



MICROFINANCE SECTOR PERFORMANCE (2022 Q2)

Industry Performance

- Comparison Table Q2 2021 – Q2 2022:

Performance	Q2 2021	Q2 2022	Growth
Active Borrowers	411,746	431,503	5%
Active Loans	414,377	432,067	4%
Total Gross Loan Portfolio (GLP) JD Million	247,846,162	294,300,145	19%
Average Outstanding Loan Balance JD	598	681	14%
Women Borrowers (%)	72%	70%	-2%
Number of Branches	206	210	1%
PAR > 30	11.3%	7.5%	-3.8%
Written Off (%)	0.7%	1.3%	0.6%

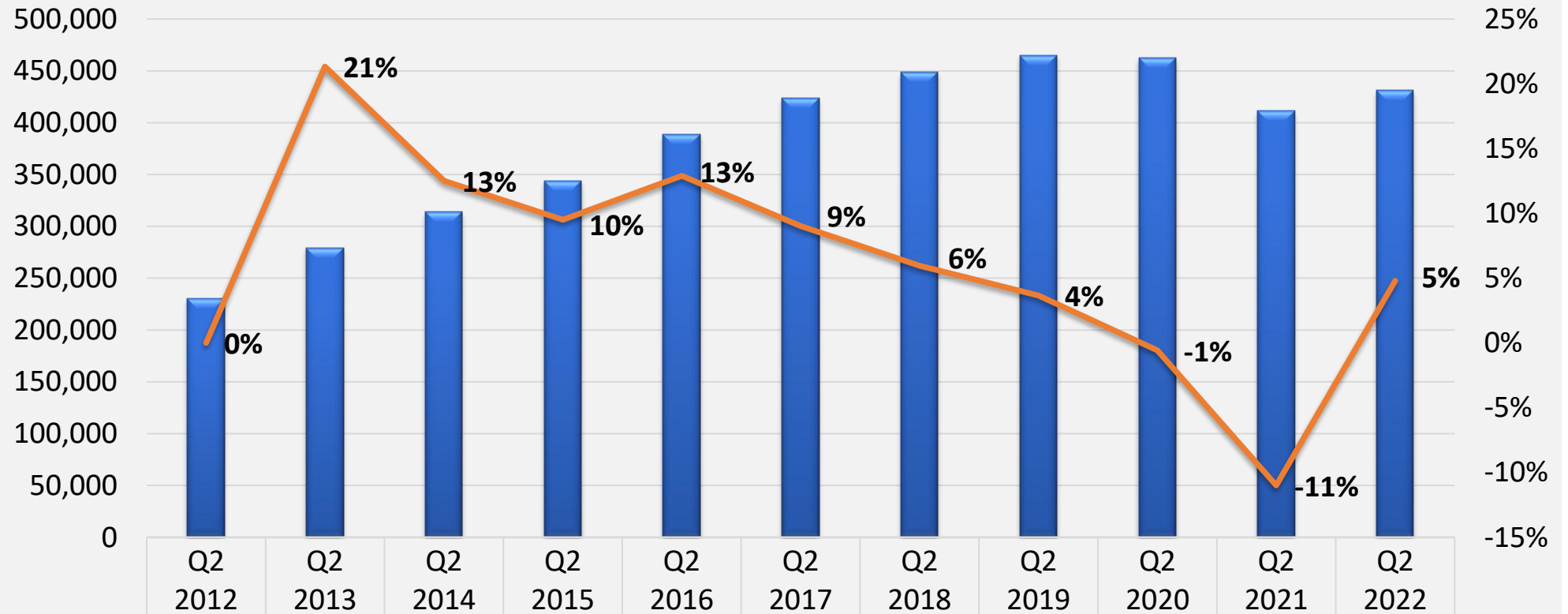
Industry Performance

- Disbursement Indicators Compared to 2021 (Periodical Q2):

Performance	Q2 2021	Q2 2022	Growth
Disbursed Loans (Borrowers)	58,710	68,541	%17
Number of Disbursed Loans	58,812	68,616	%17
Amount of Disbursed Loans JD Million	59,669,831	73,737,860	24%
Average Loan Disbursed	1,015	1,075	%6

