



# MICROFINANCE SECTOR PERFORMANCE (2024 Q1)

# Industry Performance – Q1 2024

- Comparison Table Q1 2023 – Q1 2024:

Performance	Q1 2023	Q1 2024	Growth
Active Borrowers	454,763	451,269	-1%
Active Loans	441,440	436,934	-1%
Total Gross Loan Portfolio (GLP) JD Million	310,589,733	304,496,434	-2%
Average Outstanding Loan Balance JD	704	697	-1%
Women Borrowers (%)	64%	64%	0%
Number of Branches	209	211	1%
PAR > 30	3.8%	5.2%	1.4%
Written Off (%)	1.1%	1.3%	0.2%

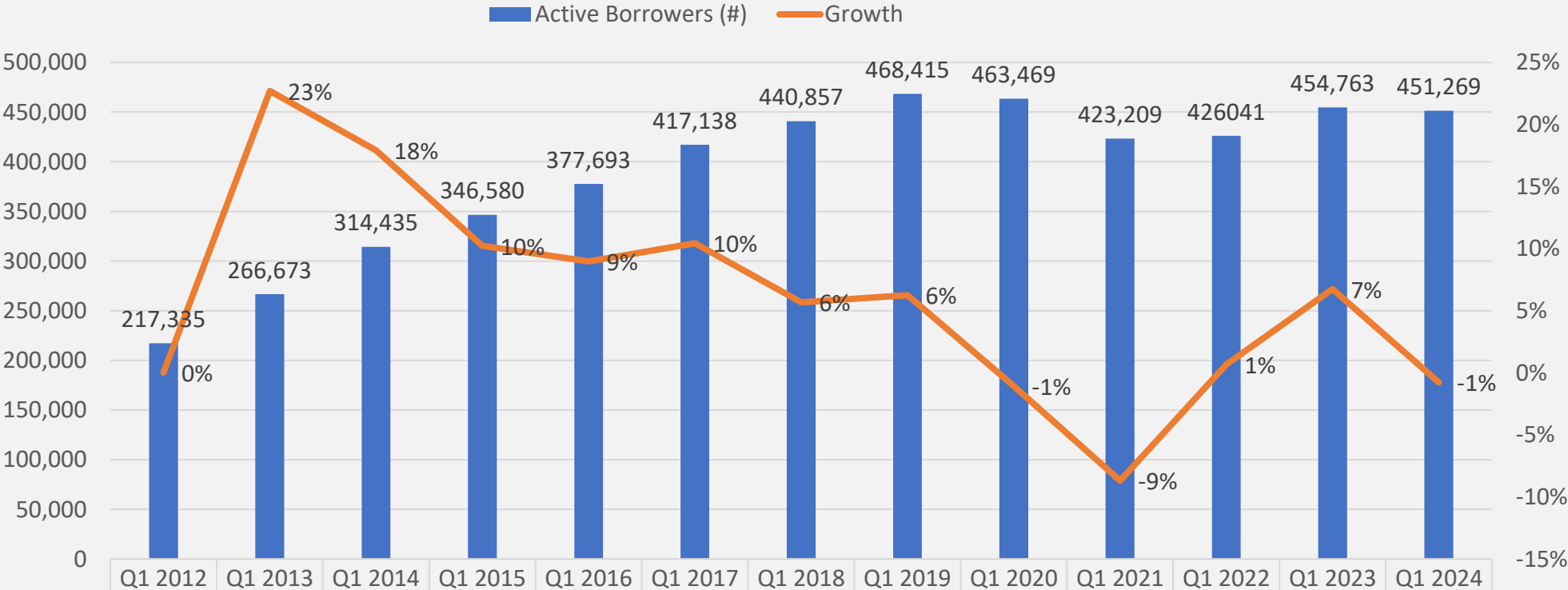
# Industry Performance – Q1 2024

- Disbursement Indicators Compared to 2023 (Periodical Q1):

Performance	Q1 2023	Q1 2024	Growth
Disbursed Loans (Borrowers)	68,401	62,625	-8%
Number of Disbursed Loans	66,521	61,022	-8%
Amount of Disbursed Loans JD Million	72,773,105	68,013,326	-7%
Average Loan Disbursed	1,094	1,115	2%

