

# MICROFINANCE SECTOR PERFORMANCE (2025 Q4)



# Industry Performance – Q4 2025

## Comparison Table Q42024 – Q4 2025 :

Performance	Q4 2024	Q4 2025	Growth
Active Borrowers	414,574	363,469	-12.3%
Active Loans	401,487	352,263	-12.3%
Total Gross Loan Portfolio (GLP) JD Million	291,009,854	257,503,129	-11.5%
Average Outstanding Loan Balance JD	725	731	0.8%
Women Borrowers (%)	59%	63%	6.8%
Number of Branches	219	202	-7.8%
PAR > 30	5.6%	6.5%	16.1%
Written Off (%)	2.7%	3.7%	37.0%

# Industry Performance – Q4 2025 :

## Disbursement Indicators Compared to 2024 (Periodical Q4 ):

Performance	Q4 2024	Q4 2025	Growth
Disbursed Loans (Borrowers)	60,876	50,702	-16.7%
Number of Disbursed Loans	59,402	49,295	-17.0%
Amount of Disbursed Loans JD Million	68,060,510	56,305,024	-17.3%
Average Loan Disbursed	1,146	1,142	-0.3%

# INDUSTRY PERFORMANCE Q4 2025 :

## Active Borrowers:



# INDUSTRY PERFORMANCE Q4 2025 :

## Gross Loan Portfolio (Annual Comparison):



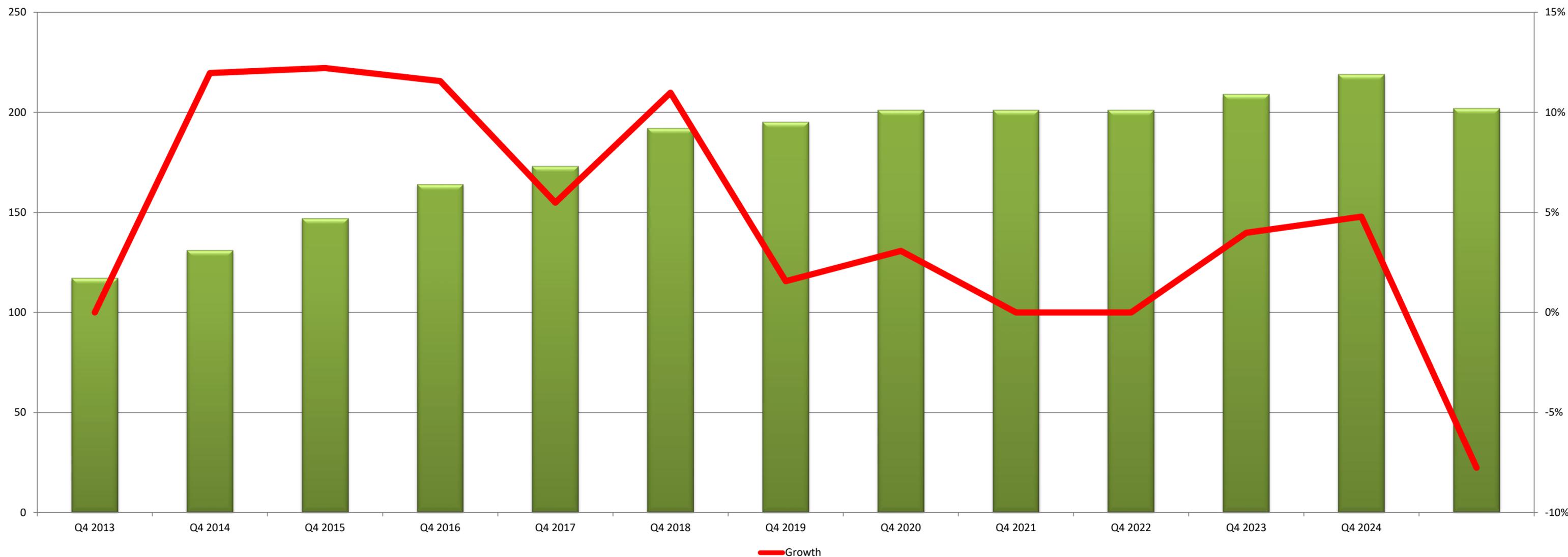
# INDUSTRY PERFORMANCE Q4 2025 :

