



# MICROFINANCE SECTOR PERFORMANCE (2023 Q4)

# Industry Performance - Q4 2023

- Comparison Table Q42022 – Q4 2023:

Performance	Q4 2022	Q4 2023	Growth
Active Borrowers	449,826	456,511	1%
Active Loans	436,787	442,468	1%
Total Gross Loan Portfolio (GLP) JD Million	312,253,918	307,700,426	-1%
Average Outstanding Loan Balance JD	715	695	-2%
Women Borrowers (%)	57%	57%	0%
Number of Branches	209	211	1%
PAR > 30	3.0%	4.7%	1.8%
Written Off (%)	0.8%	1.6%	0.7%

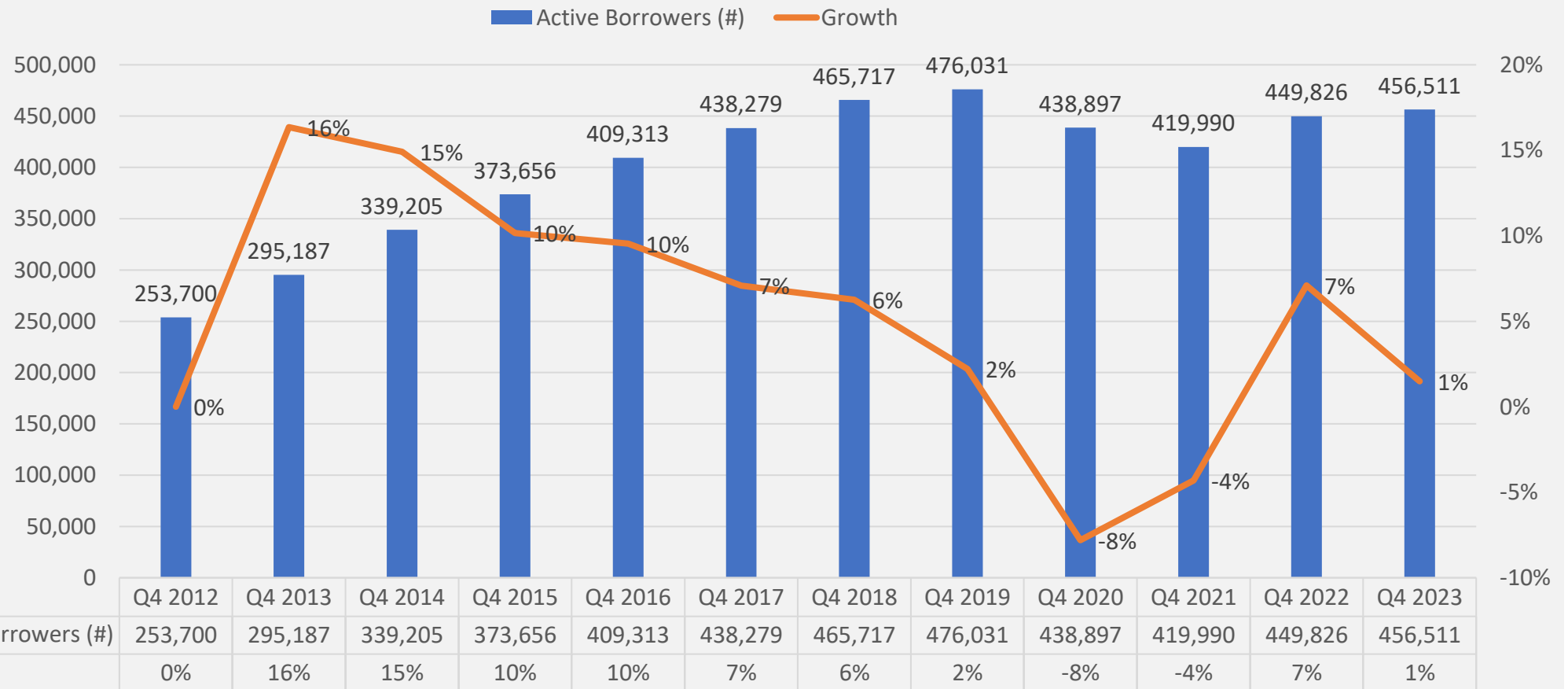
# Industry Performance - Q4 2023

- Disbursement Indicators Compared to 2022 (Periodical Q4):

