



## MICROFINANCE SECTOR PERFORMANCE (2024 Q1)

# Industry Performance – Q1 2024

- Comparison Table Q1 2023 – Q1 2024:

Performance	Q1 2023	Q1 2024	Growth
Active Borrowers	454,763	451,269	-1%
Active Loans	441,440	436,934	-1%
Total Gross Loan Portfolio (GLP) JD Million	310,589,733	304,496,434	-2%
Average Outstanding Loan Balance JD	704	697	-1%
Women Borrowers (%)	64%	64%	0%
Number of Branches	209	211	1%
PAR > 30	3.8%	5.2%	1.4%
Written Off (%)	1.1%	1.3%	0.2%

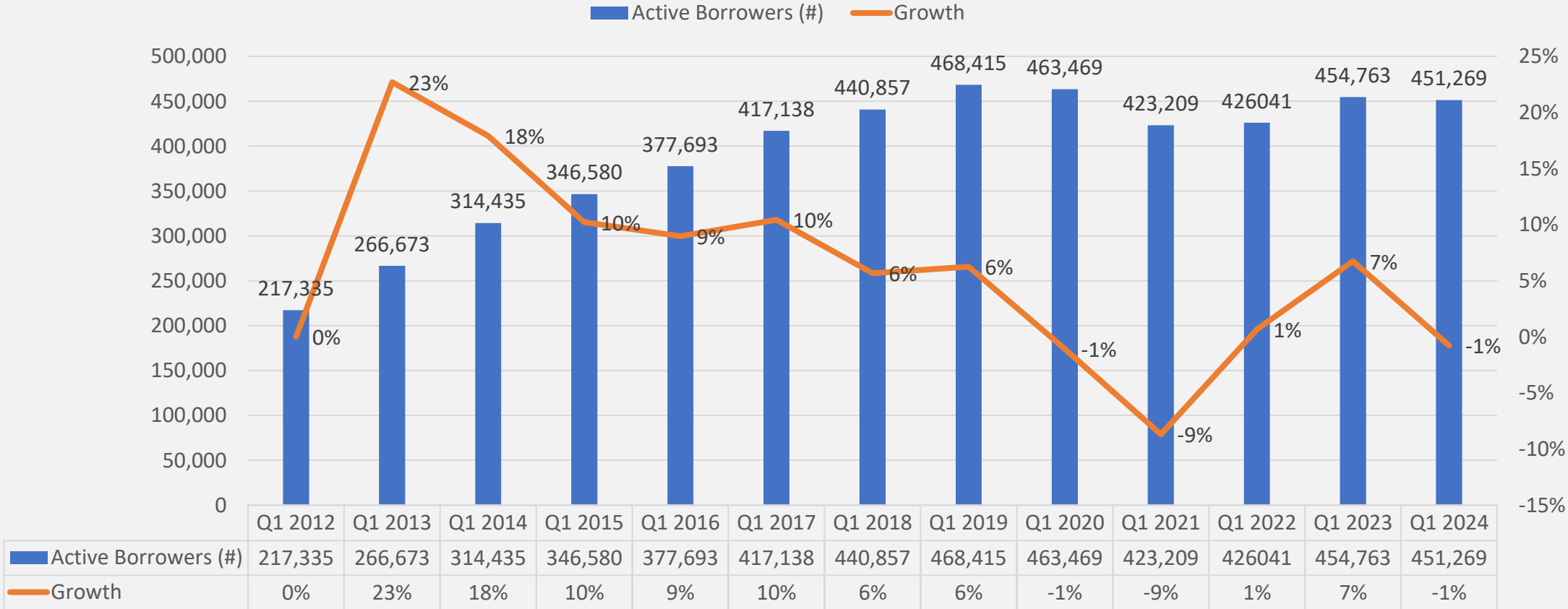
# Industry Performance – Q1 2024

- Disbursement Indicators Compared to 2023 (Periodical Q1):

Performance	Q1 2023	Q1 2024	Growth
Disbursed Loans (Borrowers)	68,401	62,625	-8%
Number of Disbursed Loans	66,521	61,022	-8%
Amount of Disbursed Loans JD Million	72,773,105	68,013,326	-7%
Average Loan Disbursed	1,094	1,115	2%

