



# MICROFINANCE SECTOR PERFORMANCE (2024 Q4)

# Industry Performance – Q4 2024

- Comparison Table Q4 2023 – Q4 2024:

Performance	Q4 2023	Q4 2024	Growth
Active Borrowers	456,511	409,956	-10%
Active Loans	442,468	396,869	-10%
Total Gross Loan Portfolio (GLP) JD Million	308,093,186	285,015,993	-7%
Average Outstanding Loan Balance JD	696	718	3%
Women Borrowers (%)	57%	58%	1%
Number of Branches	211	209	-1%
PAR > 30	4.8%	5.9%	1.1%
Written Off (%)	1.6%	2.8%	1.2%

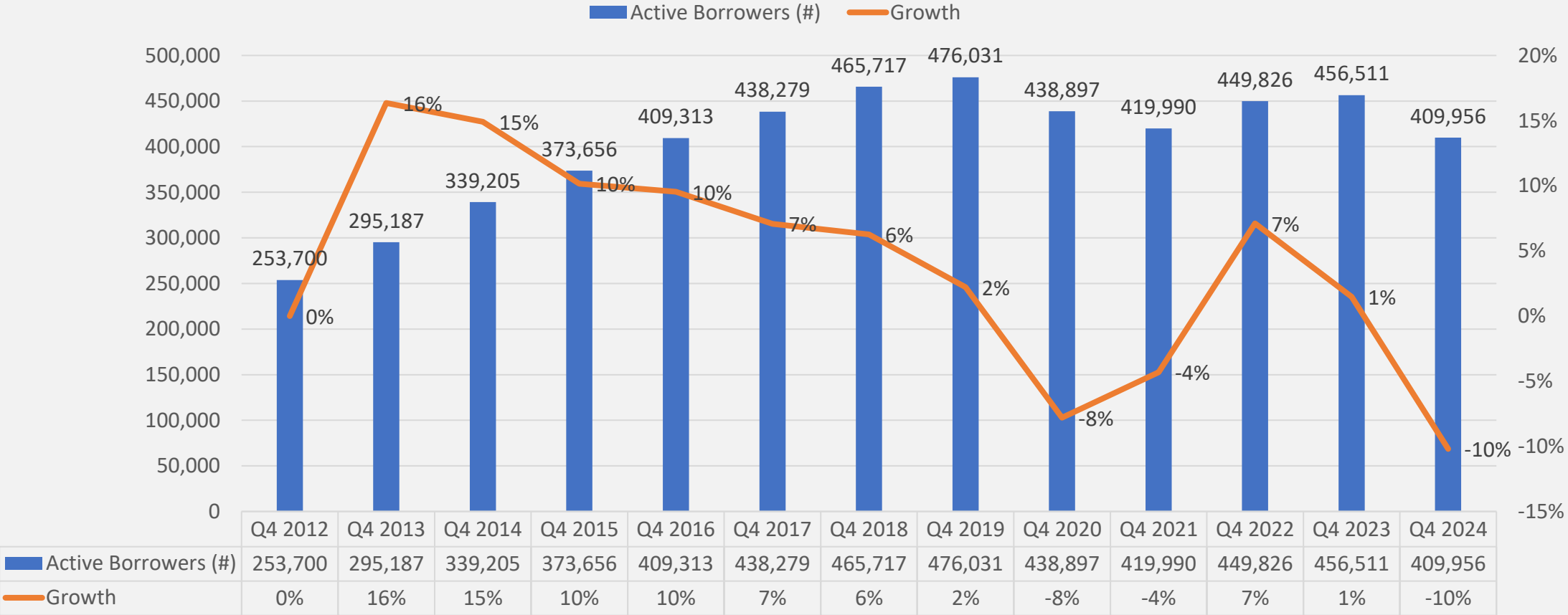
# Industry Performance – Q4 2024

- Disbursement Indicators Compared to 2023 (Periodical Q4):