PAR > 30 DAYS:



# INDUSTRY PERFORMANCE Q4 2025 :

## Growth in Number of Branches:



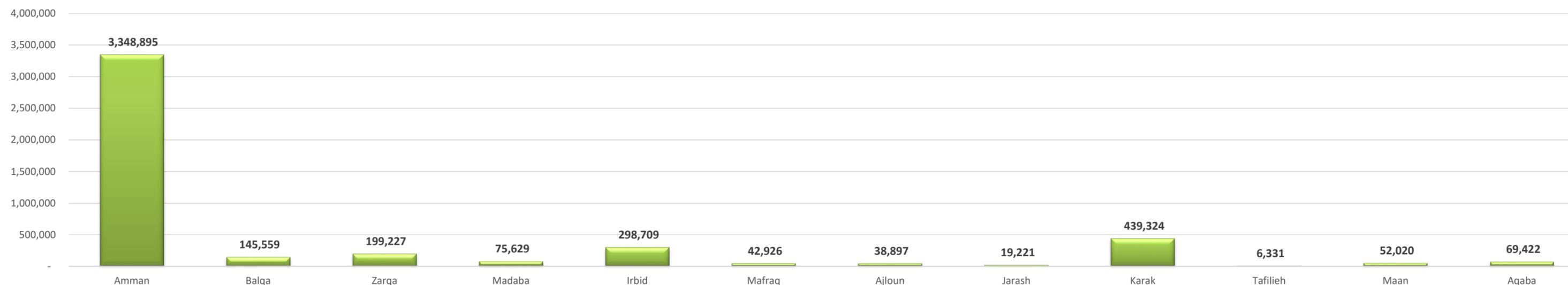
# INDUSTRY PERFORMANCE Q4 2025 :

## Restructured Portfolio and Postponed Installments:

### RESTRUCTURED PORTFOLIO:

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
Q4 2025	4,736,160	257,503,129	1.8%
Q4 2024	5,250,849	291,009,854	1.8%

