



## MICROFINANCE SECTOR PERFORMANCE (2023 Q3)

# Industry Performance

- Comparison Table Q3 2022 – Q3 2023:

Performance	Q3 2022	Q3 2023	Growth
Active Borrowers	432,568	453,536	5%
Active Loans	419,279	439,335	5%
Total Gross Loan Portfolio (GLP) JD Million	307,815,327	312,081,135	1%
Average Outstanding Loan Balance JD	734	710	-3%
Women Borrowers (%)	72%	68%	-4%
Number of Branches	208	213	2%
PAR > 30	4.2%	4.1%	-0.1%
Written Off (%)	0.5%	0.6%	0.2%

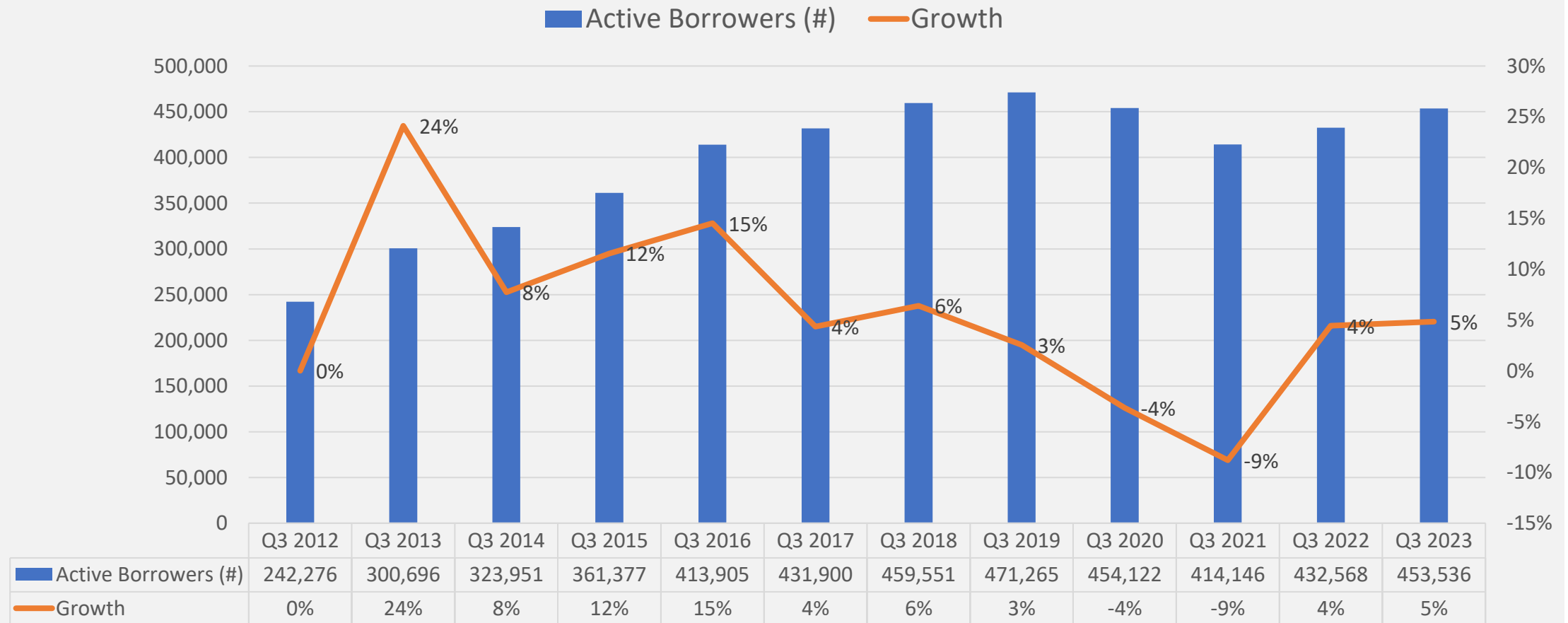
# Industry Performance

- Disbursement Indicators Compared to 2022 (Periodical Q3):