# Industry Performance - Q1 2024

➤ **Active Borrowers:**

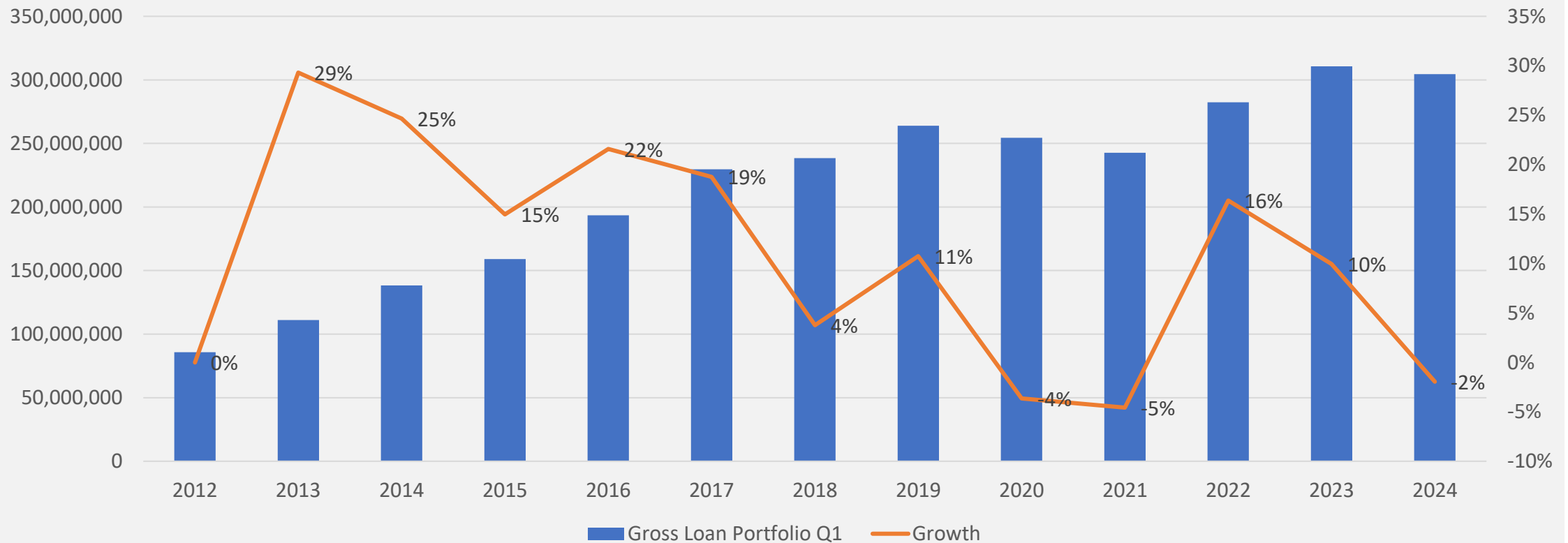


Active Borrowers (#)	217,335	266,673	314,435	346,580	377,693	417,138	440,857	468,415	463,469	423,209	426,041	454,763	451,269
Growth	0%	23%	18%	10%	9%	10%	6%	6%	-1%	-9%	1%	7%	-1%