Performance	Q4 2022	Q4 2023	Growth
Disbursed Loans (Borrowers)	73,785	67,355	-9%
Number of Disbursed Loans	71,596	65,490	-9%
Amount of Disbursed Loans JD Million	79,750,902	72,860,735	-9%
Average Loan Disbursed	1,080	1,113	3%

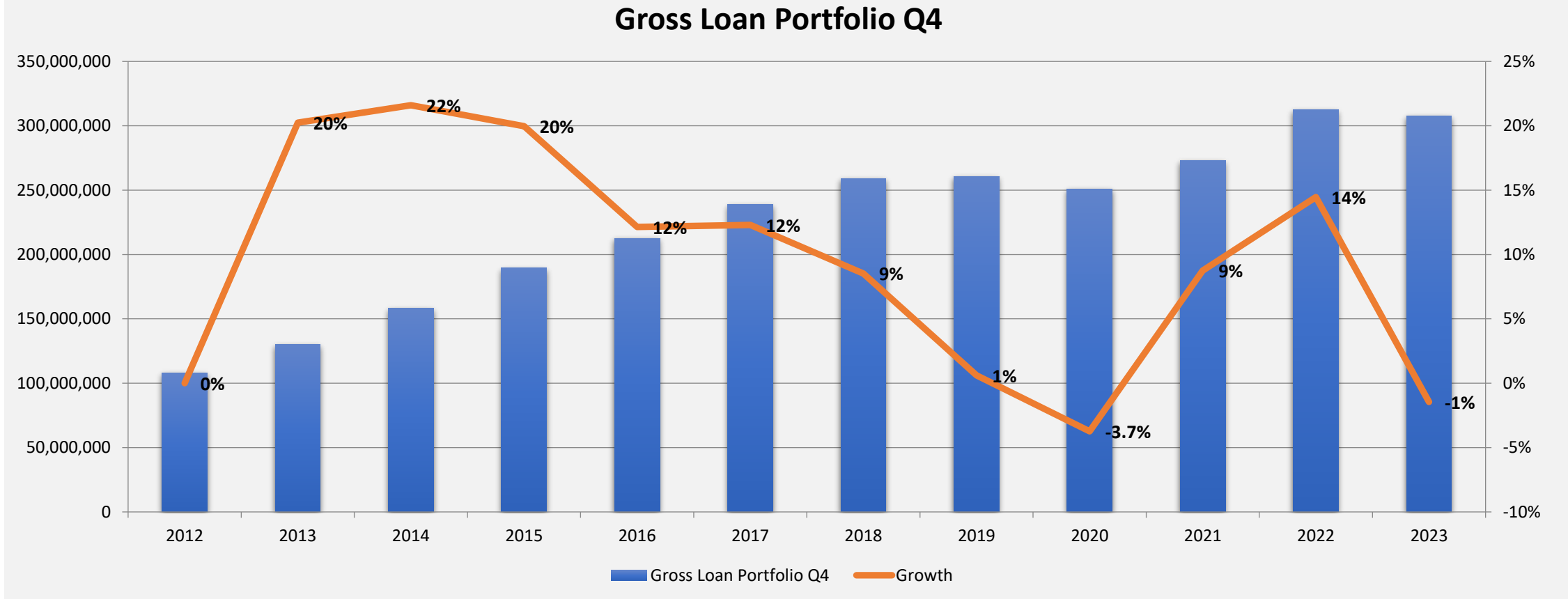
# Industry Performance - Q4 2023

## ➤ Active Borrowers:



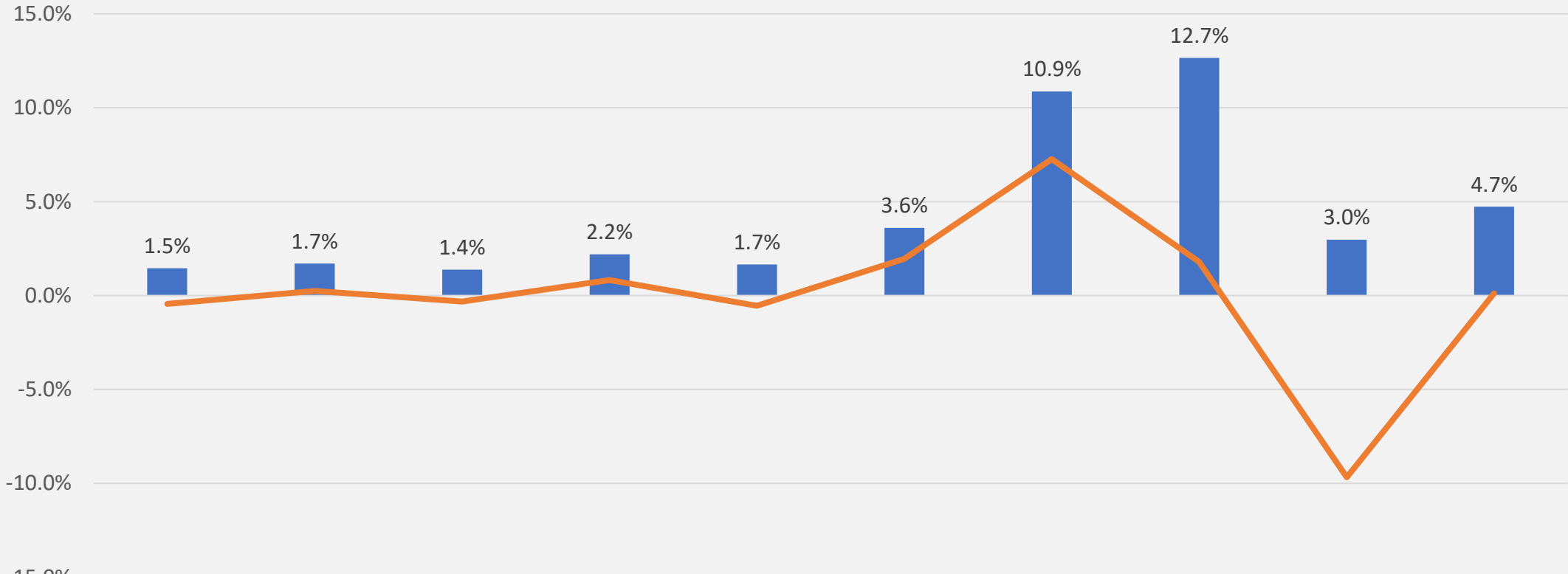
