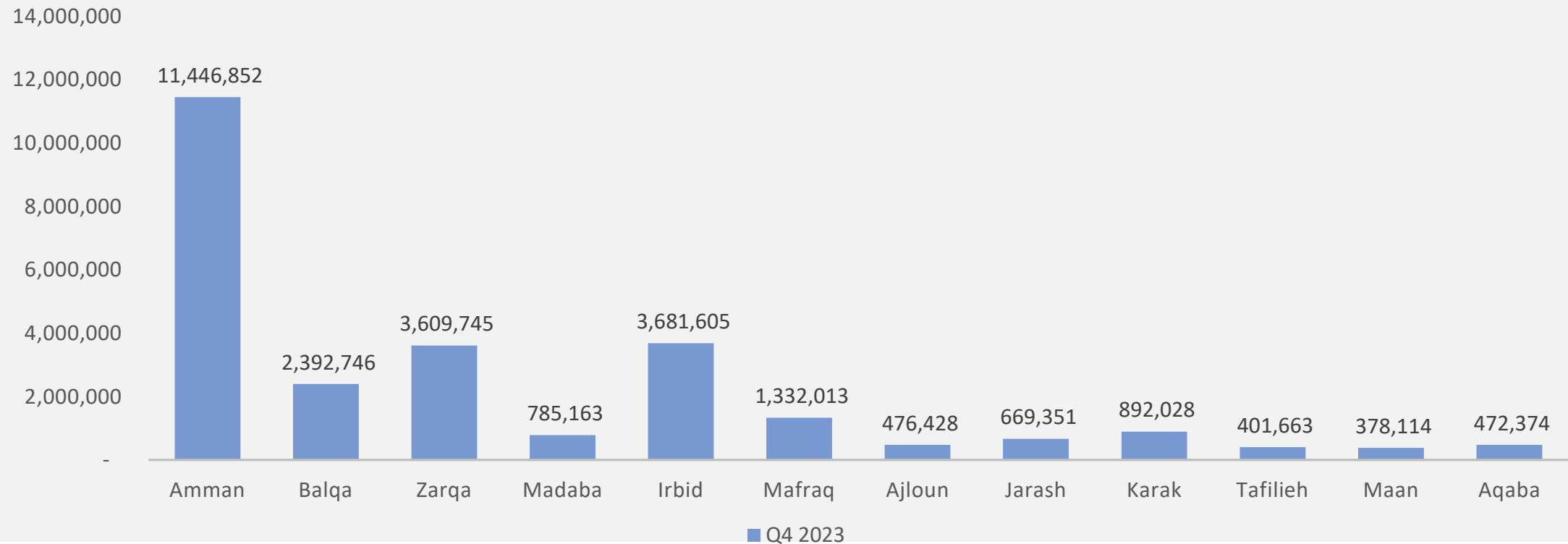
E-Wallet Q4 2023



Industry Performance - Q4 2023

- **Repayment via eFawateercom Platform:**

Repayment via Efawateercom Q4 2023

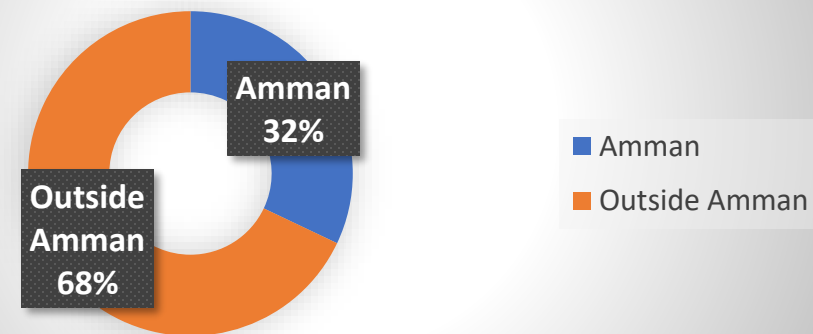


Industry Performance

- Amman Vs. Other Governorates:

Performance	Amman	Outside Amman	Total
Active Borrowers	146,356	310,155	456,511
%	32%	68%	100%
Active Loans	140,506	301,962	442,468
%	32%	68%	100%
Total Gross Loan Portfolio (GLP) JD	127,285,590	180,414,835	307,700,426
%	41%	59%	100%
Number of Branches	67	144	211
%	32%	68%	100%