Performance	Q3 2022	Q3 2023	Growth
Disbursed Loans (Borrowers)	73,393	69,383	-5%
Number of Disbursed Loans	71,188	67,528	-5%
Amount of Disbursed Loans JD Million	81,445,136	73,505,295	-10%
Average Loan Disbursed	1,144	1,089	-5%

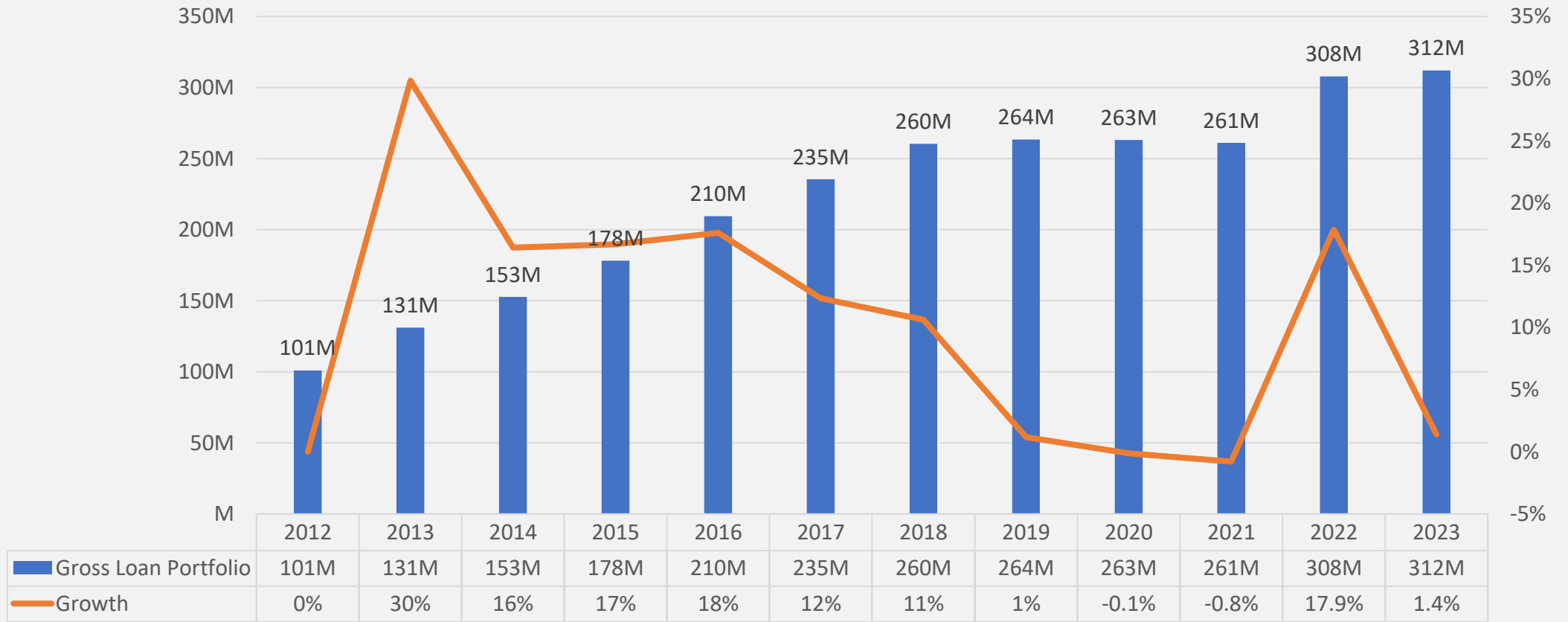
# Industry Performance

## ➤ Active Borrowers:



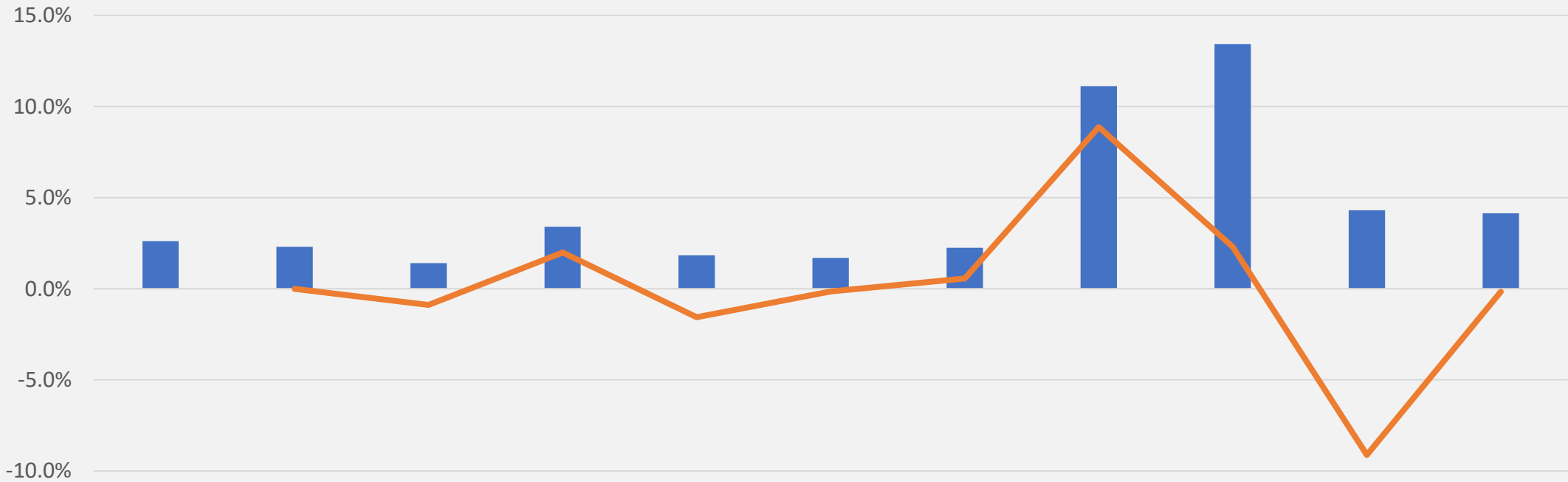
# Industry Performance

- Gross Loan Portfolio (Annual Comparison):**



# Industry Performance

## ➤ PAR > 30 days:



	Q3 2013	Q3 2014	Q3 2015	Q3 2016	Q3 2017	Q3 2018	Q3 2019	Q3 2020	Q3 2021	Q3 2022	Q3 2023
PAR>30	2.6%	2.3%	1.4%	3.4%	1.8%	1.7%	2.2%	11.1%	13.4%	4.3%	4.1%
Growth		0.0%	-0.9%	2.0%	-1.6%	-0.2%	0.6%	8.9%	2.3%	-9.1%	-0.2%

