



MICROFINANCE SECTOR PERFORMANCE (2024 Q3)

Industry Performance – Q3 2024

- Comparison Table Q3 2023 – Q3 2024:

Performance	Q3 2023	Q3 2024	Growth
Active Borrowers	465,981	430,638	-8%
Active Loans	451,780	416,755	-8%
Total Gross Loan Portfolio (GLP) JD Million	312,101,421	294,195,885	-6%
Average Outstanding Loan Balance JD	691	706	2%
Women Borrowers (%)	72%	66%	-6%
Number of Branches	211	210	0%
PAR > 30	5.85%	6.34%	0.49%
Written Off (%)	0.7%	1.1%	0.5%

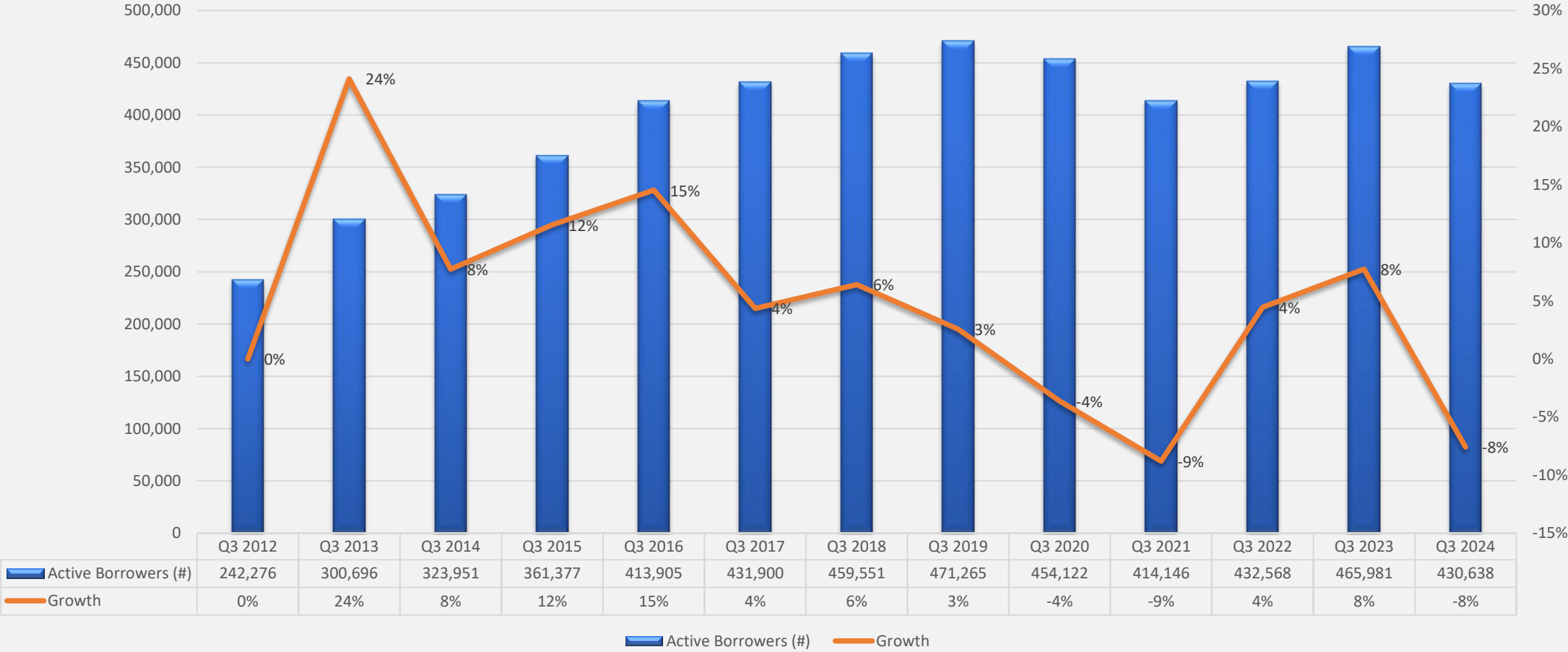
Industry Performance – Q3 2024

- Disbursement Indicators Compared to 2023 (Periodical Q3):