# Industry Performance - Q1 2024

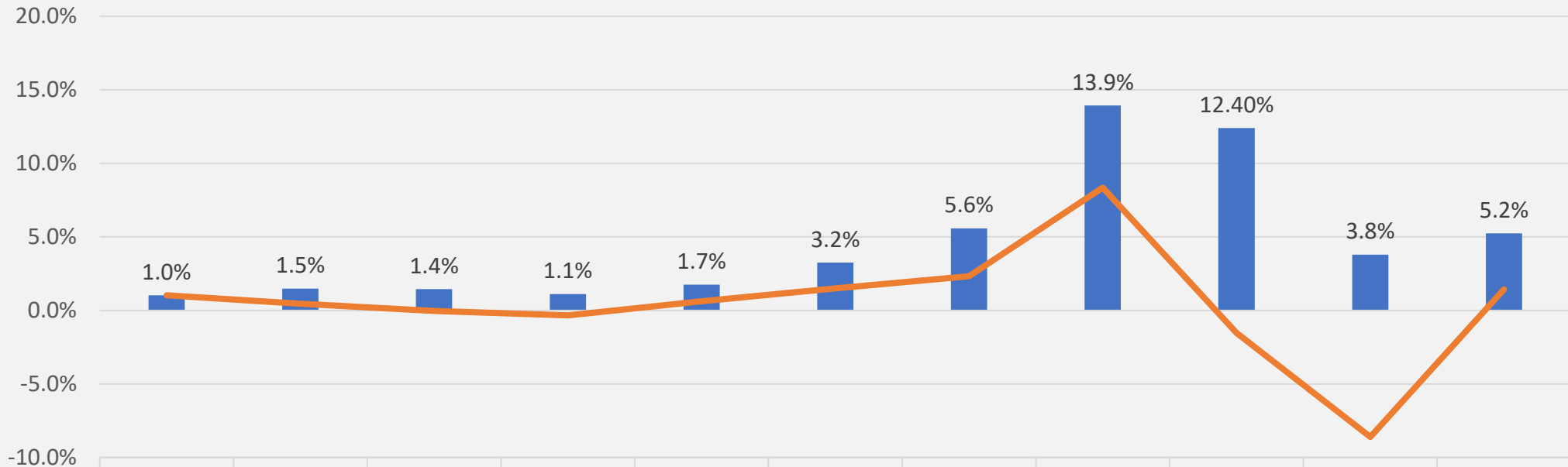
- **Gross Loan Portfolio (Annual Comparison):**

Gross Loan Portfolio Q1



# Industry Performance - Q1 2024

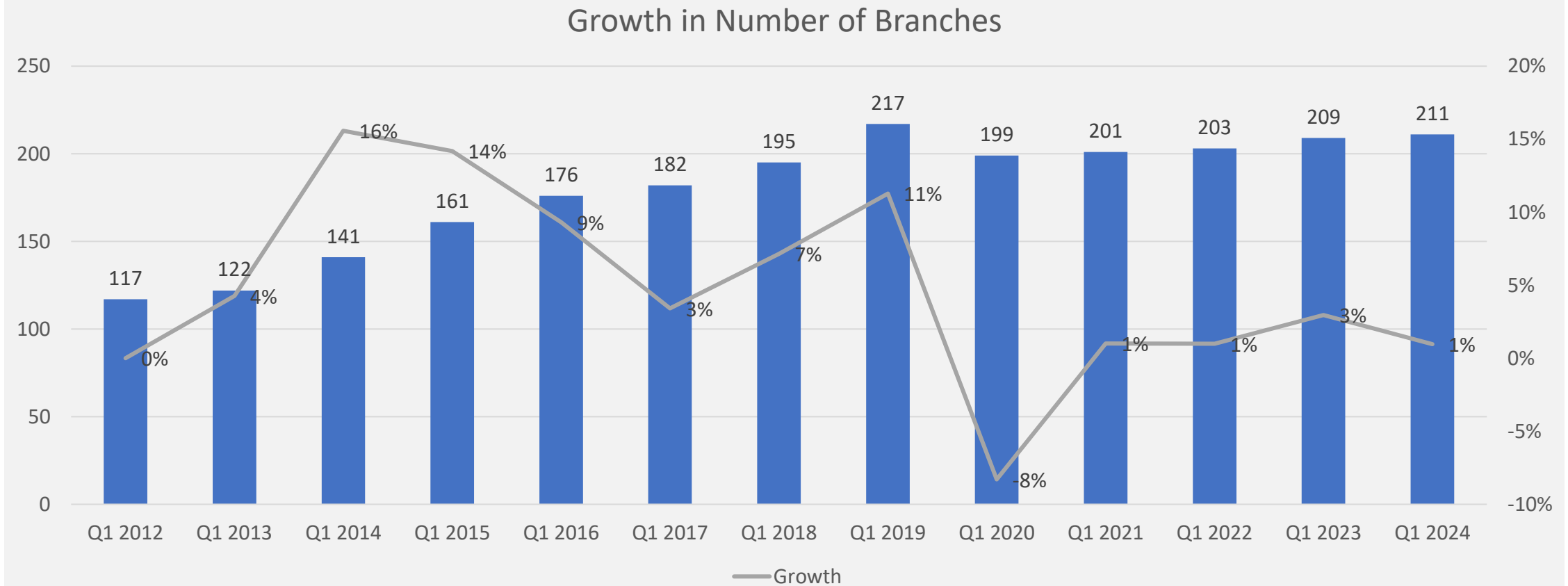
## ➤ PAR > 30 days:



	Q1 2014	Q1 2015	Q1 2016	Q1 2017	Q1 2018	Q1 2019	Q1 2020	Q1 2021	Q1 2022	Q1 2023	Q1 2024
■ PAR>30	1.0%	1.5%	1.4%	1.1%	1.7%	3.2%	5.6%	13.9%	12.40%	3.8%	5.2%
— Growth	1.0%	0.5%	0.0%	-0.3%	0.6%	1.5%	2.3%	8.4%	-1.5%	-8.6%	1.4%

# Industry Performance - Q1 2024

## ➤ Growth in Number of Branches:



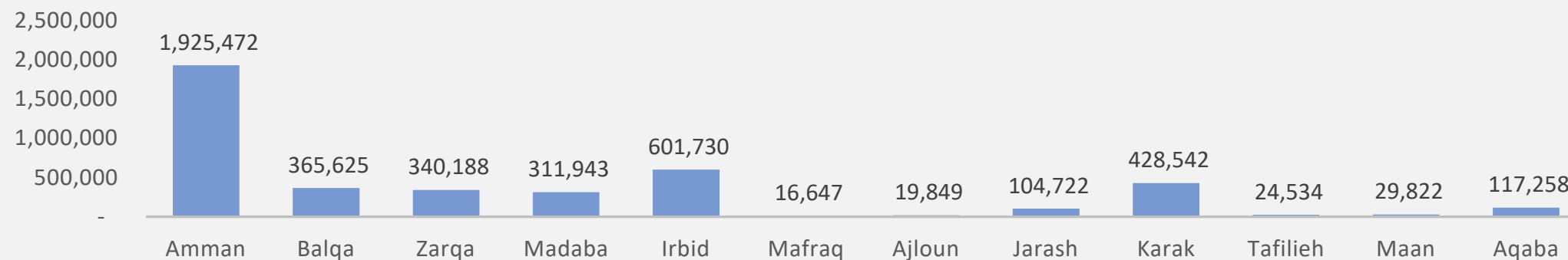
# Industry Performance – Q1 2024

- **Restructured Portfolio and Postponed Installments:**

- **Restructured Portfolio:**

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
Q1 2024	4,286,333	304,496,434	1.4%
Q1 2023	1,960,564	310,589,733	0.6%

