



MICROFINANCE SECTOR PERFORMANCE (2023 Q1)

Industry Performance

- Comparison Table Q1 2022 – Q1 2023:

Performance	Q1 2022	Q1 2023	Growth
Active Borrowers	426,041	459,400	8%
Active Loans	426,826	459,757	8%
Total Gross Loan Portfolio (GLP) JD Million	282,459,932	316,465,687	12%
Average Outstanding Loan Balance JD	662	701	6%
Women Borrowers (%)	69%	65%	-4%
Number of Branches	204	213	4%
PAR > 30	12.40%	7.18%	-5.22%
Written Off (%)	0.3%	2%	1.7%

Industry Performance

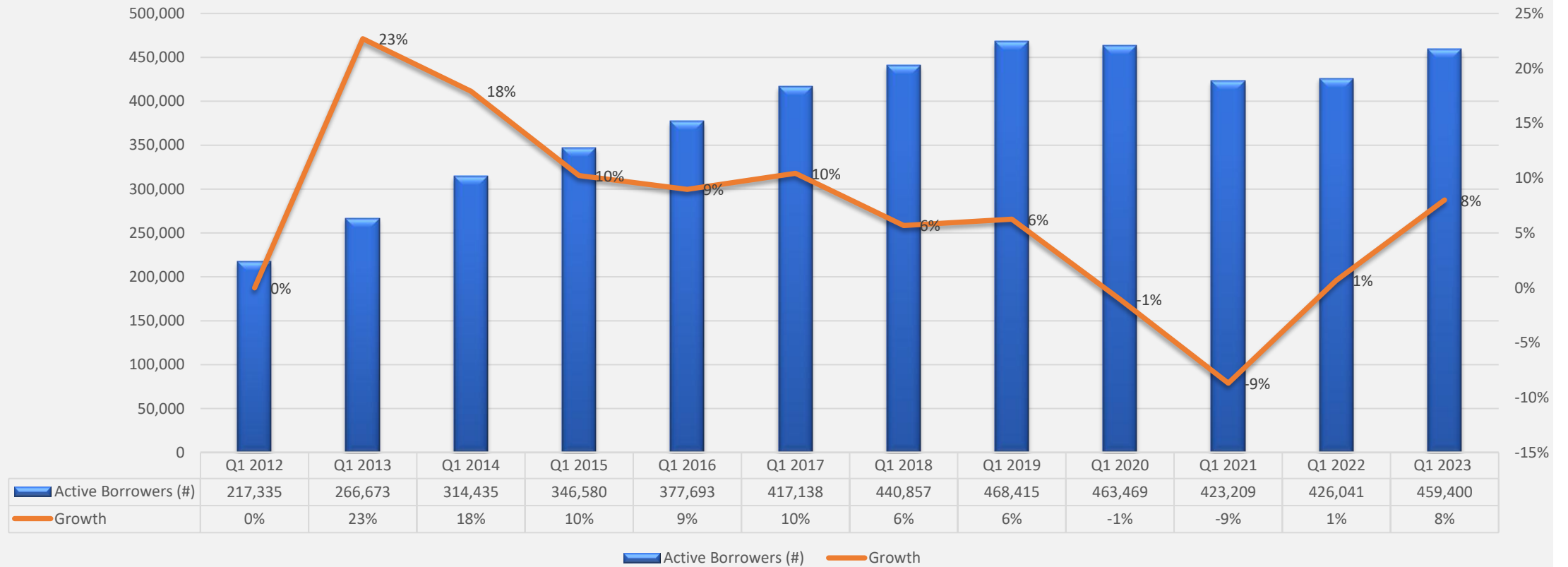
- Disbursement Indicators Compared to 2022 (Periodical Q1):

Performance	Q1 2022	Q1 2023	Growth
Disbursed Loans (Borrowers)	74,017	68,979	-7%
Number of Disbursed Loans	73,966	69,007	-7%
Amount of Disbursed Loans JD Million	77,598,785	73,617,267	-5.13%
Average Loan Disbursed	1,049	1,050	0.08%