Performance	Q3 2023	Q3 2024	Growth
Disbursed Loans (Borrowers)	72,011	64,413	-11%
Number of Disbursed Loans	70,156	62,896	-10%
Amount of Disbursed Loans JD Million	74,583,366	73,066,640	-2%
Average Loan Disbursed	1,063	1,162	9%

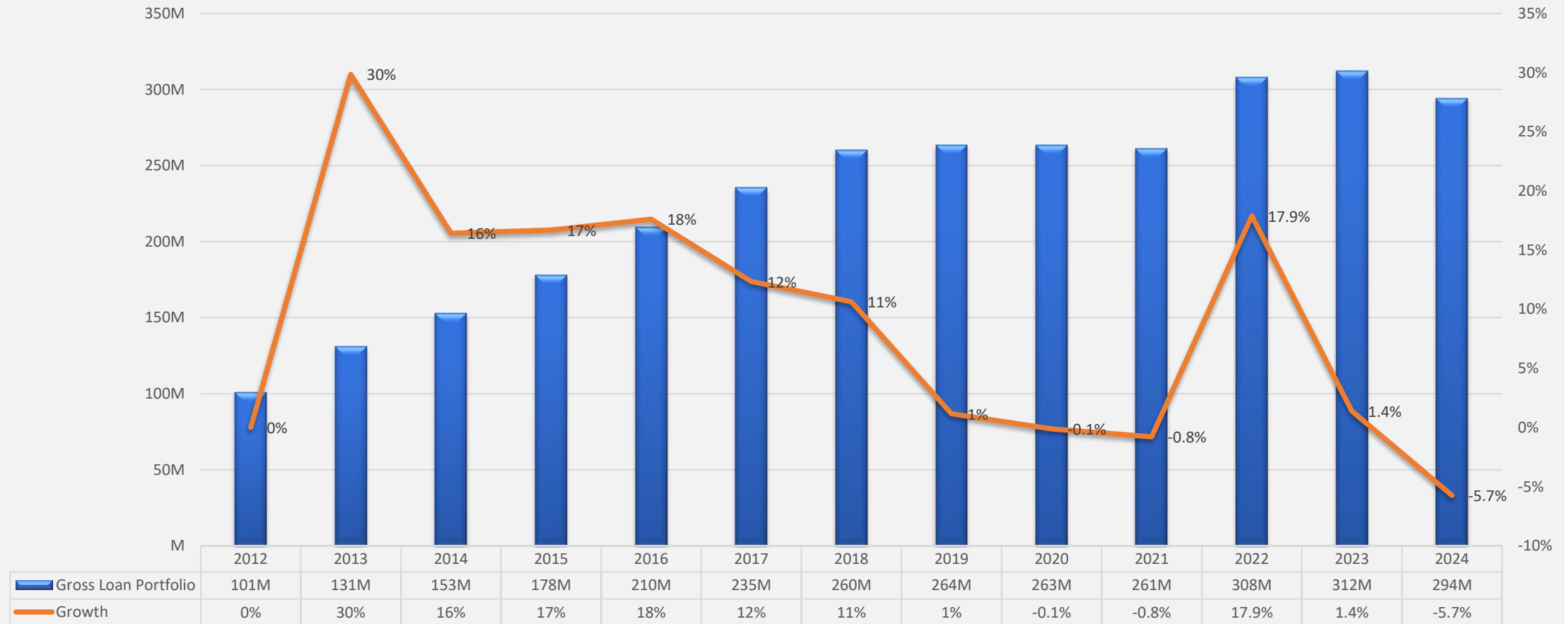
Industry Performance - Q3 2024

➤ Active Borrowers:



Industry Performance - Q3 2024

- Gross Loan Portfolio (Annual Comparison):**



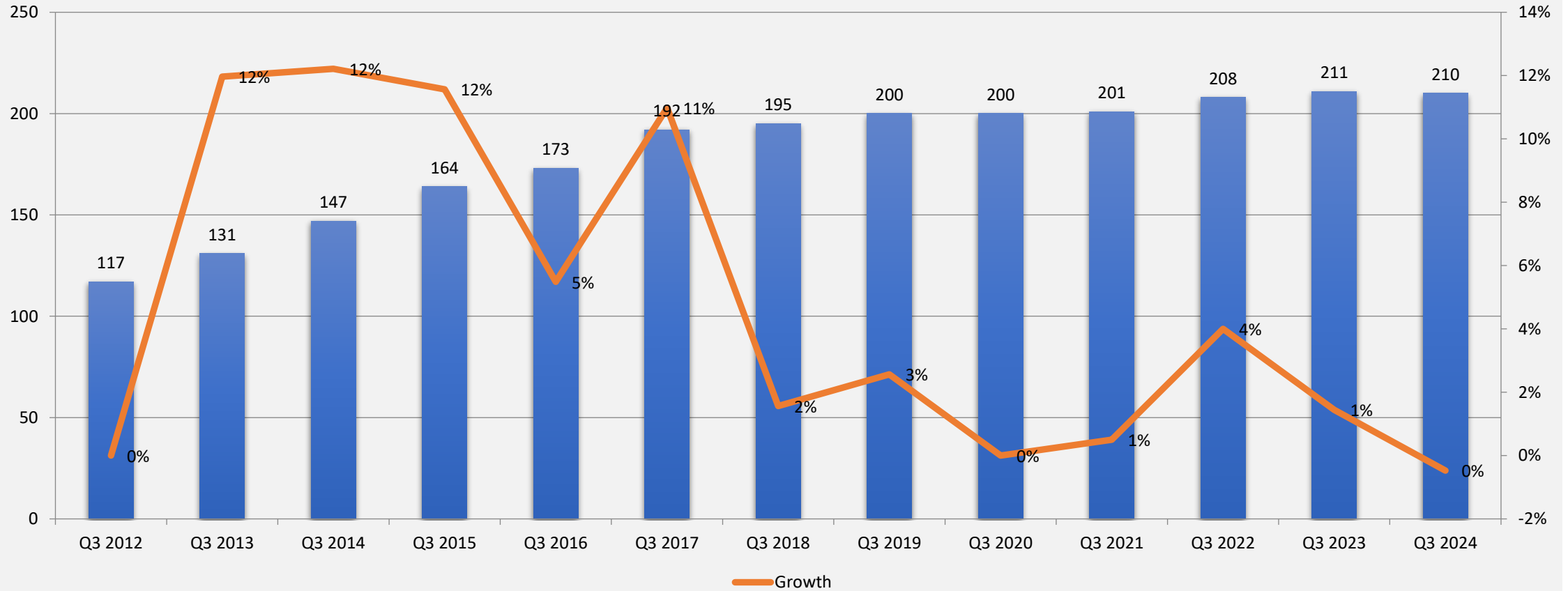
Industry Performance - Q3 2024

➤ PAR > 30 days:



Industry Performance - Q3 2024

➤ Growth in Number of Branches:



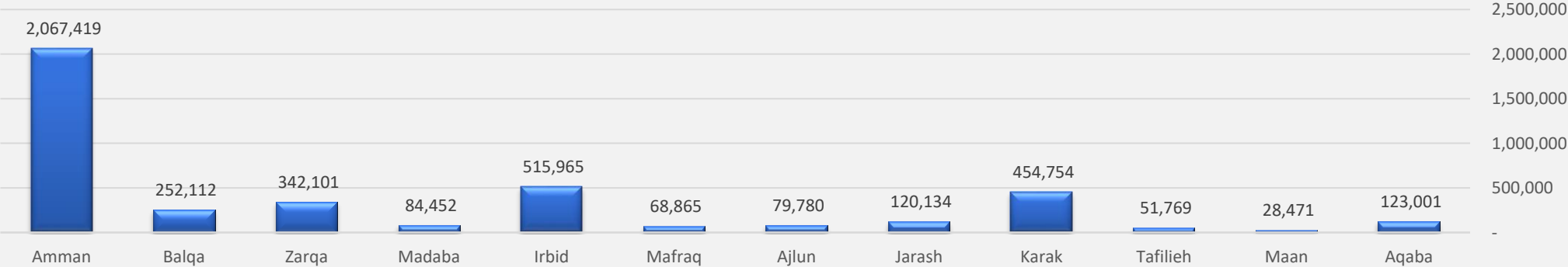
Industry Performance – Q3 2024

- Restructured Portfolio and Postponed Installments:**

- **Restructured Portfolio:**

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
Q3 2024	4,188,822	294,195,885	1.4%
Q3 2023	2,368,399	312,101,421	0.7%

