MICROFINANCE SECTOR PERFORMANCE (2025 Q2)

Industry Performance – Q2 2025

Comparison Table Q2 2024 – Q2 2025 :			
Performance	**Q2 2024**	**Q2 2025**	**Growth**
Active Borrowers	439,668	395,150	-10%
Active Loans	425,837	383,089	-10%
Total Gross Loan Portfolio (GLP) JD Million	304,702,745	278,452,980	-9%
Average Outstanding Loan Balance JD	716	727	2%
Women Borrowers (%)	67%	66%	-1%
Number of Branches	219	209	-5%
PAR > 30	6.6%	6.8%	0.2%
Written Off (%)	1.5%	1.7%	0.2%

Industry Performance – Q2 2025 :

Disbursement Indicators Compared to 2024 (Periodical Q2):			
Performance	**Q2 2024**	**Q2 2025**	**Growth**
Disbursed Loans (Borrowers)	55,287	52,125	-6%
Number of Disbursed Loans	53,684	50,807	-5%
Amount of Disbursed Loans JD Million	60,795,855	58,795,249	-3%
Average Loan Disbursed	1,132	1,157	2%

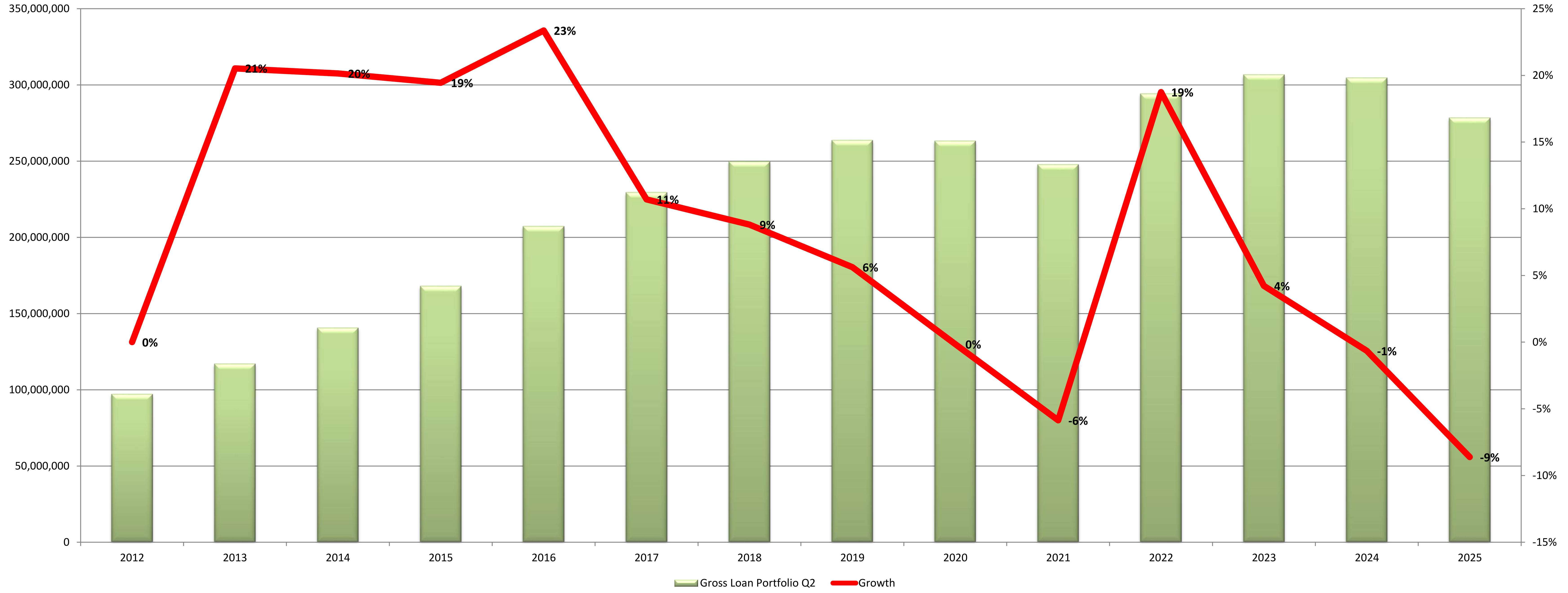
INDUSTRY PERFORMANCE – Q2 2025 :