Industry Performance

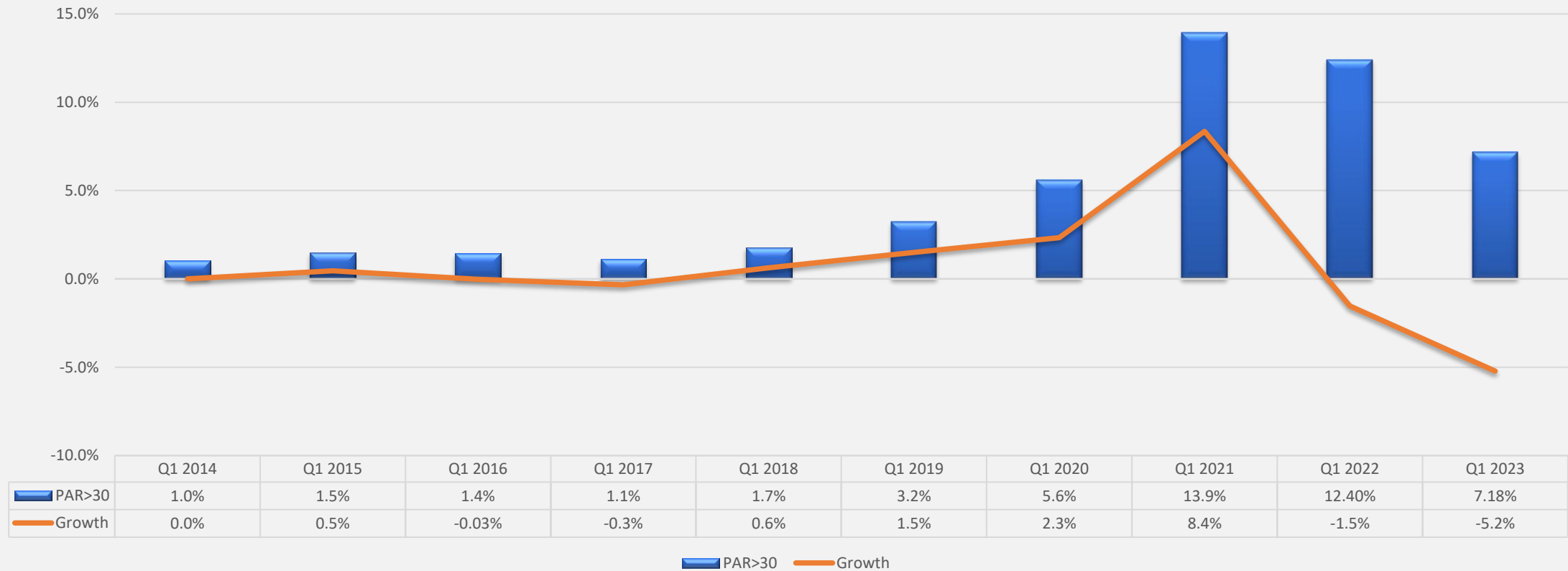
➤ Active Borrowers:

Active Borrowers



Industry Performance

➤ PAR > 30 days:



Industry Performance

- Gross Loan Portfolio (Annual Comparison):**

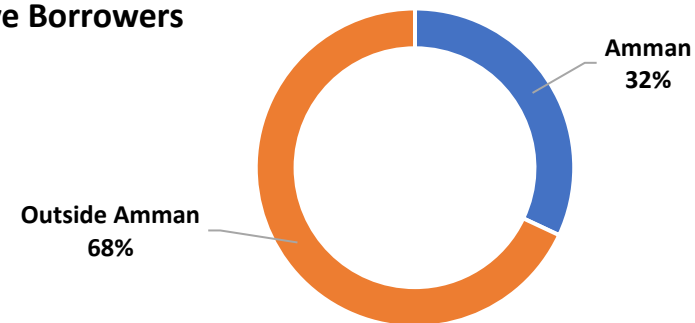


Industry Performance

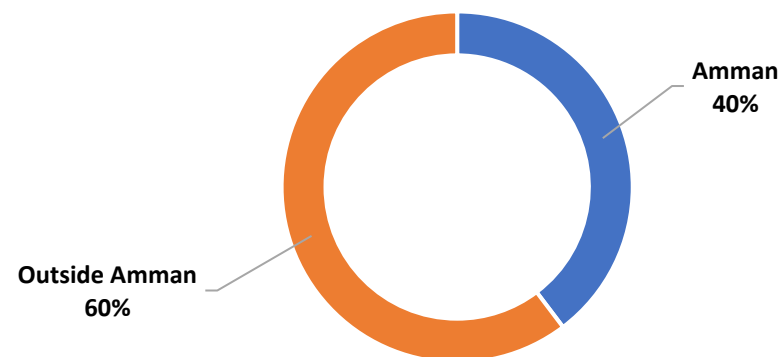
• Amman Vs. Other Governorates:

Performance	Amman	Outside Amman	Total
Active Borrowers	146,855	312,545	459,400
%	32%	68%	100%
Active Loans	146,997	312,760	459,757
%	32%	68%	100%
Total Gross Loan Portfolio (GLP) JD	127,859,316	188,606,371	316,465,687
%	40%	60%	100%
Number of Branches	67	146	213
%	32%	68%	100%