Restructured Portfolio Q4 2025

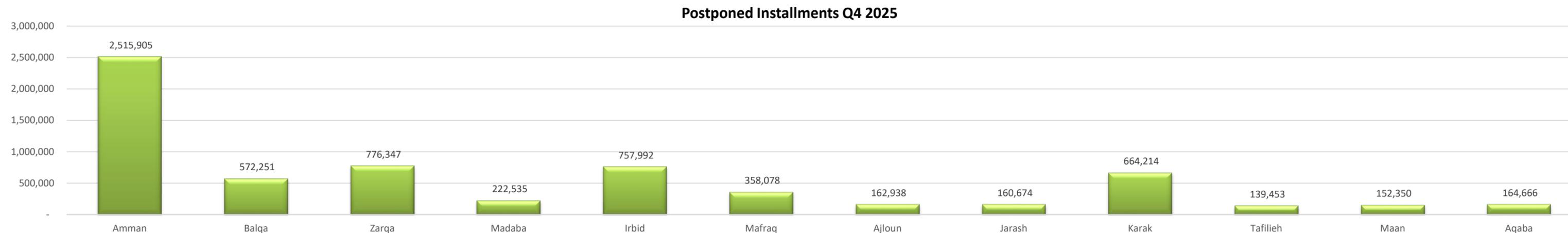


# INDUSTRY PERFORMANCE Q4 2025 :

## Restructured Portfolio and Postponed Installments:

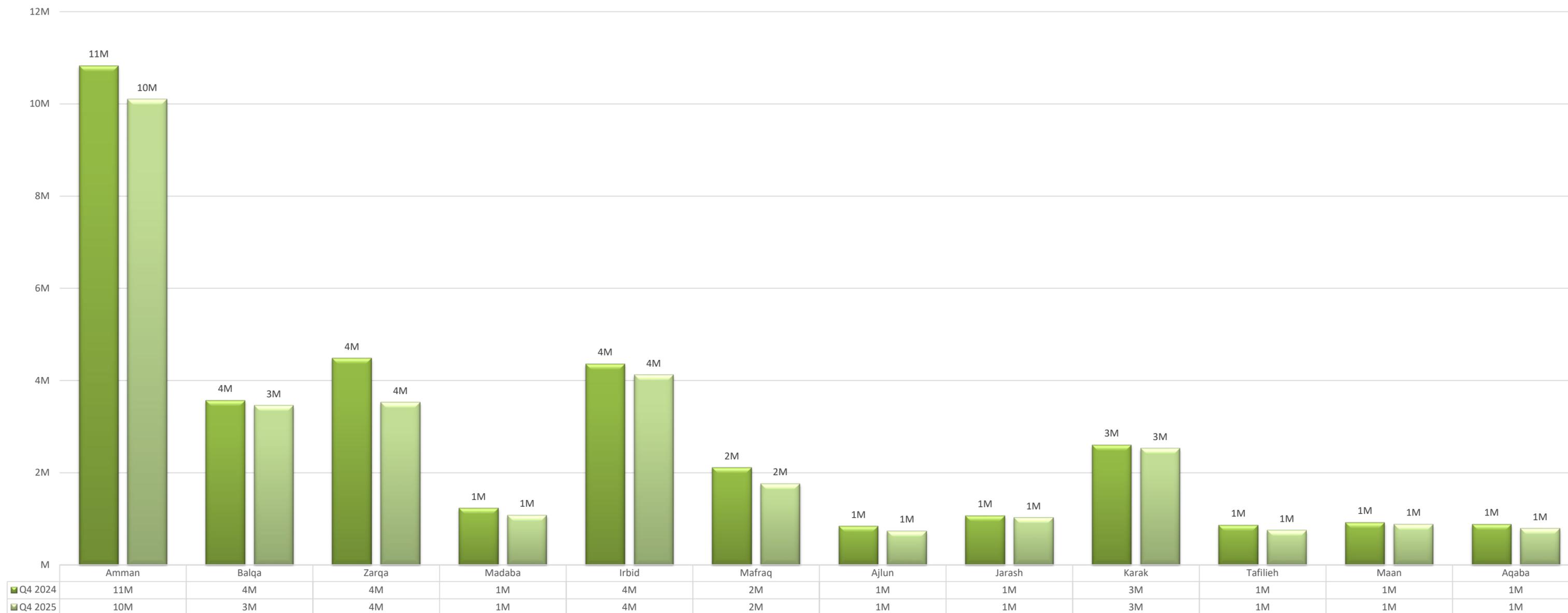
### Postponed Installments:

Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q4 2025	6,647,406	257,503,129	2.6%
Q4 2024	9,019,736	291,009,854	3.10%