Restructured Portfolio Growth



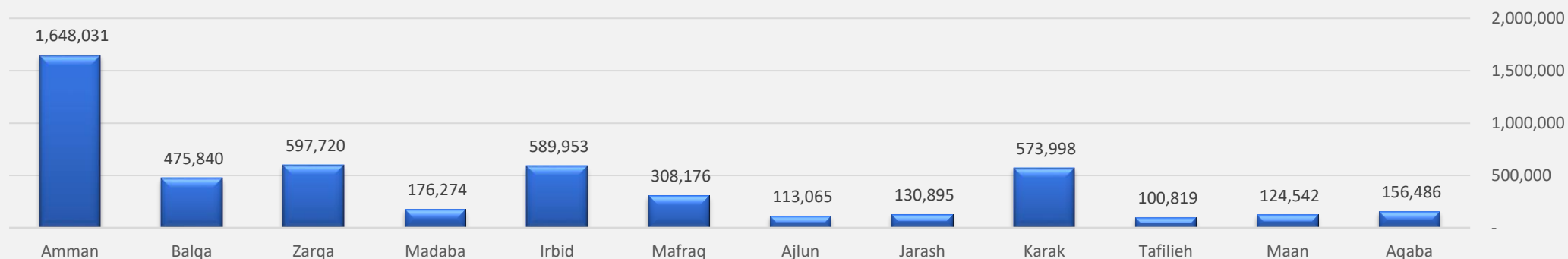
Industry Performance – Q3 2024

- **Restructured Portfolio and Postponed Installments:**

- **Postponed Installments:**

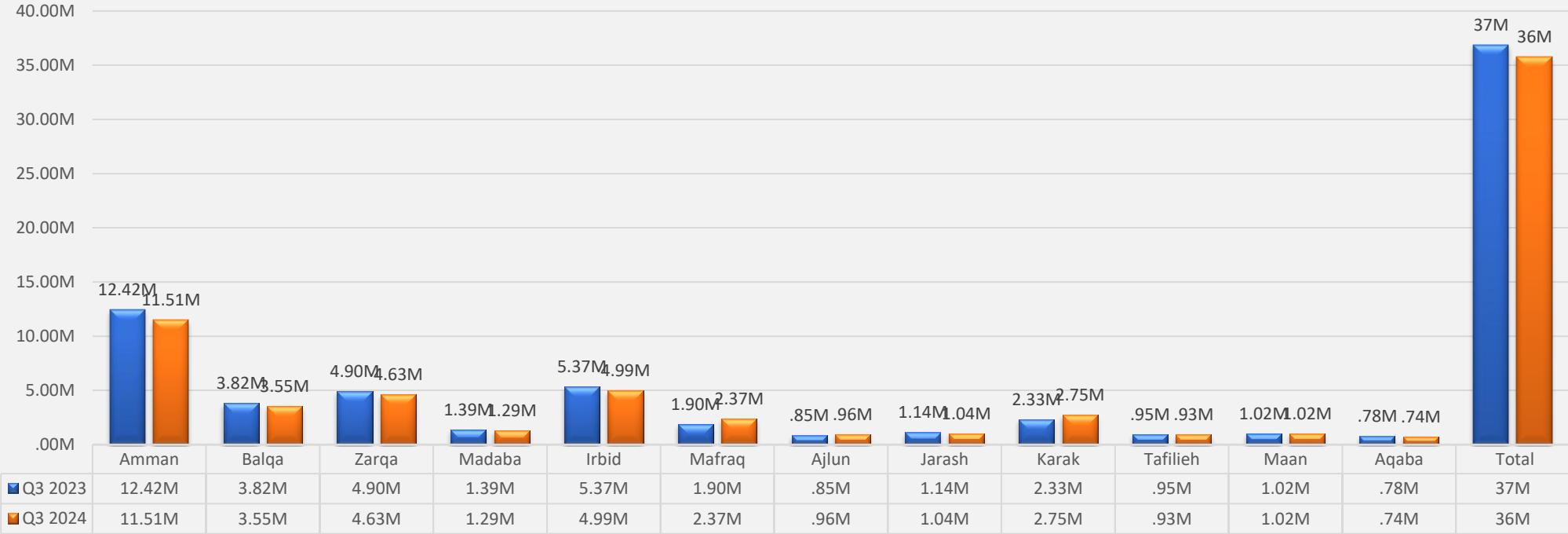
Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q3 2024	4,995,800	294,195,885	1.7%
Q3 2023	5,100,223	312,101,421	1.6%

