



MICROFINANCE SECTOR PERFORMANCE (2025 Q1)

Industry Performance – Q1 2025

- Comparison Table Q1 2024 – Q1 2025 :

Performance	Q1 2024	Q1 2025	Growth
Active Borrowers	434,667	382,119	-12%
Active Loans	420,332	369,812	-12%
Total Gross Loan Portfolio (GLP) JD Million	298,933,696	275,287,948	-8%
Average Outstanding Loan Balance JD	711	744	5%
Women Borrowers (%)	59%	57%	-1%
Number of Branches	204	192	-6%
PAR > 30	4.9%	6.4%	1.5%
Written Off (%)	1.1%	1.0%	0.0%

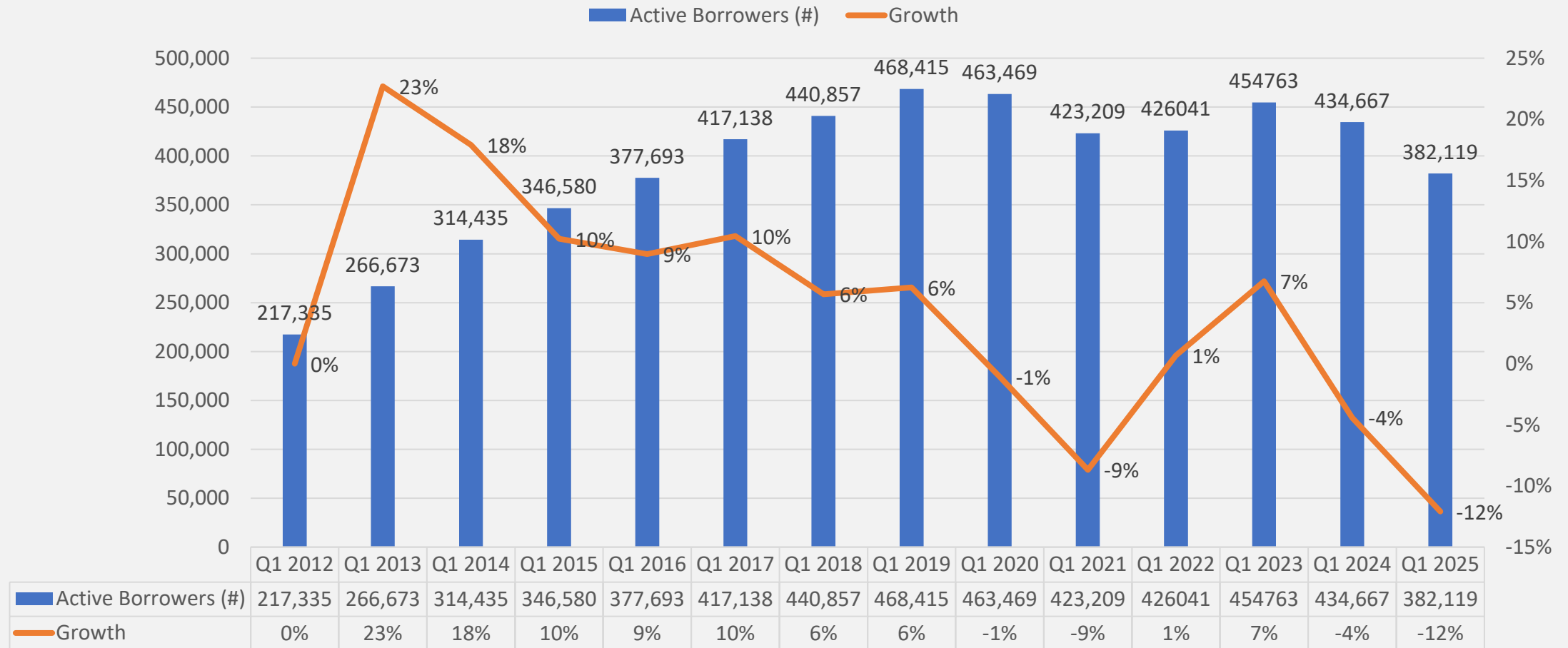
Industry Performance – Q1 2025

- Disbursement Indicators Compared to 2024 (Periodical Q1):