Performance	Q4 2023	Q4 2024	Growth
Disbursed Loans (Borrowers)	67,355	60,686	-10%
Number of Disbursed Loans	65,490	59,212	-10%
Amount of Disbursed Loans JD Million	72,860,735	67,668,567	-7%
Average Loan Disbursed	1,113	1,143	3%

# Industry Performance - Q4 2024

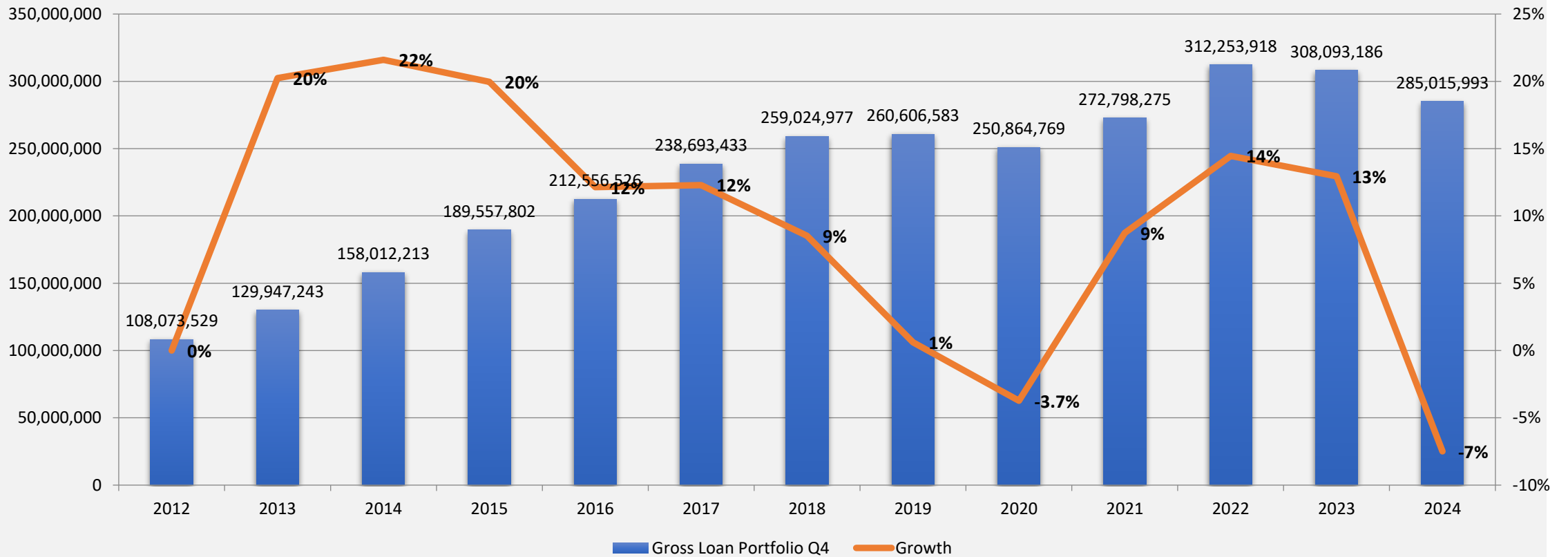
➤ **Active Borrowers:**



# Industry Performance - Q4 2024

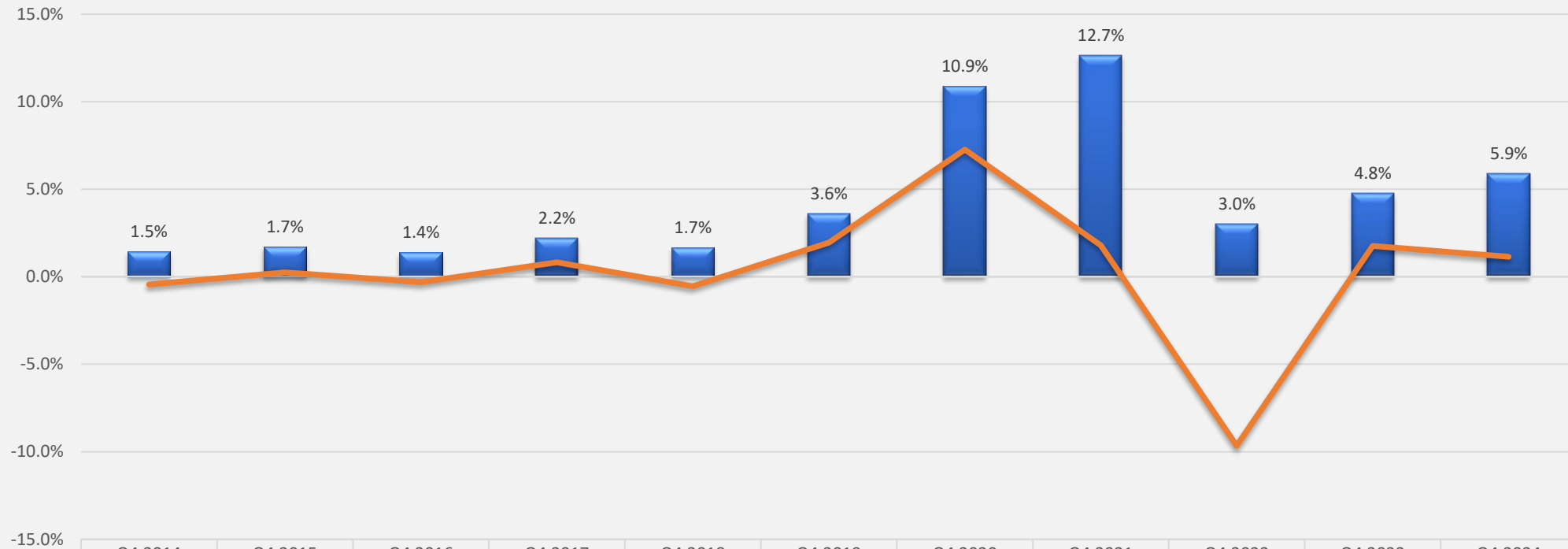
- Gross Loan Portfolio (Annual Comparison):