Active Borrowers



Total Gross Loan Portfolio (GLP) JD

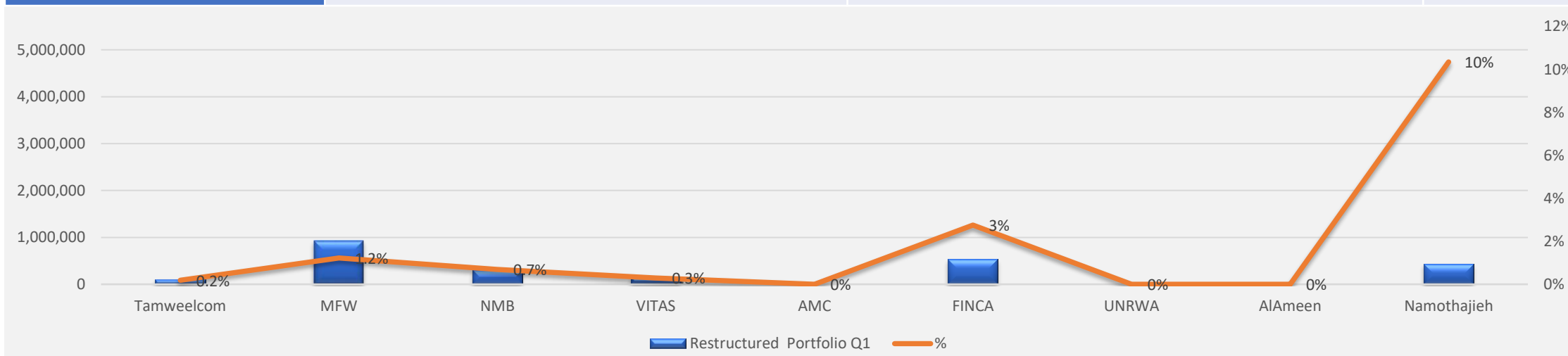


Industry Performance

- **Restructured Portfolio and Postponed Installments:**

- **Restructured Portfolio:**

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
Q1 2023	2,173,475	316,465,687	0.69%
Q1 2022	4,079,205	282,459,932	1.4%



