



# MICROFINANCE SECTOR PERFORMANCE (2024 Q2)

# Industry Performance – Q2 2024

- Comparison Table Q2 2023 – Q2 2024:

Performance	Q2 2023	Q2 2024	Growth
Active Borrowers	443,565	418,156	-6%
Active Loans	430,003	404,325	-6%
Total Gross Loan Portfolio (GLP) JD Million	306,712,426	292,555,125	-5%
Average Outstanding Loan Balance JD	713	724	1%
Women Borrowers (%)	60%	59%	-1%
Number of Branches	203	200	-1%
PAR > 30	4.1%	6.3%	2.2%
Written Off (%)	0.5%	1.4%	0.9%

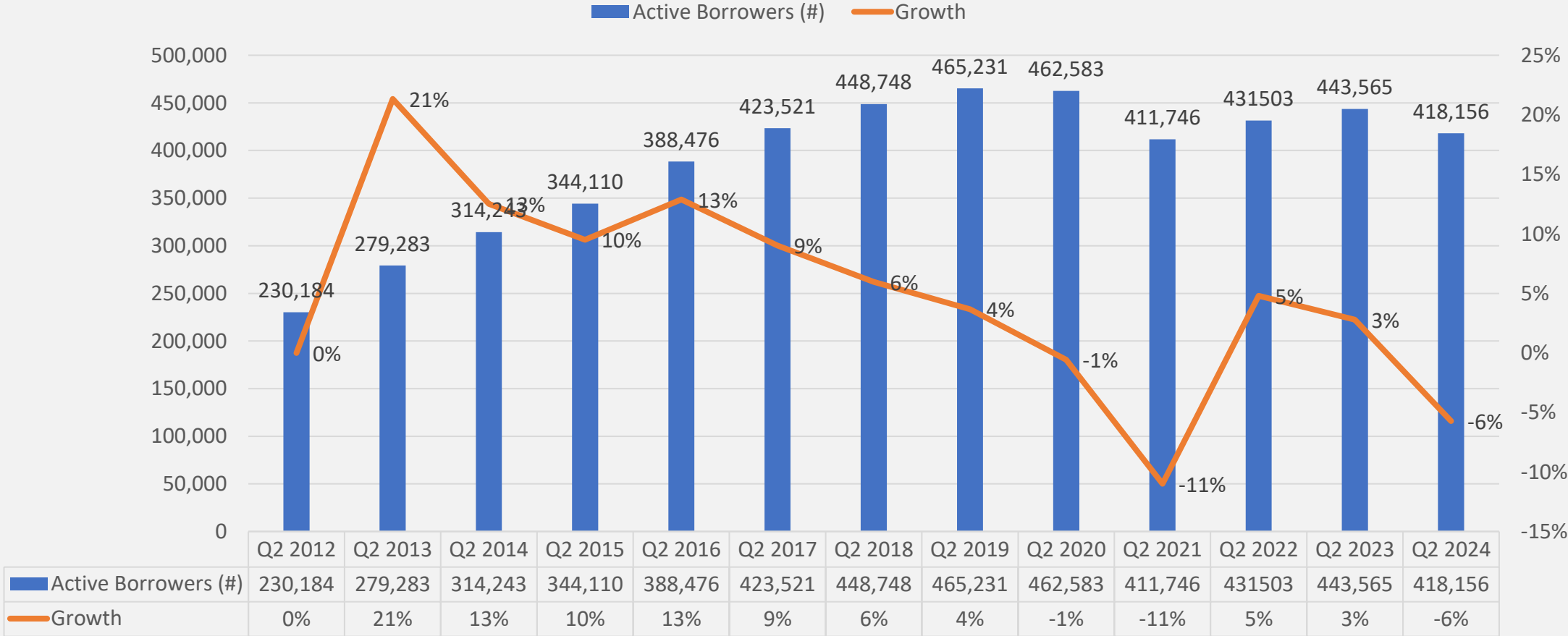
# Industry Performance – Q2 2024

- Disbursement Indicators Compared to 2023 (Periodical Q2):

