

MICROFINANCE SECTOR PERFORMANCE (2025 Q3)



Industry Performance – Q3 2025

Comparison Table Q3 2024 – Q3 2025 :

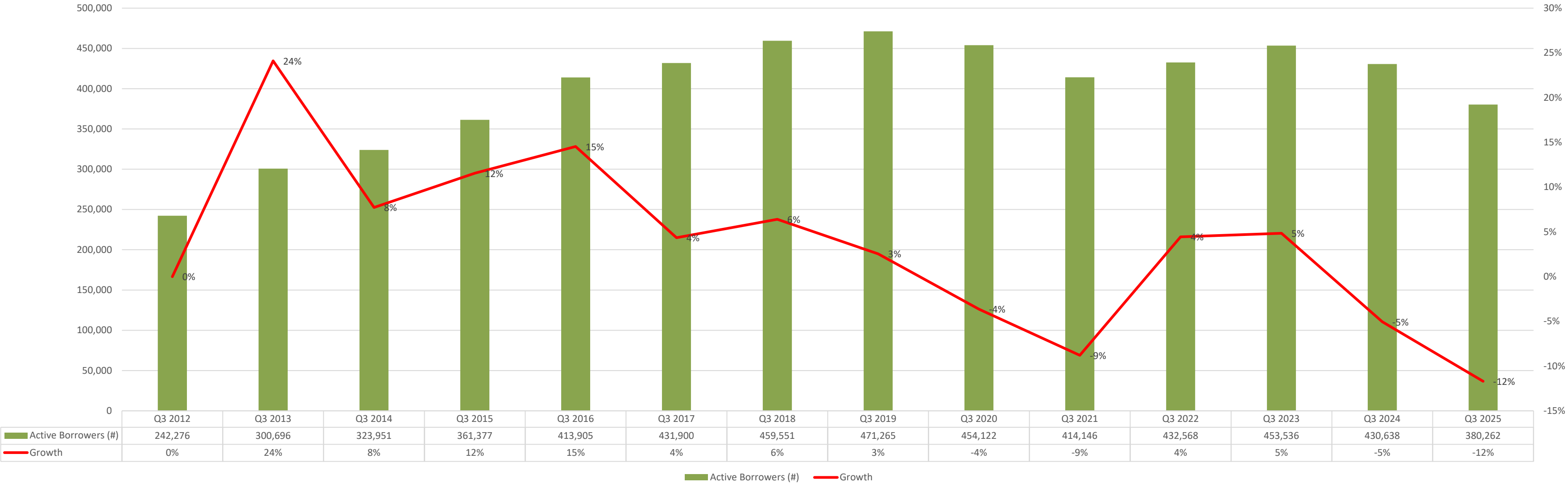
Performance	Q3 2024	Q3 2025	Growth
Active Borrowers	430,638	380,262	-11.70%
Active Loans	416,755	368,216	-11.65%
Total Gross Loan Portfolio (GLP) JD Million	294,195,885	266,010,375	-9.58%
Average Outstanding Loan Balance JD	706	722	0.02%
Women Borrowers (%)	66%	72%	9.1%
Number of Branches	210	194	-0.08%
PAR > 30	6.34%	6.71%	6%
Written Off (%)	1.1%	1.47%	33%

Industry Performance – Q3 2025 :

Disbursement Indicators Compared to 2024 (Periodical Q3):			
Performance	Q3 2024	Q3 2025	Growth
Disbursed Loans (Borrowers)	64,413	56,946	-12%
Number of Disbursed Loans	62,896	55,405	-12%
Amount of Disbursed Loans JD Million	73,066,640	61,246,742	-16%
Average Loan Disbursed	1,162	1,105	-4.9%

INDUSTRY PERFORMANCE Q3 2025 :

Active Borrowers:



INDUSTRY PERFORMANCE Q3 2025 :

Gross Loan Portfolio (Annual Comparison):