Active Borrowers:

	Q2 2012	Q2 2013	Q2 2014	Q2 2015	Q2 2016	Q2 2017	Q2 2018	Q2 2019	Q2 2020	Q2 2021	Q2 2022	Q2 2023	Q2 2024	Q2 2025
Active Borrowers (#)	230,184	279,283	314,243	344,110	388,476	423,521	448,748	465,231	462,583	411,746	431503	443,565	439,668	395,150
Growth	0%	21%	13%	10%	13%	9%	6%	4%	-1%	-11%	5%	3%	-1%	-10%

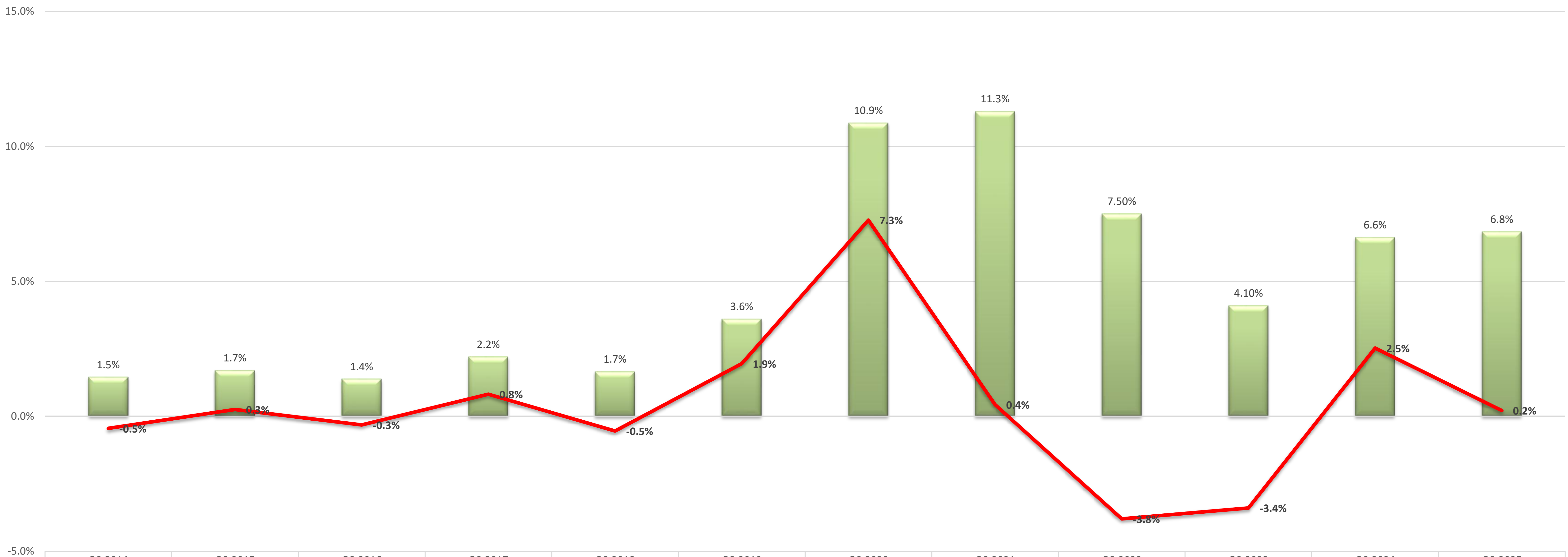
INDUSTRY PERFORMANCE – Q2 2025 :

Gross Loan Portfolio (Annual Comparison):



INDUSTRY PERFORMANCE – Q2 2025 :

PAR > 30 DAYS:



	Q2 2014	Q2 2015	Q2 2016	Q2 2017	Q2 2018	Q2 2019	Q2 2020	Q2 2021	Q2 2022	Q2 2023	Q2 2024	Q2 2025
PAR>30	1.5%	1.7%	1.4%	2.2%	1.7%	3.6%	10.9%	11.3%	7.50%	4.10%	6.6%	6.8%
Growth	-0.5%	0.3%	-0.3%	0.8%	-0.5%	1.9%	7.3%	0.4%	-3.8%	-3.4%	2.5%	0.2%