# Industry Performance - Q1 2024

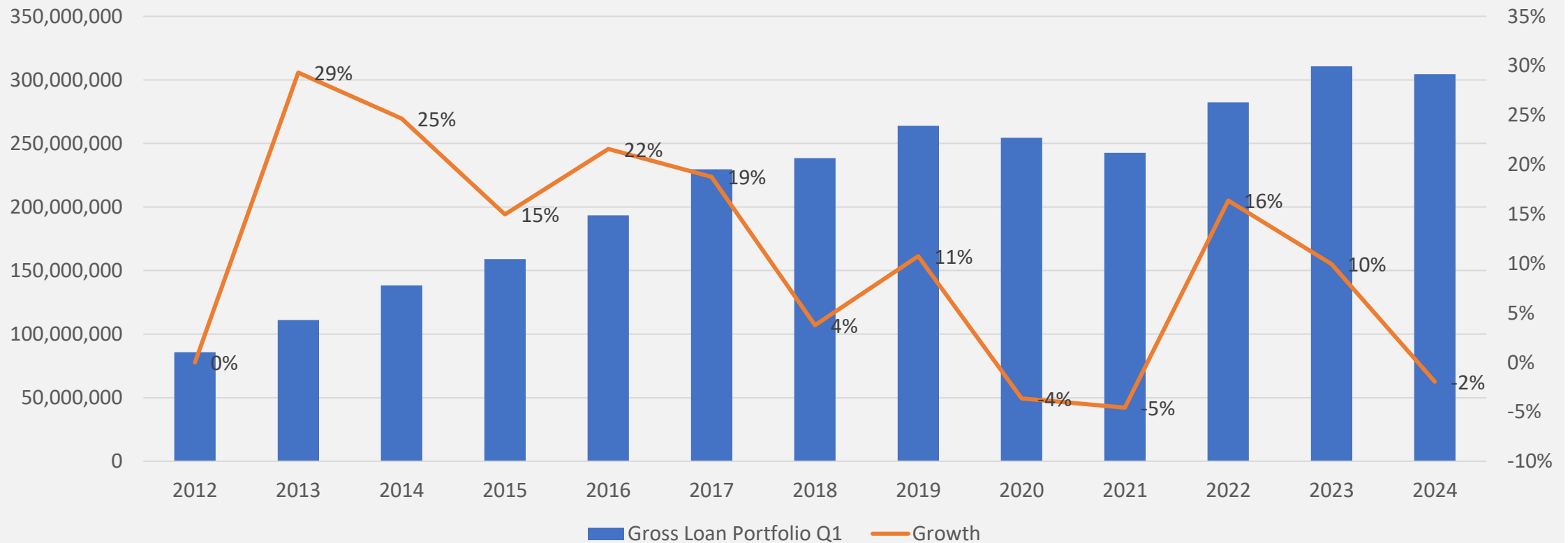
➤ **Active Borrowers:**



# Industry Performance - Q1 2024

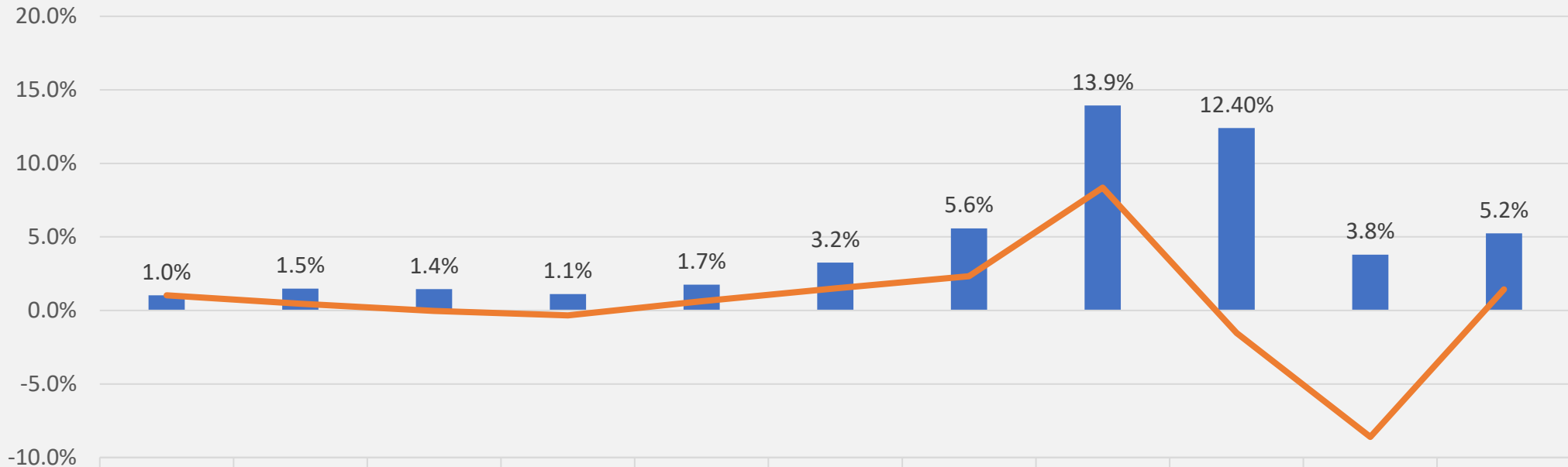
- **Gross Loan Portfolio (Annual Comparison):**