Performance	Q1 2024	Q1 2025	Growth
Disbursed Loans (Borrowers)	59,577	51,970	-13%
Number of Disbursed Loans	57,974	50,720	-13%
Amount of Disbursed Loans JD Million	66,162,401	59,775,773	-10%
Average Loan Disbursed	1,141	1,179	3%

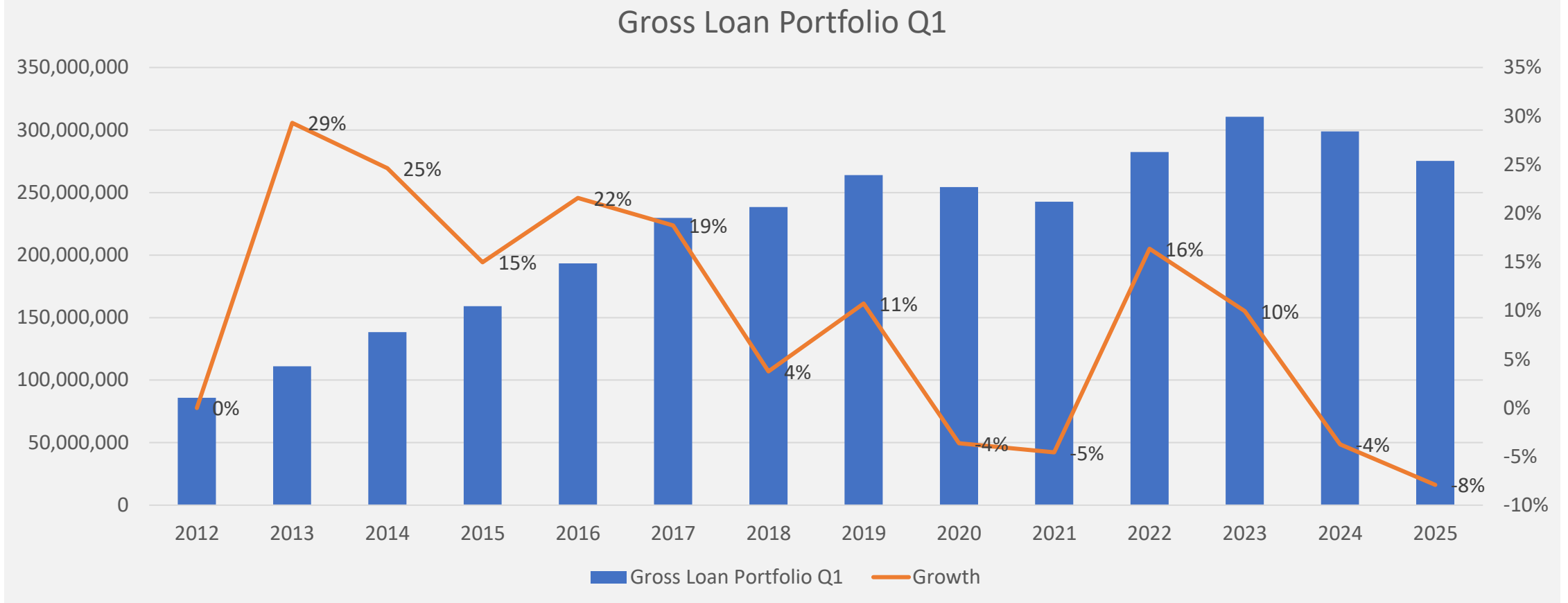
Industry Performance - Q1 2025

➤ Active Borrowers:



Industry Performance - Q1 2025

- Gross Loan Portfolio (Annual Comparison):**



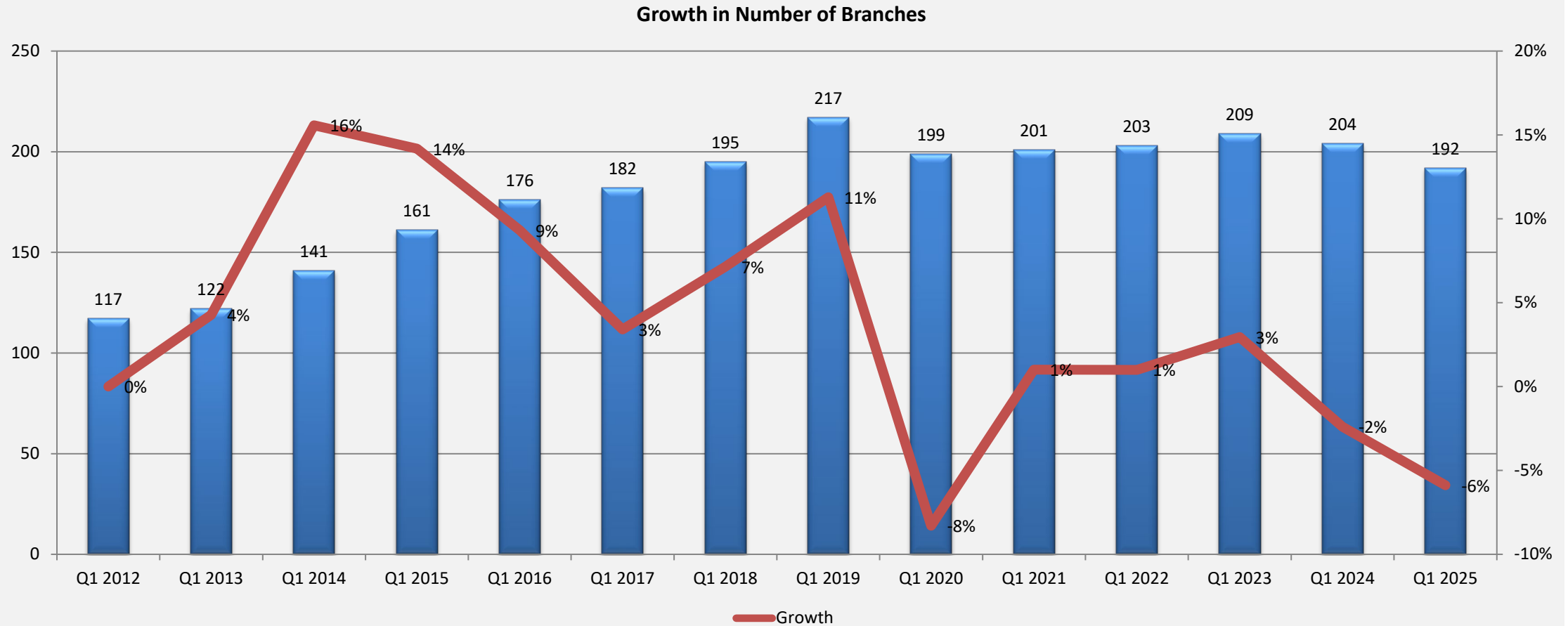
Industry Performance - Q1 2025

➤ PAR > 30 days:



Industry Performance - Q1 2025

➤ Growth in Number of Branches:



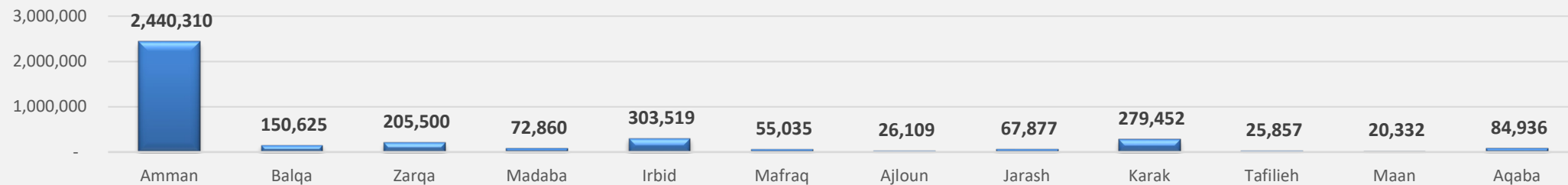
Industry Performance – Q1 2025

- **Restructured Portfolio and Postponed Installments:**

- **Restructured Portfolio:**

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
Q1 2025	3,732,413	275,287,948	1.4%
Q1 2024	4,286,333	298,933,696	1.4%