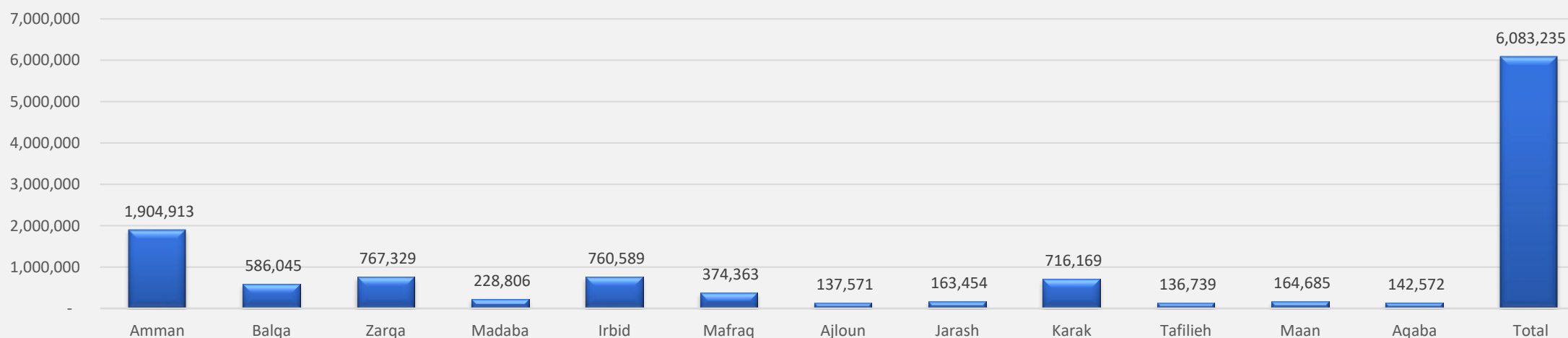
Industry Performance

- **Restructured Portfolio and Postponed Installments:**

- **Postponed Installments:**

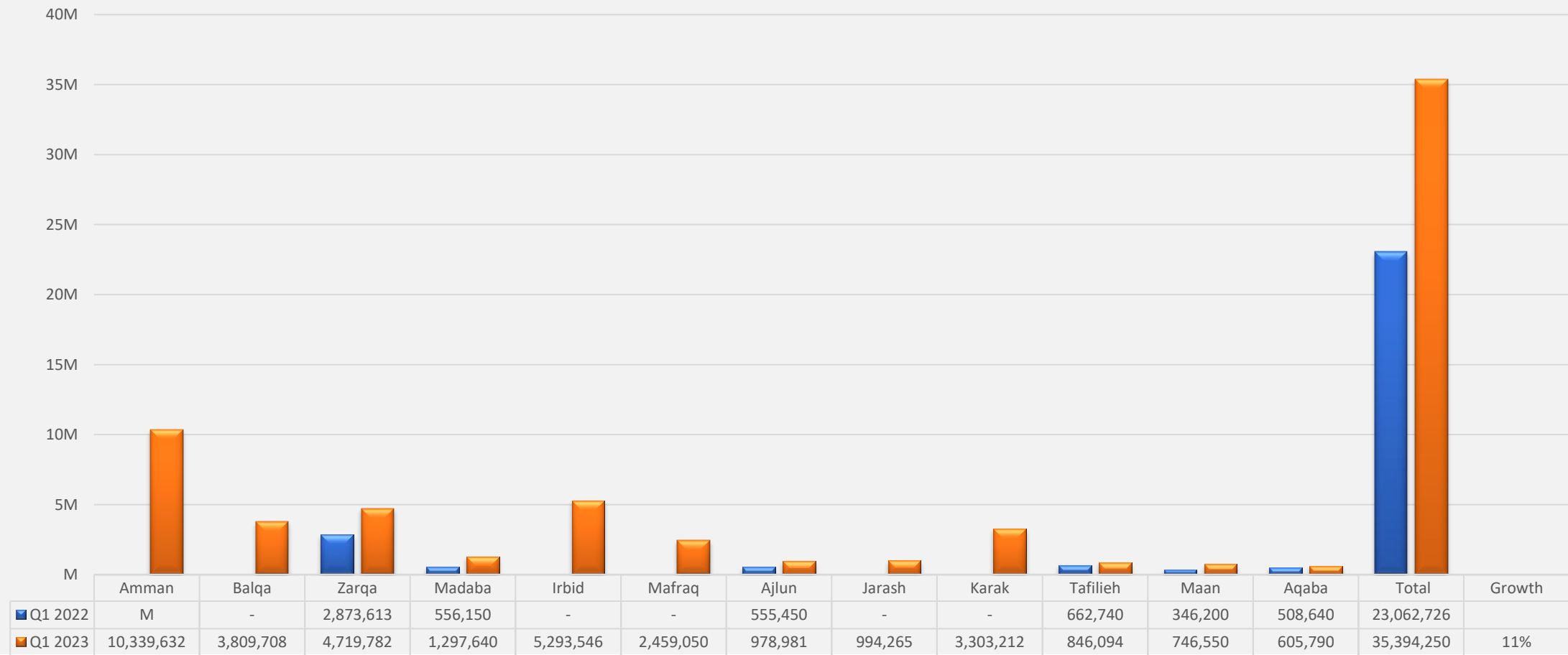
Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q1 2023	6,851,182	316,465,687	2.16%
Q1 2022	2,950,540	282,459,932	1.04%

