



MICROFINANCE SECTOR PERFORMANCE (2022 Q4)

Industry Performance

- Comparison Table Q4 2021 – Q4 2022:

Performance	Q4 2021	Q4 2022	Growth
Active Borrowers	419,990	454,194	8%
Active Loans	421,196	454,612	8%
Total Gross Loan Portfolio (GLP) JD Million	272,798,275	318,088,767	17%
Average Outstanding Loan Balance JD	648	700	8%
Women Borrowers (%)	61%	66%	8%
Number of Branches	201	212	5%
PAR > 30	12.7%	4.5%	-0.2%
Written Off (%)	0.6%	1.0%	0.3%

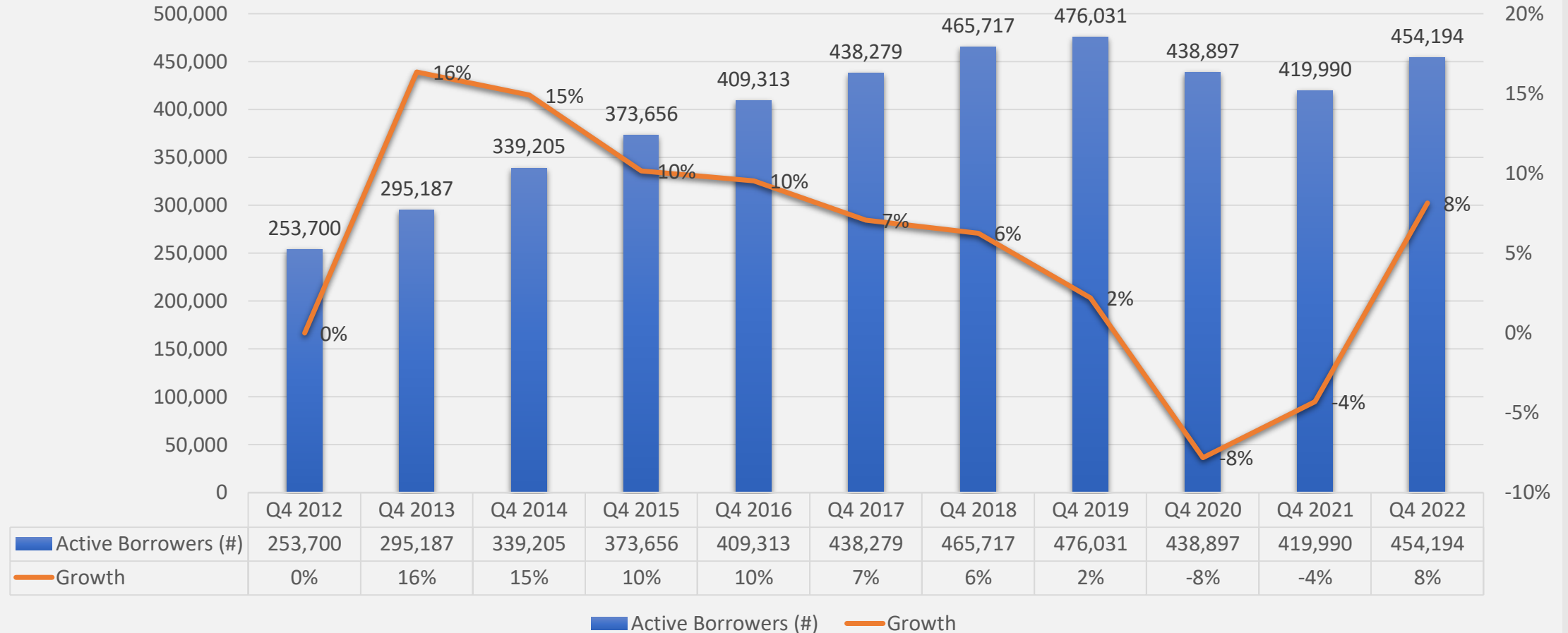
Industry Performance

- Disbursement Indicators Compared to 2021 (Periodical Q4):

Performance	Q4 2021	Q4 2022	Growth
Disbursed Loans (Borrowers)	78,910	74,361	-6%
Number of Disbursed Loans	79,059	74,431	-6%
Amount of Disbursed Loans JD Million	78,665,783	83,489,034	6%
Average Loan Disbursed	995	1,122	13%