Gross Loan Portfolio Q1



# Industry Performance - Q1 2024

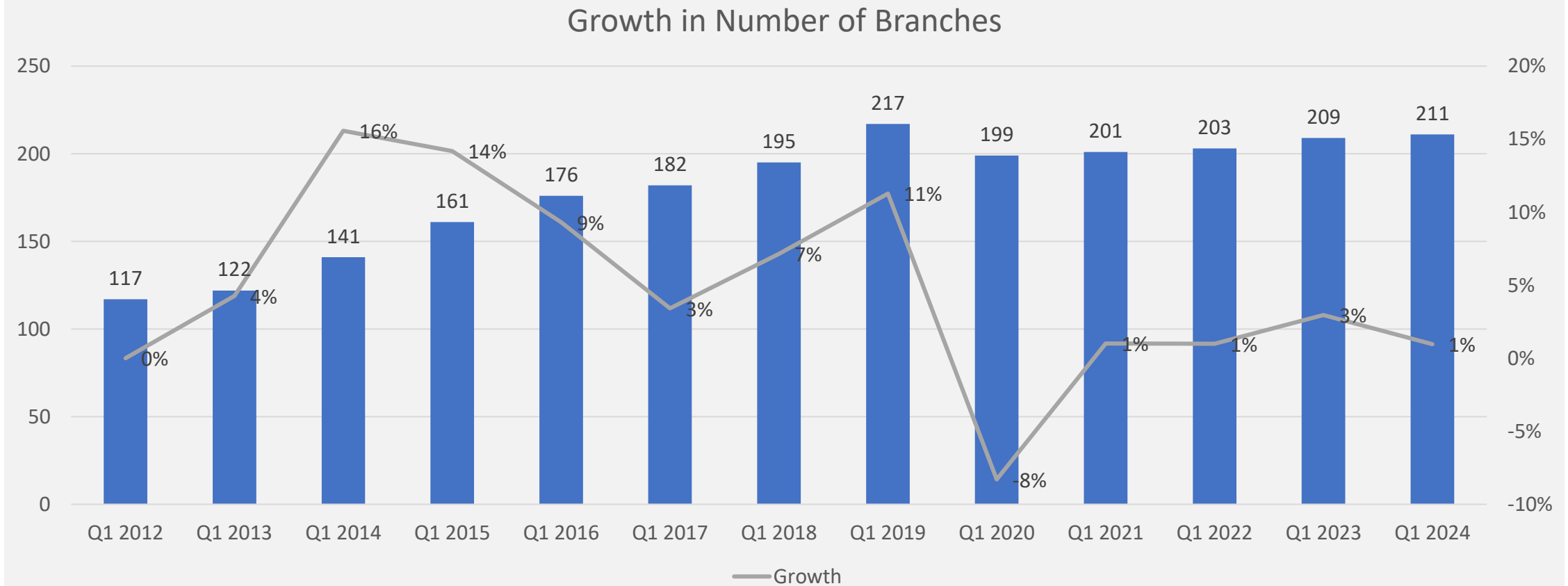
## ➤ PAR > 30 days:



	Q1 2014	Q1 2015	Q1 2016	Q1 2017	Q1 2018	Q1 2019	Q1 2020	Q1 2021	Q1 2022	Q1 2023	Q1 2024
PAR>30	1.0%	1.5%	1.4%	1.1%	1.7%	3.2%	5.6%	13.9%	12.40%	3.8%	5.2%
Growth	1.0%	0.5%	0.0%	-0.3%	0.6%	1.5%	2.3%	8.4%	-1.5%	-8.6%	1.4%

# Industry Performance - Q1 2024

## ➤ Growth in Number of Branches:



# Industry Performance - Q1 2024

## ➤ Active Borrowers Market Share:

No.	Performance	Active Borrowers (#)	
		Q1 2024	Market Share
1	Tamweelcom	99,475	22%
2	MFW	134,859	30%
3	NMB	95,746	21%
4	VITAS	10,315	2%
5	FINCA	24,980	6%
6	AMC	39,314	9%
7	UNRWA	16,602	4%
8	AlAmeen	29,978	7%
	<b>Total</b>	<b>451,269</b>	



# Industry Performance - Q1 2024

## ➤ Active Loans Market Share:

No.	Performance	Active Loans (#)	
		Q1 2024	Market Share
1	Tamweelcom	99,716	23%
2	MFW	134,867	31%
3	NMB	95,746	22%
4	VITAS	10,315	2%
5	FINCA	24,980	6%
6	AMC	24,730	6%
7	UNRWA	16,602	4%
8	AlAmeen	29,978	7%
	<b>Total</b>	<b>436,934</b>	

