



# MICROFINANCE SECTOR PERFORMANCE (2024 Q2)

# Industry Performance – Q2 2024

- Comparison Table Q2 2023 – Q2 2024:

Performance	Q2 2023	Q2 2024	Growth
Active Borrowers	443,565	418,156	-6%
Active Loans	430,003	404,325	-6%
Total Gross Loan Portfolio (GLP) JD Million	306,712,426	292,555,125	-5%
Average Outstanding Loan Balance JD	713	724	1%
Women Borrowers (%)	60%	59%	-1%
Number of Branches	203	200	-1%
PAR > 30	4.1%	6.3%	2.2%
Written Off (%)	0.5%	1.4%	0.9%

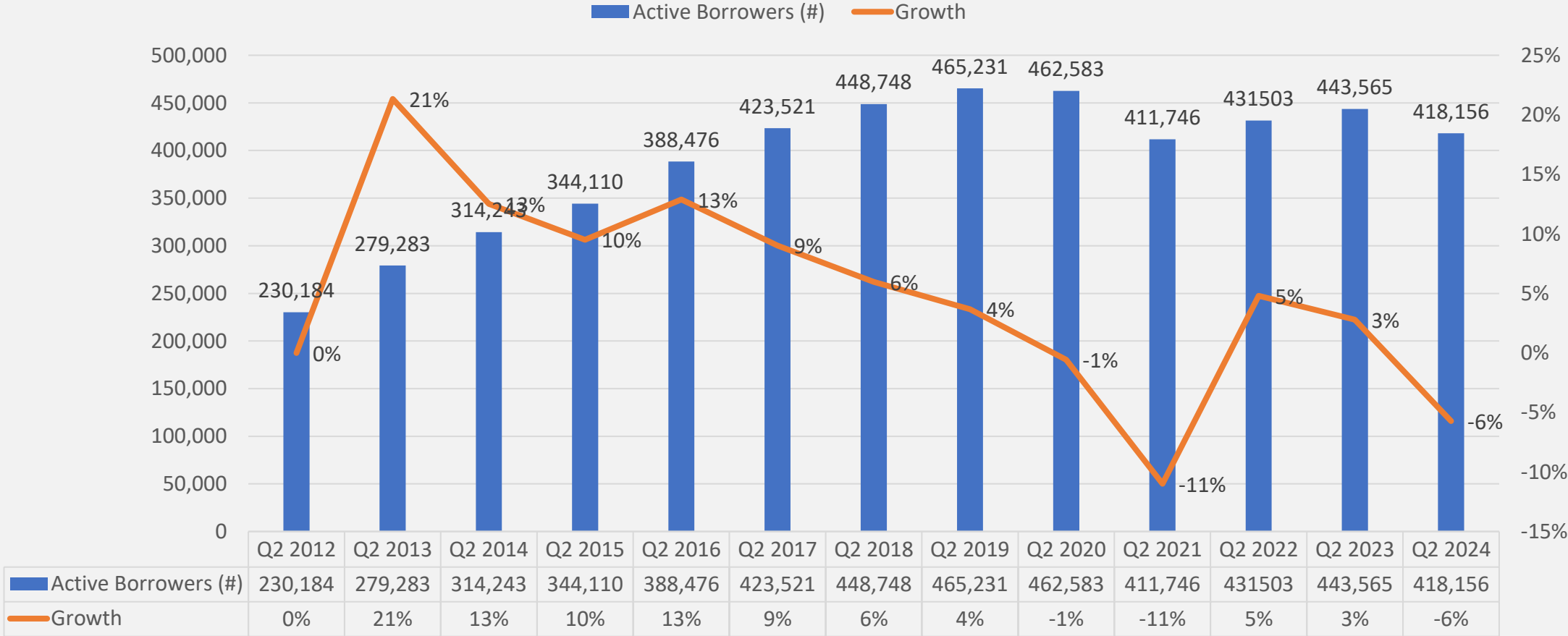
# Industry Performance – Q2 2024

- Disbursement Indicators Compared to 2023 (Periodical Q2):

Performance	Q2 2023	Q2 2024	Growth
Disbursed Loans (Borrowers)	57,948	51,840	-11%
Number of Disbursed Loans	56,400	50,237	-11%
Amount of Disbursed Loans JD Million	64,875,765	58,142,495	-10%
Average Loan Disbursed	1,150	1,157	1%