Performance	Q2 2023	Q2 2024	Growth
Disbursed Loans (Borrowers)	57,948	51,840	-11%
Number of Disbursed Loans	56,400	50,237	-11%
Amount of Disbursed Loans JD Million	64,875,765	58,142,495	-10%
Average Loan Disbursed	1,150	1,157	1%

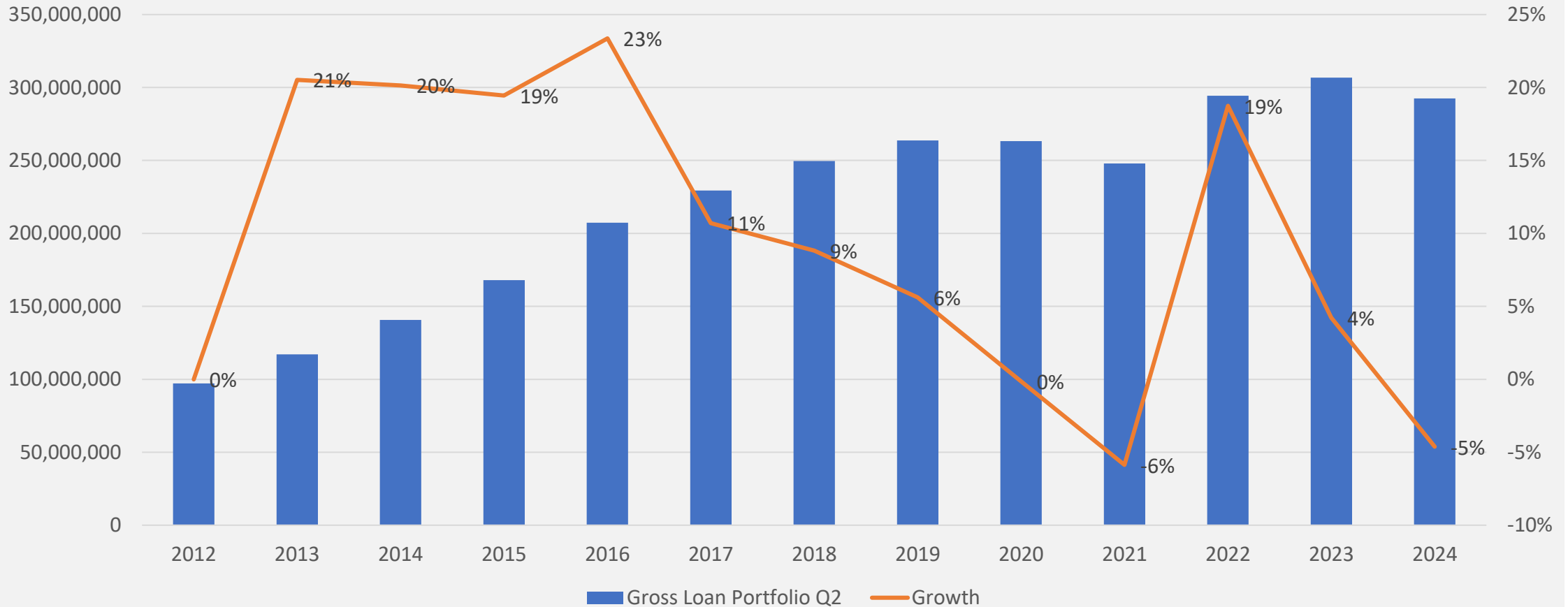
# Industry Performance - Q2 2024

➤ **Active Borrowers:**



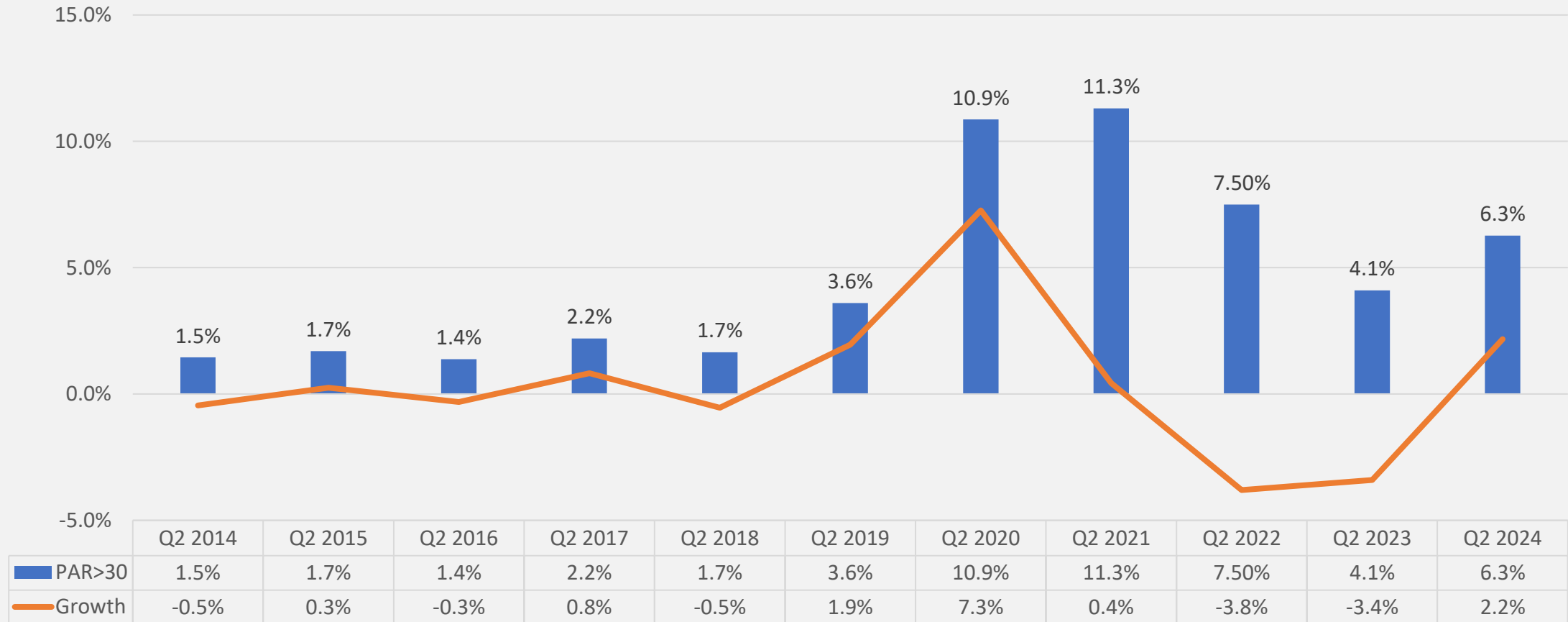
# Industry Performance - Q2 2024

- Gross Loan Portfolio (Annual Comparison):**