# Industry Performance - Q1 2024

## ➤ Total Gross Loan Portfolio Market Share:

No.	Performance	Total Gross Loan Portfolio (#)	
		Q1 2024	Market Share
1	Tamweelcom	63,627,270	21%
2	MFW	74,375,704	24%
3	NMB	56,866,194	19%
4	VITAS	57,385,606	19%
5	FINCA	18,468,526	6%
6	AMC	19,549,812	6%
7	UNRWA	5,562,737	2%
8	AlAmeen	8,660,585	3%
	<b>Total</b>	<b>304,496,434</b>	

# Industry Performance - Q1 2024

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

No.	Performance	Total Disbursed Loans (Borrower)	
		Q1 2024	Market Share
1	Tamweelcom	17,007	27%
2	MFW	17,879	29%
3	NMB	15,492	25%
4	VITAS	1,178	2%
5	FINCA	146	0%
6	AMC	4,530	7%
7	UNRWA	3,048	5%
8	AlAmeen	3,345	5%
	<b>Total</b>	<b>62,625</b>	

# Industry Performance - Q1 2024

## ➤ The Number of Disbursed Loans Market Share:

No.	Performance	Disbursed Loans (#)	
		Q1 2024	Market Share
1	Tamweelcom	17,046	28%
2	MFW	17,879	29%
3	NMB	15,492	25%
4	VITAS	1,178	2%
5	FINCA	146	0%
6	AMC	2,888	5%
7	UNRWA	3,048	5%
8	AlAmeen	3,345	5%
	<b>Total</b>	<b>61,022</b>	

# Industry Performance – Q1 2024

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

No.	Performance	Amount of Disbursed Loans (JD)	
		Q1 2024	Market Share
1	Tamweelcom	14,715,124	22%
2	MFW	15,009,948	22%
3	NMB	13,203,978	19%
4	VITAS	17,590,132	26%
5	FINCA	306,480	0%
6	AMC	3,670,939	5%
7	UNRWA	1,850,925	3%
8	AlAmeen	1,665,800	2%
	<b>Total</b>	<b>68,013,326</b>	

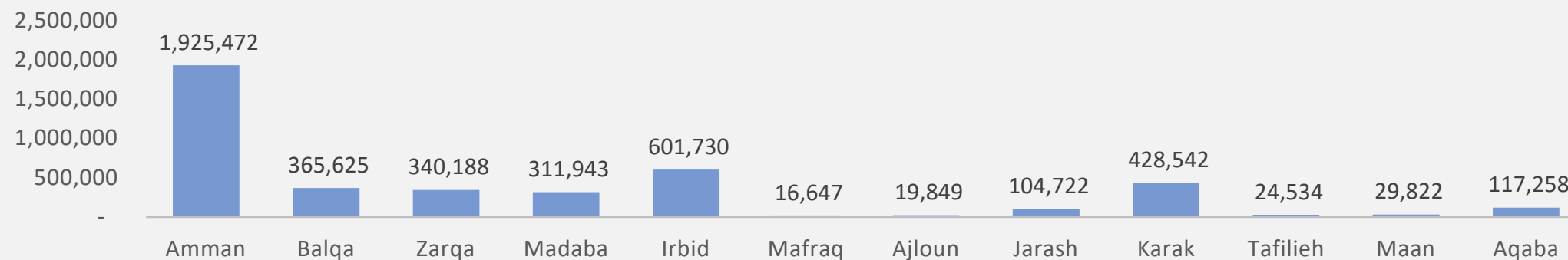
# Industry Performance – Q1 2024

- **Restructured Portfolio and Postponed Installments:**

- **Restructured Portfolio:**

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
Q1 2024	4,286,333	304,496,434	1.4%
Q1 2023	1,960,564	310,589,733	0.6%

