

MICROFINANCE SECTOR PERFORMANCE (2026 Q1)



Industry Performance – Q1 2026

Comparison Table Q1 2025 – Q1 2026 :

Performance	Q1 2025	Q1 2026	Growth
Active Borrowers	386,034	319,502	-17%
Active Loans	373,727	308,462	-17.5%
Total Gross Loan Portfolio (GLP) JD Million	275,935,867	237,351,785	-14%
Average Outstanding Loan Balance JD	738	769	4.2%
Women Borrowers (%)	56%	55%	-1.3%
Number of Branches	203	183	-10%
PAR > 30	7.0%	6.7%	-4%
Written Off (%)	1.0%	1.4%	36%

Industry Performance –Q1 2026

- Disbursement Indicators Compared to 2025 (Periodical Q1):

Performance	Q1 2025	Q1 2026	Growth
Disbursed Loans (Borrowers)	55,682	45,900	-18%
Number of Disbursed Loans	54,432	49,414	-9%
Amount of Disbursed Loans JD Million	62,477,482	51,404,444	-18%
Average Loan Disbursed	1,148	1,040	-9%

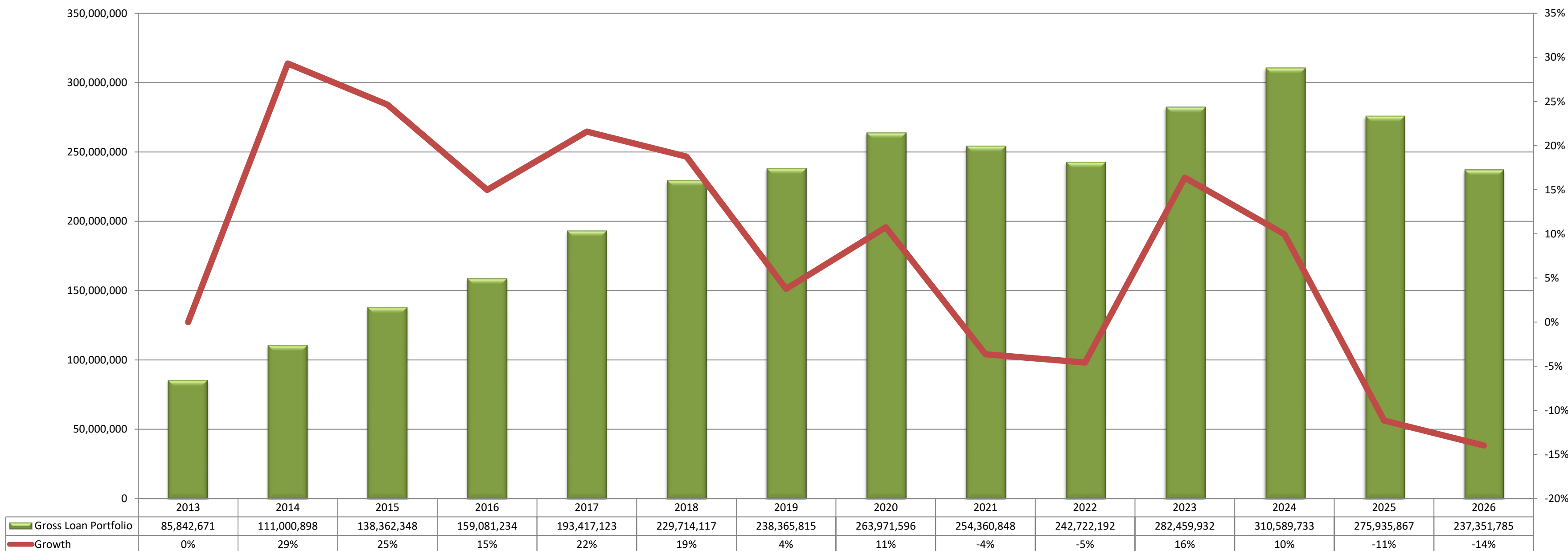
INDUSTRY PERFORMANCE Q1 2026 :

Active Borrowers:



INDUSTRY PERFORMANCE Q1 2026 :

Gross Loan Portfolio (Annual Comparison):