# Industry Performance - Q4 2023

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



# Industry Performance - Q4 2023

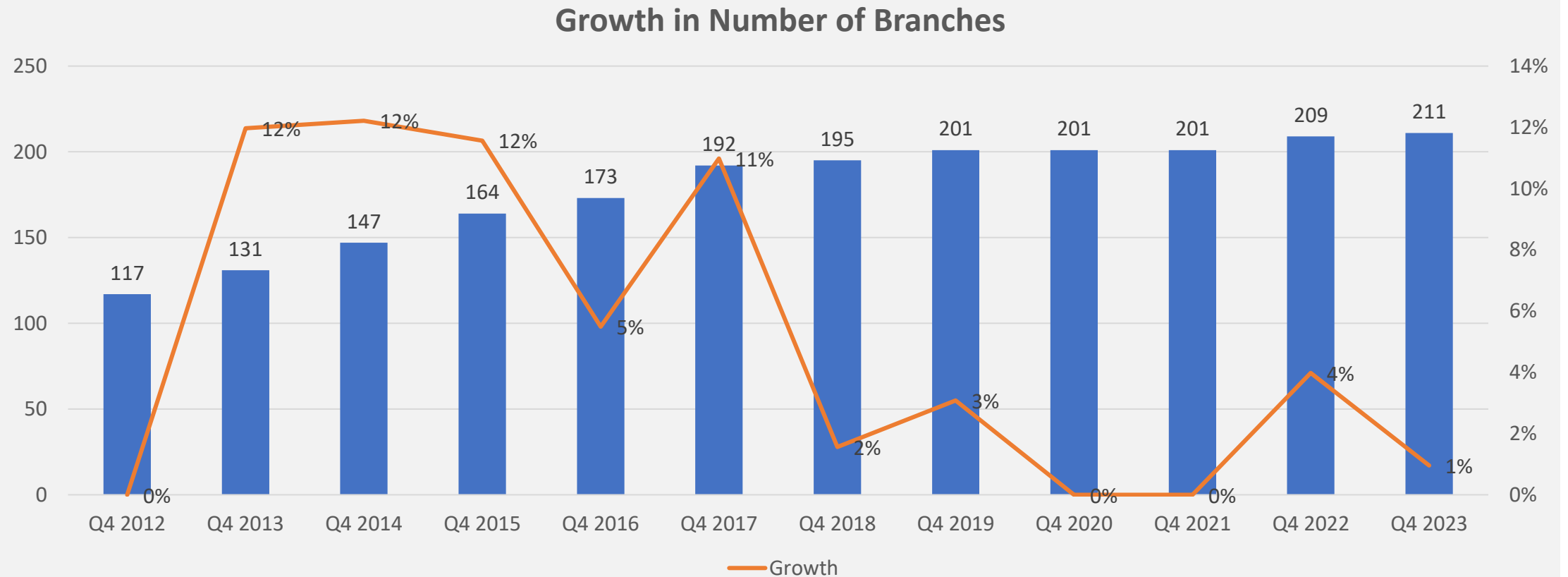
## ➤ PAR > 30 days:



	Q4 2014	Q4 2015	Q4 2016	Q4 2017	Q4 2018	Q4 2019	Q4 2020	Q4 2021	Q4 2022	Q4 2023
PAR>30	1.5%	1.7%	1.4%	2.2%	1.7%	3.6%	10.9%	12.7%	3.0%	4.7%
Growth	-0.5%	0.3%	-0.3%	0.8%	-0.5%	1.9%	7.3%	1.8%	-9.7%	0.1%