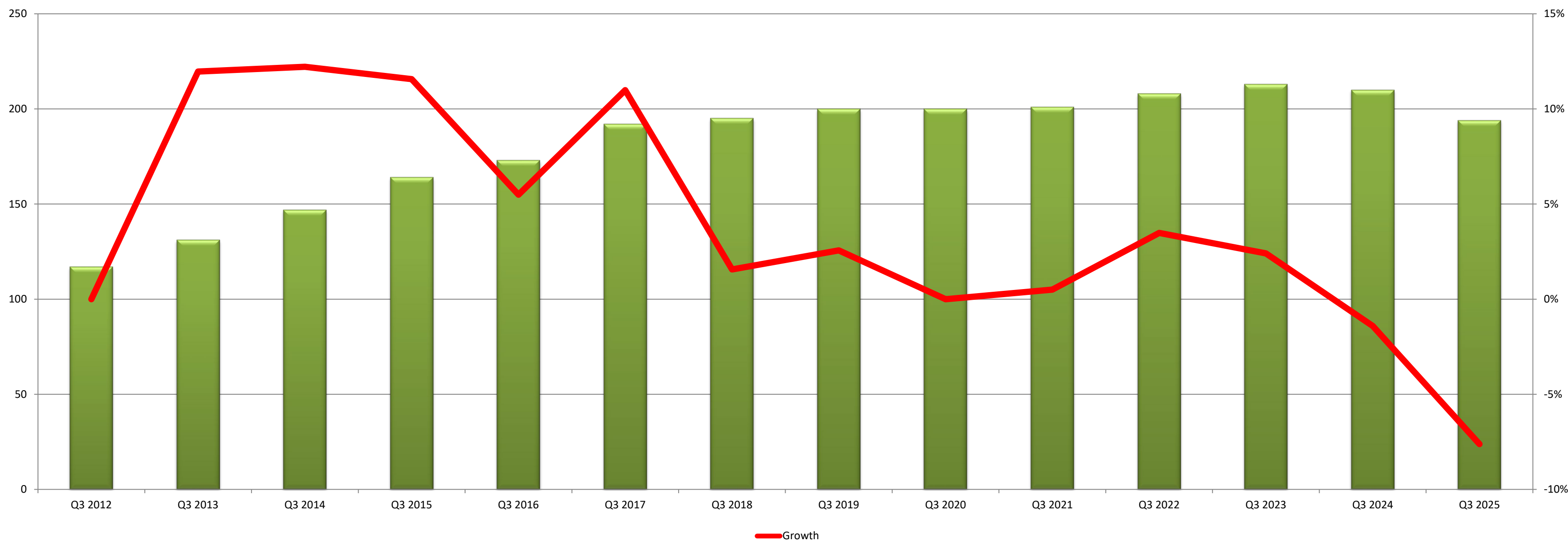
INDUSTRY PERFORMANCE Q3 2025 :

PAR > 30 DAYS:



INDUSTRY PERFORMANCE Q3 2025 :

Growth in Number of Branches:



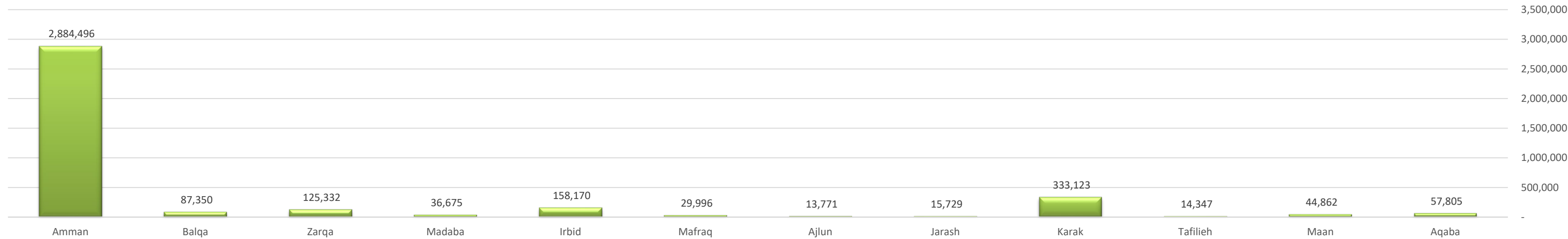
INDUSTRY PERFORMANCE Q3 2025 :

Restructured Portfolio and Postponed Installments:

RESTRUCTURED PORTFOLIO:

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
Q3 2025	3,801,656	266,010,374	1.43%
Q3 2024	4,188,822	294,195,885	1.42%

Restructured Portfolio Q3 2025



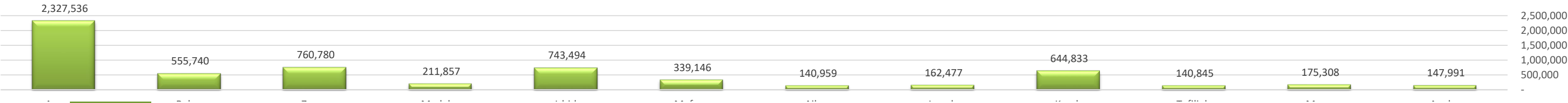
INDUSTRY PERFORMANCE Q3 2025 :

Restructured Portfolio and Postponed Installments:

Postponed Installments:

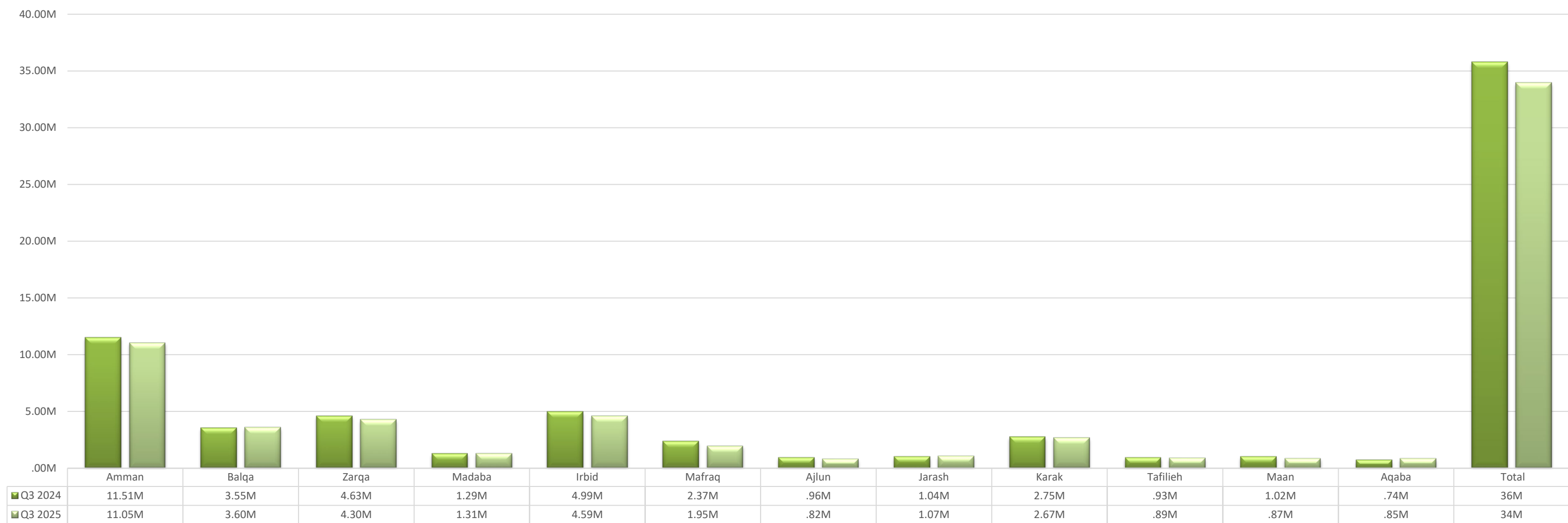
Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q3 2025	6,350,967	266,010,374	2.4%
Q3 2024	4,995,799	294,195,885	1.7%