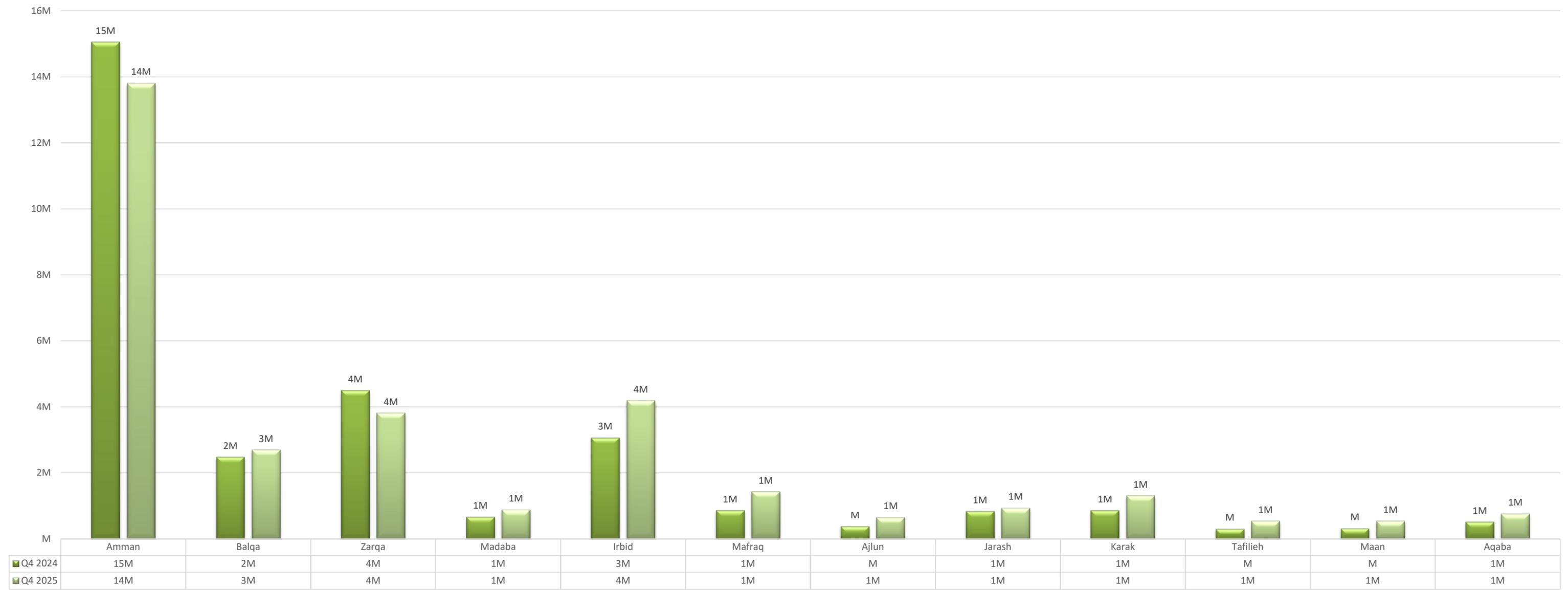
# INDUSTRY PERFORMANCE Q4 2025 :

## E-WALLET:



# INDUSTRY PERFORMANCE Q4 2025 :

Repayment via eFawateercom Platform:



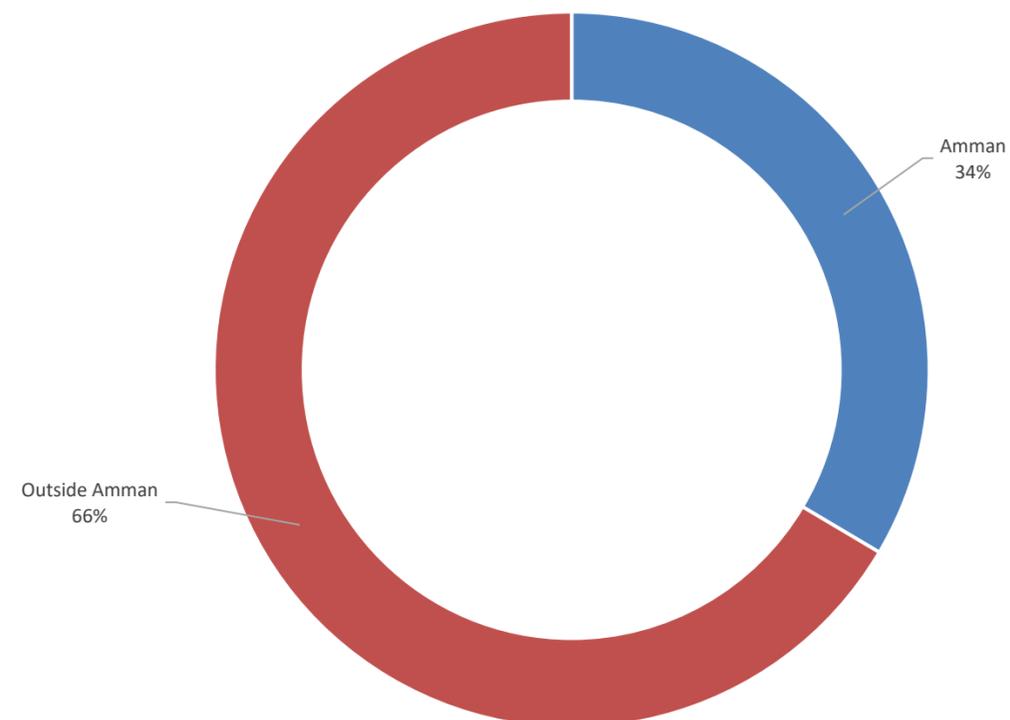
# INDUSTRY PERFORMANCE:

## AMMAN VS. OTHER GOVERNORATES:

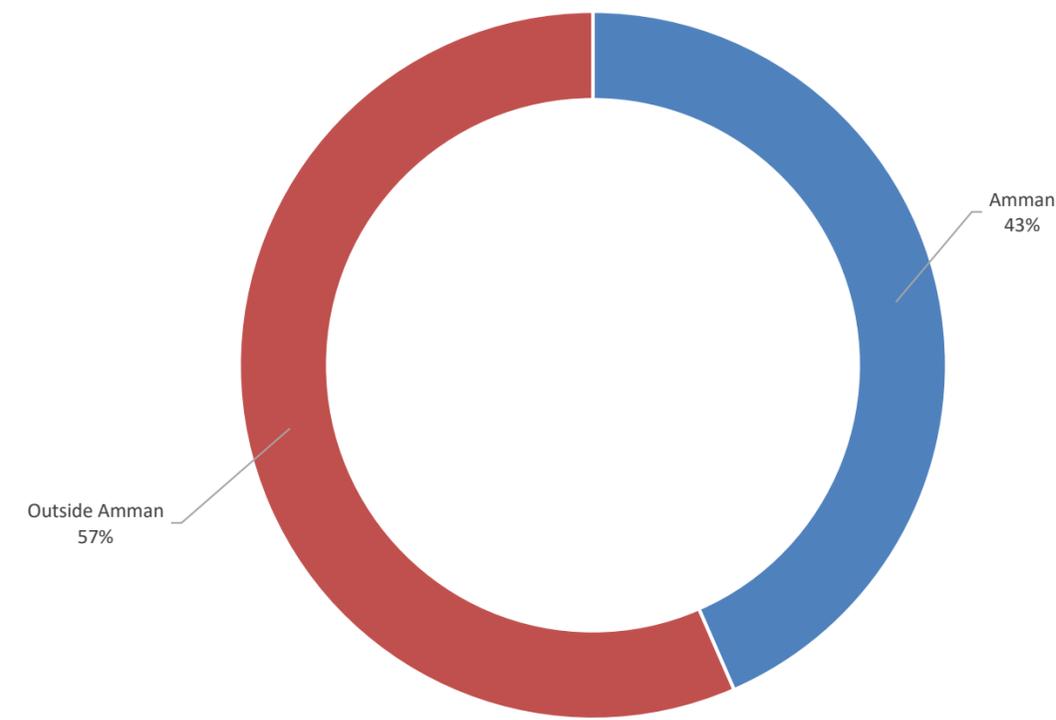
Performance	Amman	Outside Amman	Total
Active Borrowers	121,814	241,655	363,469
%	34%	66%	100%
Active Loans	117,456	234,807	352,263
%	33%	67%	100%
Total Gross Loan Portfolio (GLP) JD	111,923,776	145,579,353	257,503,129
%	43%	57%	100%
Number of Branches	65	137	202
%	32%	68%	100%