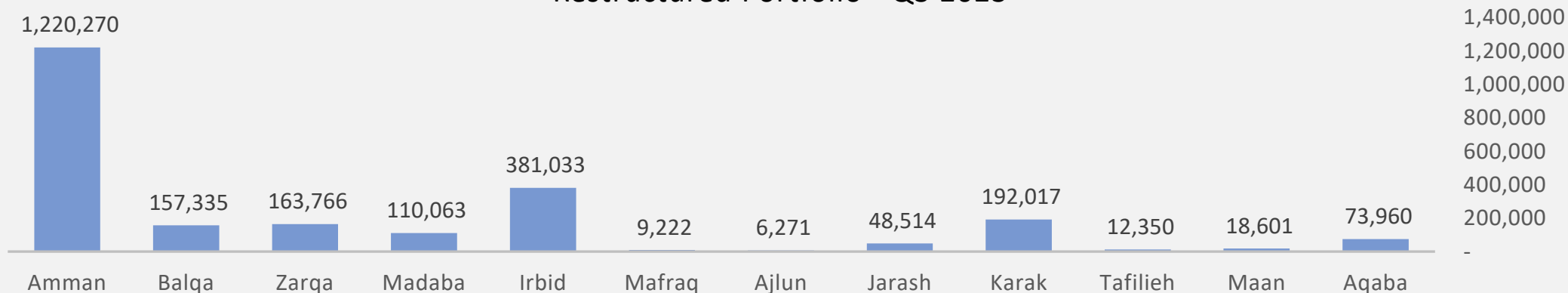
# Industry Performance

- **Restructured Portfolio and Postponed Installments:**

- **Restructured Portfolio:**

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
Q3 2022	3,969,852	307,815,327	1.3%
Q3 2023	2,393,401	312,081,135	0.8%

Restructured Portfolio - Q3 2023



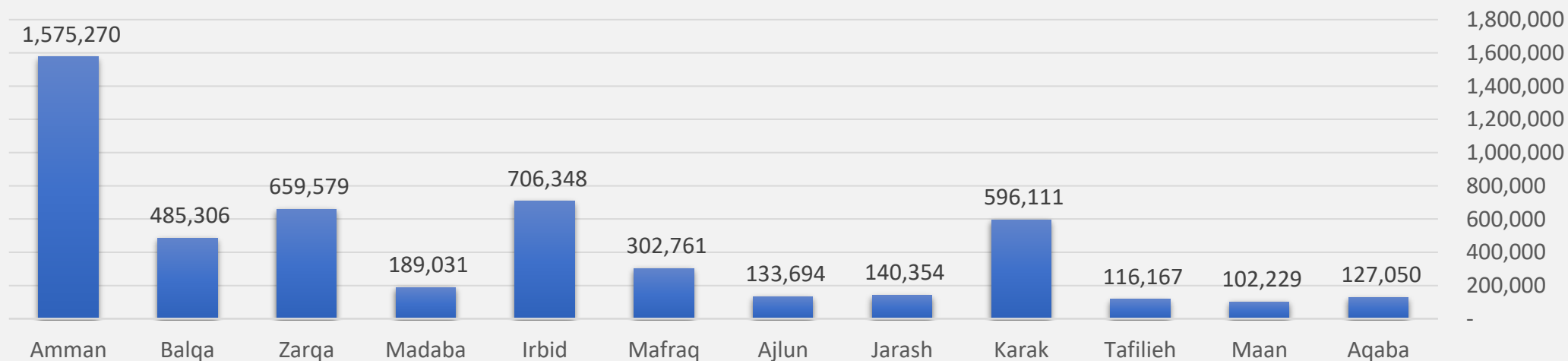
# Industry Performance

- **Restructured Portfolio and Postponed Installments:**

- **Postponed Installments:**

Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q3 2022	6,342,902	307,815,327	2.1%
Q3 2023	5,133,900	312,081,135	1.6%