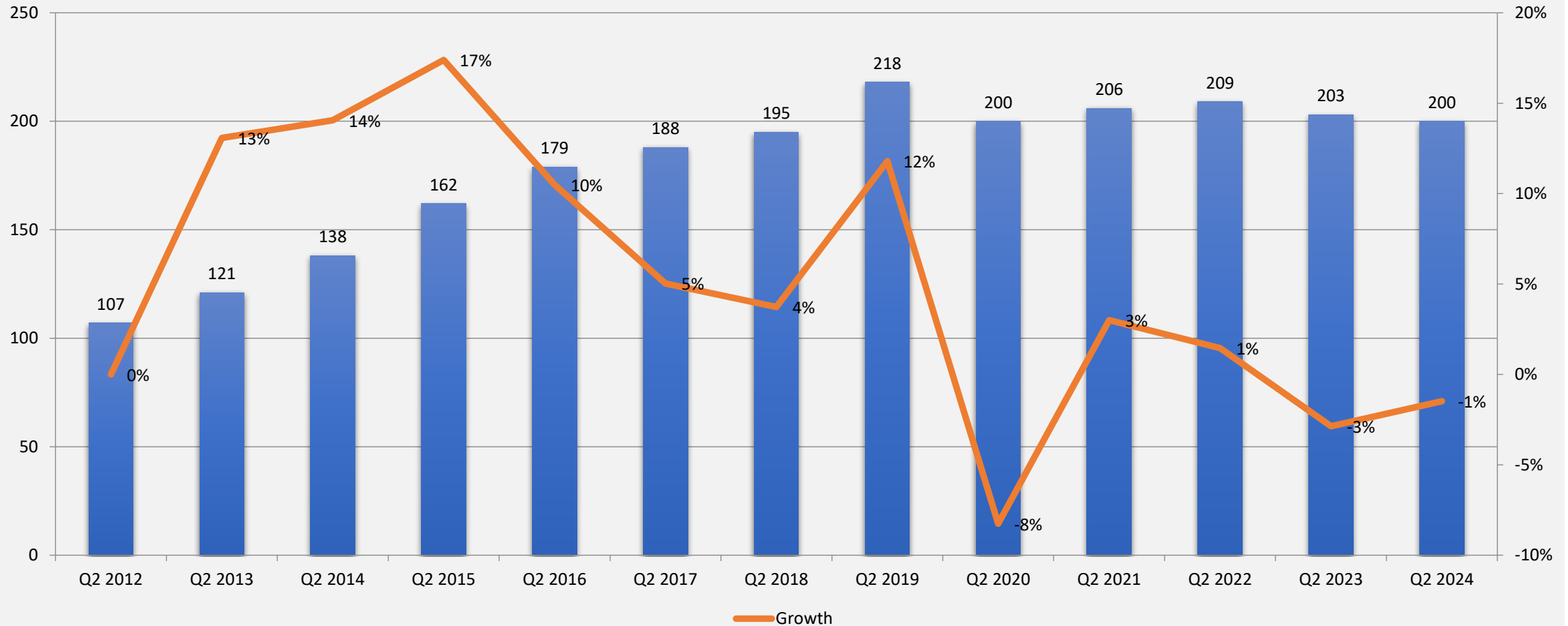
# Industry Performance - Q2 2024

## ➤ PAR > 30 days:



# Industry Performance - Q2 2024

## ➤ Growth in Number of Branches:



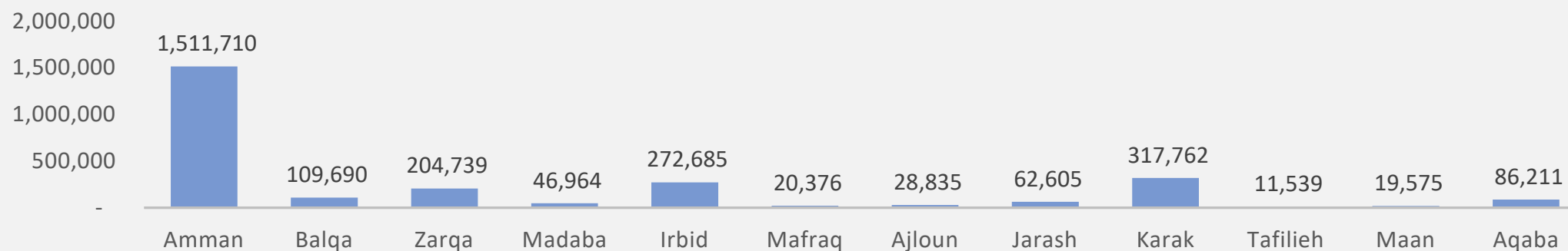
# Industry Performance – Q2 2024

- **Restructured Portfolio and Postponed Installments:**

- **Restructured Portfolio:**

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
Q2 2024	2,692,691	292,555,125	0.9%
Q2 2023	1,615,863	306,712,426	0.5%