INDUSTRY PERFORMANCE – Q2 2025 :

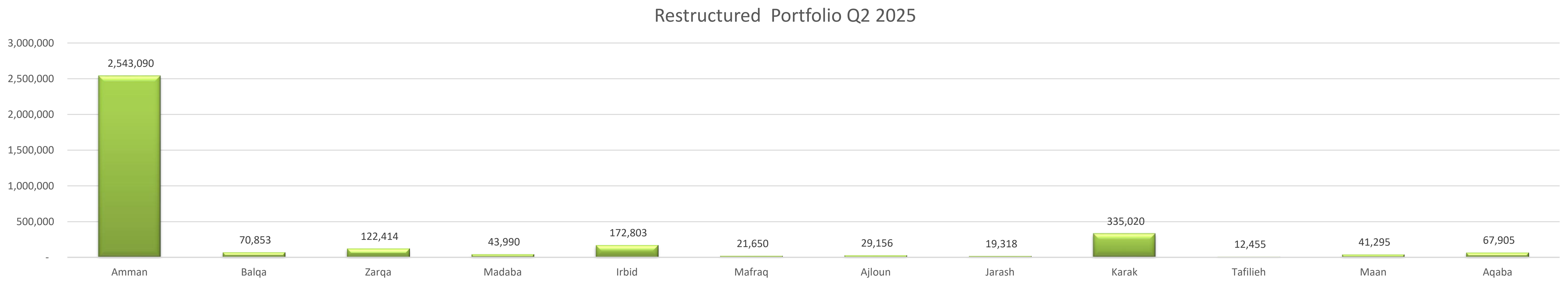
Growth in Number of Branches:

INDUSTRY PERFORMANCE – Q2 2025 :

Restructured Portfolio and Postponed Installments:

RESTRUCTURED PORTFOLIO:

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
Q2 2025	3,479,950	278,452,980	1.2%
Q2 2024	3,148,756	304,702,745	1.0%

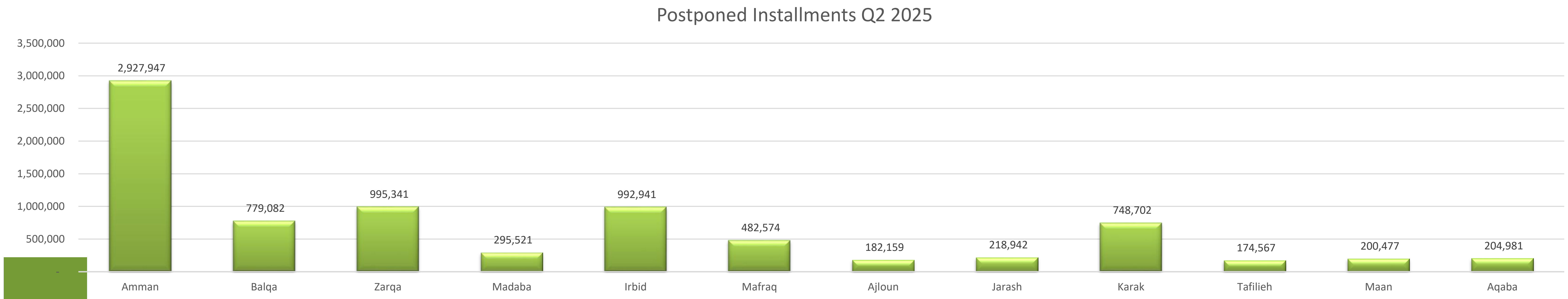


INDUSTRY PERFORMANCE – Q2 2025 :

Restructured Portfolio and Postponed Installments:

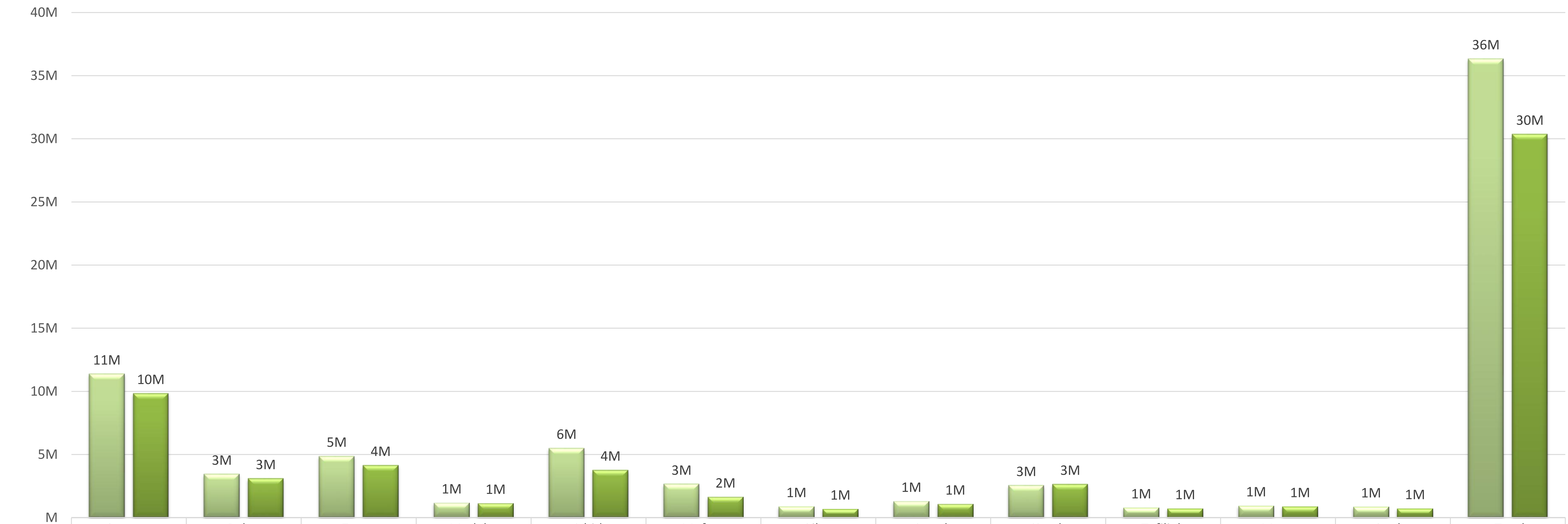
Postponed Installments:

Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q2 2025	8,203,233	278,452,980	2.9%
Q2 2024	10,293,992	304,702,745	3.4%



INDUSTRY PERFORMANCE – Q2 2025 :

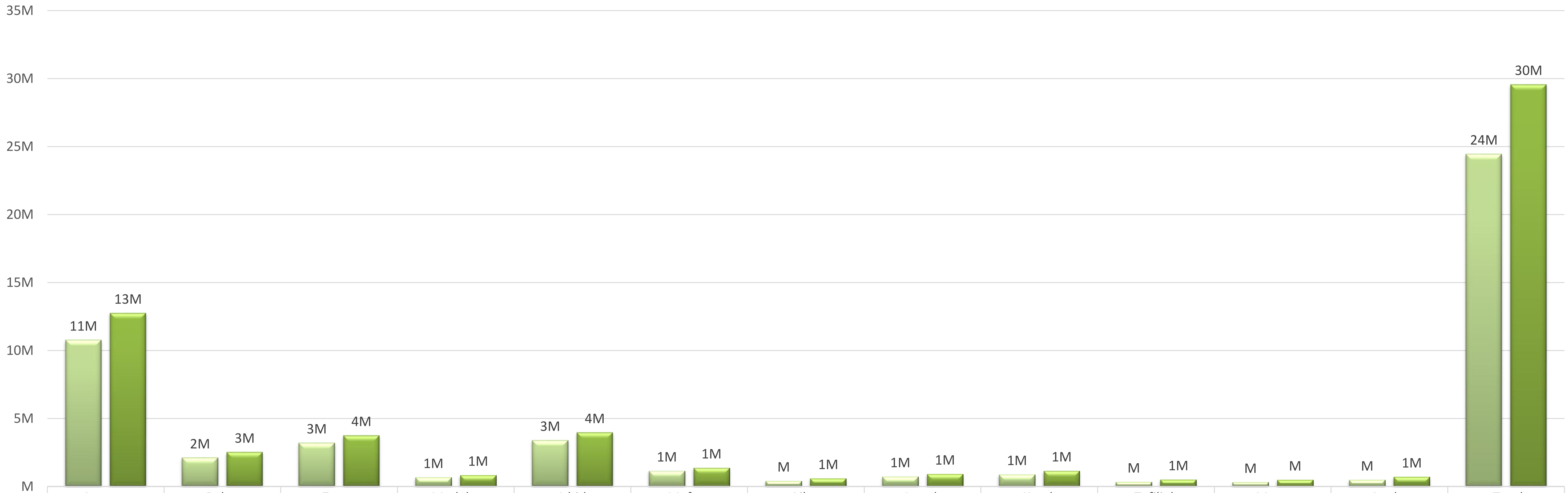
E-WALLET:



	Amman	Balqa	Zarqa	Madaba	Irbid	Mafraq	Ajlun	Jarash	Karak	Tafilieh	Maan	Aqaba	Total
Q2 2024	11M	3M	5M	1M	6M	3M	1M	1M	3M	1M	1M	1M	36M
Q2 2025	10M	3M	4M	1M	4M	2M	1M	1M	3M	1M	1M	1M	30M

INDUSTRY PERFORMANCE – Q2 2025 :

Repayment via eFawateercom Platform:



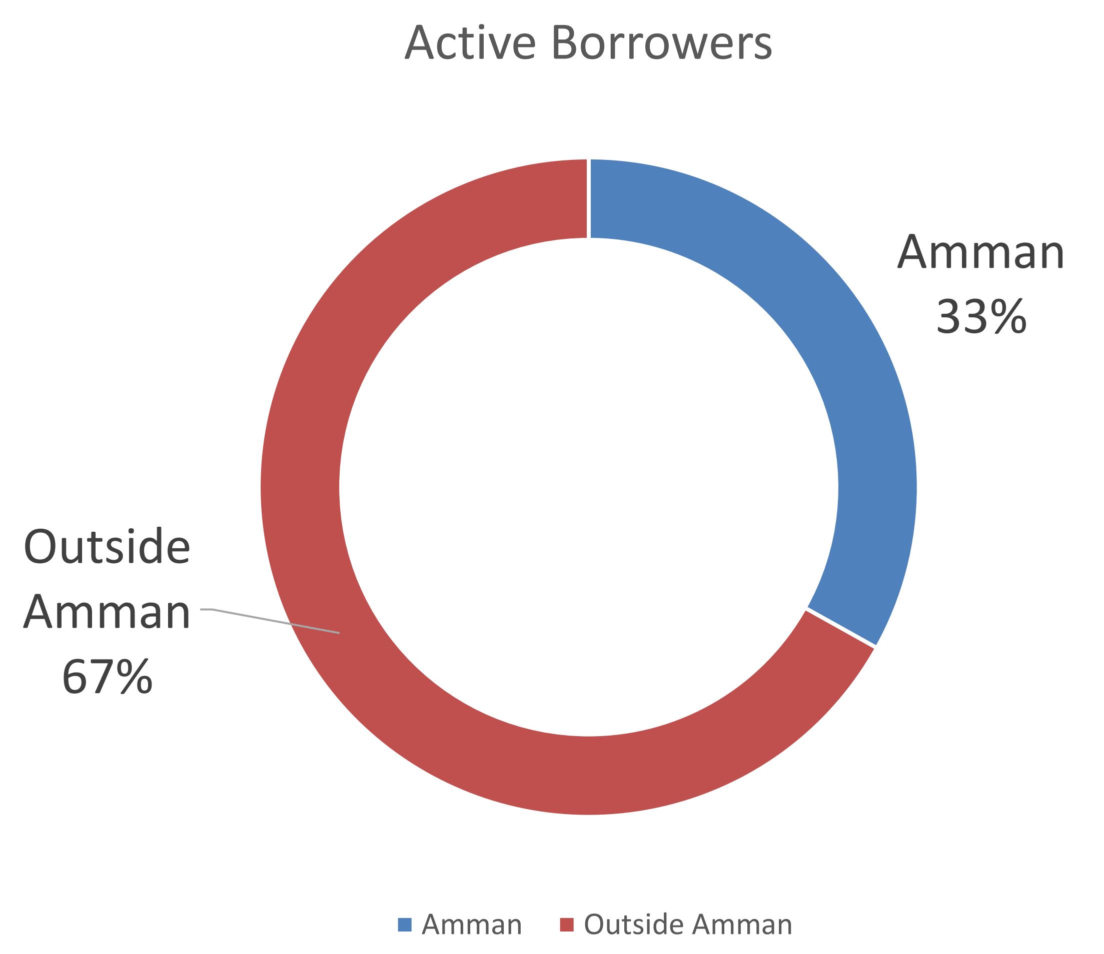
	Amman	Balqa	Zarqa	Madaba	Irbid	Mafraq	Ajlun	Jarash	Karak	Tafilieh	Maan	Aqaba	Total
Q2 2024	11M	2M	3M	1M	3M	1M	M	1M	1M	M	M	M	24M
Q2 2025	13M	3M	4M	1M	4M	1M	1M	1M	1M	1M	M	1M	30M