Industry Performance

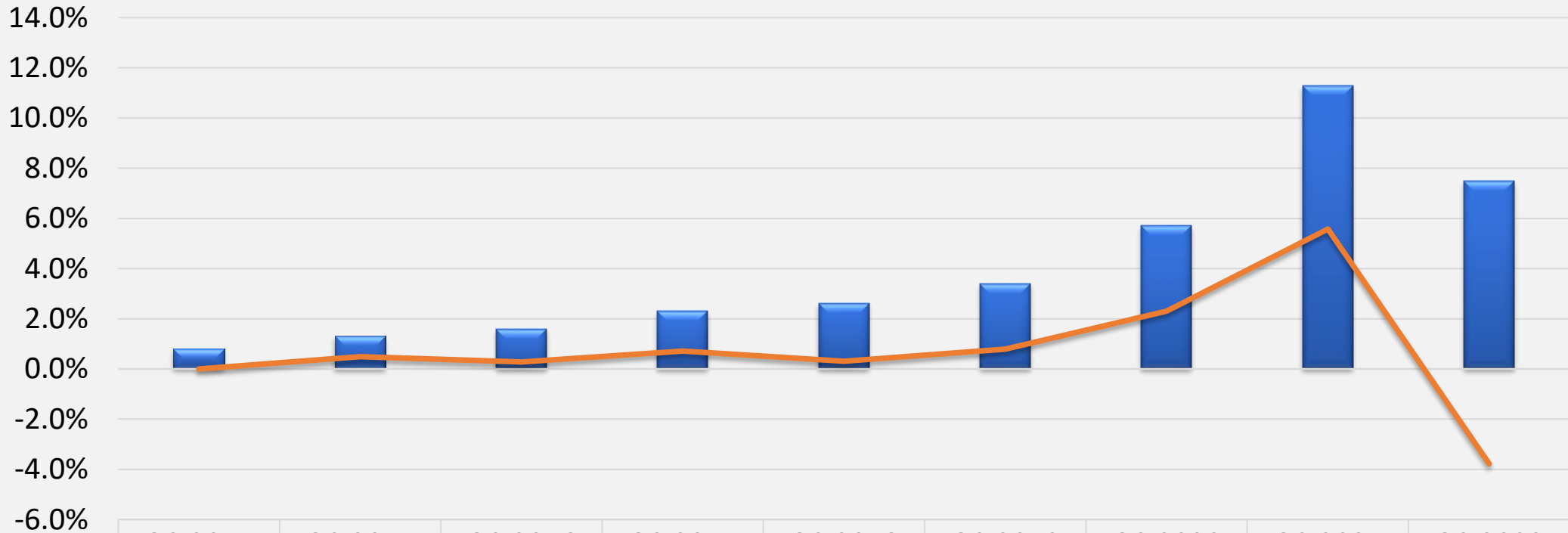
➤ Active Borrowers:



Active Borrowers (#)	230,184	279,283	314,243	344,110	388,476	423,521	448,748	465,231	462,583	411,746	431,503
Growth	0%	21%	13%	10%	13%	9%	6%	4%	-1%	-11%	5%

Industry Performance

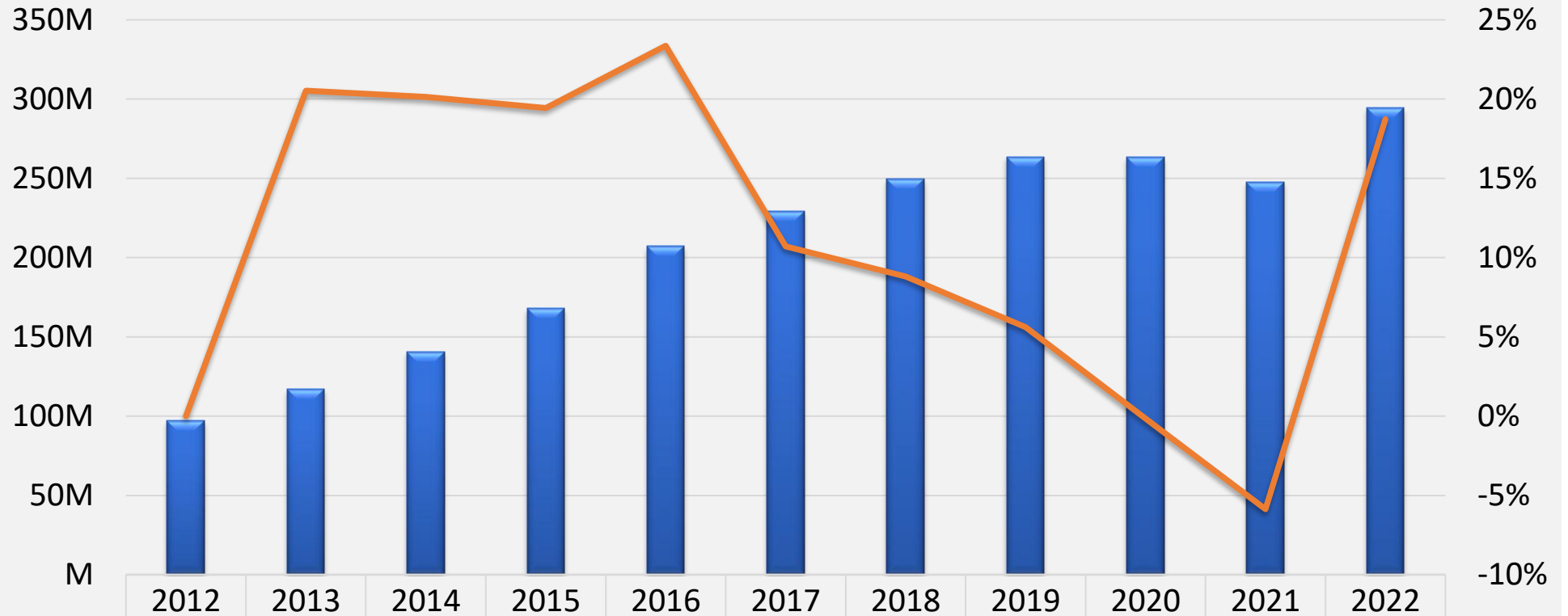
➤ PAR > 30 days:



	Q2 2014	Q2 2015	Q2 2016	Q2 2017	Q2 2018	Q2 2019	Q2 2020	Q2 2021	Q2 2022
PAR>30	0.8%	1.3%	1.6%	2.3%	2.6%	3.4%	5.7%	11.3%	7.5%
Growth	0.0%	0.5%	0.28%	0.7%	0.3%	0.8%	2.3%	5.6%	-3.8%

Industry Performance

- Gross Loan Portfolio (Annual Comparison):**



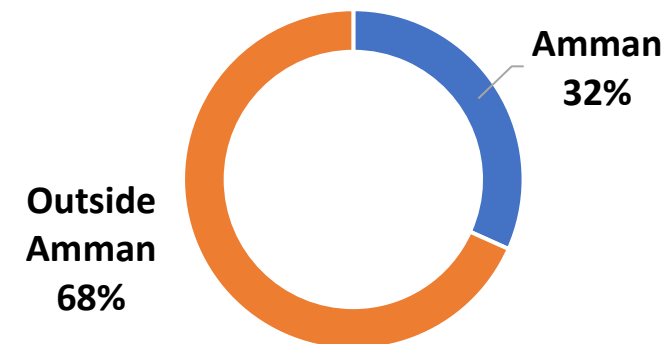
Gross Loan Portfolio	97M	117M	141M	168M	207M	229M	250M	264M	263M	248M	294M
Growth	0%	21%	20%	19%	23%	11%	9%	6%	-0.2%	-5.9%	18.7%

Industry Performance

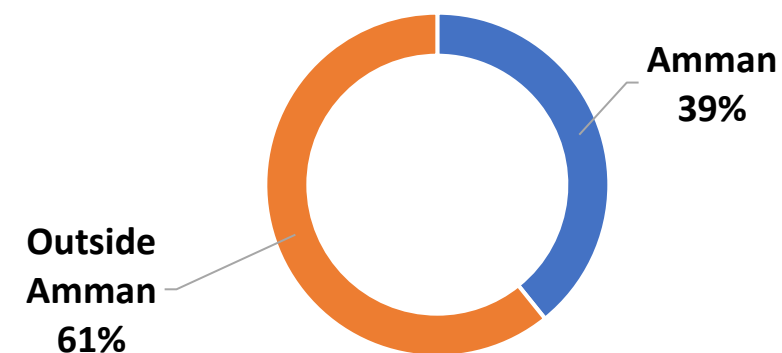
- Amman Vs. Other Governorates:

Performance	Amman	Outside Amman	Total
Active Borrowers	136,703	294,800	431,503
%	32%	68%	100%
Active Loans	136,923	295,144	432,067
%	32%	68%	100%
Total Gross Loan Portfolio (GLP) JD	115,433,863	178,866,282	294,300,145
%	39%	61%	100%
Number of Branches	65	145	210
%	31%	69%	100%