Restructured Portfolio Q2 2024





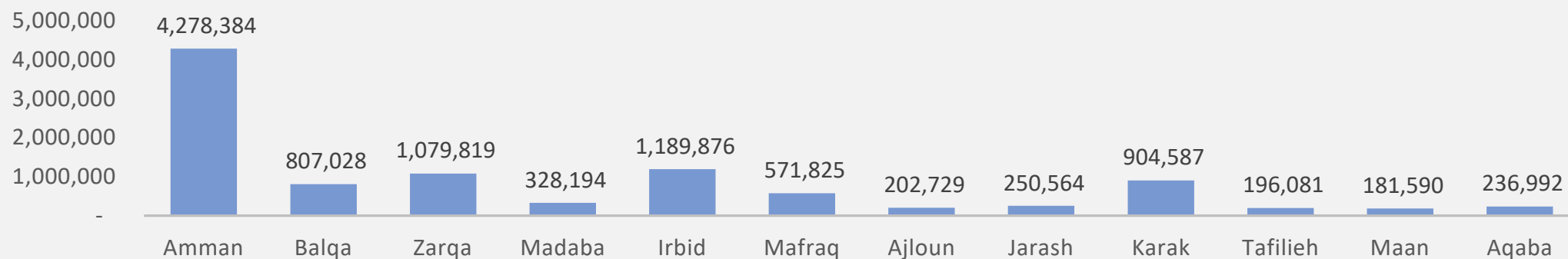
# Industry Performance – Q2 2024

- **Restructured Portfolio and Postponed Installments:**

- **Postponed Installments:**

Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q2 2024	10,227,669	292,555,125	3.5%
Q2 2023	10,777,704	306,712,426	3.5%