## Gross Loan Portfolio Q4



# Industry Performance - Q4 2024

## ➤ PAR > 30 days:

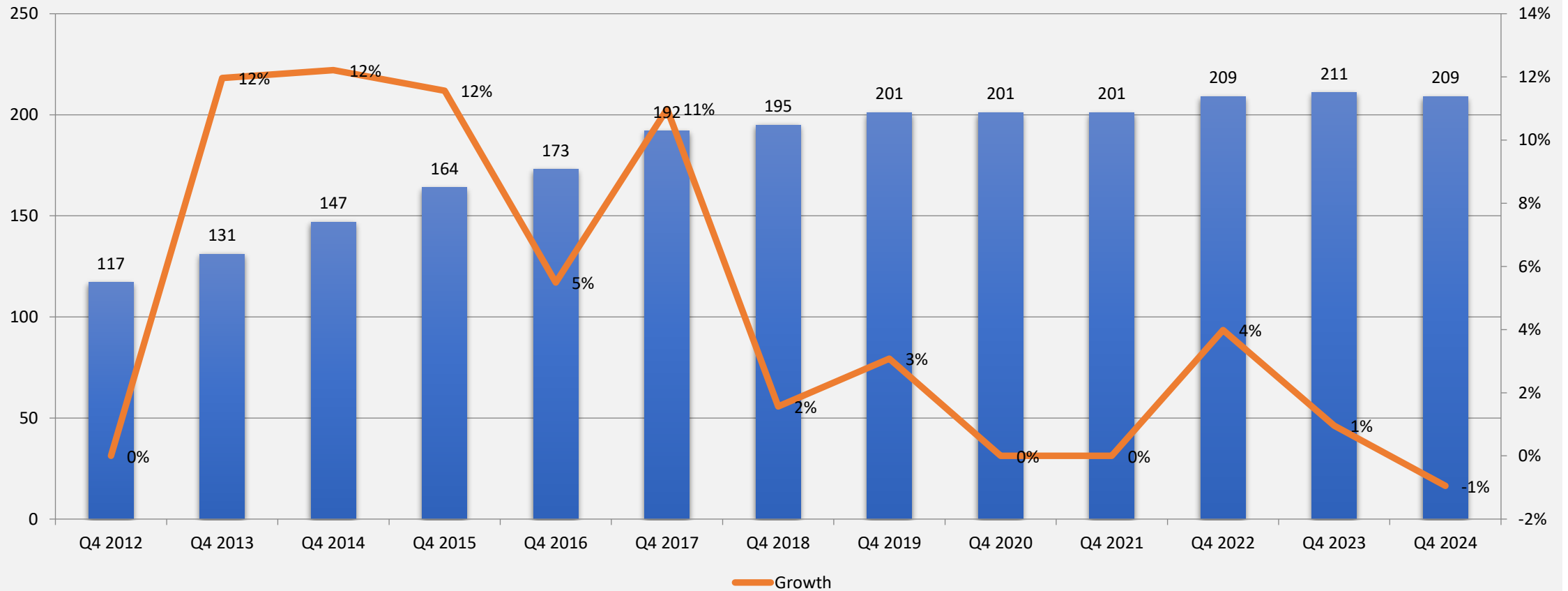


	Q4 2014	Q4 2015	Q4 2016	Q4 2017	Q4 2018	Q4 2019	Q4 2020	Q4 2021	Q4 2022	Q4 2023	Q4 2024
PAR>30	1.5%	1.7%	1.4%	2.2%	1.7%	3.6%	10.9%	12.7%	3.0%	4.8%	5.9%
Growth	-0.5%	0.3%	-0.3%	0.8%	-0.5%	1.9%	7.3%	1.8%	-9.7%	1.8%	1.1%

# Industry Performance - Q4 2024

## ➤ Growth in Number of Branches:

Growth in Number of Branches

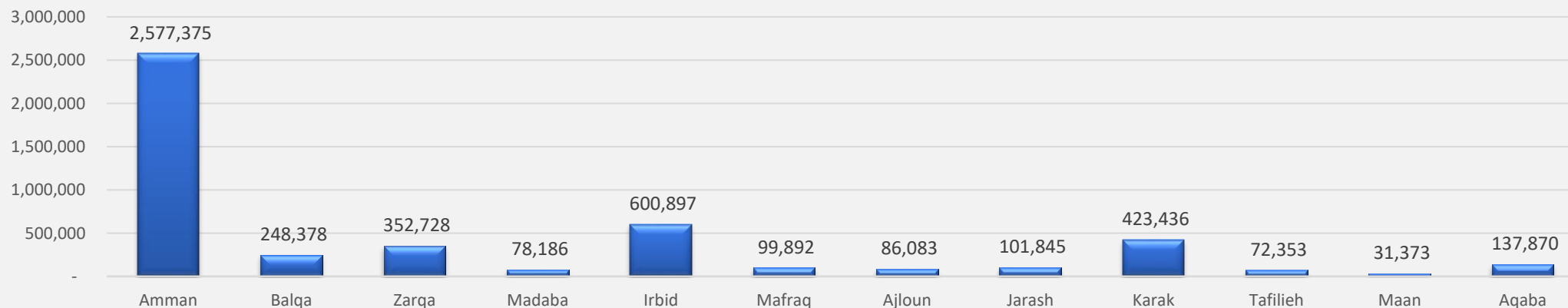


# Industry Performance – Q4 2024

- **Restructured Portfolio and Postponed Installments:**

- **Restructured Portfolio:**

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
<b>Q4 2024</b>	<b>4,810,416</b>	<b>285,015,993</b>	<b>1.7%</b>
<b>Q4 2023</b>	<b>2,627,778</b>	<b>308,093,186.88</b>	<b>0.9%</b>