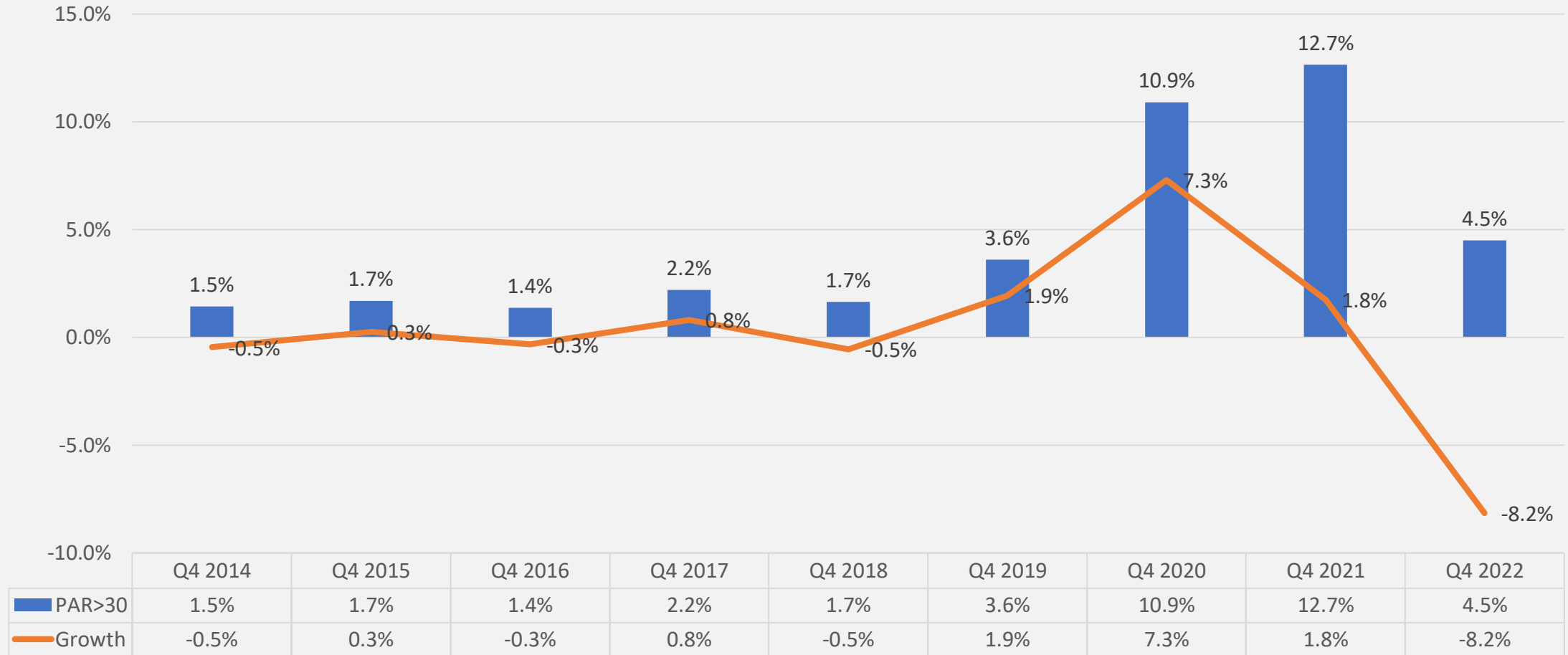
Industry Performance

➤ Active Borrowers:



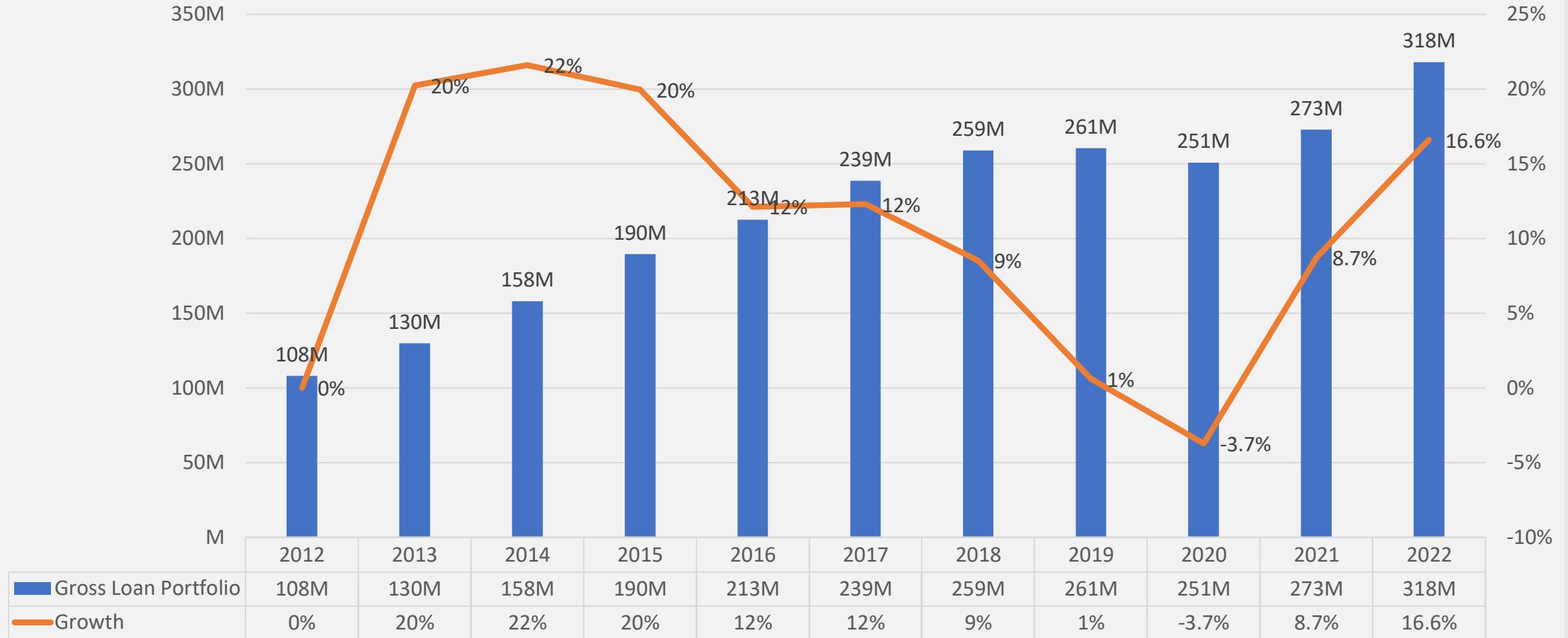
Industry Performance

➤ PAR > 30 days:



Industry Performance

- Gross Loan Portfolio (Q4 Annual Comparison):**

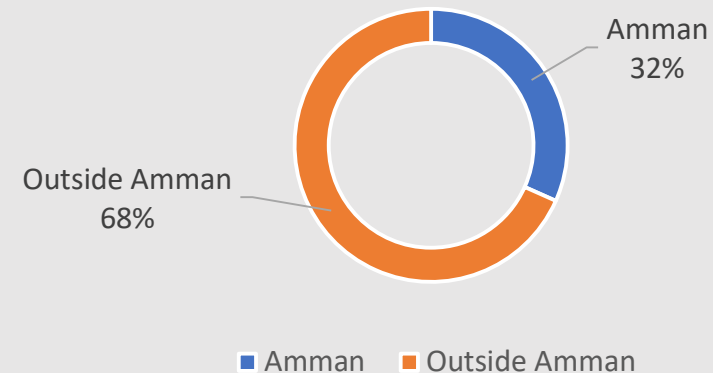


Industry Performance

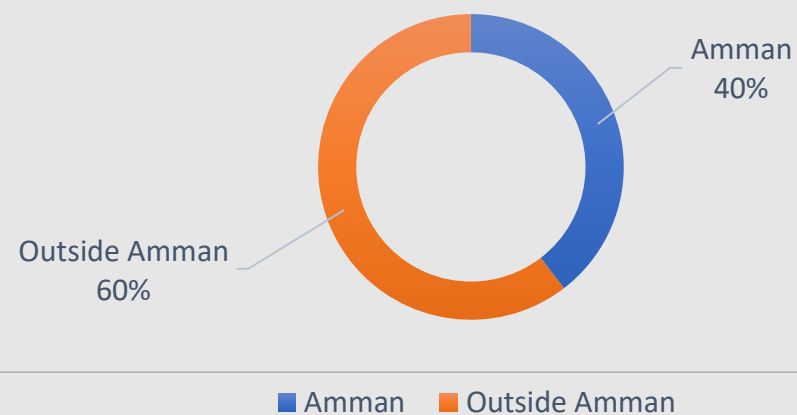
• Amman Vs. Other Governorates:

Performance	Amman	Outside Amman	Total
Active Borrowers	143,813	310,381	454,194
%	32%	68%	100%
Active Loans	143,966	310,646	454,612
%	32%	68%	100%
Total Gross Loan Portfolio (GLP) JD	125,931,095	192,157,672	318,088,767
%	40%	60%	100%
Number of Branches	66	146	212
%	31%	69%	100%

Active Borrowers



Total Gross Loan Portfolio (GLP) JD



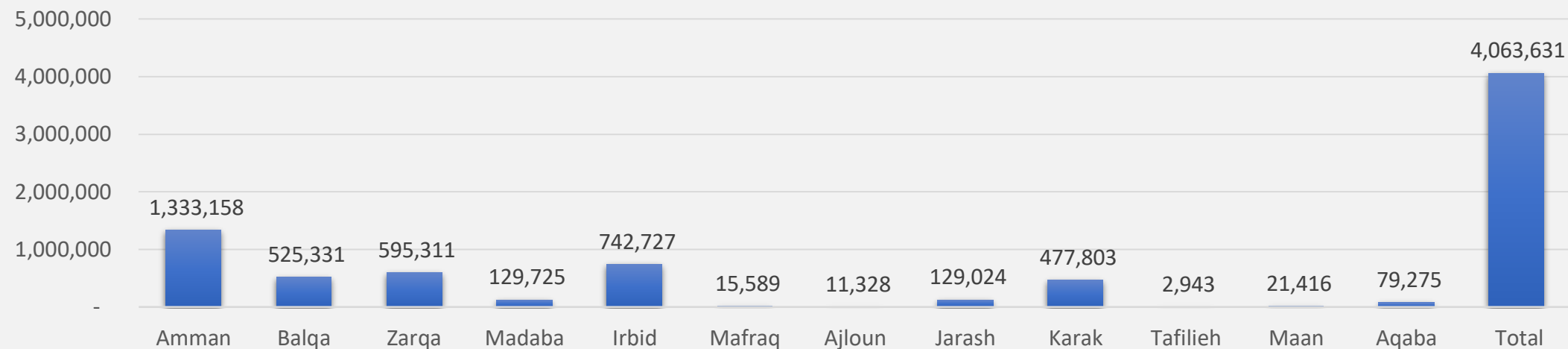
Industry Performance

- **Restructured Portfolio and Postponed Installments:**

- **Restructured Portfolio:**

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
Q4 2022	4,063,631	318,088,767	1.3%
Q4 2021	4,469,209	272,798,275	1.6%