# INDUSTRY PERFORMANCE:

Active Borrowers



Total Gross Loan Portfolio (GLP) JD



# INDUSTRY PERFORMANCE Q4 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

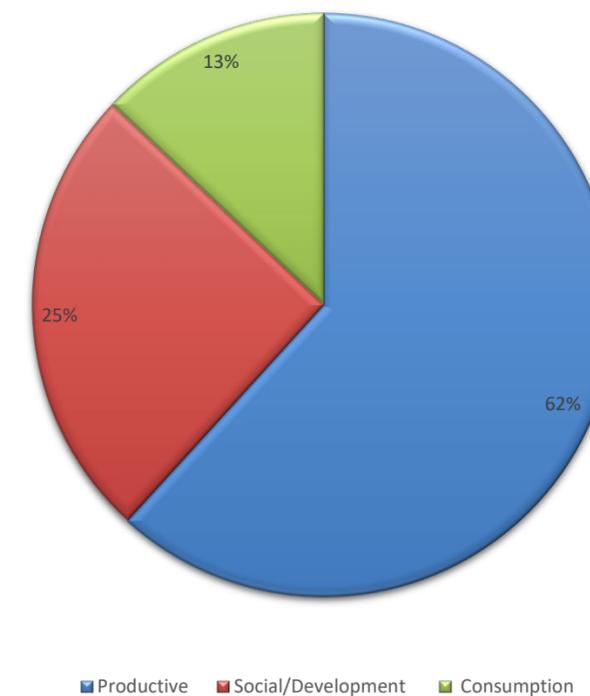
# INDUSTRY PERFORMANCE Q4 2025

## Microfinance Sectoral Analysis:

### Consumption:

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

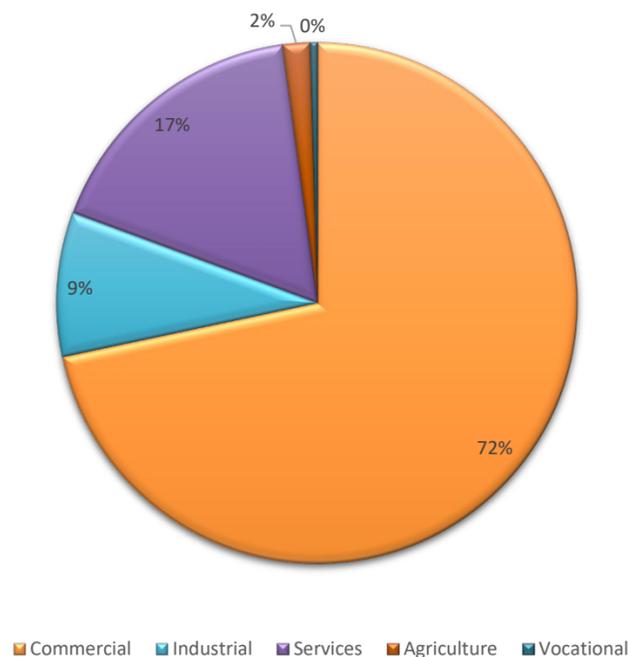
Sector Analysis (Q4 2025)