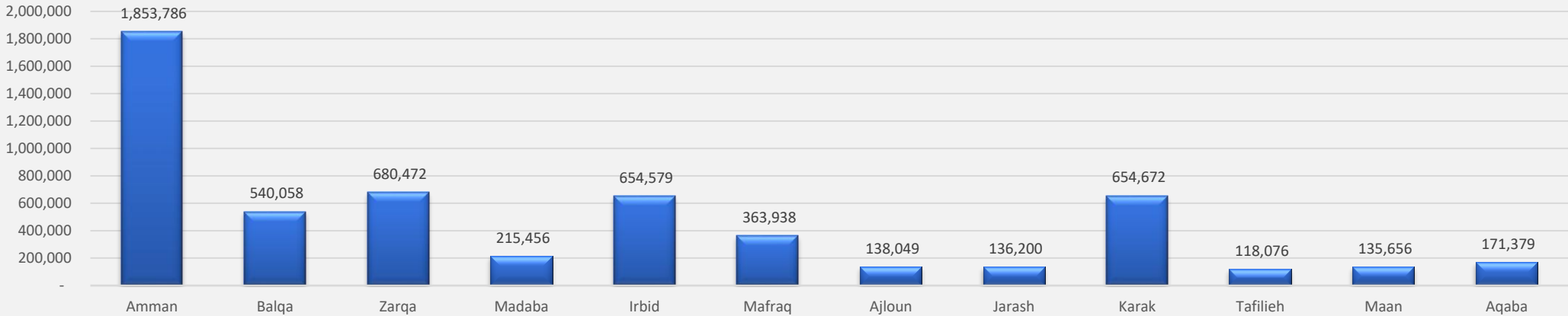


# Industry Performance – Q4 2024

- Restructured Portfolio and Postponed Installments:

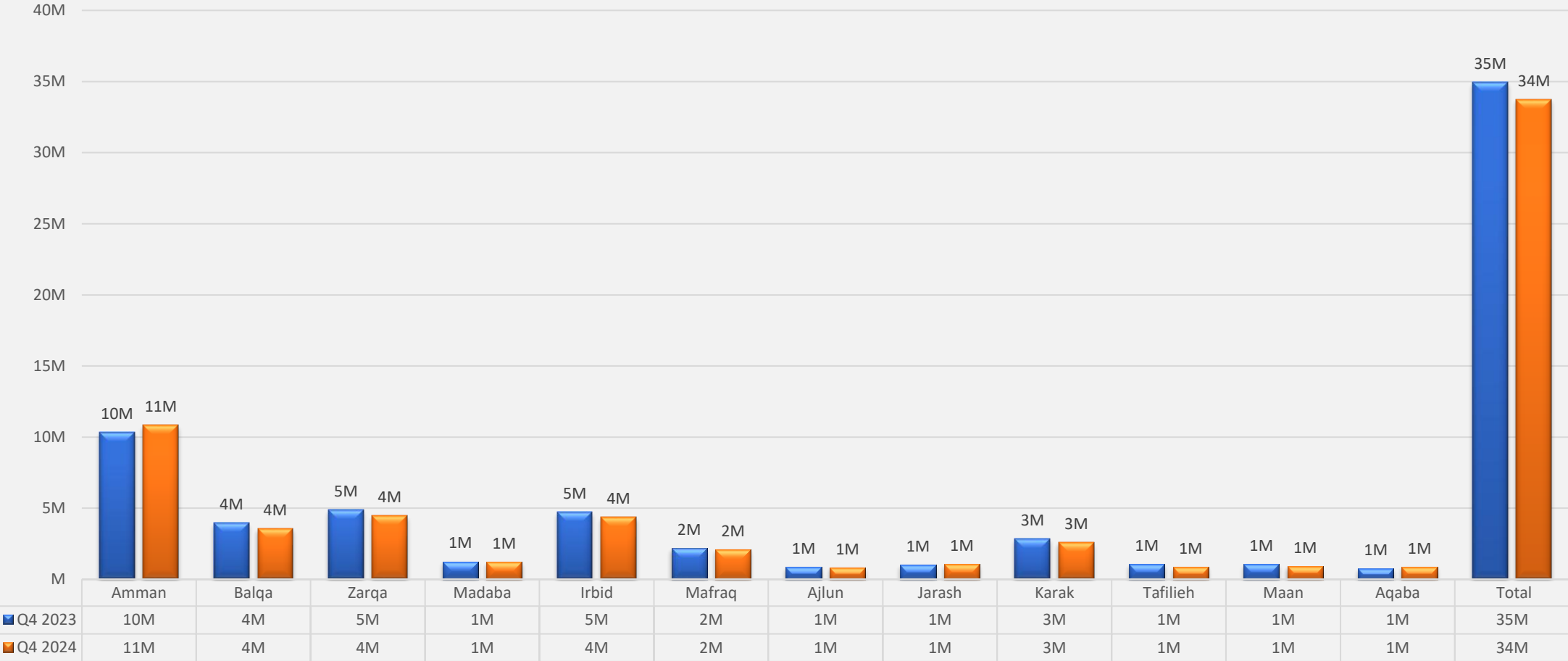
- Postponed Installments:

Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q4 2024	5,662,322	285,015,993	2.02%
Q4 2023	9,019,736.15	308,093,186.88	2.9%



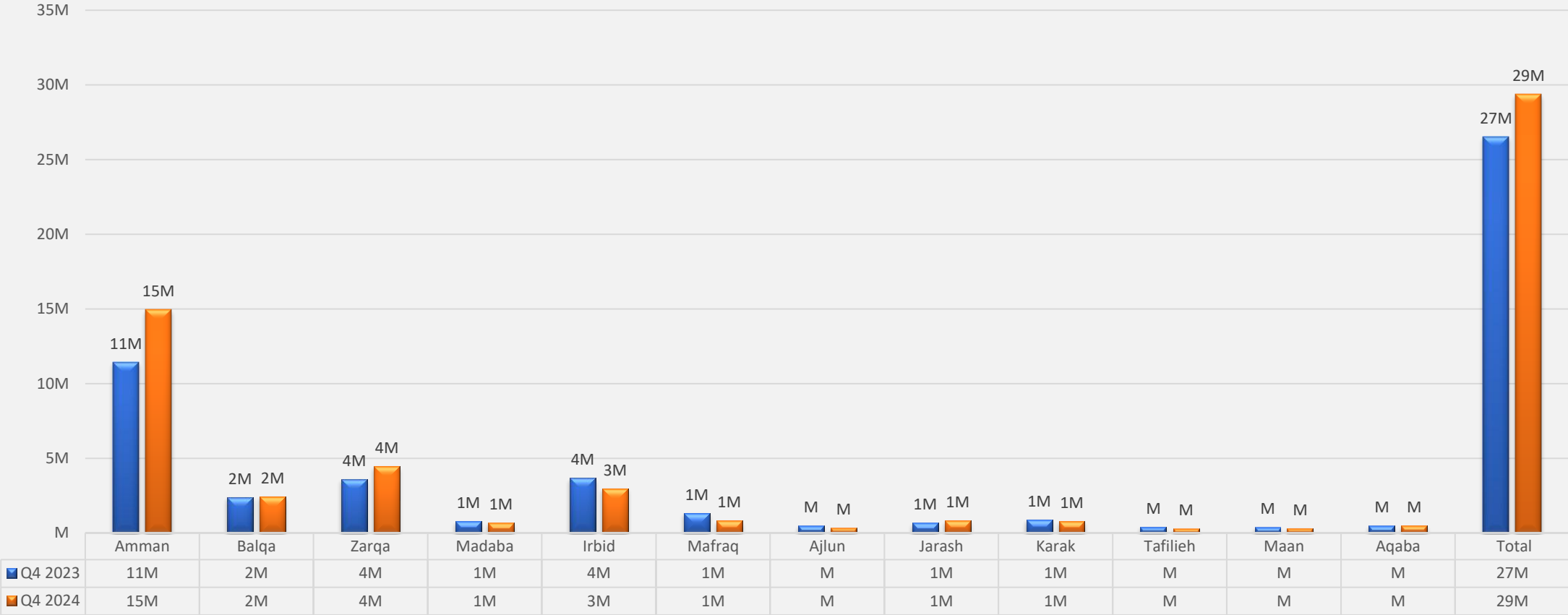
# Industry Performance – Q4 2024

- E-Wallet:**



# Industry Performance – Q4 2024

- Repayment via eFawateercom Platform:**

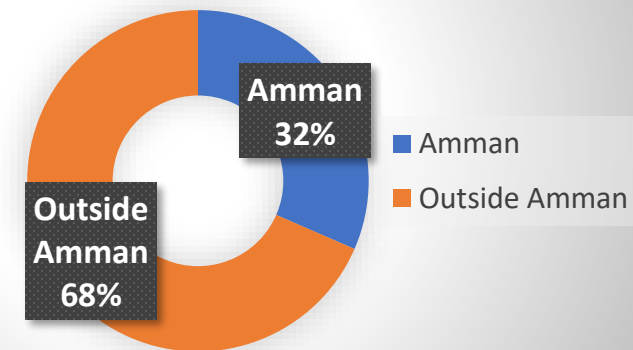


# Industry Performance

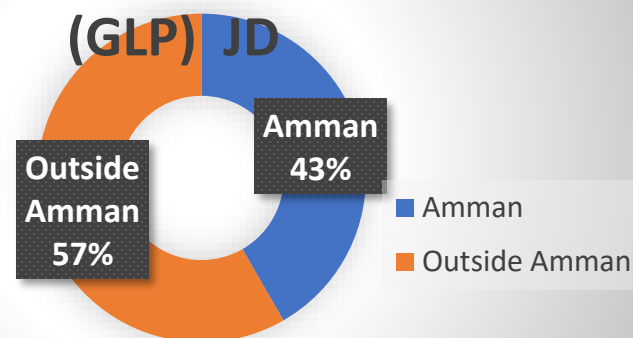
- Amman Vs. Other Governorates:

Performance	Amman	Outside Amman	Total
Active Borrowers	132,232	277,724	409,956
%	32%	68%	100%
Active Loans	126,952	269,917	396,869
%	32%	68%	100%
Total Gross Loan Portfolio (GLP) JD	122,795,802	162,220,191	285,015,993
%	43%	57%	100%