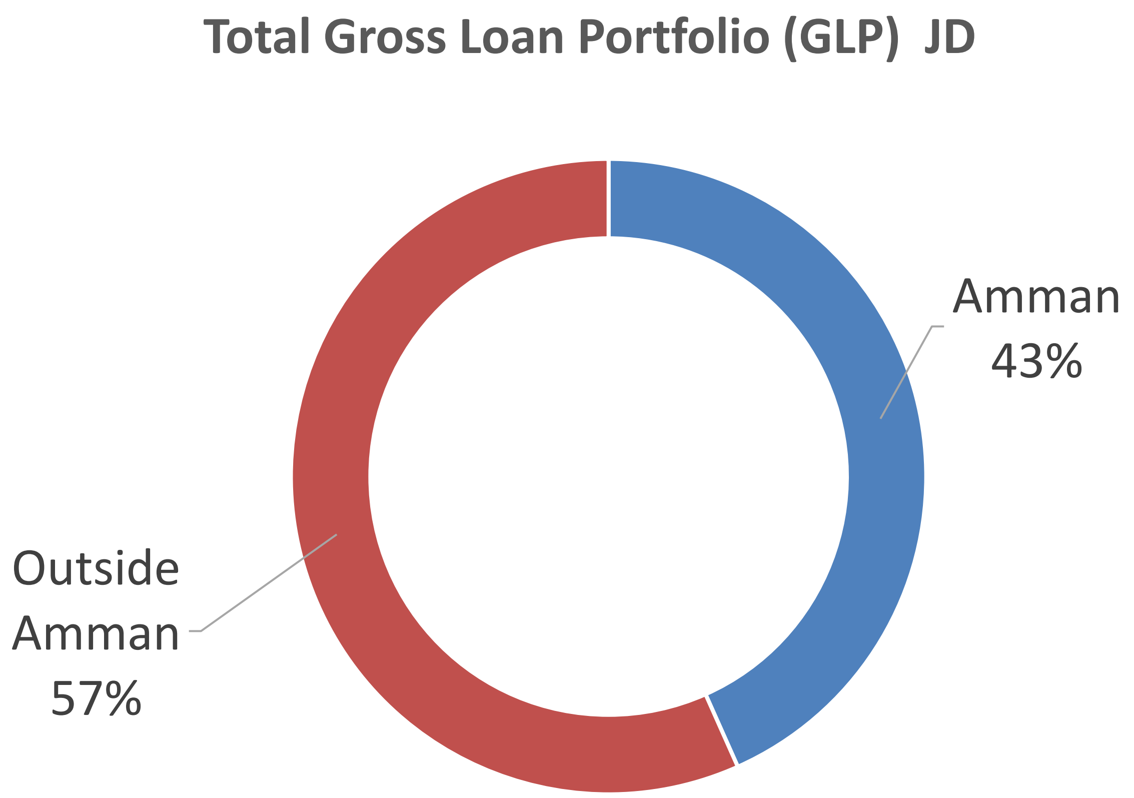
INDUSTRY PERFORMANCE:

AMMAN VS. OTHER GOVERNORATES:

Performance	Amman	Outside Amman	Total
Active Borrowers	130,838	264,312	395,150
%	33%	67%	100%
Active Loans	126,039	257,050	383,089
%	33%	67%	100%
Total Gross Loan Portfolio (GLP) JD	120,655,636	157,797,343	278,452,980
%	43%	57%	100%
Number of Branches	65	144	209
%	31%	69%	100%

INDUSTRY PERFORMANCE:



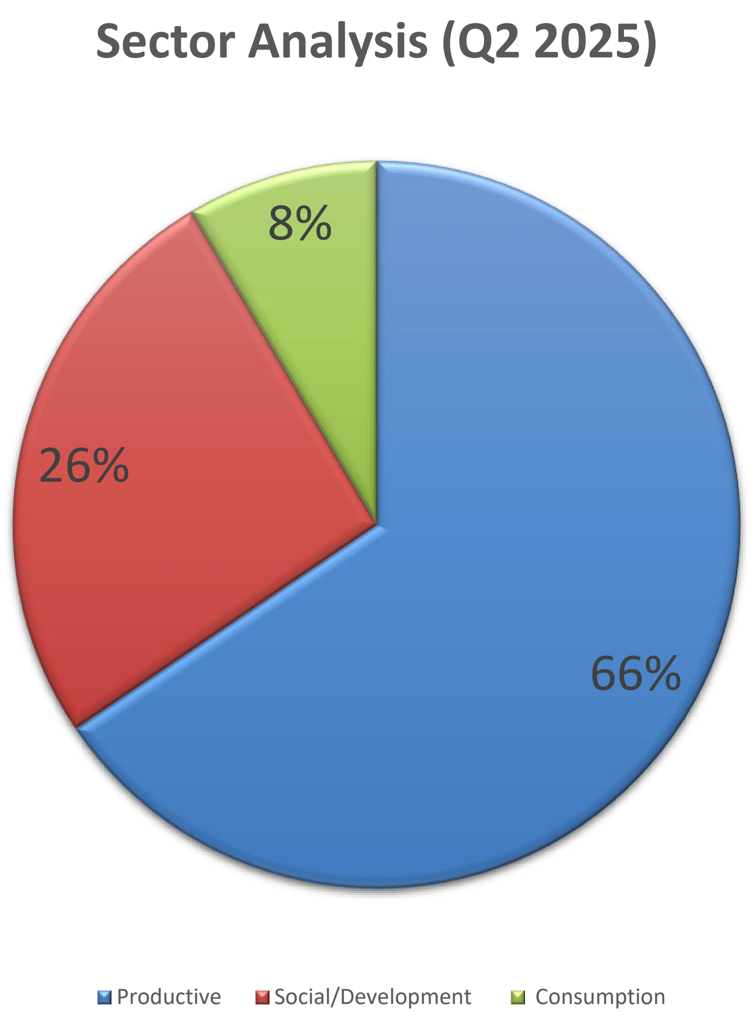


INDUSTRY PERFORMANCE – Q2 2025

Microfinance Sectoral Analysis:

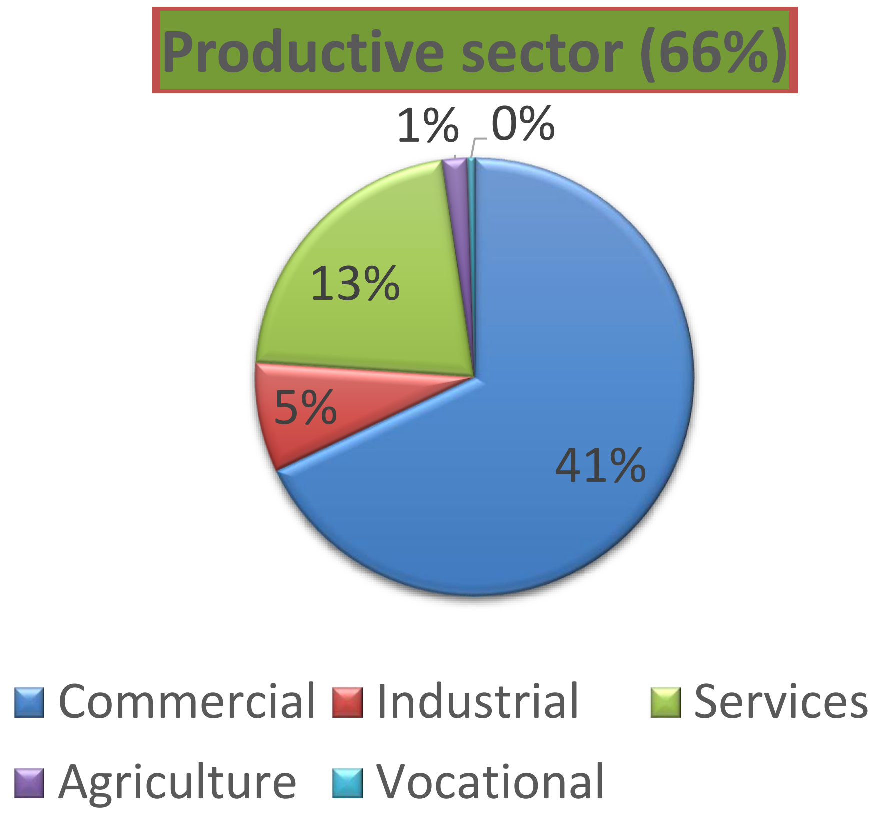
Consumption:

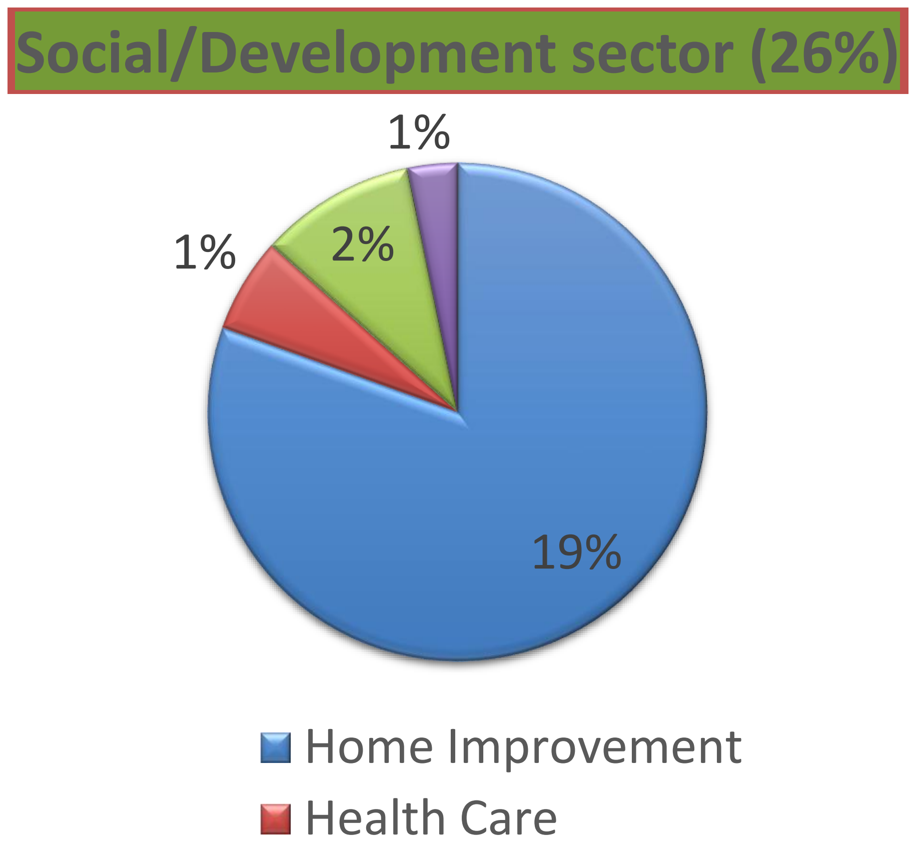
- Marriage
- Car Licensing
- Durable Goods
- Travel
- Liability Transfers



INDUSTRY PERFORMANCE – Q2 2025

Microfinance Sectoral Analysis:





THANK YOU