# Industry Performance - Q4 2023

## ➤ Growth in Number of Branches:

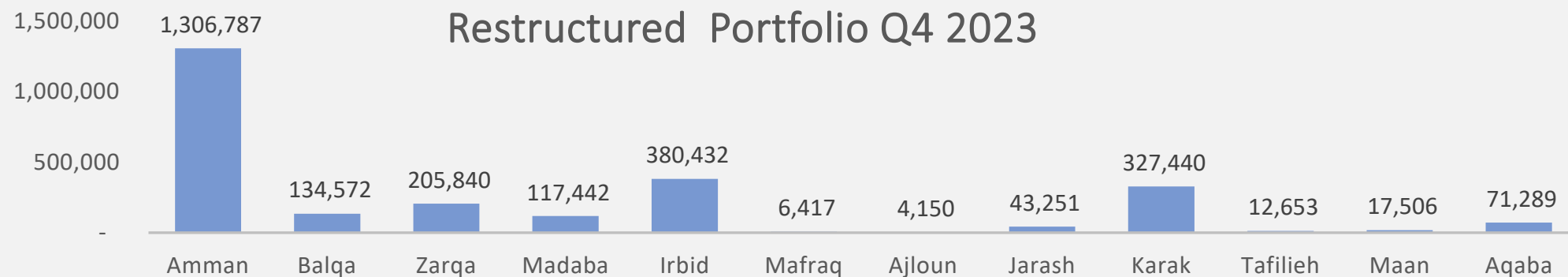


# Industry Performance - Q4 2023

- **Restructured Portfolio and Postponed Installments:**

- **Restructured Portfolio:**

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
Q42022	3,826,224	312,253,918	0.9%
Q42023	2,627,778	307,700,426	1.2%