Restructured Portfolio Q1 2024

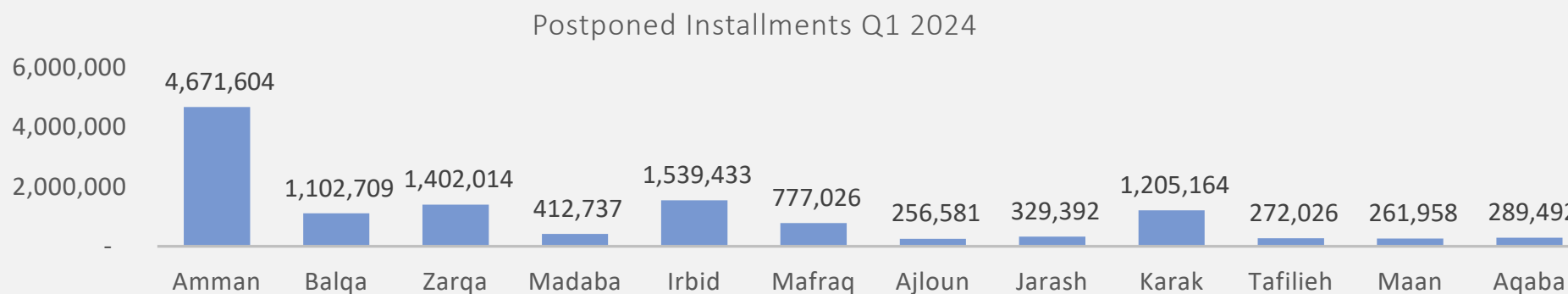


# Industry Performance – Q1 2024

- **Restructured Portfolio and Postponed Installments:**

- **Postponed Installments:**

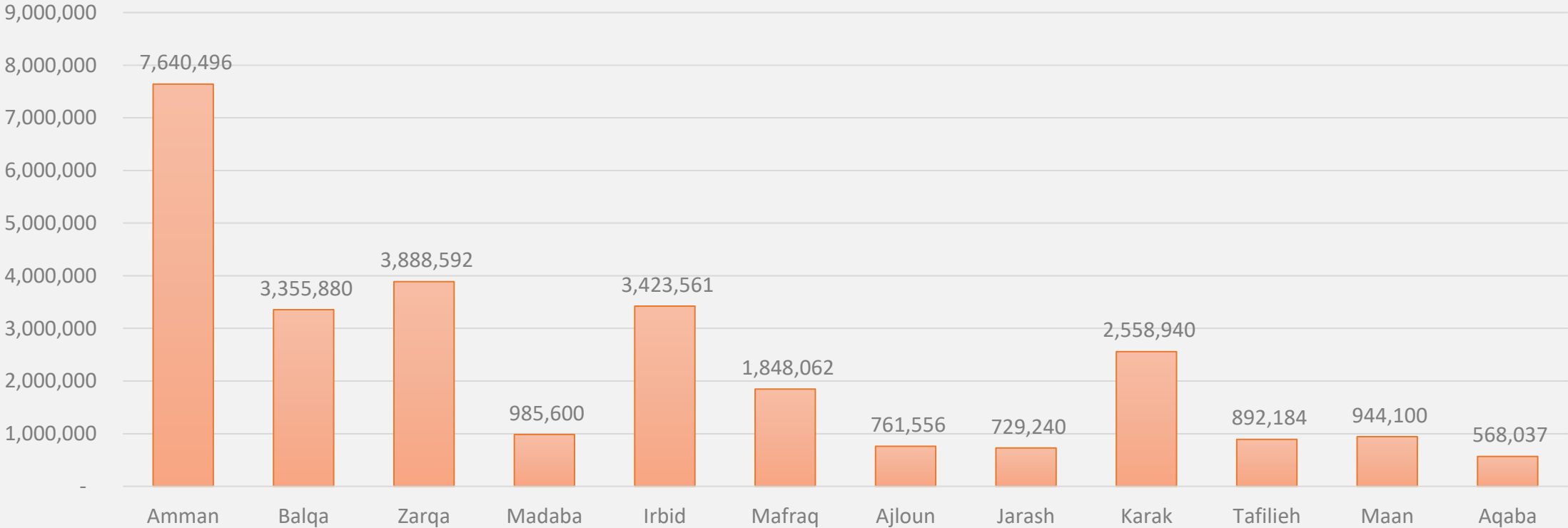
Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q1 2024	12,520,136	304,496,434	4.1%
Q1 2023	8,574,203	310,589,733	2.8%



# Industry Performance – Q1 2024

- E-Wallet:

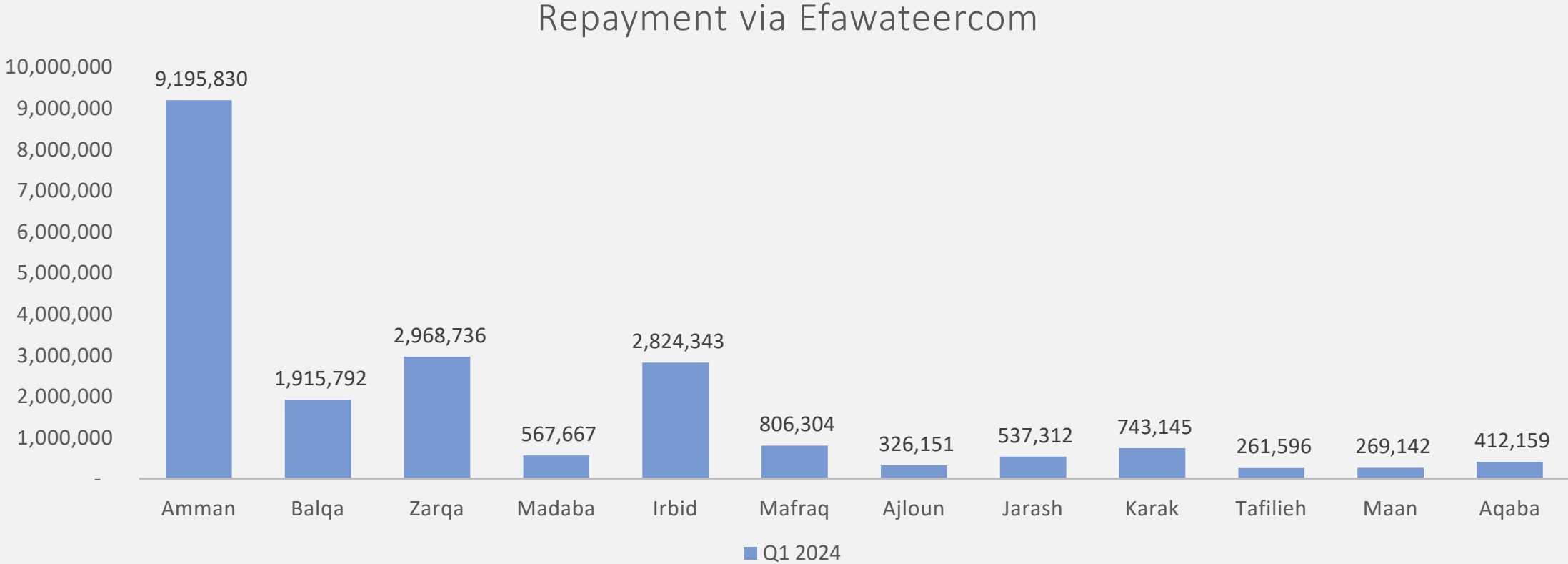
E-Wallet Q1 2024





# Industry Performance – Q1 2024

- **Repayment via eFawateercom Platform:**

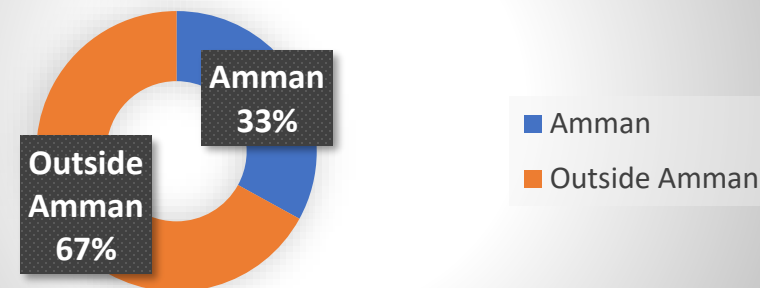


# Industry Performance

- Amman Vs. Other Governorates:

Performance	Amman	Outside Amman	Total
Active Borrowers	148,886	302,383	451,269
%	<b>33%</b>	<b>67%</b>	<b>100%</b>
Active Loans	142,956	293,978	436,934
%	<b>33%</b>	<b>67%</b>	<b>100%</b>
Total Gross Loan Portfolio (GLP) JD	128,228,528	176,262,064	304,490,591
%	<b>42%</b>	<b>58%</b>	<b>100%</b>
Number of Branches	63	141	204
%	<b>31%</b>	<b>69%</b>	<b>100%</b>