Restructured Portfolio Q4 2022



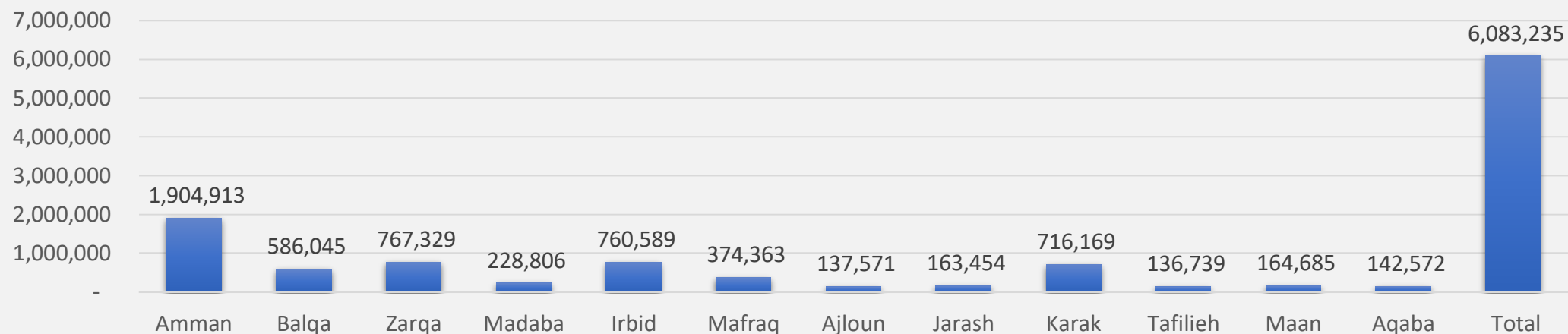
Industry Performance

- **Restructured Portfolio and Postponed Installments:**

- **Postponed Installments:**

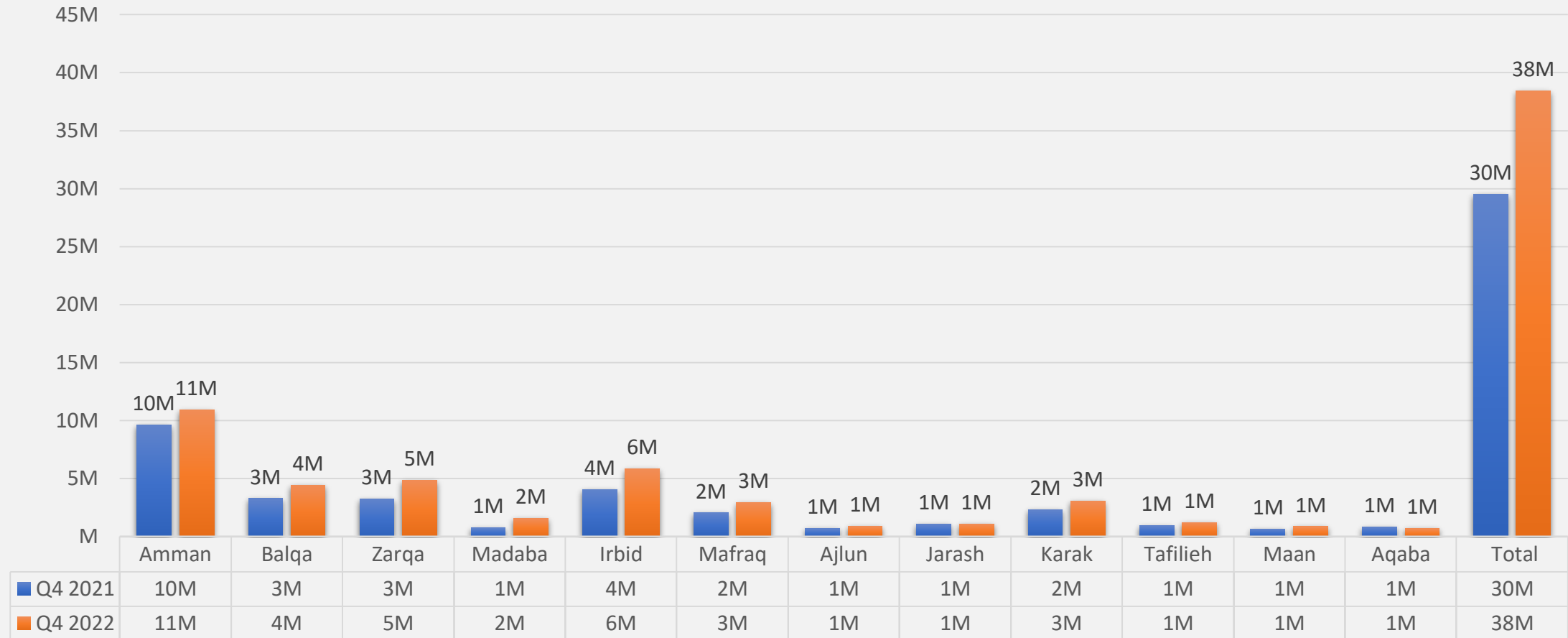
Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q4 2022	6,083,235	318,088,767	1.9%
Q4 2021	2,842,564	272,798,275	1%