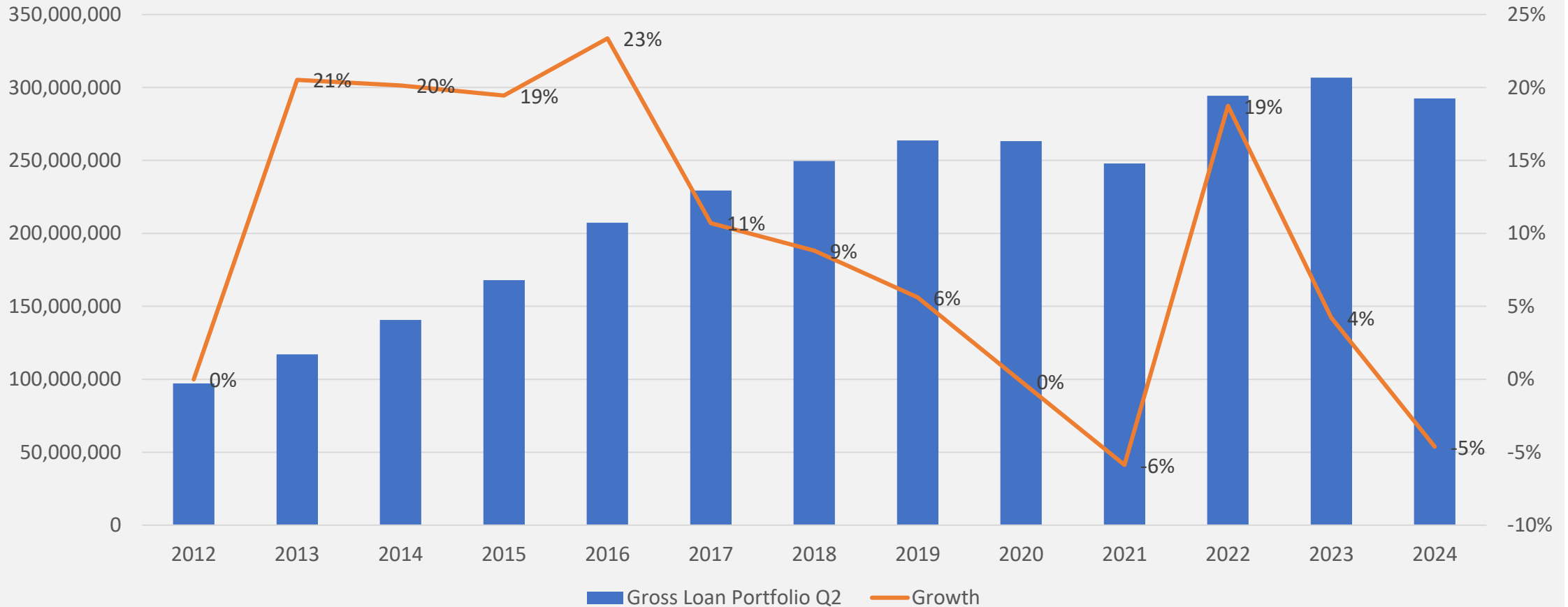
# Industry Performance - Q2 2024

➤ **Active Borrowers:**



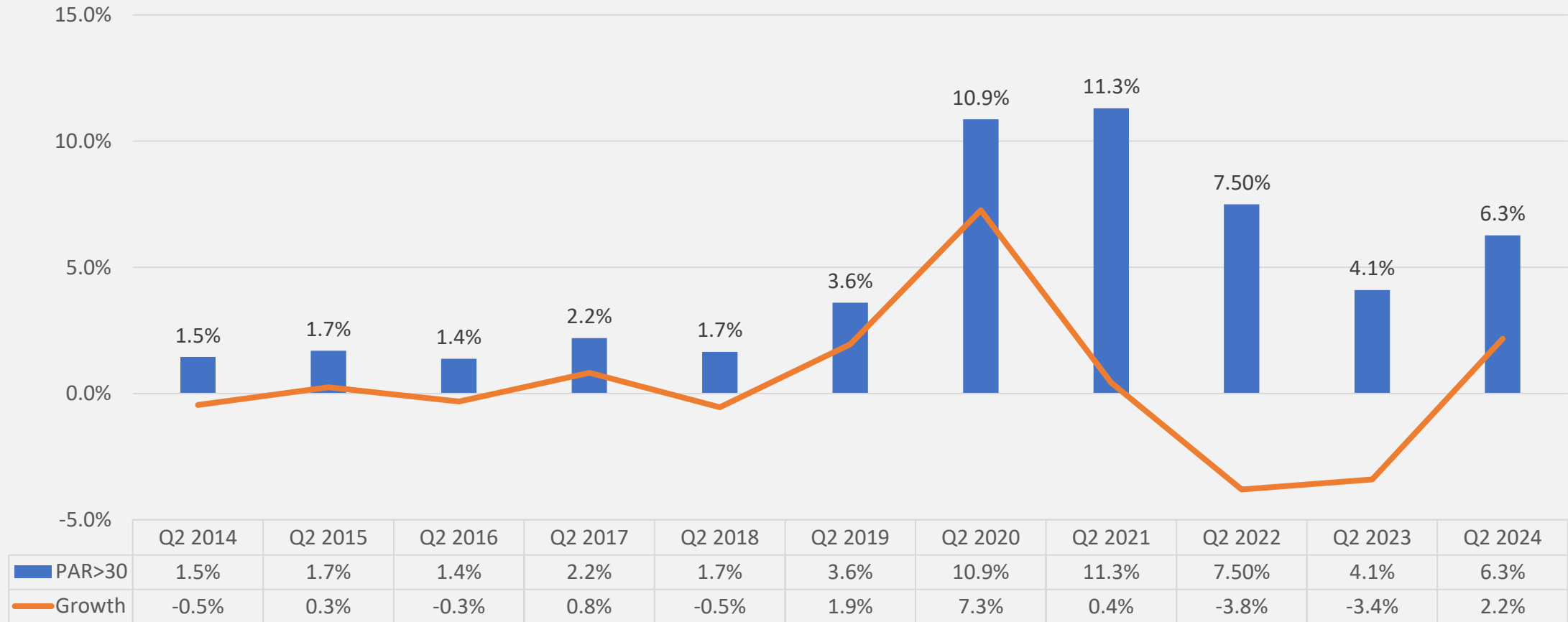
# Industry Performance - Q2 2024

- Gross Loan Portfolio (Annual Comparison):**



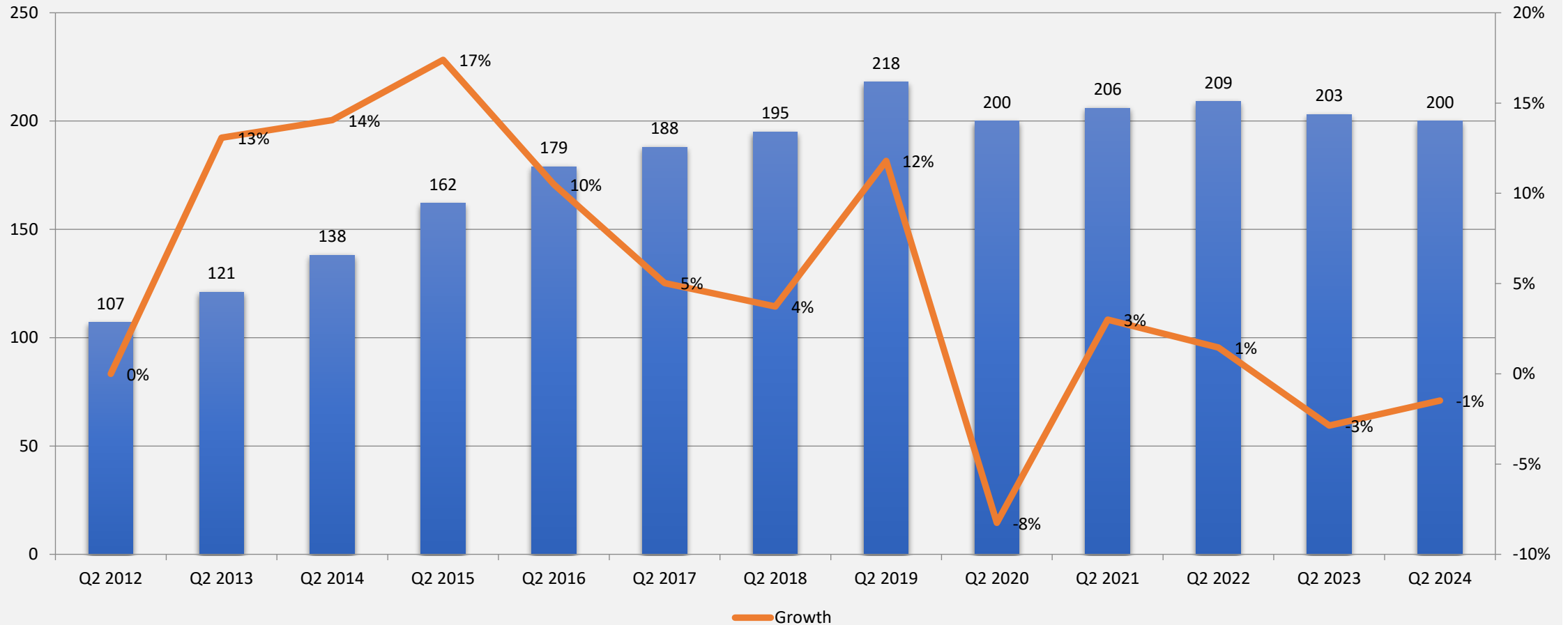
# Industry Performance - Q2 2024

## ➤ PAR > 30 days:



# Industry Performance - Q2 2024

## ➤ Growth in Number of Branches:



# Industry Performance - Q2 2024

## ➤ Active Borrowers Market Share:

No.	Performance	Active Borrowers (#)	
		Q2 2024	Market Share
1	Tamweelcom	97,738	23%
2	MFW	133,629	32%
3	NMB	94,938	23%
4	VITAS	9,935	2%
5	FINCA	22,942	5%
6	AMC	37,905	9%
7	AlAmeen	21,069	5%
	Total	418,156	



# Industry Performance - Q2 2024

## ➤ Active Loans Market Share:

No.	Performance	Active Loans (#)	