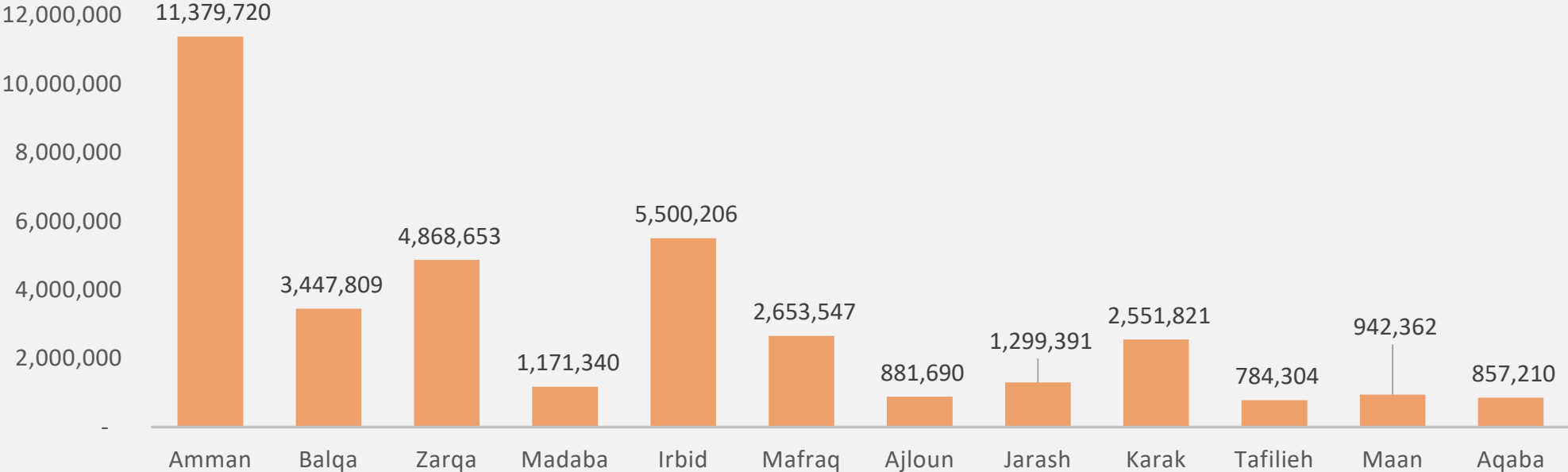
Postponed Installments Q2 2024



# Industry Performance – Q2 2024

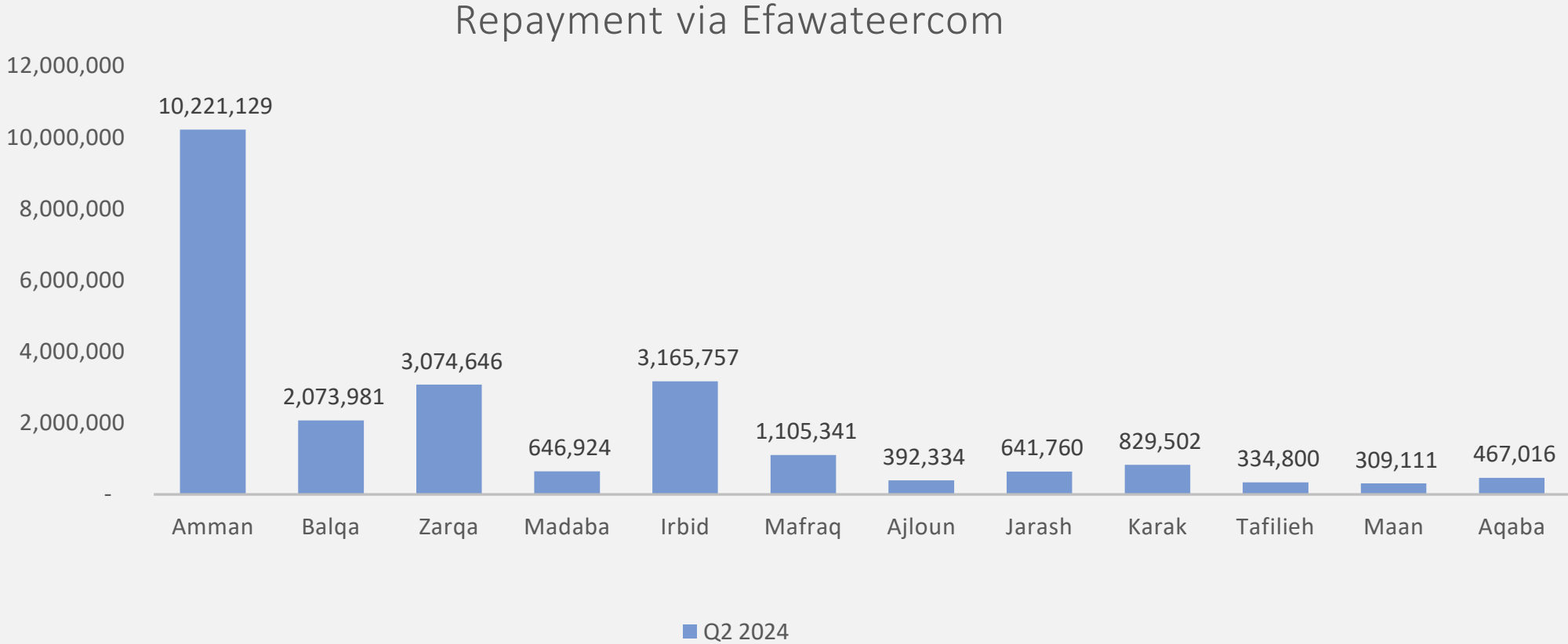
- E-Wallet:

E-Wallet Q2 2024