Active Borrowers



Total Gross Loan Portfolio (GLP) JD

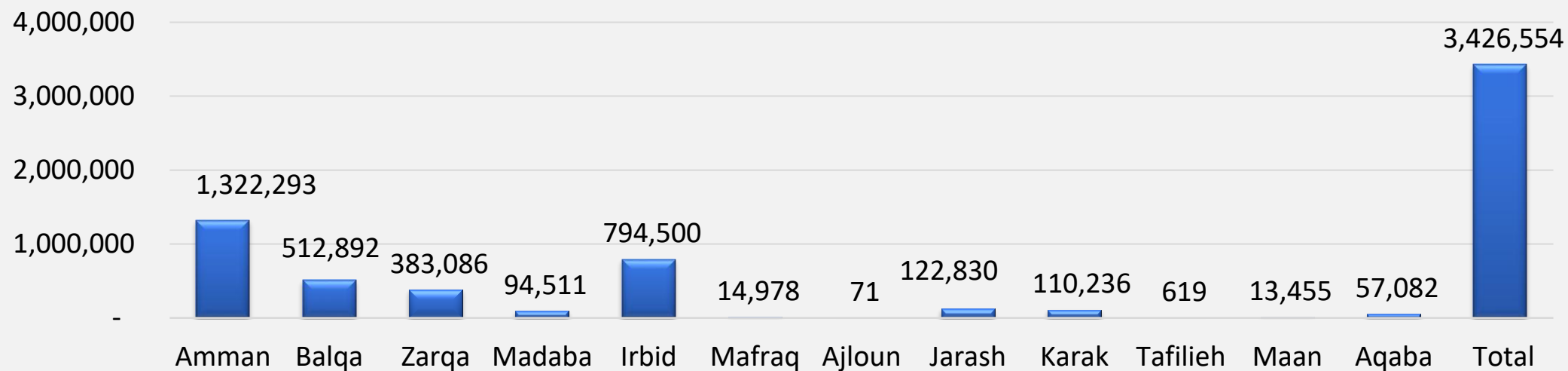


Industry Performance

- **Restructured Portfolio and Postponed Installments:**

- **Restructured Portfolio:**

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
Q2 2022	3,426,554	294,300,145	1.2%
Q2 2021	9,032,464	247,846,162	3.6%