Restructured Portfolio Q1 2024



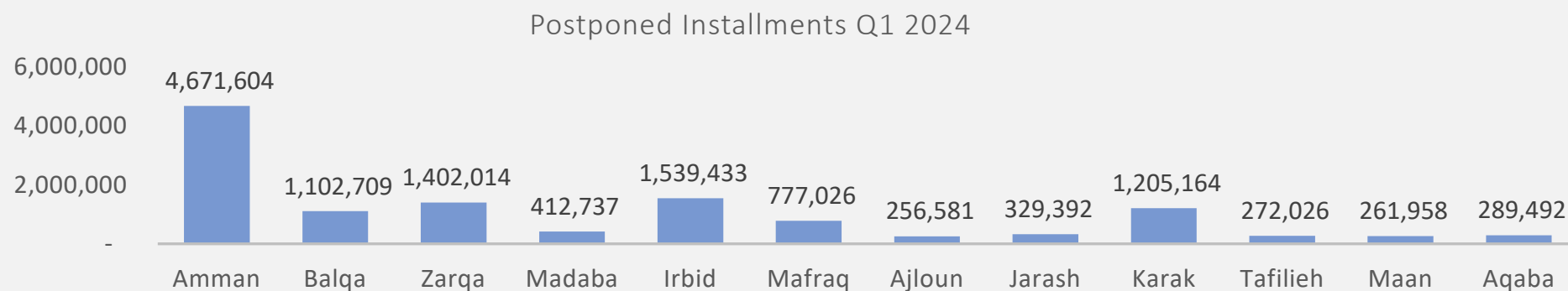


# Industry Performance – Q1 2024

- **Restructured Portfolio and Postponed Installments:**

- **Postponed Installments:**

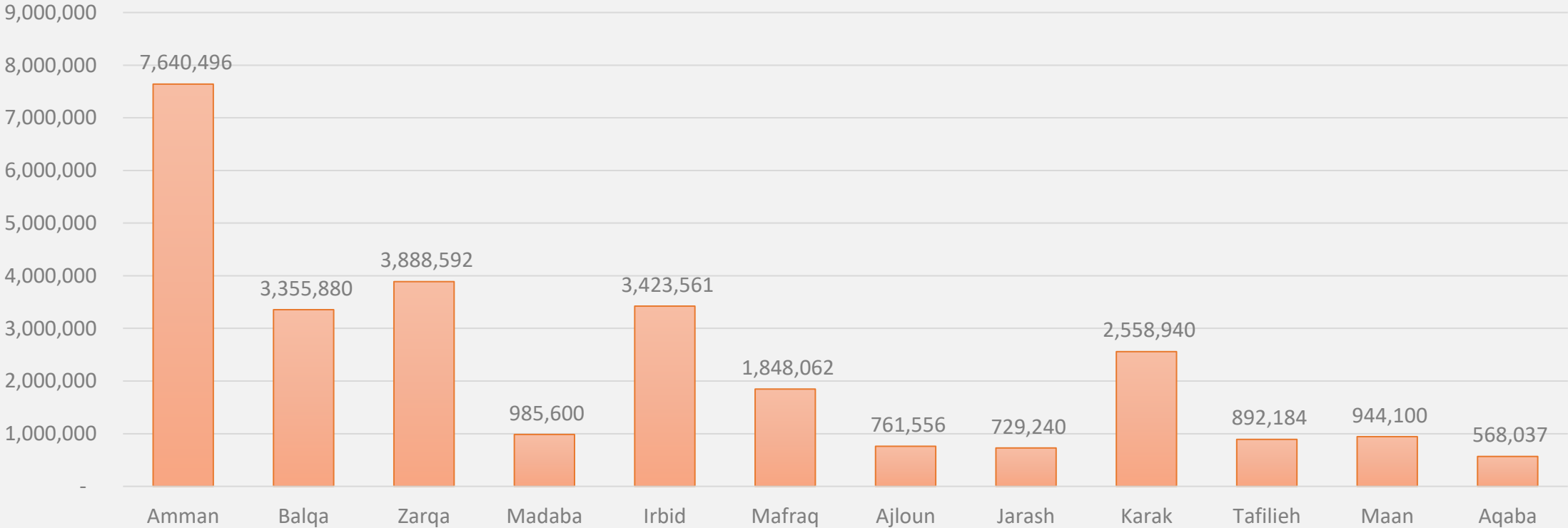
Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q1 2024	12,520,136	304,496,434	4.1%
Q1 2023	8,574,203	310,589,733	2.8%