Postponed Portfolio Q3 2025



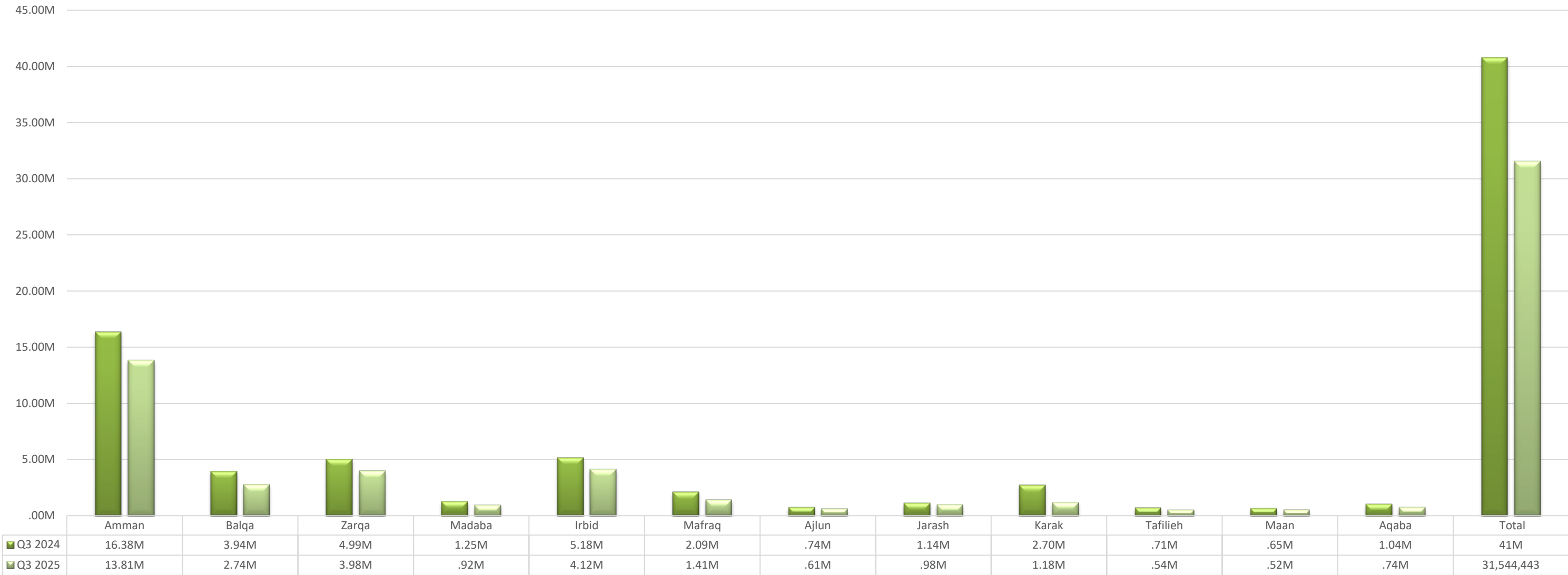
INDUSTRY PERFORMANCE Q3 2025 :

E-WALLET:



INDUSTRY PERFORMANCE Q3 2025 :

Repayment via eFawateercom Platform:



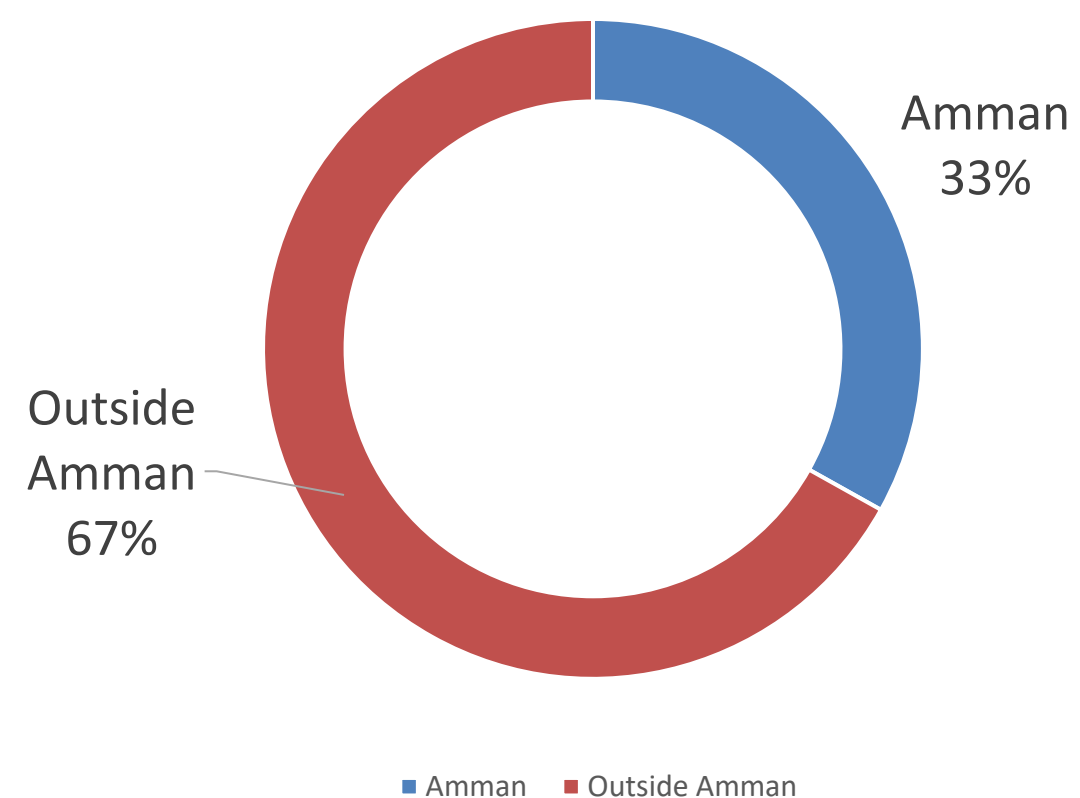
INDUSTRY PERFORMANCE:

AMMAN VS. OTHER GOVERNORATES:

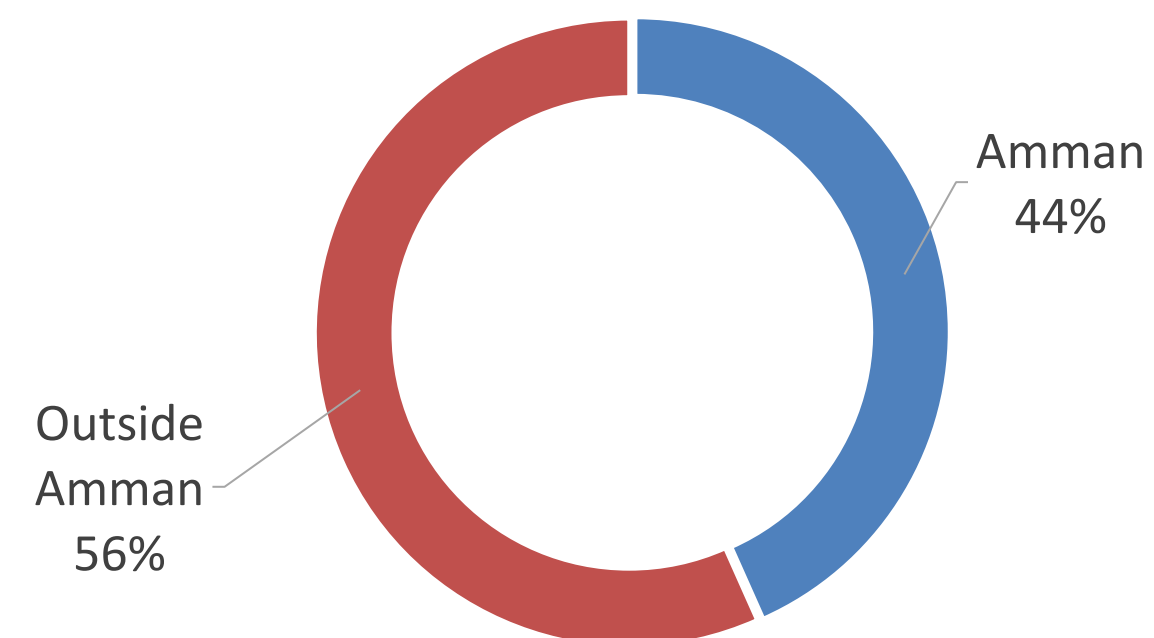
Performance	Amman	Outside Amman	Total
Active Borrowers	126,707	253,555	380,262
%	33%	67%	100%
Active Loans	121,565	246,651	368,216
%	33%	67%	100%
Total Gross Loan Portfolio (GLP) JD	116,132,928	149,877,446	266,010,374
%	44%	56%	100%
Number of Branches	62	132	194
%	32%	68%	100%