Postponed Installments Q4 2022



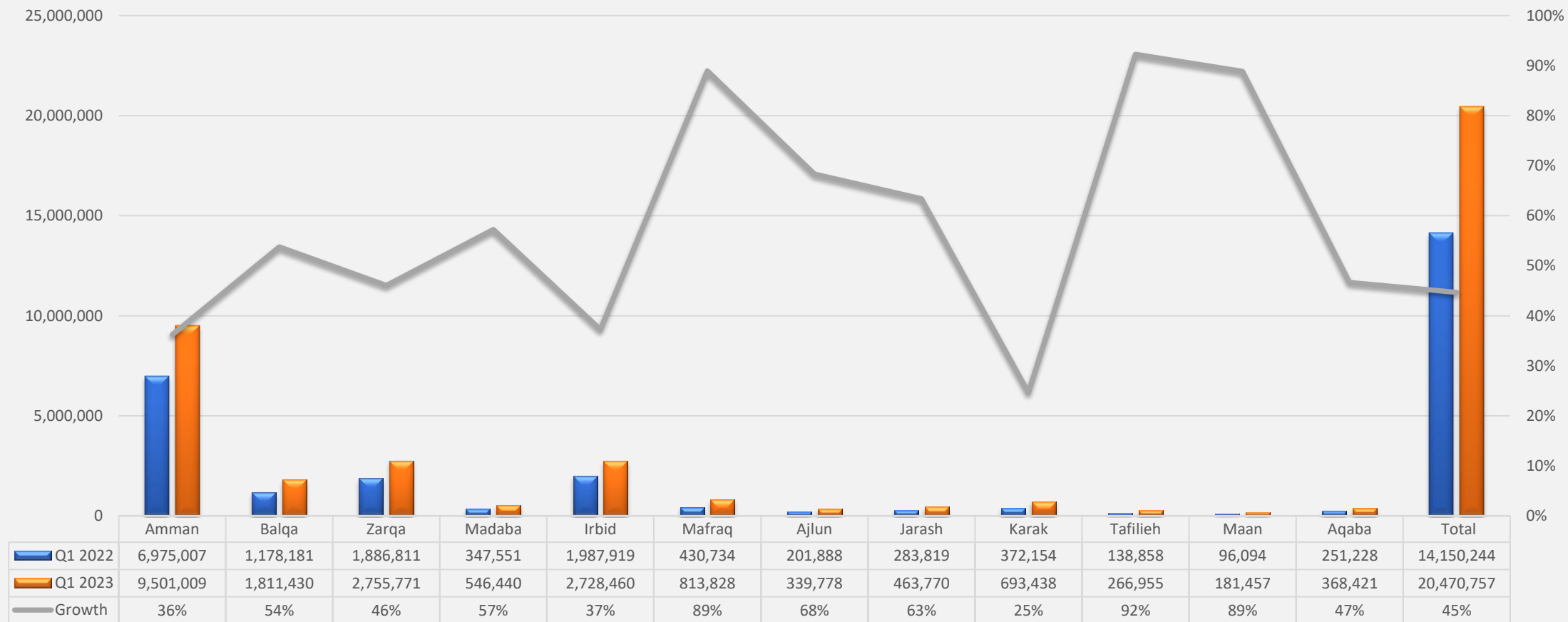
Industry Performance

• E-Wallet:



Industry Performance

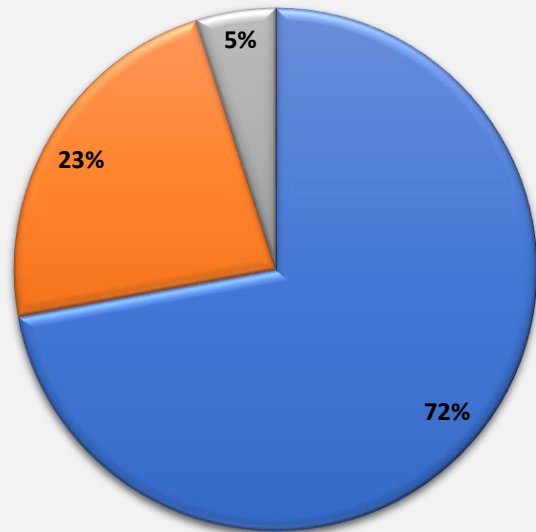
- **Repayment via eFawateercom Platform:**



Industry Performance

• Microfinance Sectoral Analysis:

Sector Analysis (Q1 2023)



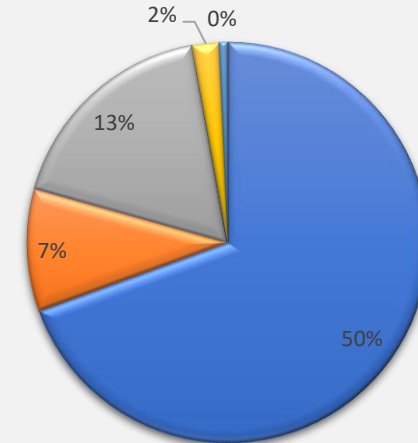
■ Productive ■ Social/Development ■ Consumption

Consumption:

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

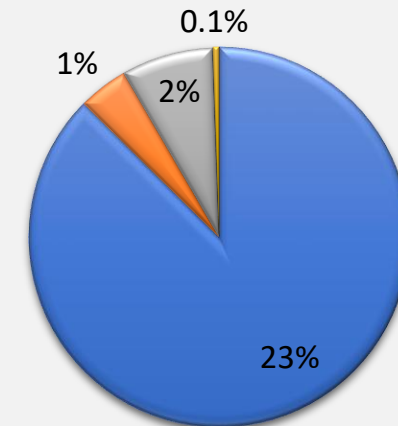
- Commercial
- Industrial
- Services
- Agriculture
- Vocational

Productive sector (72%)



Social/Development sector (26%)

- Home Improvement
- Health Care
- Educational
- Green Energy



Thank you