Postponed Portfolio Growth



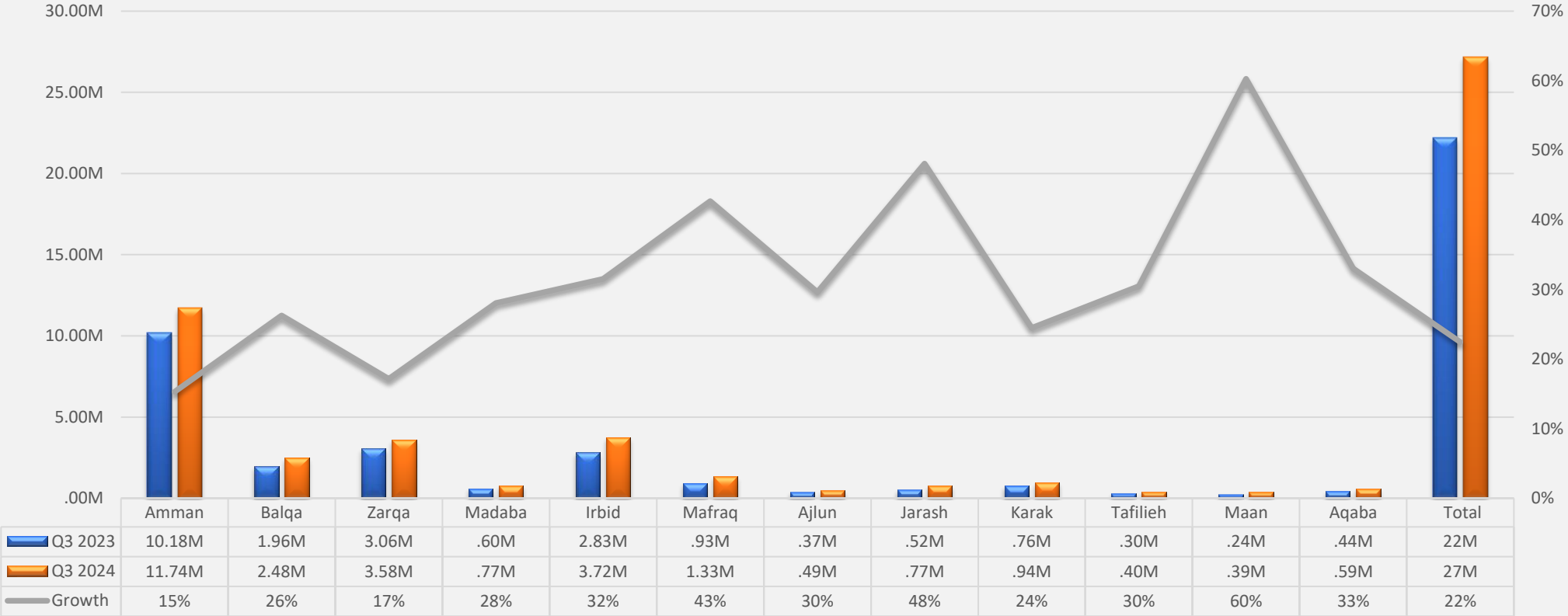
Industry Performance – Q3 2024

- E-Wallet:



Industry Performance – Q3 2024

- **Repayment via eFawateercom Platform:**

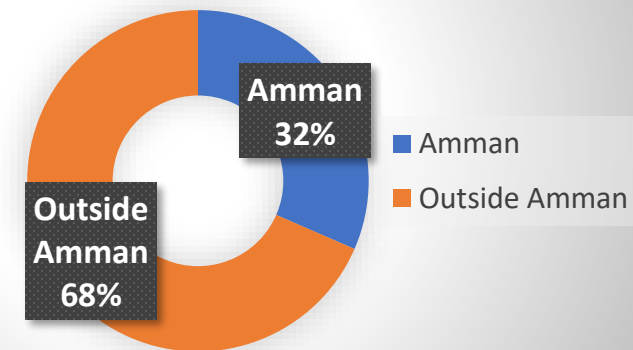


Industry Performance

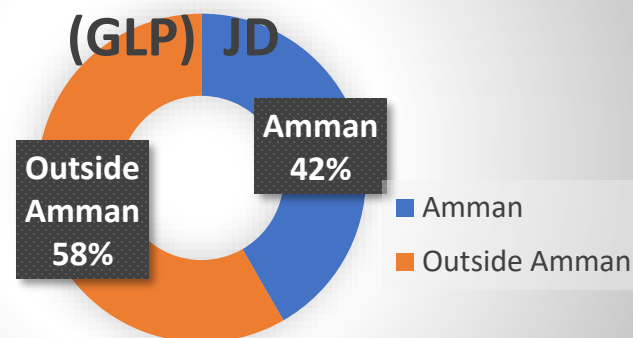
- Amman Vs. Other Governorates:

Performance	Amman	Outside Amman	Total
Active Borrowers	137,676	292,962	430,638
%	32%	68%	100%
Active Loans	132,053	284,702	416,755
%	32%	68%	100%
Total Gross Loan Portfolio (GLP) JD	123,745,235	170,450,650	294,195,885
%	42%	58%	100%
Number of Branches	66	144	210
%	31%	69%	100%

Active Borrowers



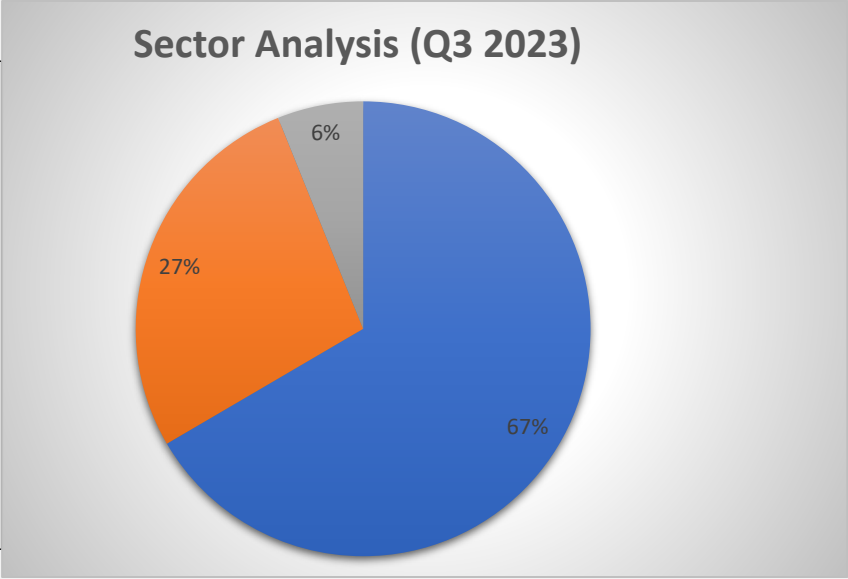
Total Gross Loan Portfolio (GLP) JD



Industry Performance – Q3 2024

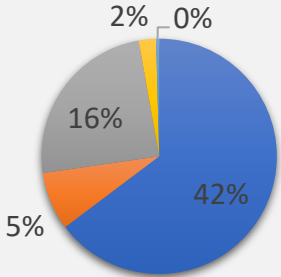
• **Microfinance Sectoral Analysis:**

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



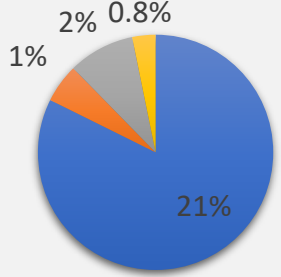
■ Productive ■ Social/Development ■ Consumption

Productive sector (67%)



■ Commercial ■ Industrial ■ Services ■ Agriculture ■ Vocational

Social/Development sector (27%)



■ Home Improvement ■ Health Care ■ Educational ■ Green Energy

Thank you