## Active Borrowers

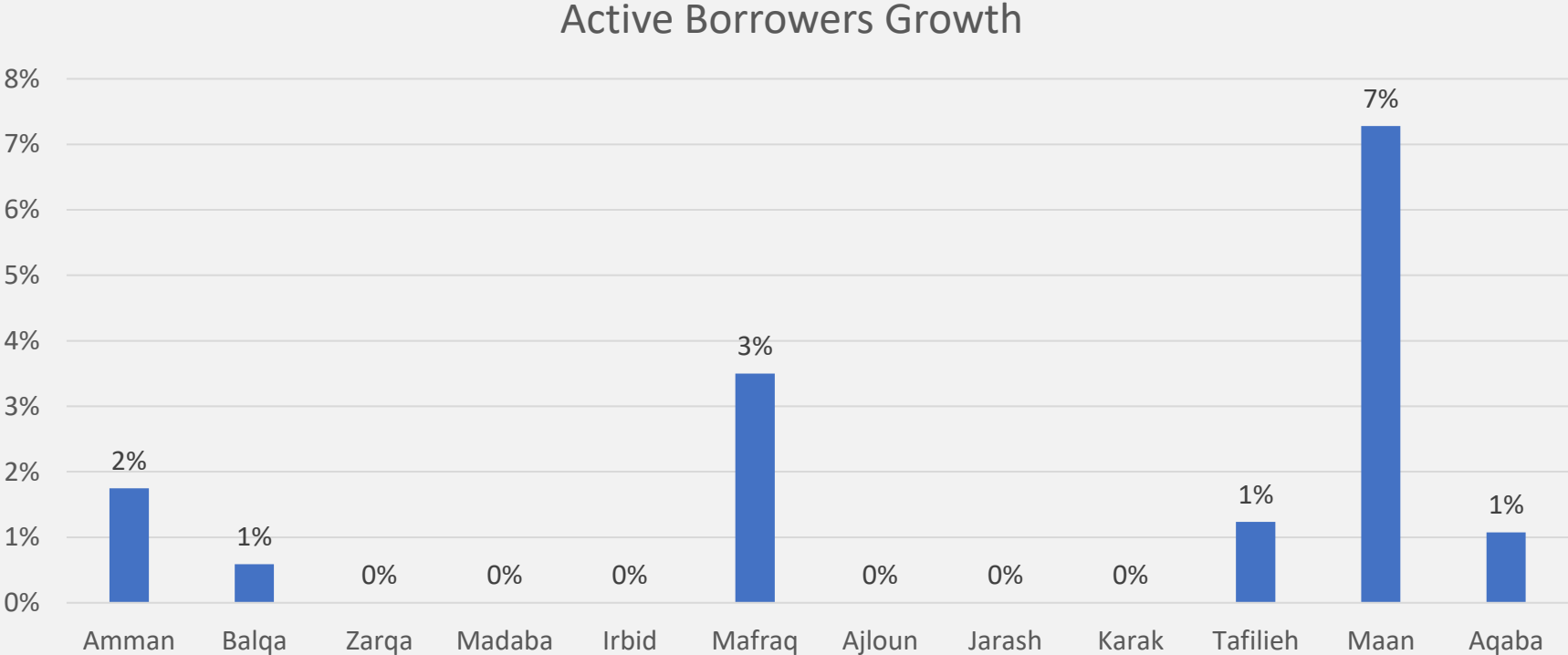


## Total Gross Loan Portfolio (GLP) JD



# Industry Performance – Q1 2024

- Governorates Analysis:**



# Industry Performance – Q1 2024

- 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:

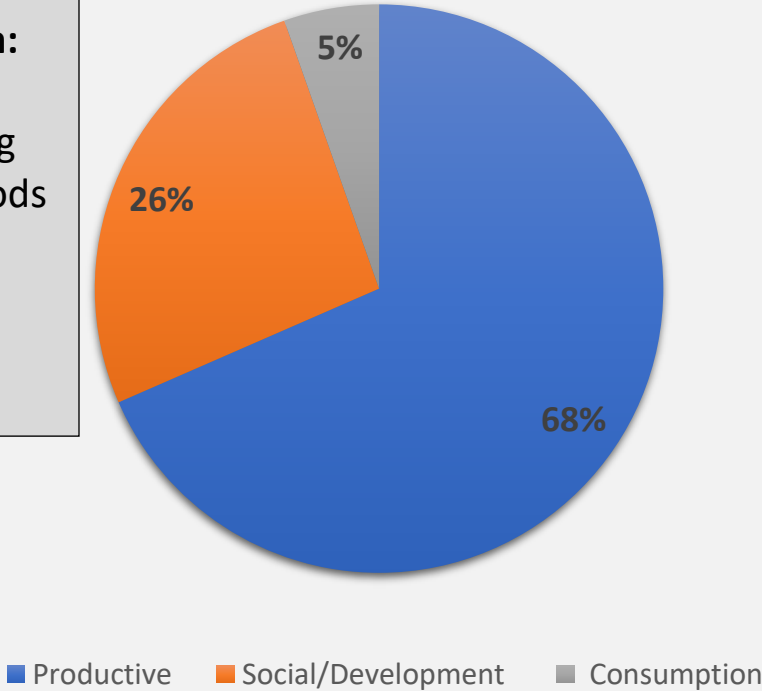
Sectors	Products
Productive	Commercial – Industrial – Services – Vocational – Agriculture.
Social/Development	Educational – Home Improvement – Health Care – Green Energy – Islamic Rituals
Consumption	Non-Productive – Non-Social