INDUSTRY PERFORMANCE:

Active Borrowers



Total Gross Loan Portfolio (GLP) JD



INDUSTRY PERFORMANCE Q3 2025

Governorates Analysis:

The Microfinance institutions (MFIs) provides a full range of services that meets the financial needs of the clients, according to the following sectors:

Sectors	Products
Productive	Commercial – Industrial – Services – Vocational – Agriculture.
Social/Development	Educational – Home Improvement – Health Care – Green Energy – Islamic Rituals
Consumption	Non-Productive – Non-Social

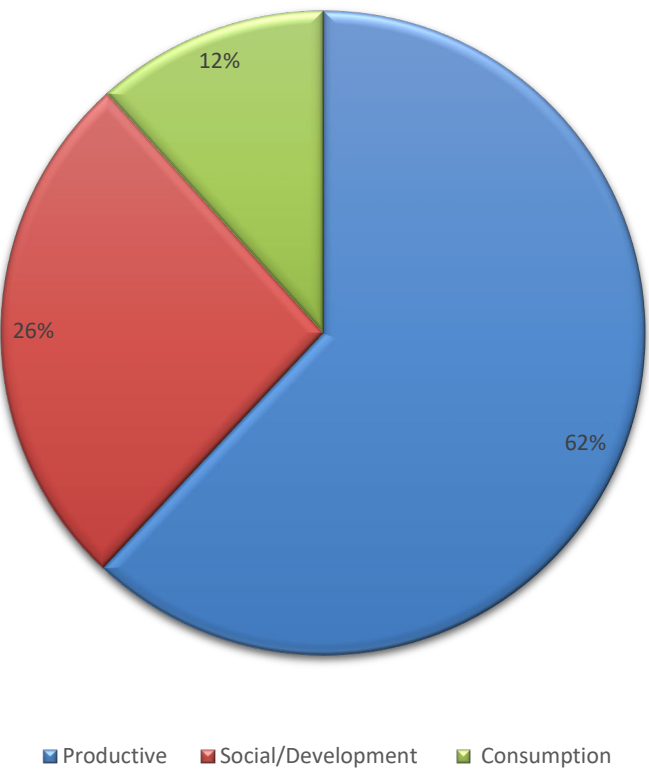
INDUSTRY PERFORMANCE Q3 2025

Microfinance Sectoral Analysis:

Consumption:

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

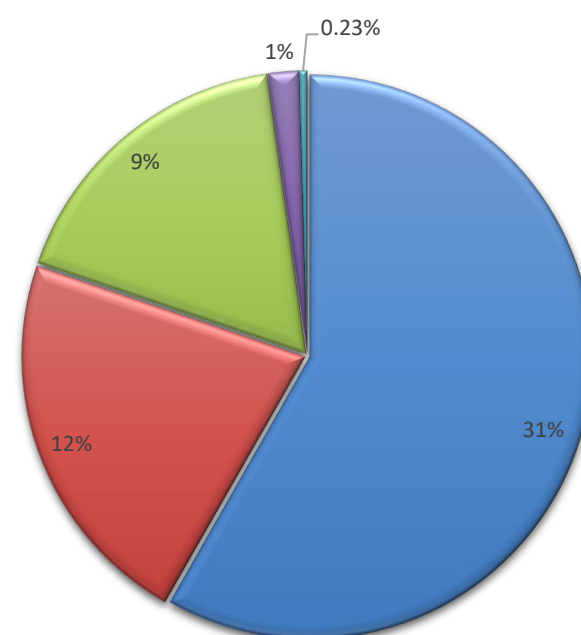
Sector Analysis (Q3 2025)