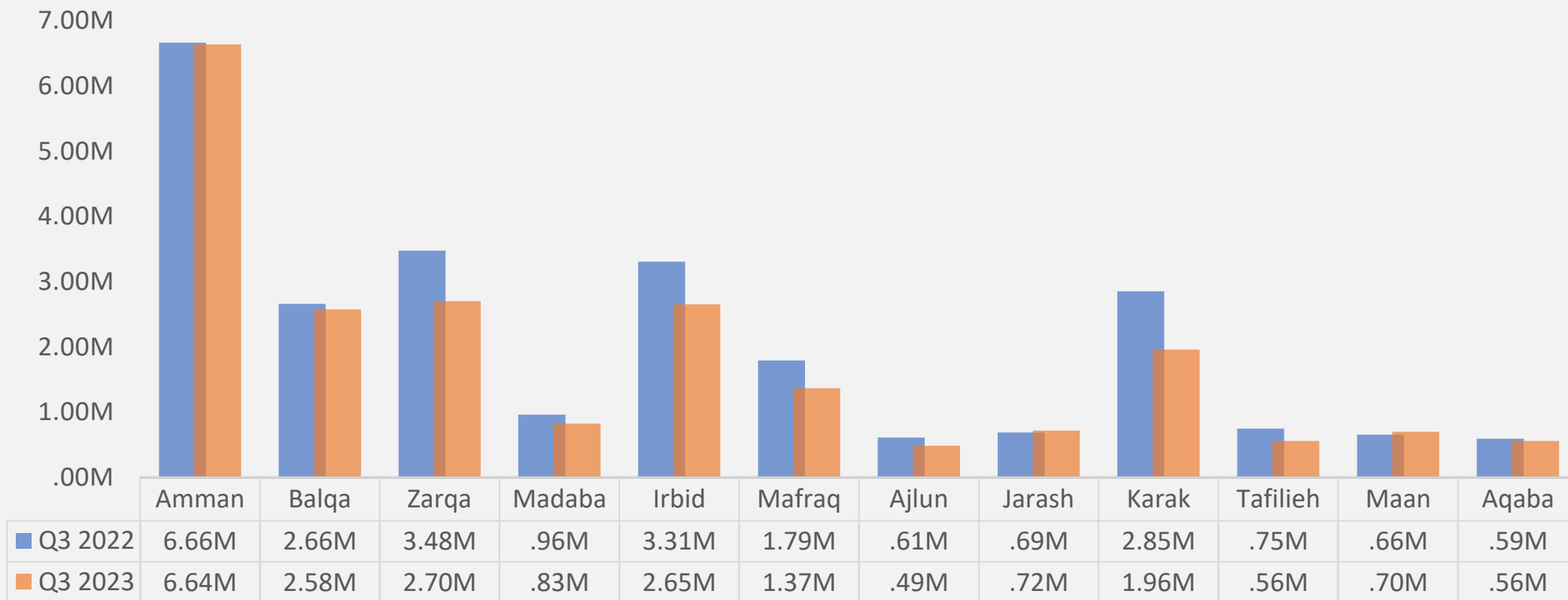
Postponed Portfolio – Q3 2023





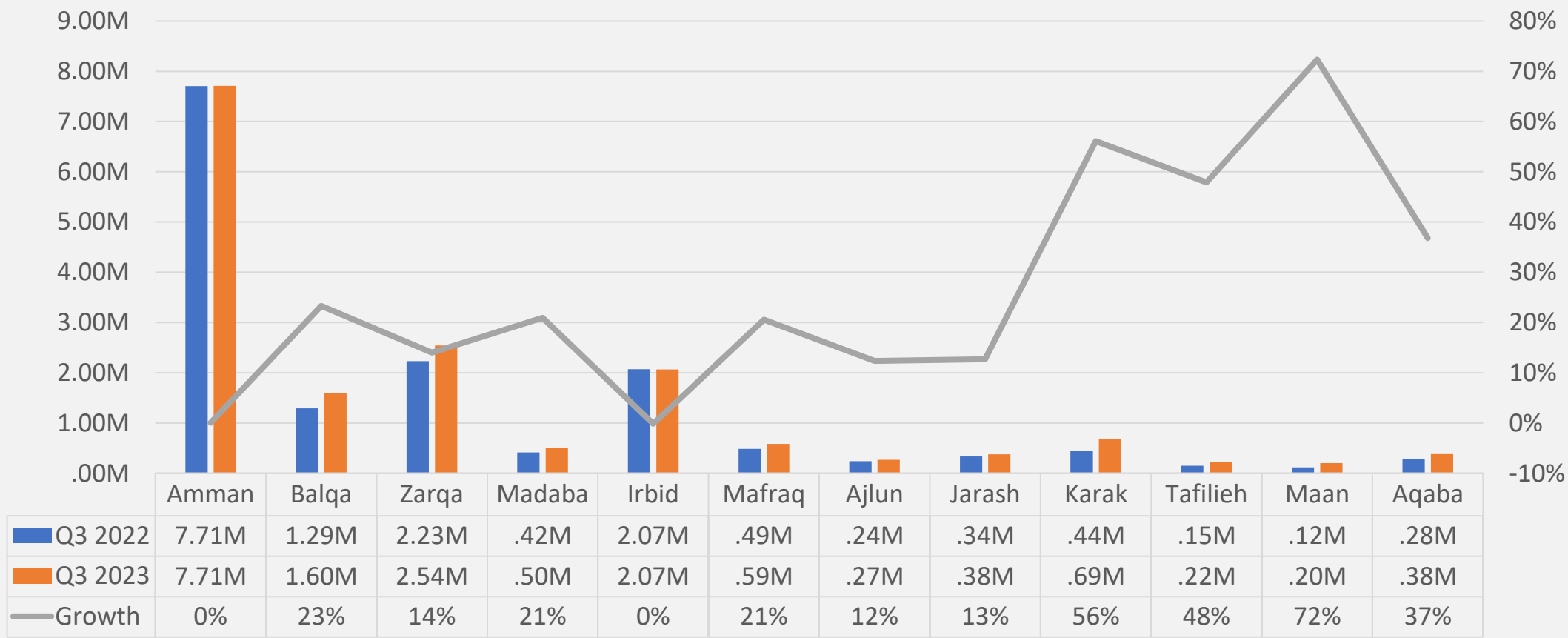
# Industry Performance

- E-Wallet:**