		Q2 2024	Market Share
1	Tamweelcom	97,949	24%
2	MFW	133,633	33%
3	NMB	94,938	23%
4	VITAS	9,935	2%
5	FINCA	22,942	6%
6	AMC	23,859	6%
7	AlAmeen	21,069	5%
	Total	404,325	

# Industry Performance - Q2 2024

## ➤ Total Gross Loan Portfolio Market Share:

No.	Performance	Total Gross Loan Portfolio (#)	
		Q2 2024	Market Share
1	Tamweelcom	62,010,822	21%
2	MFW	75,188,251	26%
3	NMB	56,951,581	19%
4	VITAS	56,161,093	19%
5	FINCA	16,394,979	6%
6	AMC	19,272,907	7%
7	AlAmeen	6,575,492	2%
	Total	292,555,125	

# Industry Performance - Q2 2024

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

No.	Performance	Total Disbursed Loans (Borrower)	
		Q2 2024	Market Share
1	Tamweelcom	13,469	26%
2	MFW	15,897	31%
3	NMB	13,555	26%
4	VITAS	922	2%
5	FINCA	69	0%
6	AMC	4,493	9%
7	AlAmeen	3,435	7%
	Total	51,840	

# Industry Performance - Q2 2024

## ➤ The Number of Disbursed Loans Market Share:

No.	Performance	Disbursed Loans (#)	
		Q2 2024	Market Share
1	Tamweelcom	13,495	27%
2	MFW	15,897	32%
3	NMB	13,555	27%
4	VITAS	922	2%
5	FINCA	69	0%
6	AMC	2,864	6%
7	AlAmeen	3,435	7%
	Total	50,237	

# Industry Performance – Q2 2024

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

No.	Performance	Amount of Disbursed Loans (JD)	
		Q2 2024	Market Share
1	Tamweelcom	12,009,911	21%
2	MFW	13,934,891	24%
3	NMB	11,911,986	20%
4	VITAS	15,405,851	26%
5	FINCA	186,150	0%
6	AMC	3,921,605	7%
7	AlAmeen	772,101	1%
	Total	58,142,495	