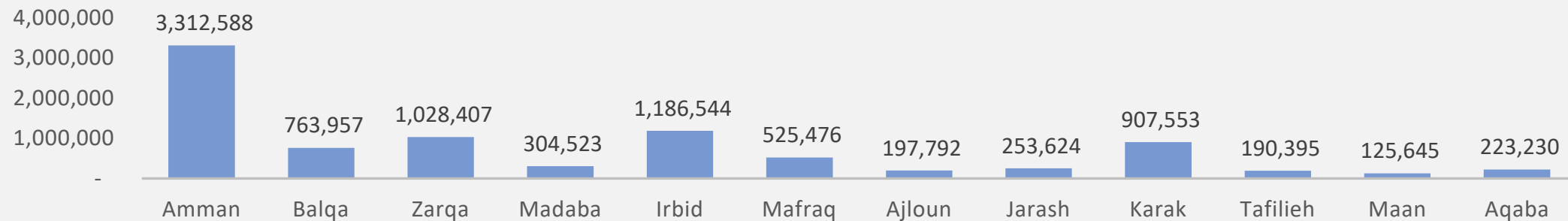
# Industry Performance - Q4 2023

- **Restructured Portfolio and Postponed Installments:**

- **Postponed Installments:**

Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q42022	6,069,553	312,253,918	1.9%
Q42023	9,019,736	307,700,426	2.9%