Restructured Portfolio Q1 2025

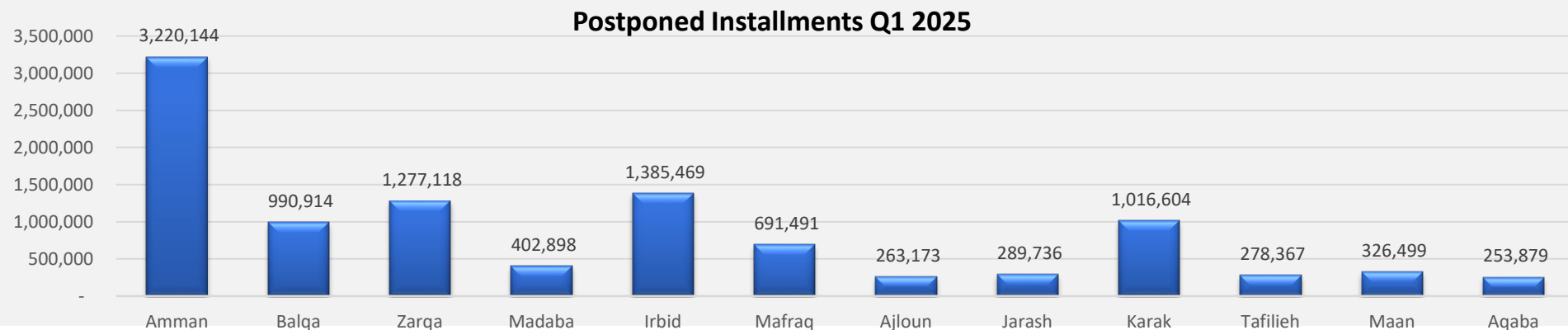


Industry Performance – Q1 2025

- Restructured Portfolio and Postponed Installments:

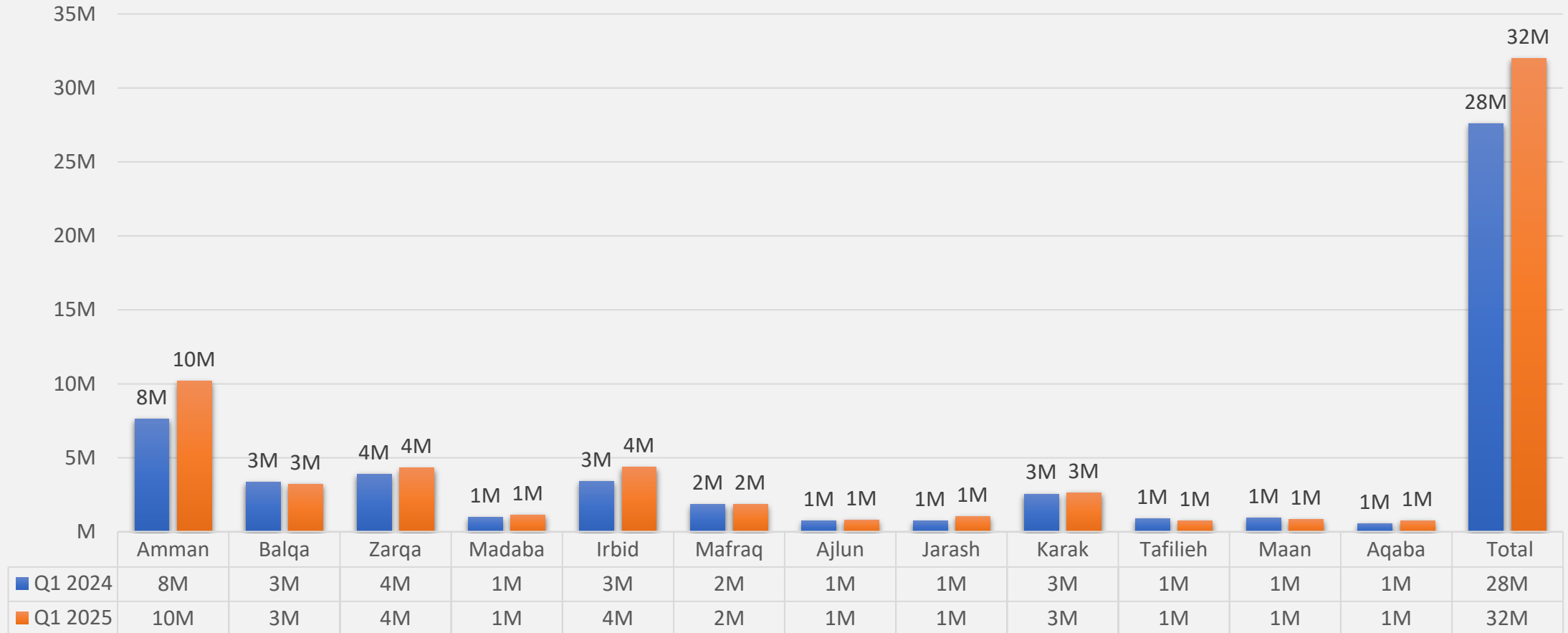
- Postponed Installments:

Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q1 2025	10,654,752	275,287,948	3.9%
Q1 2024	12,520,136	298,933,696	4.2%