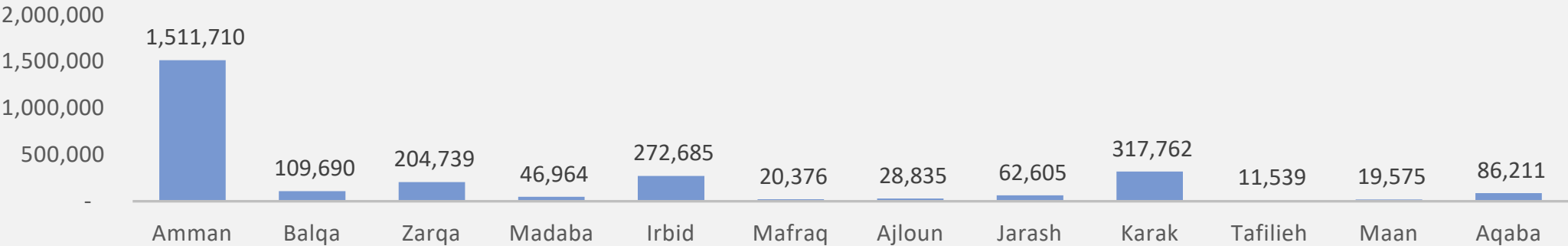
# Industry Performance – Q2 2024

- Restructured Portfolio and Postponed Installments:**

- **Restructured Portfolio:**

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
Q2 2024	2,692,691	292,555,125	0.9%
Q2 2023	1,615,863	306,712,426	0.5%

Restructured Portfolio Q2 2024



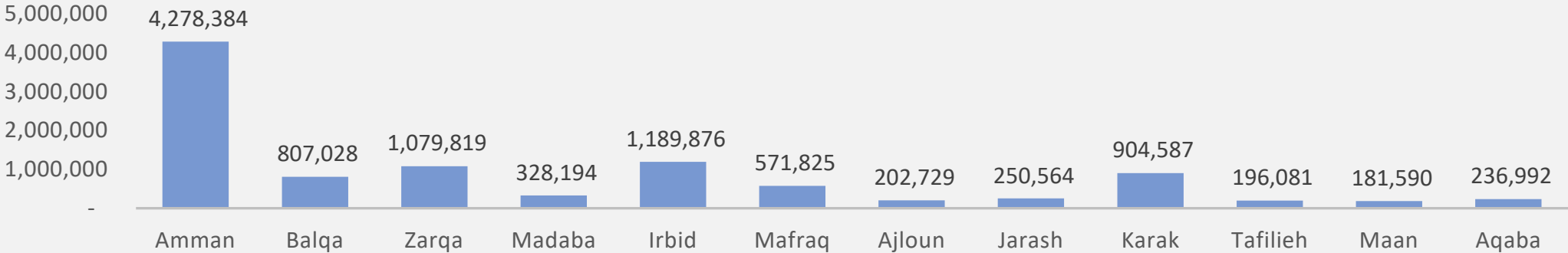
# Industry Performance – Q2 2024

- Restructured Portfolio and Postponed Installments:**

- **Postponed Installments:**

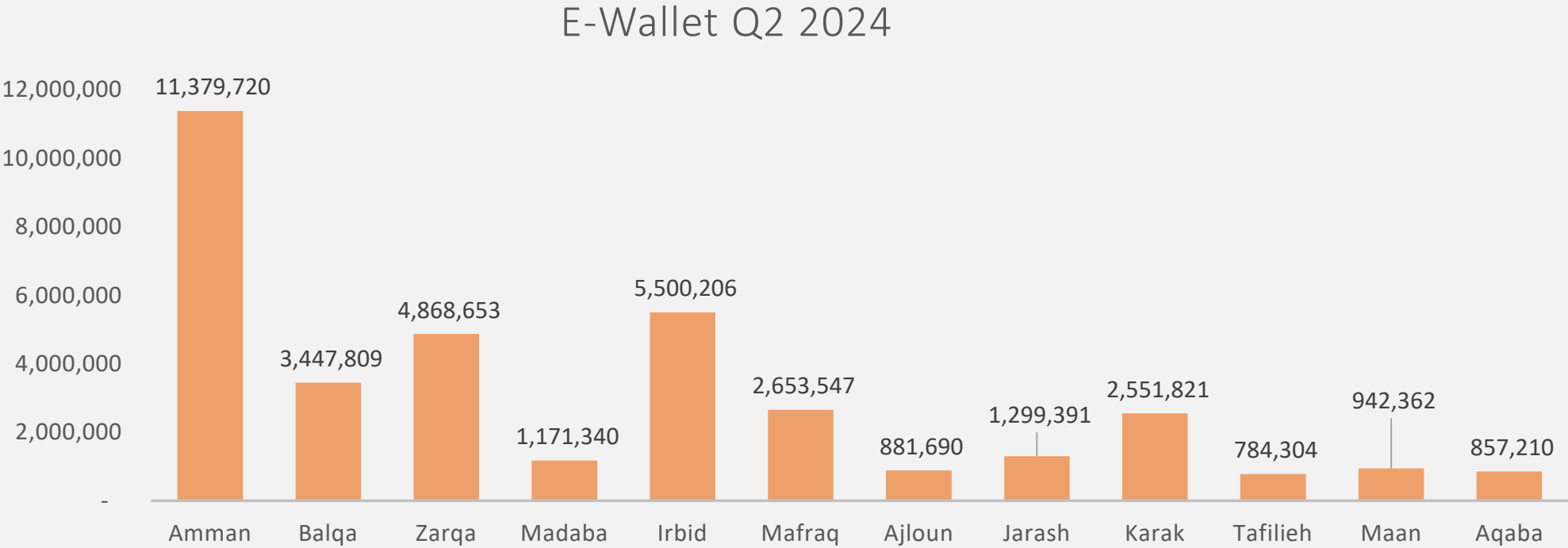
Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q2 2024	10,227,669	292,555,125	3.5%
Q2 2023	10,777,704	306,712,426	3.5%