# Industry Performance – Q2 2024

- **Repayment via eFawateercom Platform:**

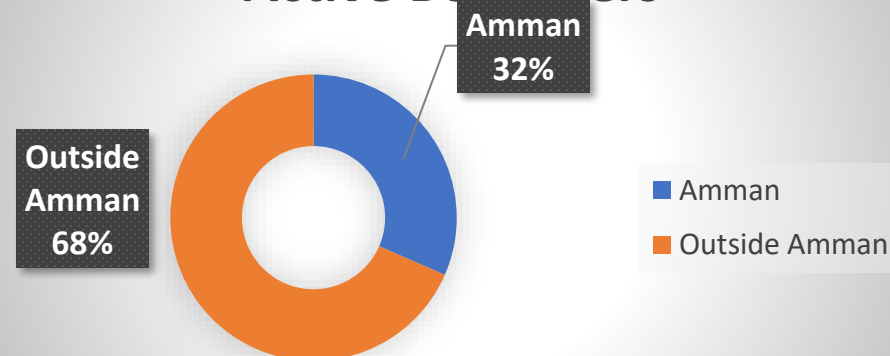


# Industry Performance

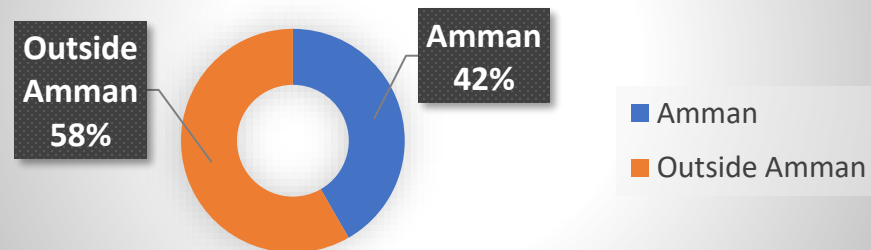
- Amman Vs. Other Governorates:

Performance	Amman	Outside Amman	Total
Active Borrowers	131,871	286,285	418,156
%	<b>32%</b>	<b>68%</b>	<b>100%</b>
Active Loans	126,162	278,163	404,325
%	<b>31%</b>	<b>69%</b>	<b>100%</b>
Total Gross Loan Portfolio (GLP) JD	121,978,014	170,577,111	292,555,125
%	<b>42%</b>	<b>58%</b>	<b>100%</b>
Number of Branches	61	139	200
%	<b>30%</b>	<b>70%</b>	<b>100%</b>

## Active Borrowers



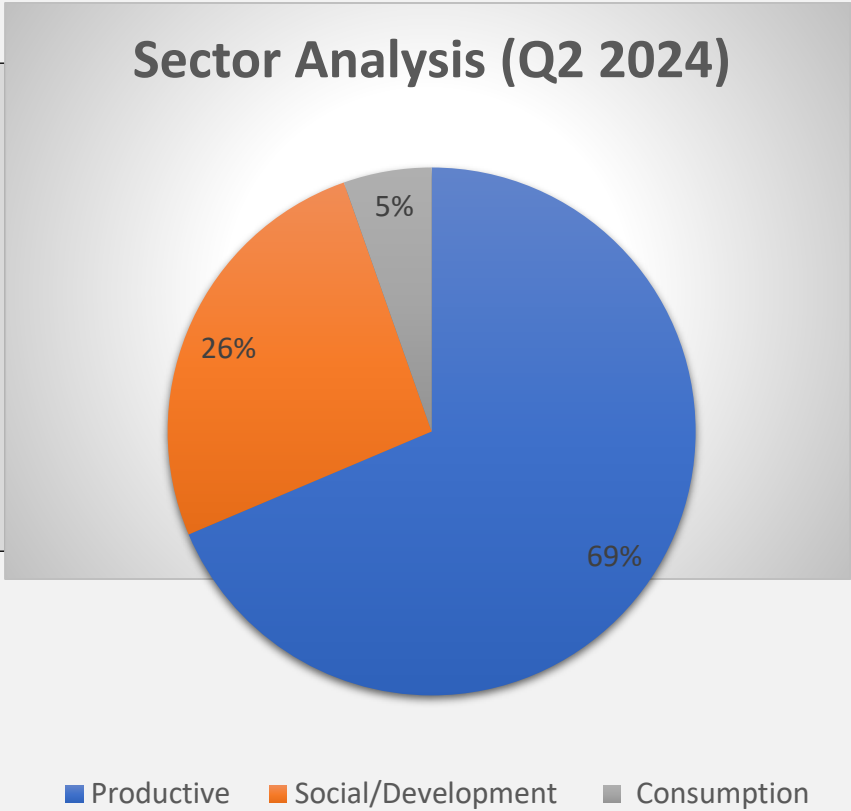
## Total Gross Loan Portfolio (GLP) JD



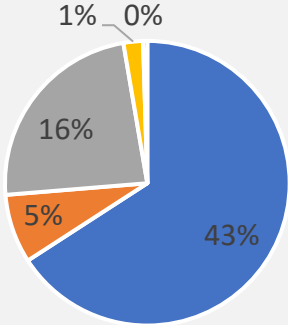
# Industry Performance – Q2 2024

• **Microfinance Sectoral Analysis:**

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

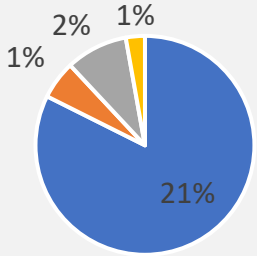


**Productive sector (69%)**



- Commercial
- Industrial
- Services
- Agriculture
- Vocational

**Social/Development sector (26%)**



- Home Improvement
- Health Care
- Educational
- Green Energy

**Thank you**