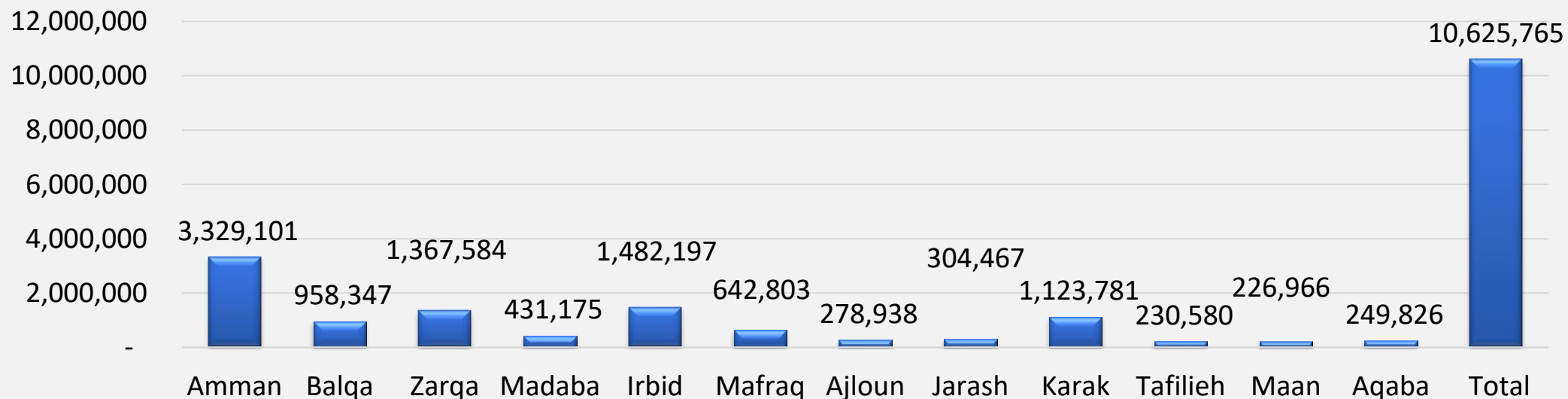


Industry Performance

- **Restructured Portfolio and Postponed Installments:**

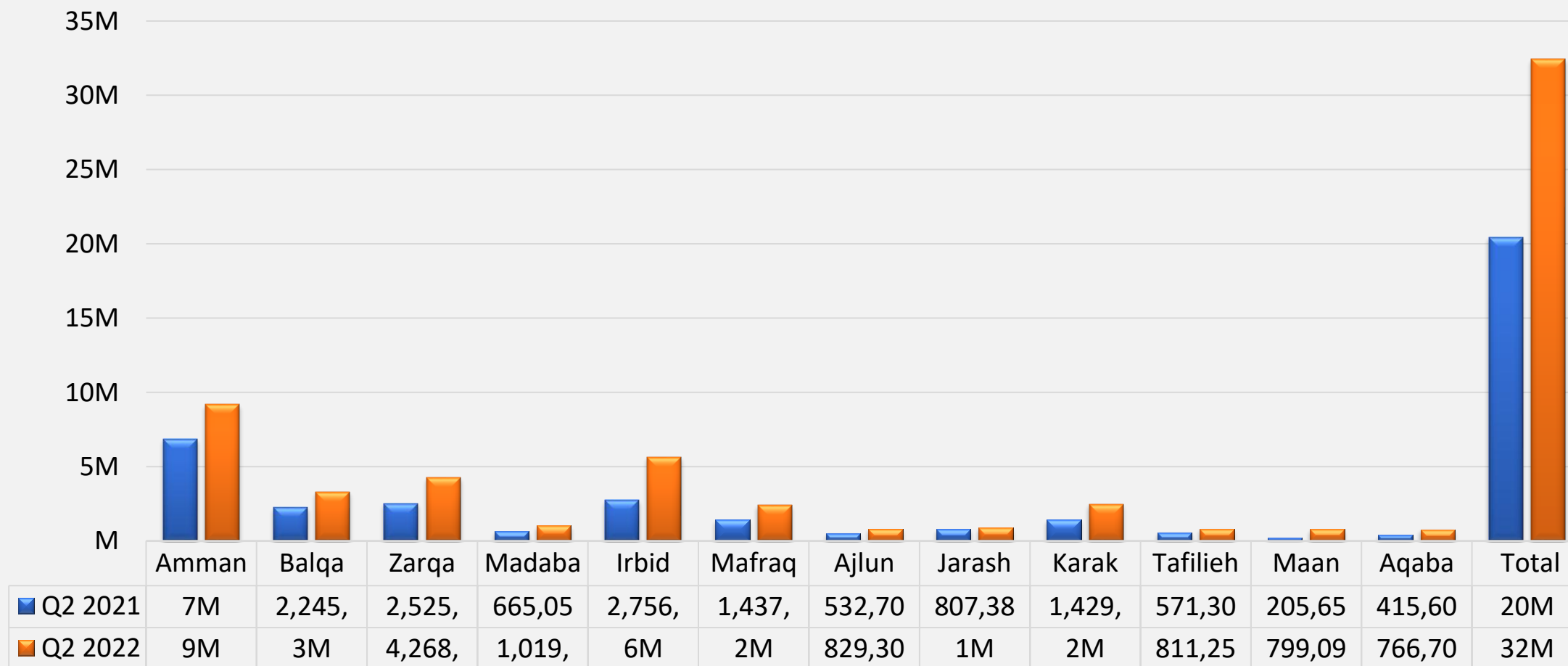
- **Postponed Installments:**

Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q2 2022	10,625,765	294,300,145	3.6%
Q2 2021	10,288,308	247,846,162	4.2%