Postponed Installments Q2 2024



# Industry Performance – Q2 2024

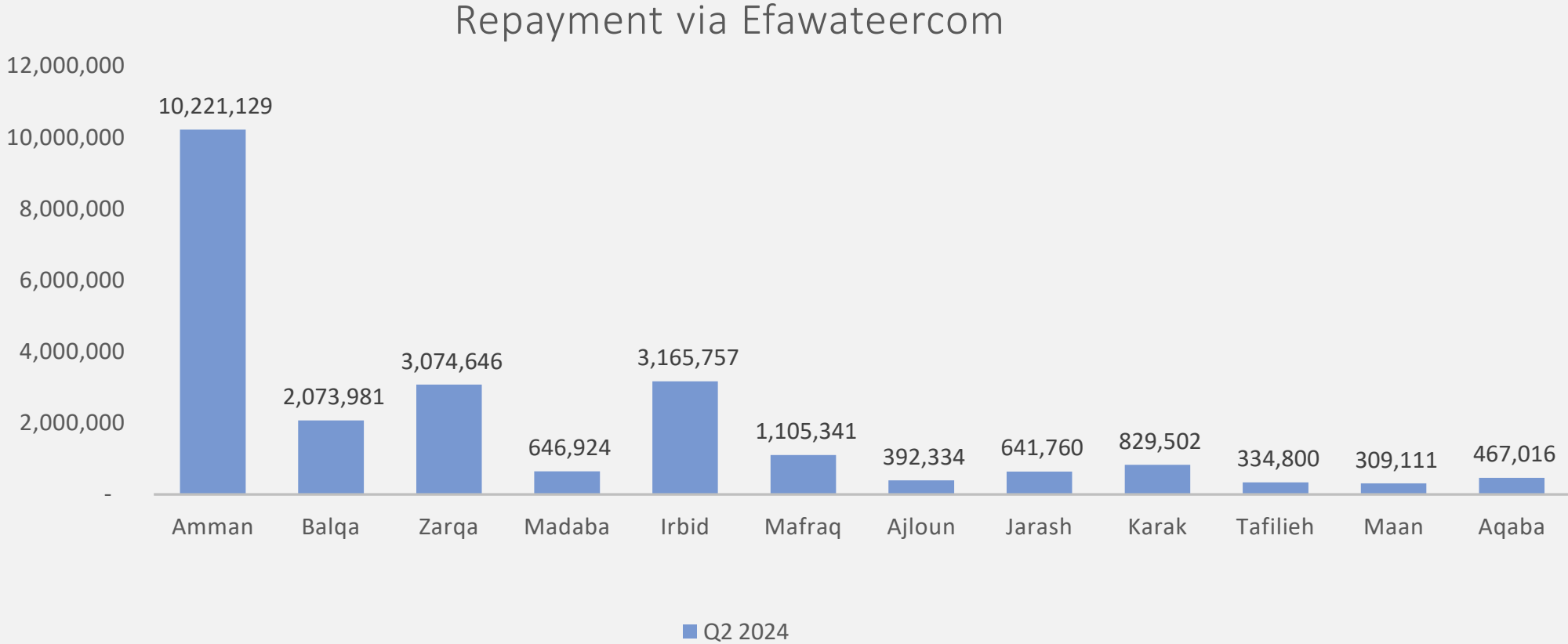
- E-Wallet:





# Industry Performance – Q2 2024

- **Repayment via eFawateercom Platform:**

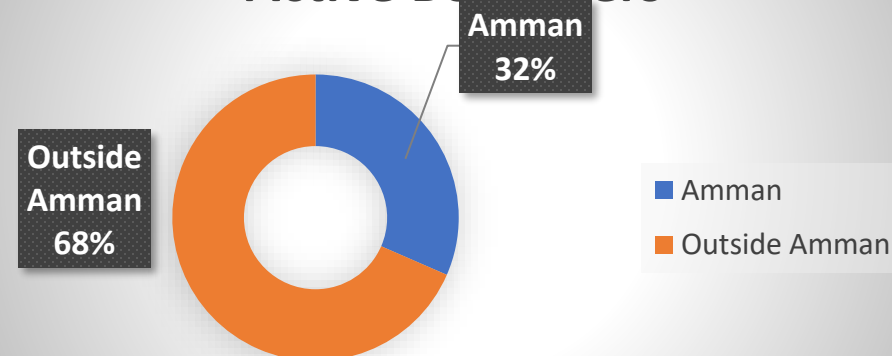


# Industry Performance

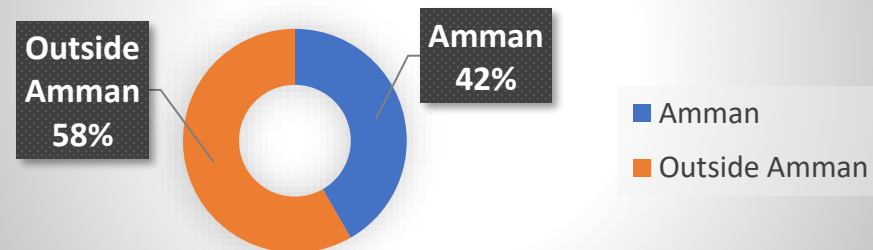
- Amman Vs. Other Governorates:

Performance	Amman	Outside Amman	Total
Active Borrowers	131,871	286,285	418,156
%	<b>32%</b>	<b>68%</b>	<b>100%</b>
Active Loans	126,162	278,163	404,325
%	<b>31%</b>	<b>69%</b>	<b>100%</b>
Total Gross Loan Portfolio (GLP) JD	121,978,014	170,577,111	292,555,125
%	<b>42%</b>	<b>58%</b>	<b>100%</b>
Number of Branches	61	139	200
%	<b>30%</b>	<b>70%</b>	<b>100%</b>

## Active Borrowers



## Total Gross Loan Portfolio (GLP) JD



# Industry Performance – Q2 2024

- **Governorates Analysis:**

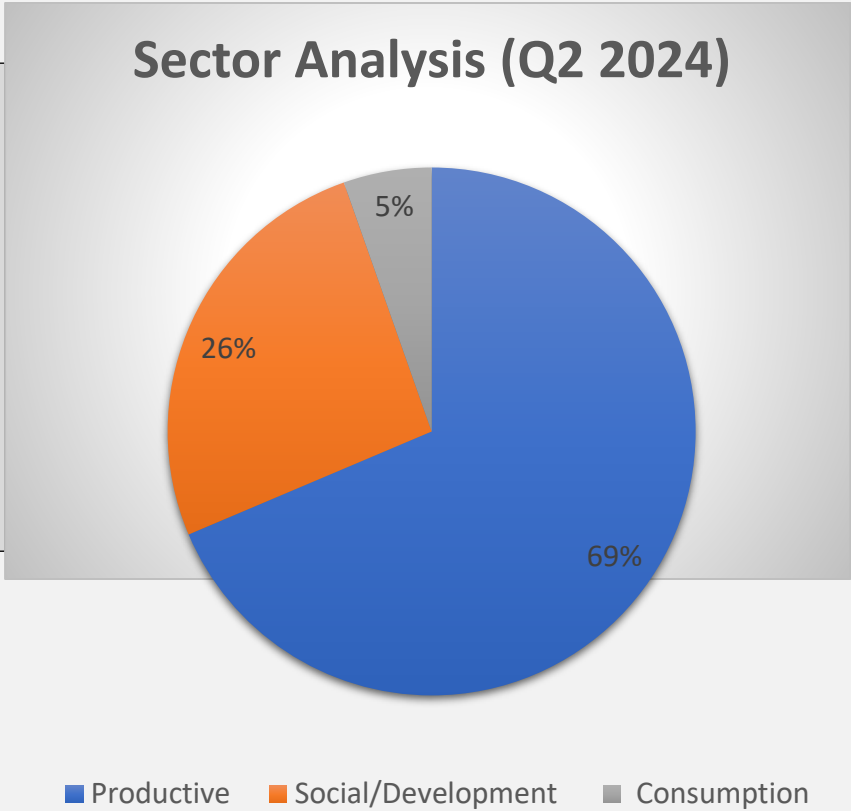
The Microfinance institutions (MFIs) provides a full range of services that meets the financial needs of the clients, according to the following sectors:

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

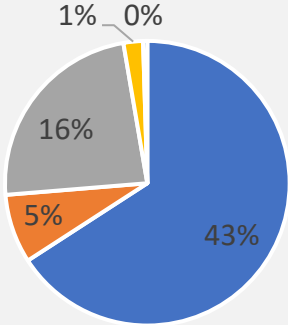
# Industry Performance – Q2 2024

• **Microfinance Sectoral Analysis:**

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

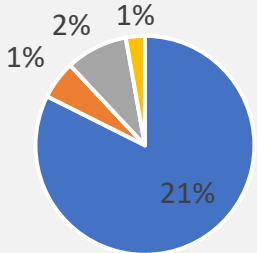


**Productive sector 69%)**



- Commercial
- Industrial
- Services
- Agriculture
- Vocational

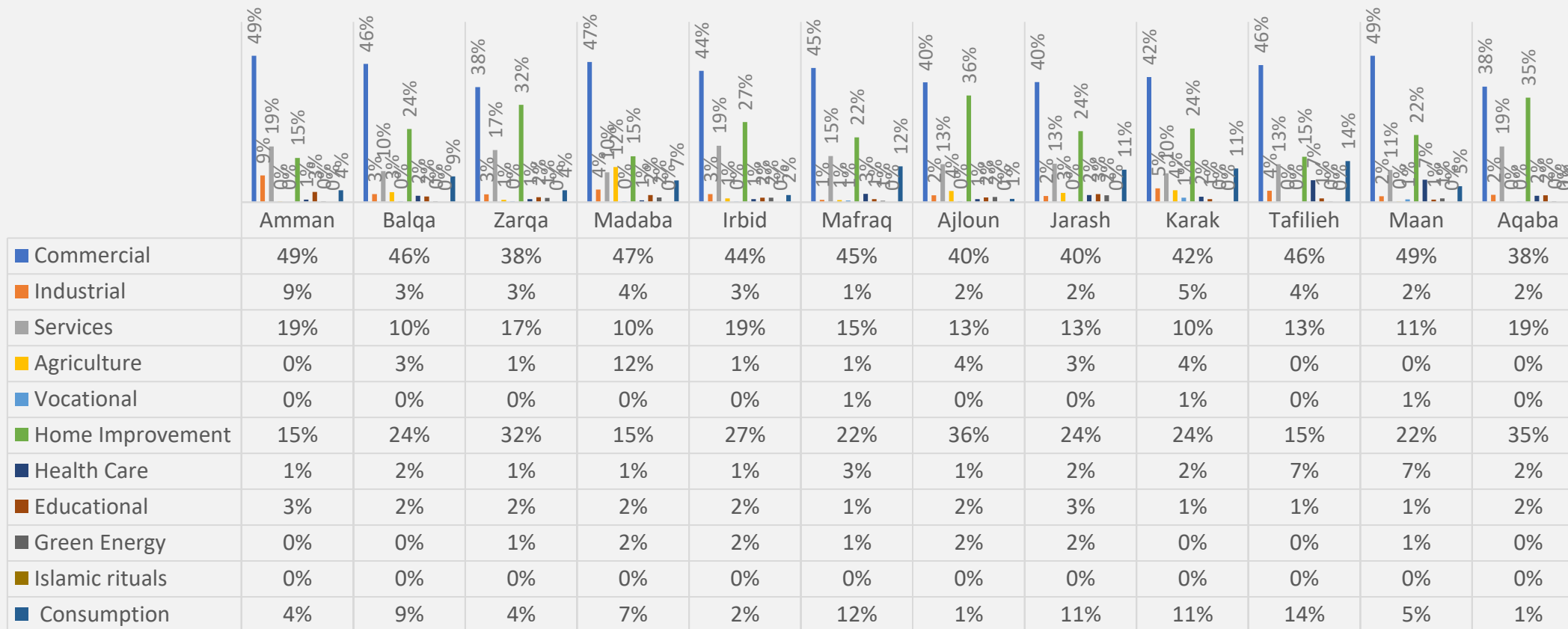
**Social/Development sector (26%)**



- Home Improvement
- Health Care
- Educational
- Green Energy

# Industry Performance – Q2 2024

## • Governorates Sectoral Analysis:



**Thank you**