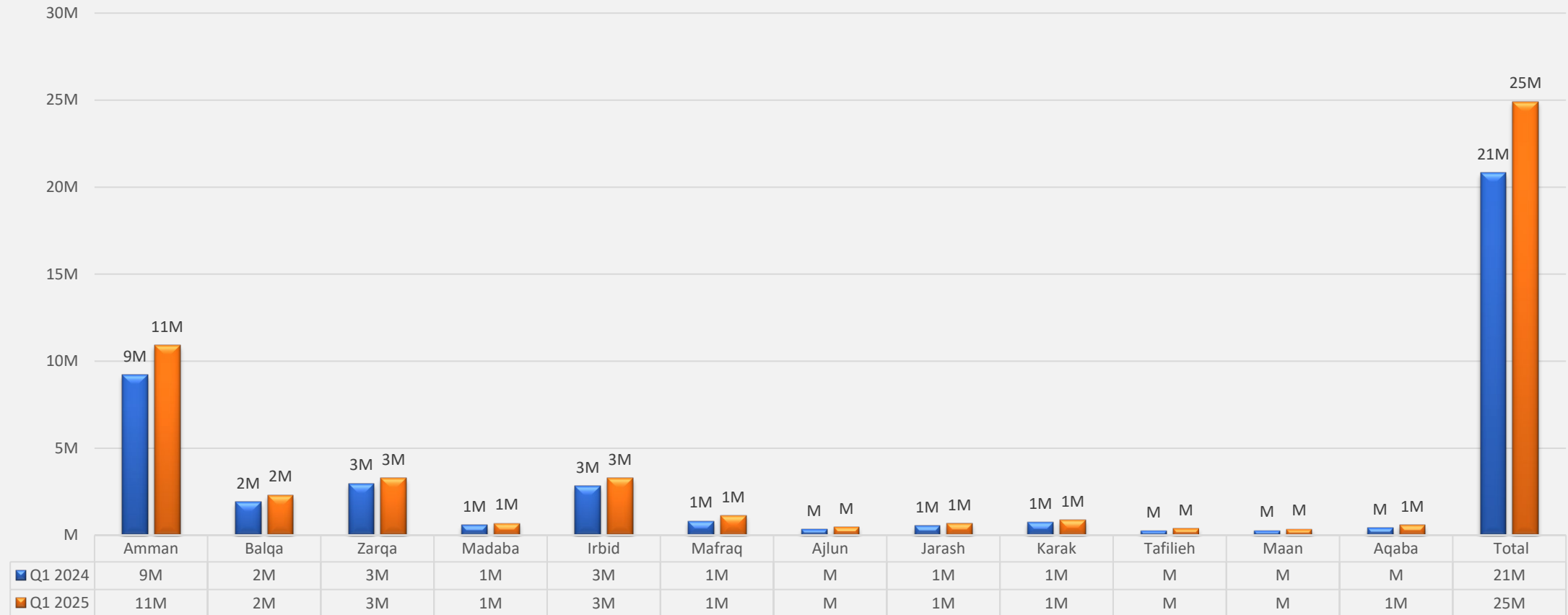
Industry Performance – Q1 2025

• E-Wallet:



Industry Performance – Q1 2025

- Repayment via eFawateercom Platform:

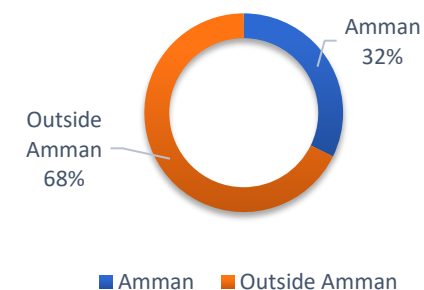


Industry Performance

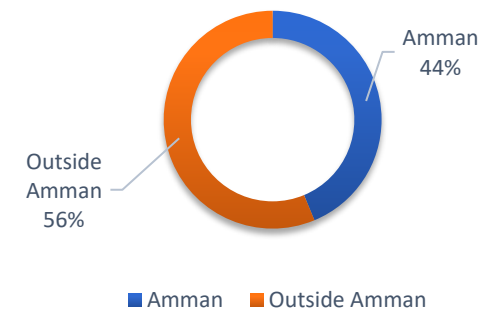
• Amman Vs. Other Governorates:

Performance	Amman	Outside Amman	Total
Active Borrowers	123,204	258,915	382,119
%	32%	68%	100%
Active Loans	118,261	251,551	369,812
%	32%	68%	100%
Total Gross Loan Portfolio (GLP) JD	120,384,073	154,903,874	275,287,948
%	44%	56%	100%
Number of Branches	60	132	192
%	31%	69%	100%

Active Borrowers



Total Gross Loan Portfolio (GLP) JD



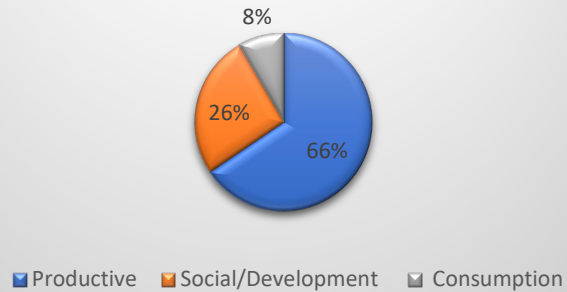
Industry Performance – Q1 2025

- Microfinance Sectoral Analysis:

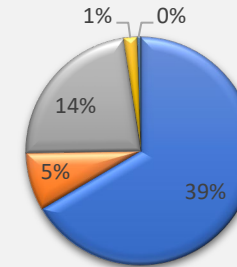
Consumption:

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

Sector Analysis (Q1 2025)

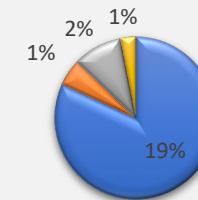


Productive sector (66%)



Commercial Industrial Services Agriculture Vocational

Social/Development sector (26%)



Home Improvement Health Care
Educational Green Energy

Thank you