INDUSTRY PERFORMANCE Q3 2025

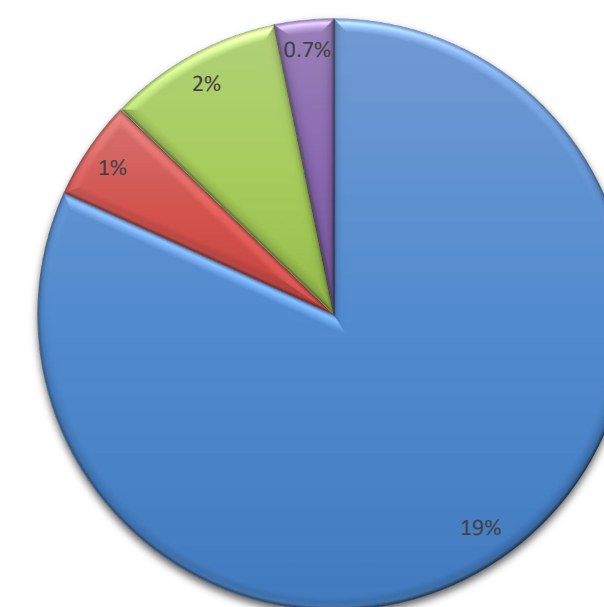
Microfinance Sectoral Analysis:

Productive sector (53%)



Commercial Industrial Services Agriculture Vocational

Social/Development sector (23%)

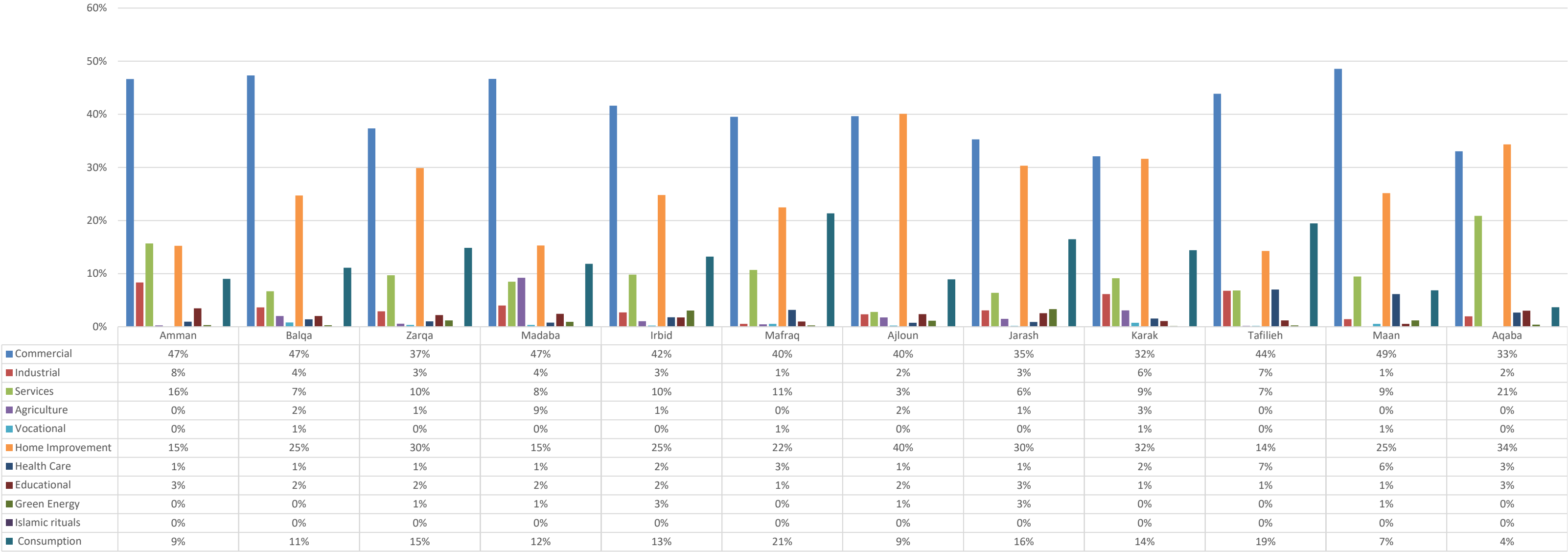


Home Improvement Health Care Educational Green Energy

INDUSTRY PERFORMANCE Q3 2025

Governorates Sectoral Analysis:

Governorate Sectoral Analysis



THANK YOU