Postponed Installments Q4 2022



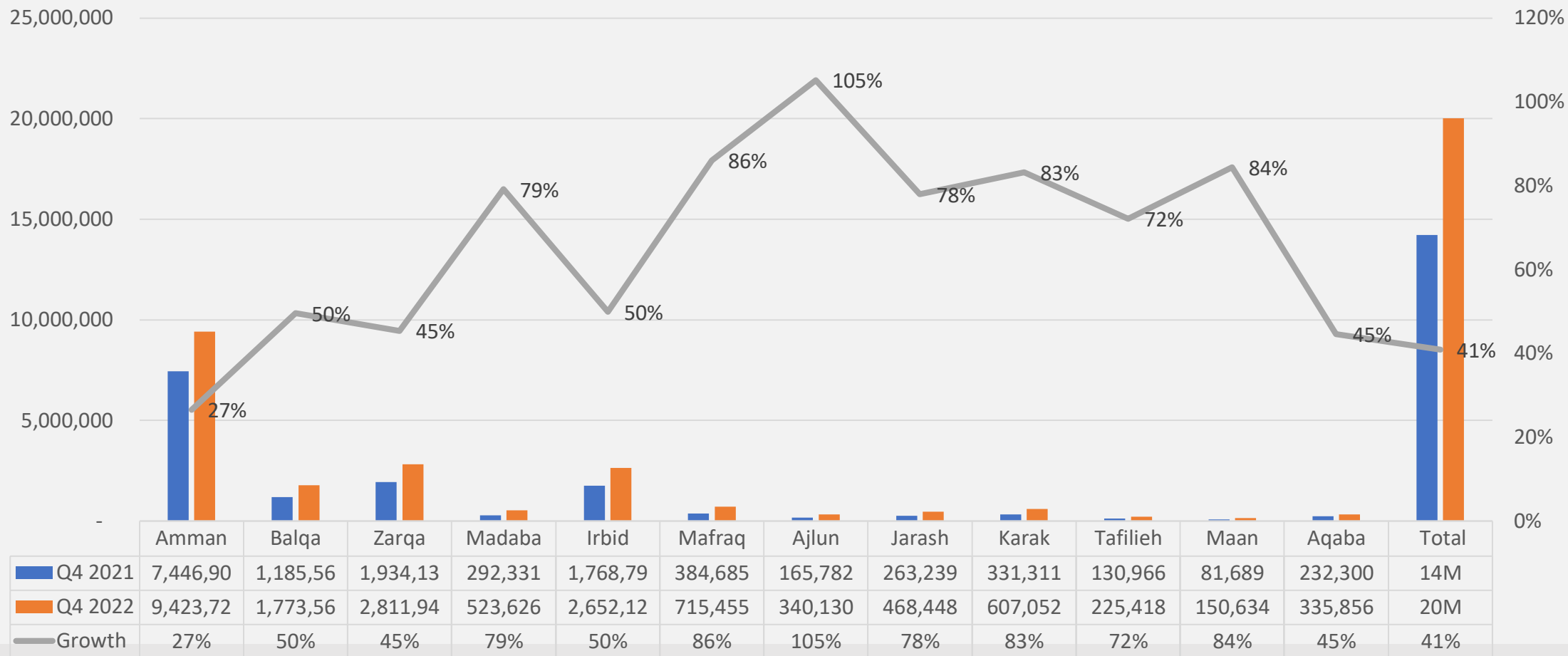
Industry Performance

- E-Wallet:**



Industry Performance

- **Repayment via eFawateercom Platform:**



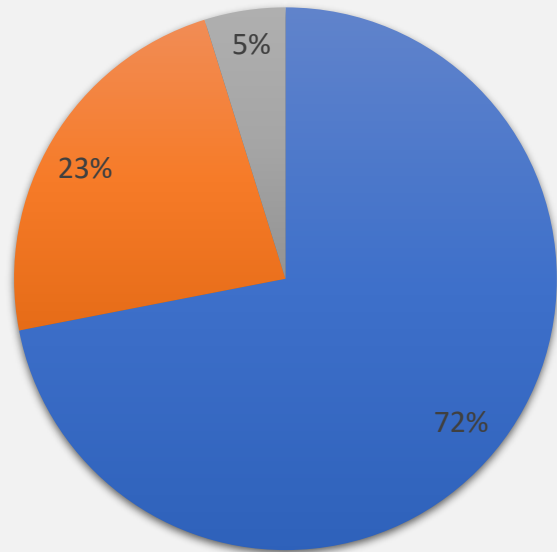
Industry Performance

- **Microfinance Sectoral Analysis:**

Sector Analysis (Q4 2022)

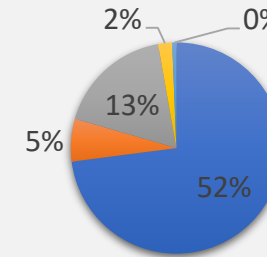
Consumption:

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



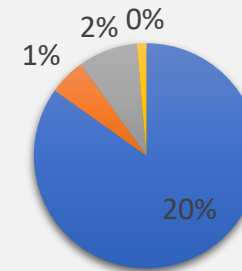
■ Productive ■ Social/Development ■ Consumption

Productive sector (72%)



■ Commercial ■ Industrial ■ Services ■ Agriculture ■ Vocational

Social/Development sector (23%)



■ Home Improvement ■ Health Care ■ Educational ■ Green Energy

Thank you