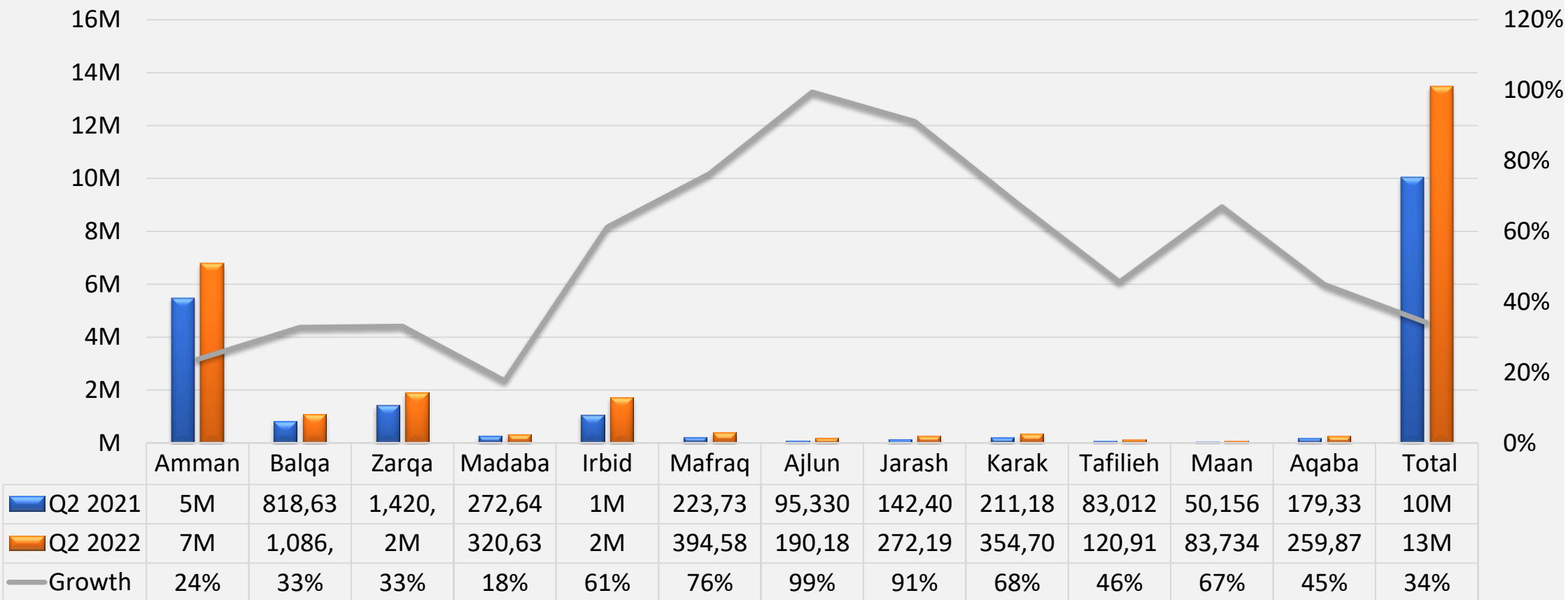
Industry Performance

- E-Wallet:**



Industry Performance

- Repayment via eFawateercom Platform:



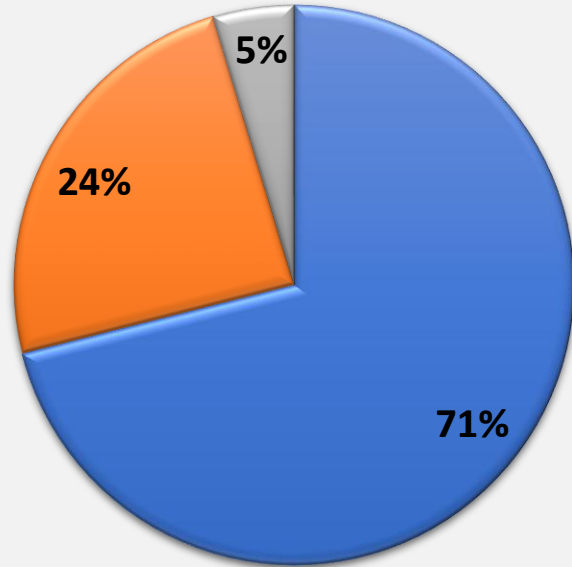
Industry Performance

• Microfinance Sectoral Analysis:

Sector Analysis (Q2 2022)

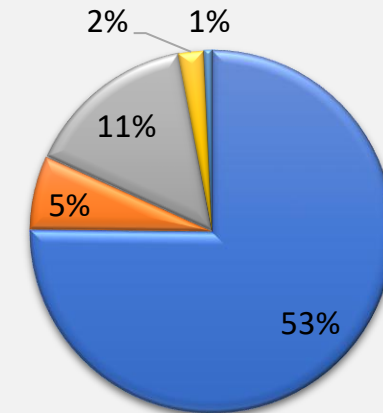
Consumption:

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



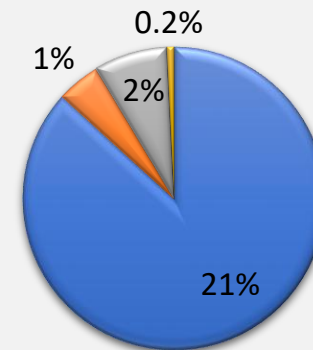
■ Productive ■ Social/Development ■ Consumption

Productive sector (71%)



- Commercial
- Industrial
- Services
- Agriculture
- Vocational

Social/Development sector (24%)



- Home Improvement
- Health Care
- Educational
- Green Energy

Thank you