Number of Branches	65	144	209
%	31%	69%	100%

## Active Borrowers



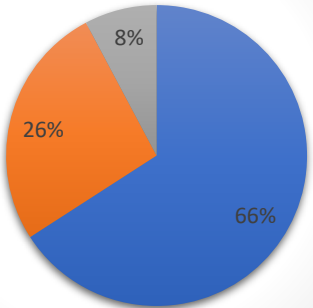
## Total Gross Loan Portfolio (GLP) JD



# Industry Performance – Q4 2024

- **Microfinance Sectoral Analysis:**

Sector Analysis (Q4 2024)

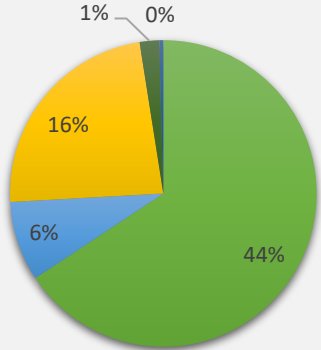


■ Productive ■ Social/Development ■ Consumption

**Consumption:**

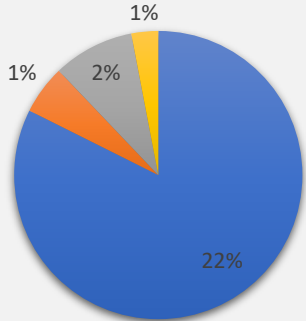
- Marriage
- Car Licensing
- Durable Goods
- Travel
- Liability Transfers

Productive sector (66%)



■ Commercial ■ Industrial ■ Services ■ Agriculture ■ Vocational

Social/Development sector (26%)



■ Home Improvement ■ Health Care ■ Educational ■ Green Energy

**Thank you**