# Industry Performance – Q1 2024

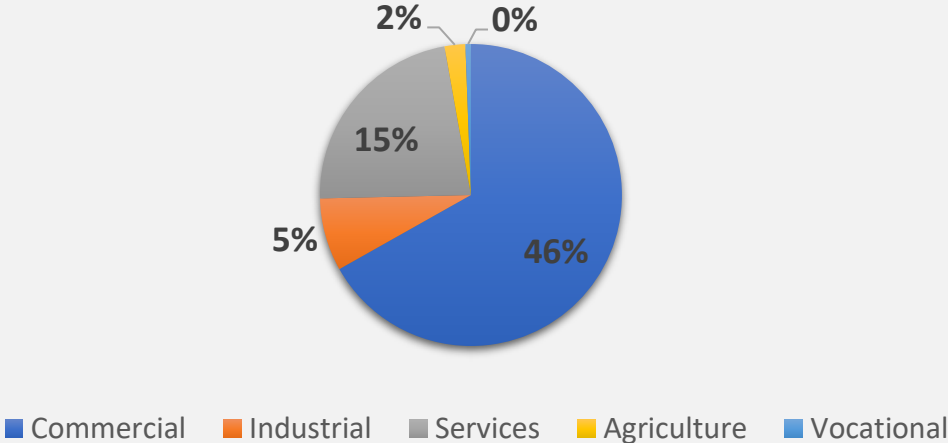
• **Microfinance Sectoral Analysis:**

**Sector Analysis (Q1 2024)**

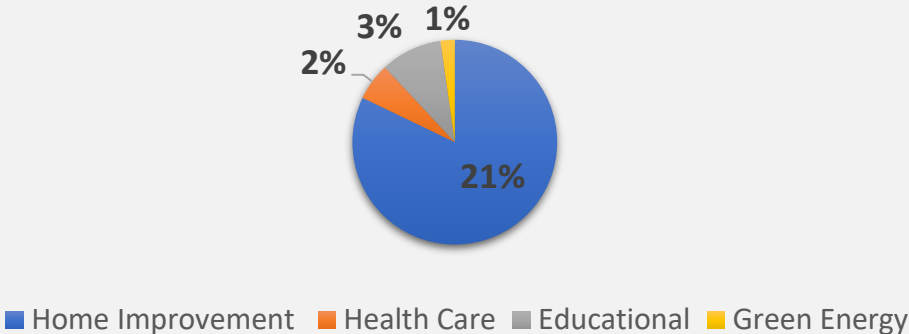
- Consumption:**
- Marriage
  - Car Licensing
  - Durable Goods
  - Travel
  - Liability Transfers



**Productive sector (68%)**



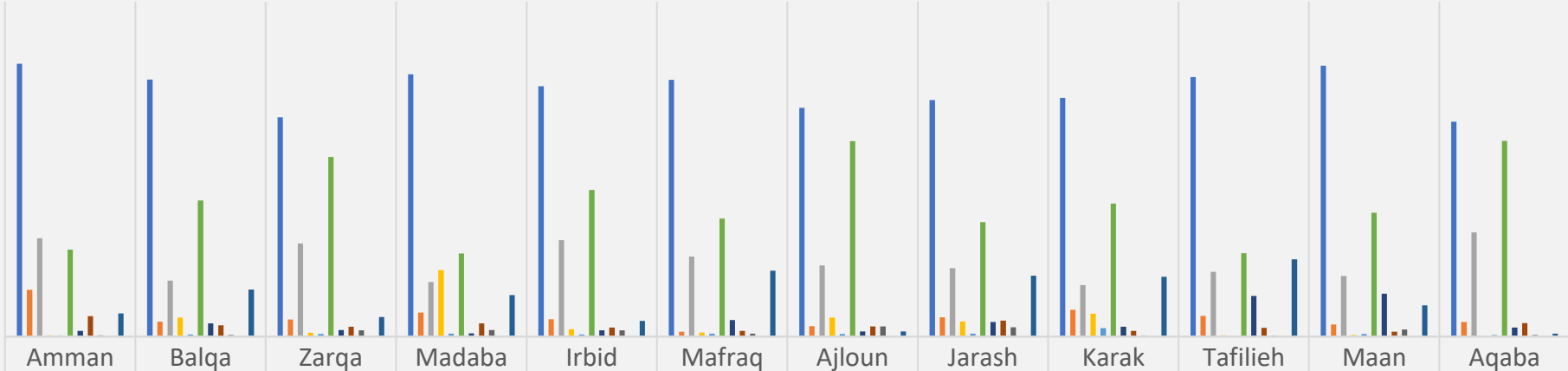
**Social/Development sector (26%)**



# Industry Performance – Q1 2024

- Governorates Sectoral Analysis:

## GOVERNORATE SECTORIAL ANALYSIS



	Amman	Balqa	Zarqa	Madaba	Irbid	Mafraq	Ajloun	Jarash	Karak	Tafilieh	Maan	Aqaba
Commercial	49%	46%	39%	47%	45%	46%	41%	42%	43%	46%	49%	38%
Industrial	8%	3%	3%	4%	3%	1%	2%	3%	5%	4%	2%	3%
Services	18%	10%	17%	10%	17%	14%	13%	12%	9%	12%	11%	19%
Agriculture	0%	3%	1%	12%	1%	1%	3%	3%	4%	0%	0%	0%
Vocational	0%	0%	0%	1%	0%	1%	0%	1%	2%	0%	0%	0%
Home Improvement	16%	24%	32%	15%	26%	21%	35%	20%	24%	15%	22%	35%
Health Care	1%	2%	1%	1%	1%	3%	1%	3%	2%	7%	8%	2%
Educational	4%	2%	2%	2%	2%	1%	2%	3%	1%	2%	1%	2%
Green Energy	0%	0%	1%	1%	1%	1%	2%	2%	0%	0%	1%	0%
Islamic rituals	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

**Thank you**