# Industry Performance – Q1 2024

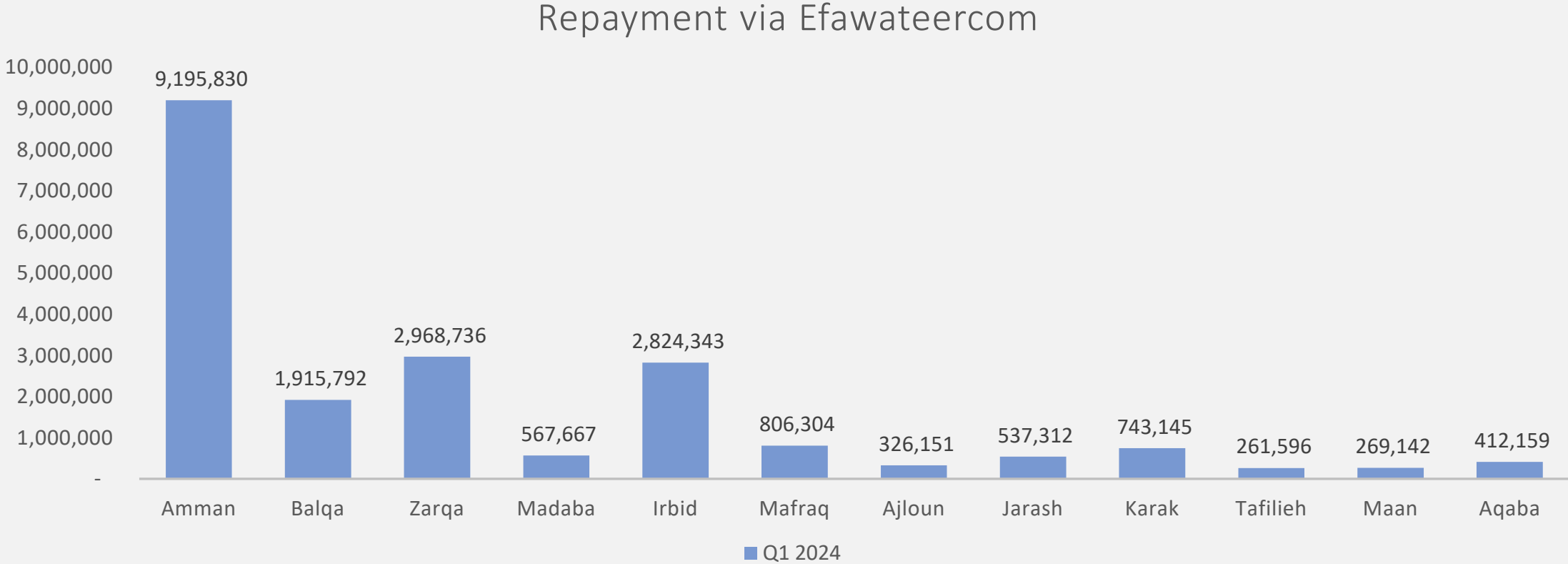
- E-Wallet:

E-Wallet Q1 2024



# Industry Performance – Q1 2024

- **Repayment via eFawateercom Platform:**

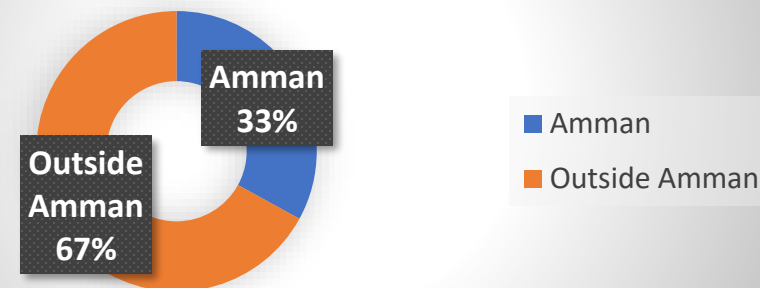


# Industry Performance

- Amman Vs. Other Governorates:

Performance	Amman	Outside Amman	Total
Active Borrowers	148,886	302,383	451,269
%	<b>33%</b>	<b>67%</b>	<b>100%</b>
Active Loans	142,956	293,978	436,934
%	<b>33%</b>	<b>67%</b>	<b>100%</b>
Total Gross Loan Portfolio (GLP) JD	128,228,528	176,262,064	304,490,591
%	<b>42%</b>	<b>58%</b>	<b>100%</b>
Number of Branches	63	141	204
%	<b>31%</b>	<b>69%</b>	<b>100%</b>