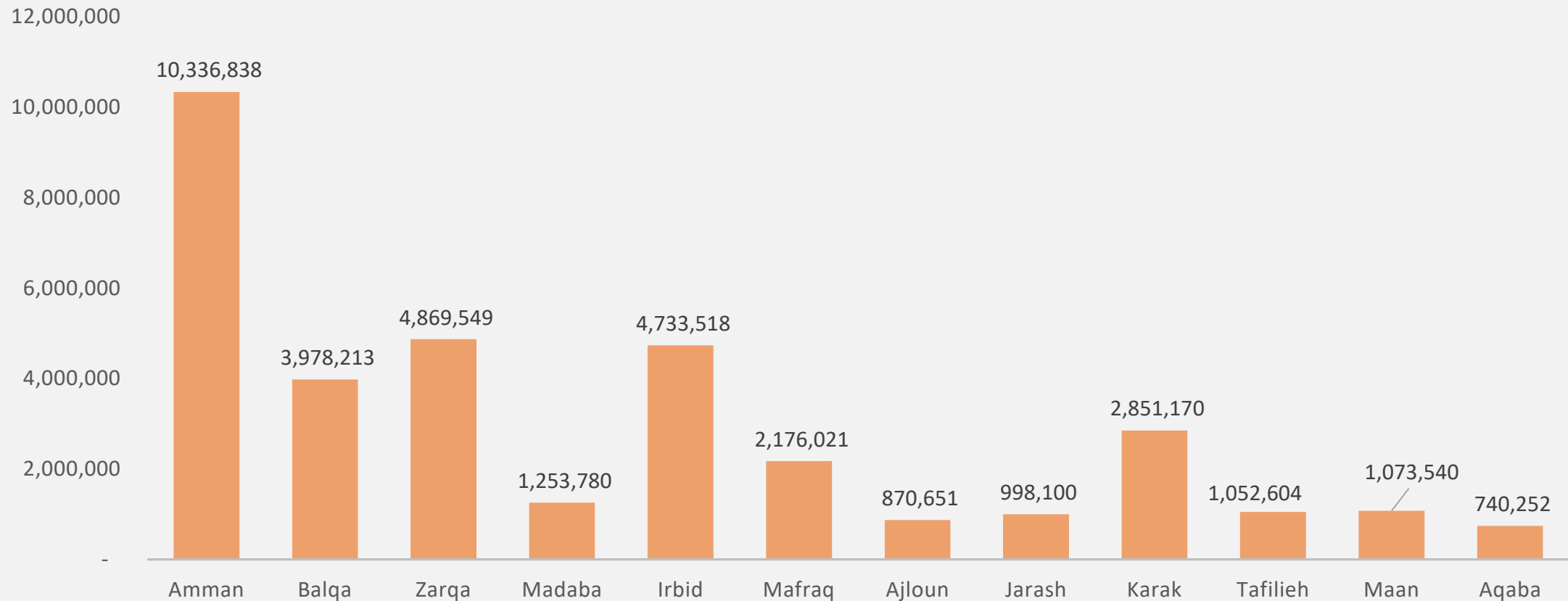
Postponed Installments Q4 2023



# Industry Performance - Q4 2023

- **E-Wallet:**

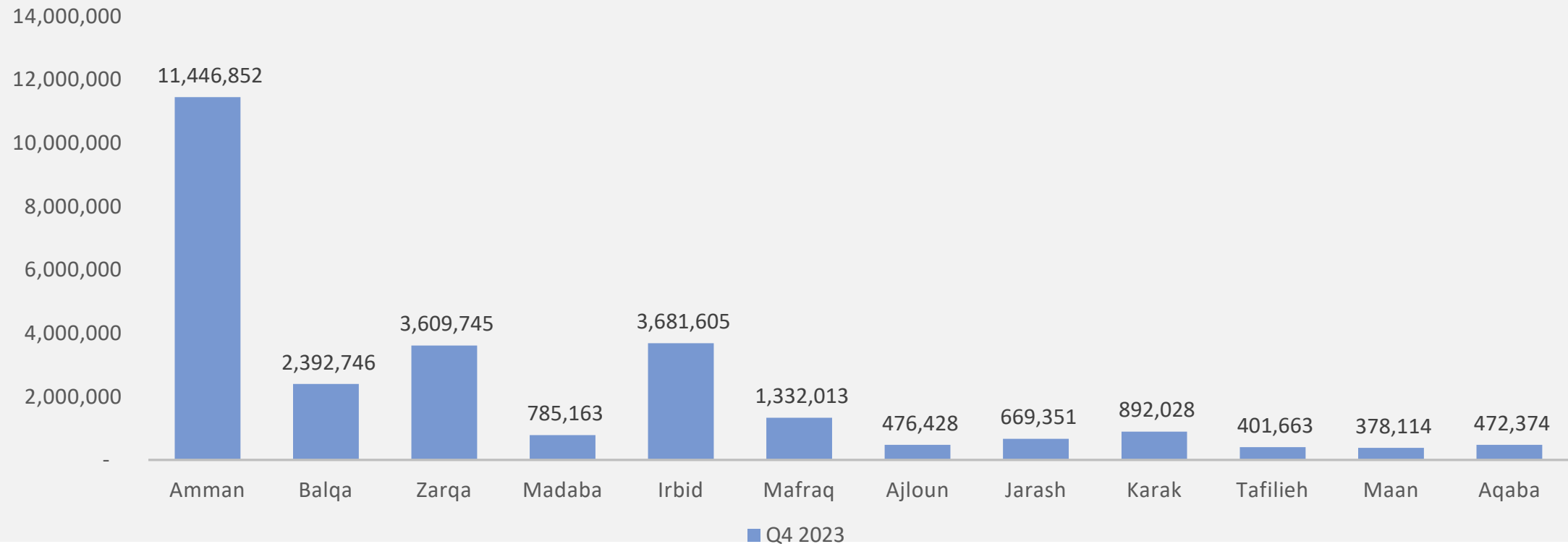
E-Wallet Q4 2023



# Industry Performance - Q4 2023

- **Repayment via eFawateercom Platform:**

## Repayment via Efawateercom Q4 2023

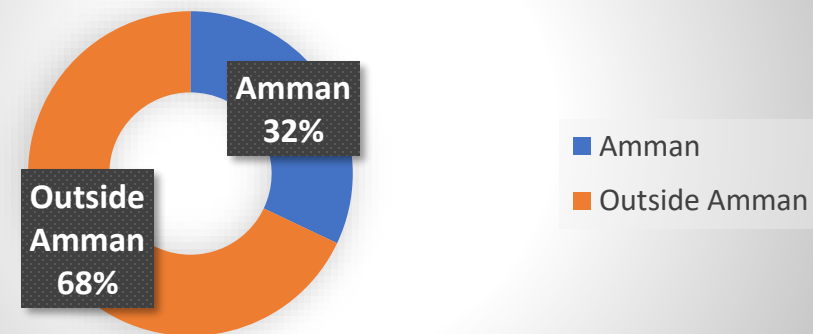


# Industry Performance

- Amman Vs. Other Governorates:

Performance	Amman	Outside Amman	Total
Active Borrowers	146,356	310,155	456,511
%	<b>32%</b>	<b>68%</b>	<b>100%</b>
Active Loans	140,506	301,962	442,468
%	<b>32%</b>	<b>68%</b>	<b>100%</b>
Total Gross Loan Portfolio (GLP) JD	127,285,590	180,414,835	307,700,426
%	<b>41%</b>	<b>59%</b>	<b>100%</b>
Number of Branches	67	144	211
%	<b>32%</b>	<b>68%</b>	<b>100%</b>

## Active Borrowers



## Total Gross Loan Portfolio (GLP) JD

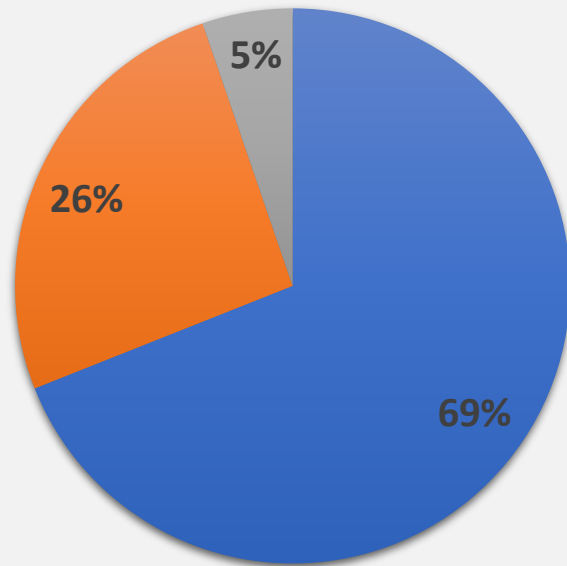


# Industry Performance - Q4 2023

## • Microfinance Sectoral Analysis:

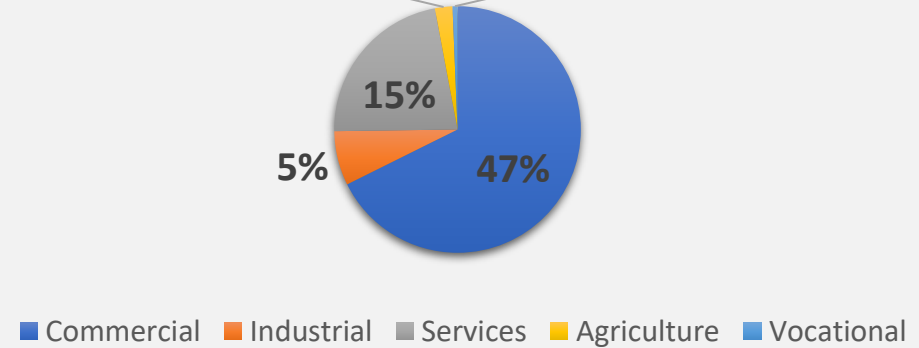
- Consumption:**
- Marriage
  - Car Licensing
  - Durable Goods
  - Travel
  - Liability Transfers

Sector Analysis (Q4 2023)



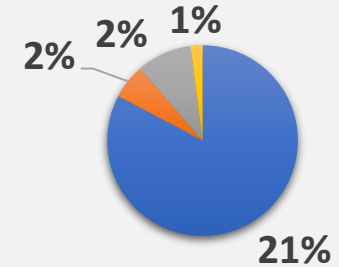
■ Productive ■ Social/Development ■ Consumption

Productive sector (69%)



■ Commercial ■ Industrial ■ Services ■ Agriculture ■ Vocational

Social/Development sector (26%)



■ Home Improvement ■ Health Care ■ Educational ■ Green Energy

**Thank you**