Active Borrowers



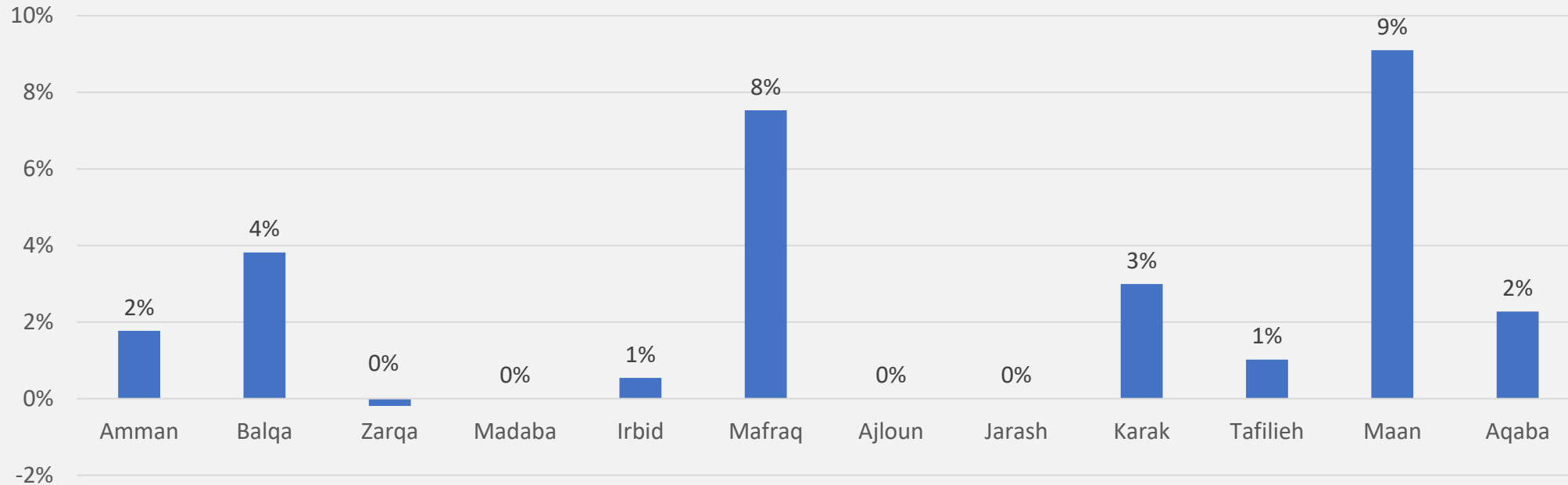
Total Gross Loan Portfolio (GLP) JD



Industry Performance - Q4 2023

- Governorates Analysis:**

Active Borrowers Growth



Industry Performance - Q4 2023

- **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:

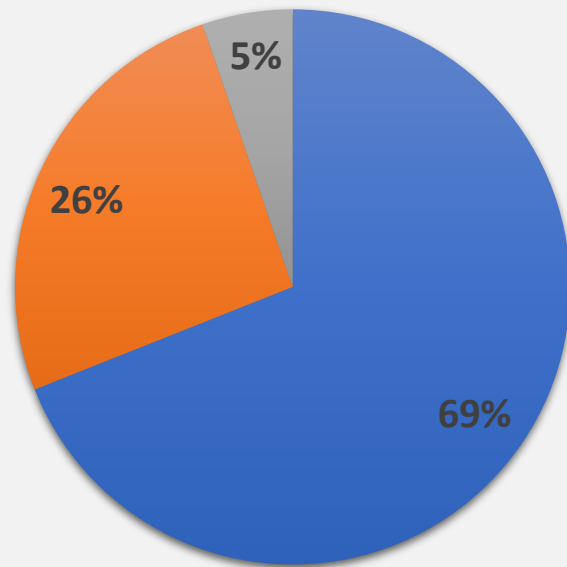
Sectors	Products
Productive	Commercial – Industrial – Services – Vocational – Agriculture.
Social/Development	Educational – Home Improvement – Health Care – Green Energy – Islamic Rituals
Consumption	Non-Productive – Non-Social

Industry Performance - Q4 2023

• Microfinance Sectoral Analysis:

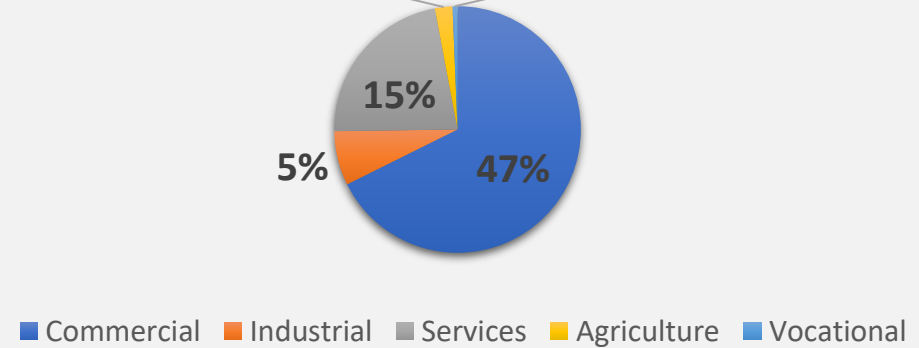
- Consumption:**
- Marriage
 - Car Licensing
 - Durable Goods
 - Travel
 - Liability Transfers

Sector Analysis (Q4 2023)



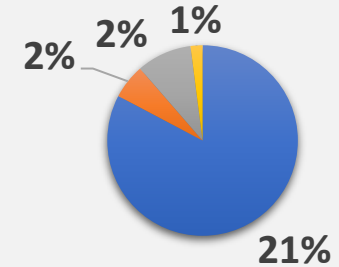
■ Productive ■ Social/Development ■ Consumption

Productive sector (69%)



■ Commercial ■ Industrial ■ Services ■ Agriculture ■ Vocational

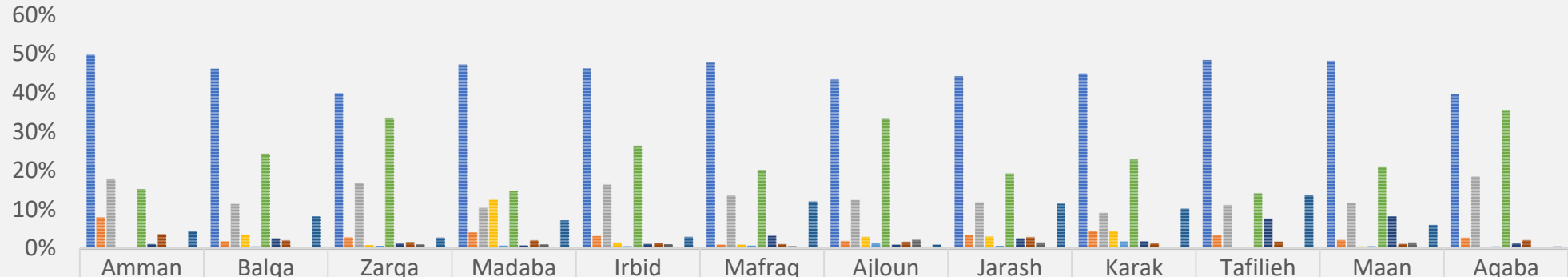
Social/Development sector (26%)



■ Home Improvement ■ Health Care ■ Educational ■ Green Energy

Industry Performance - Q4 2023

• Governorates Sectoral Analysis:



	Amman	Balqa	Zarqa	Madaba	Irbid	Mafraq	Ajloun	Jarash	Karak	Tafilieh	Maan	Aqaba
Commercial	50%	46%	40%	47%	46%	48%	43%	44%	45%	48%	48%	39%
Industrial	8%	2%	3%	4%	3%	1%	2%	3%	4%	3%	2%	3%
Services	18%	11%	17%	10%	16%	13%	12%	12%	9%	11%	11%	18%
Agriculture	0%	3%	1%	12%	1%	1%	3%	3%	4%	0%	0%	0%
Vocational	0%	0%	1%	1%	0%	1%	1%	1%	2%	0%	0%	0%
Home Improvement	15%	24%	33%	15%	26%	20%	33%	19%	23%	14%	21%	35%
Health Care	1%	2%	1%	1%	1%	3%	1%	2%	2%	8%	8%	1%
Educational	4%	2%	1%	2%	1%	1%	2%	3%	1%	2%	1%	2%
Green Energy	0%	0%	1%	1%	1%	0%	2%	1%	0%	0%	1%	0%
Islamic rituals	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Consumption	4%	8%	3%	7%	3%	12%	1%	11%	10%	14%	6%	0%

Thank you