## Active Borrowers



## Total Gross Loan Portfolio (GLP) JD

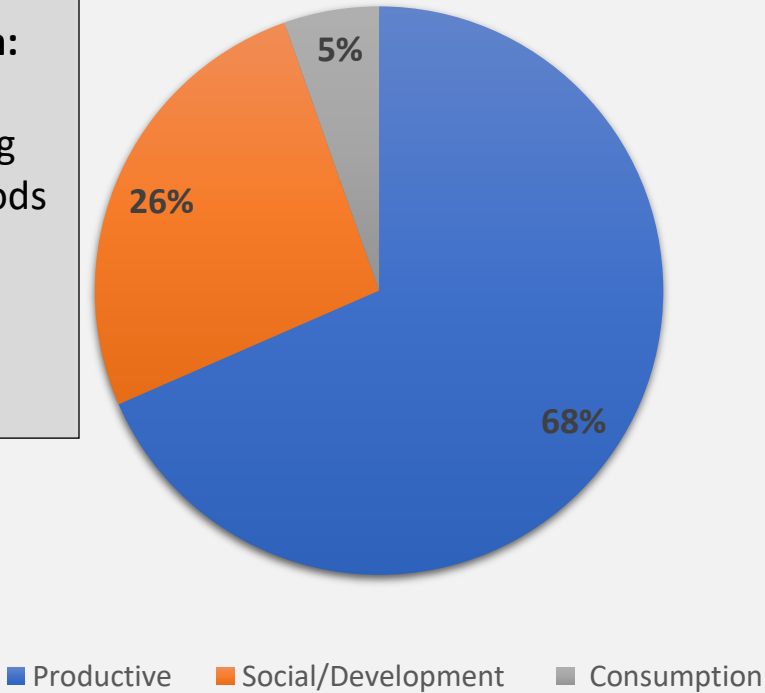


# Industry Performance – Q1 2024

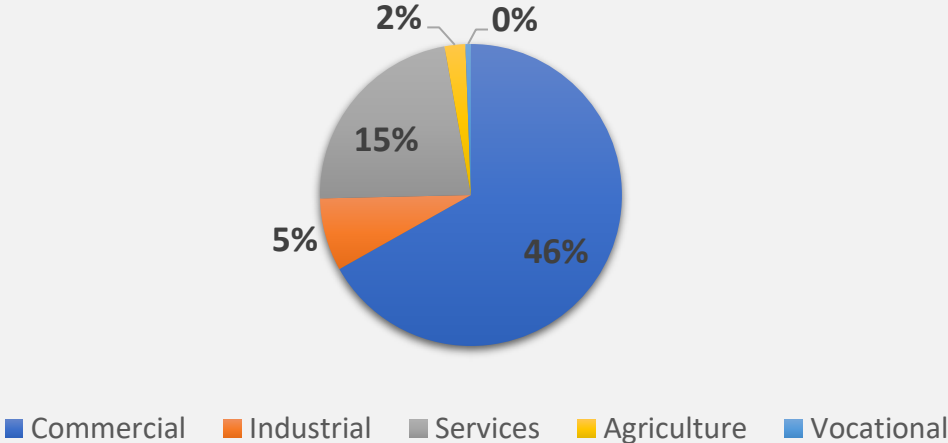
- **Microfinance Sectoral Analysis:**

Sector Analysis (Q1 2024)

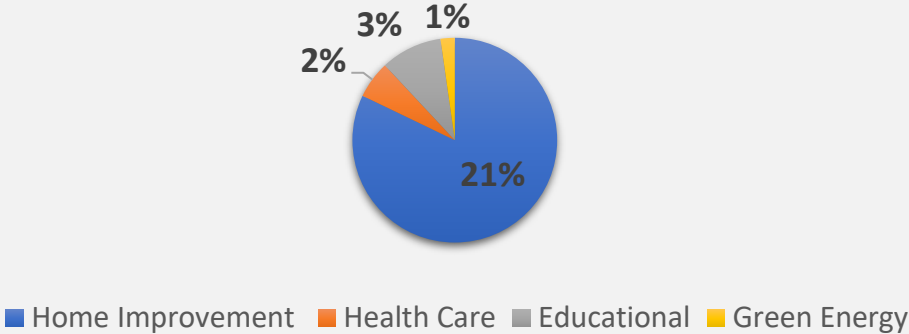
- Consumption:**
- Marriage
  - Car Licensing
  - Durable Goods
  - Travel
  - Liability Transfers



Productive sector (68%)



Social/Development sector (26%)



**Thank you**