# Industry Performance

- Repayment via eFawateercom Platform:

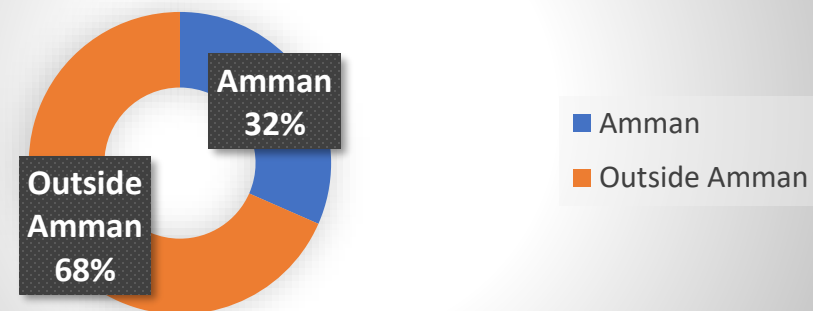


# Industry Performance

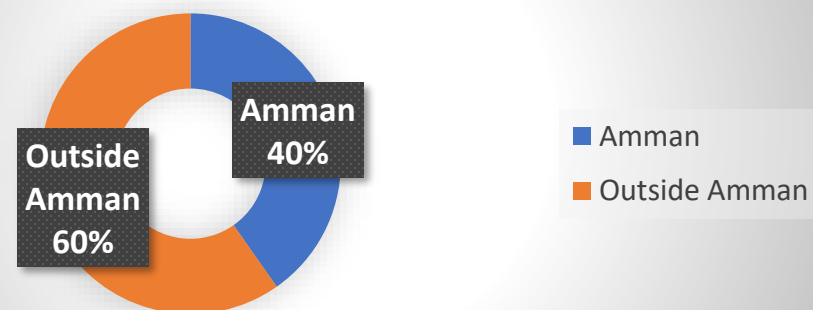
## • Amman Vs. Other Governorates:

Performance	Amman	Outside Amman	Total
Active Borrowers	143,214	310,322	453,536
%	<b>32%</b>	<b>68%</b>	<b>100%</b>
Active Loans	137,295	302,040	439,335
%	<b>31%</b>	<b>69%</b>	<b>100%</b>
Total Gross Loan Portfolio (GLP) JD	125,677,722	186,403,413	312,081,135
%	<b>40%</b>	<b>60%</b>	<b>100%</b>
Number of Branches	66	147	213
%	<b>31%</b>	<b>69%</b>	<b>100%</b>

### Active Borrowers

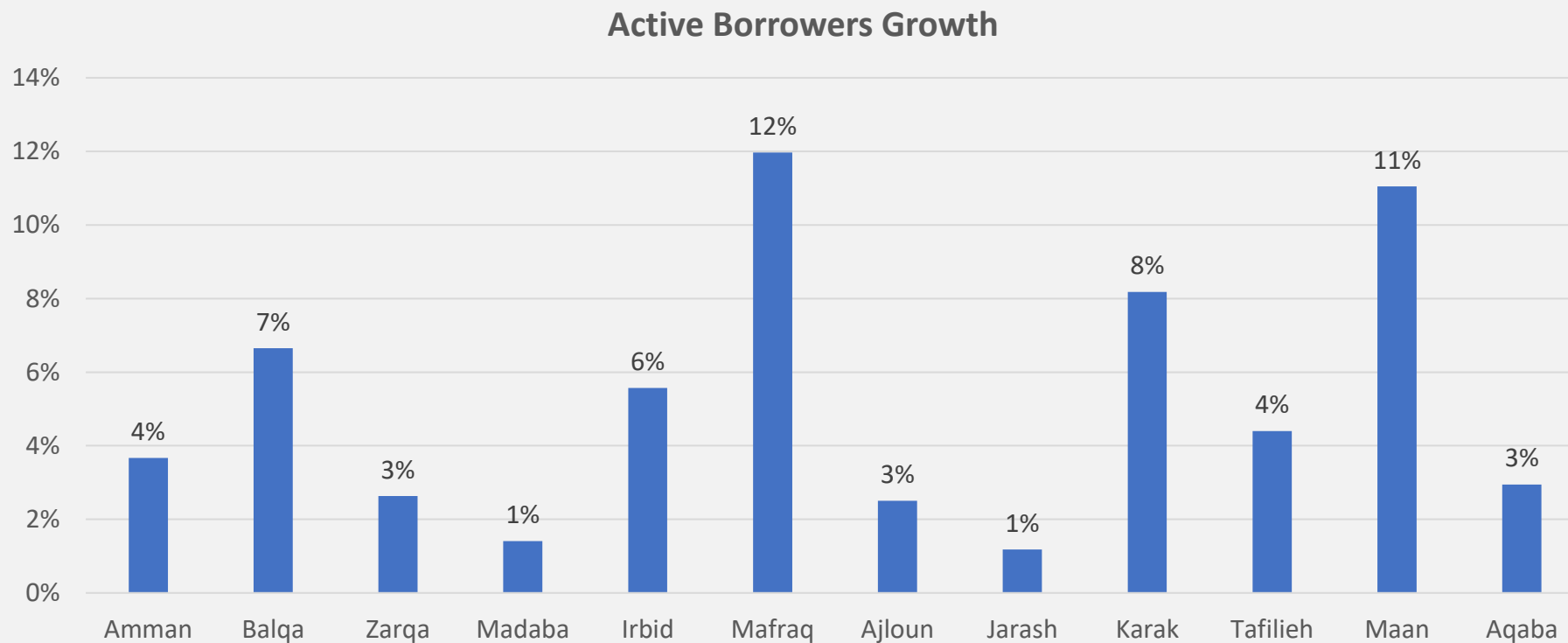


### Total Gross Loan Portfolio (GLP) JD



# Industry Performance

- **Governorates Analysis:**



**Thank you**