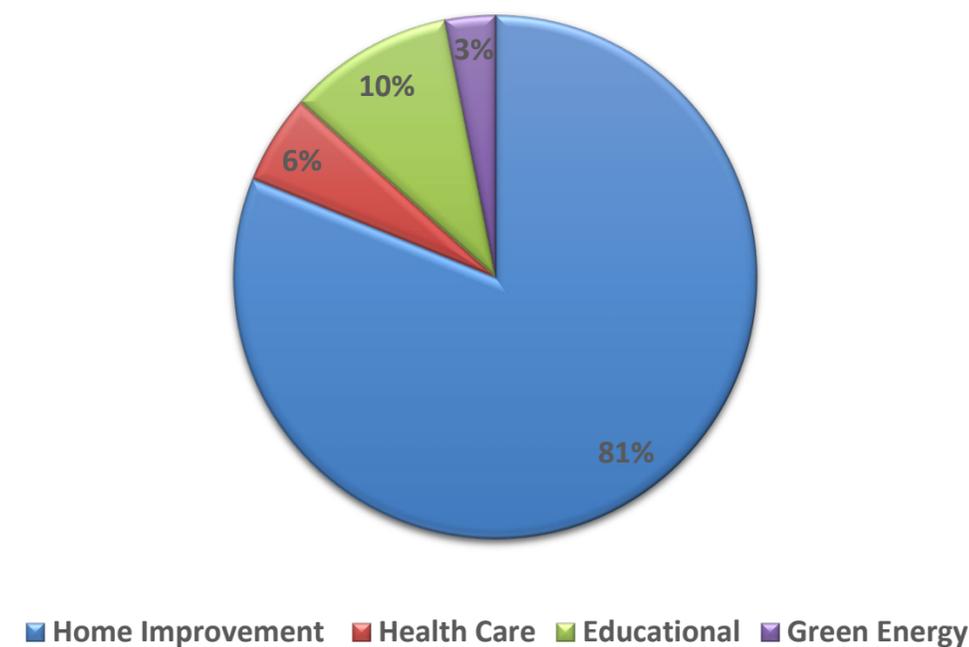
# INDUSTRY PERFORMANCE Q4 2025

## Microfinance Sectoral Analysis:

**Productive sector**



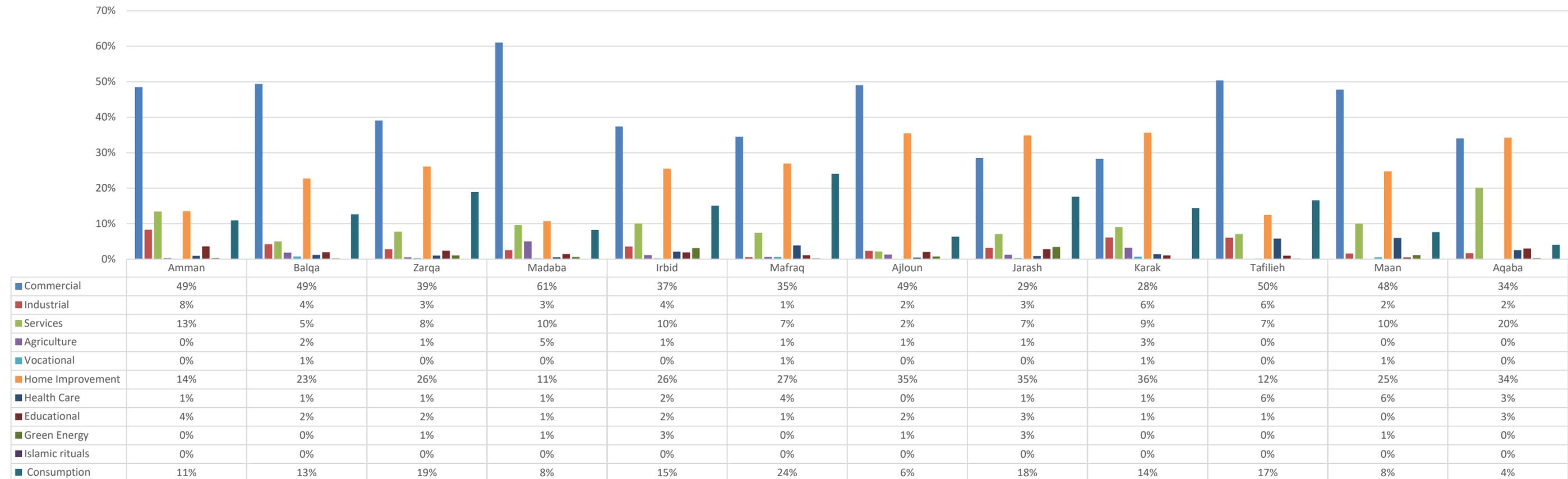
**Social/Development sector**



# INDUSTRY PERFORMANCE Q4 2025

## Governorates Sectoral Analysis:

Governorate Sectoral Analysis



# THANK YOU