Gross Loan Portfolio Growth

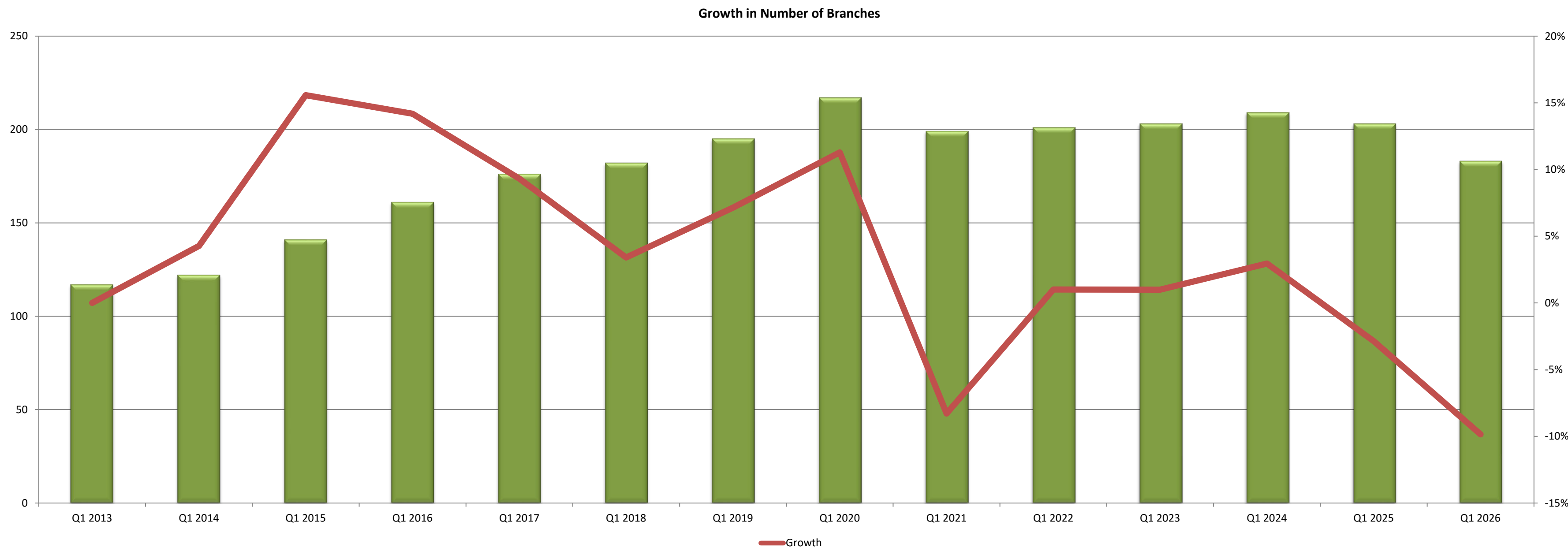
INDUSTRY PERFORMANCE Q1 2026 :

PAR > 30 DAYS:



INDUSTRY PERFORMANCE Q1 2026 :

Growth in Number of Branches:

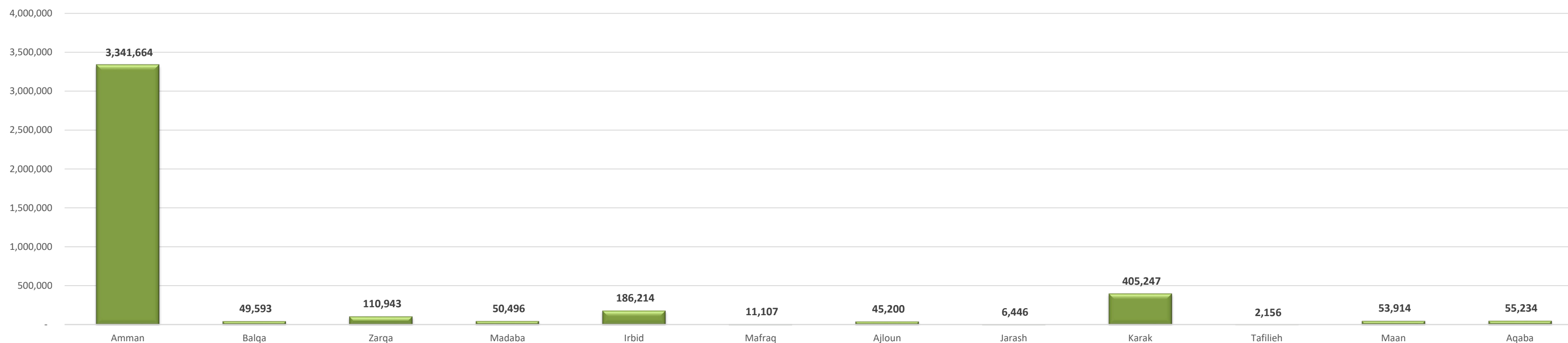


INDUSTRY PERFORMANCE Q1 2026 :

Restructured Portfolio and Postponed Installments:

RESTRUCTURED PORTFOLIO:

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
Q1 2025	3,698,278	275,935,867	1.3%
Q1 2026	4,318,213	237,351,785	1.8%

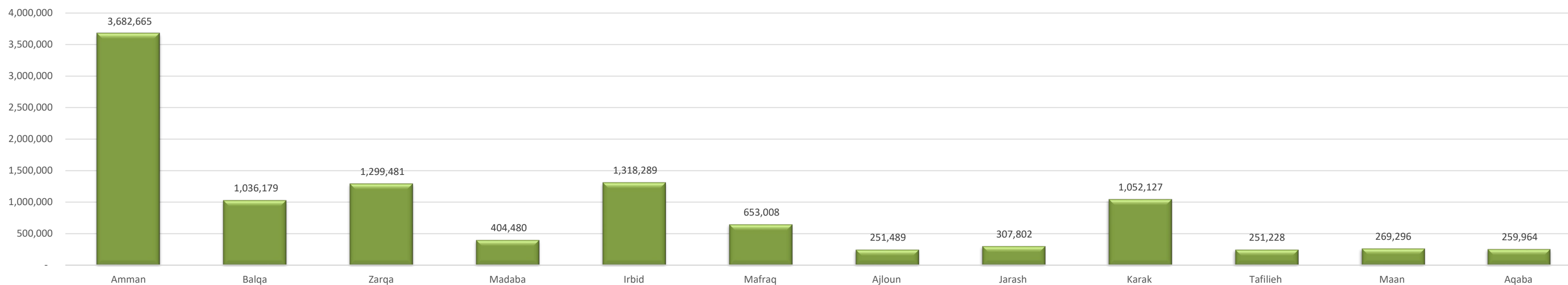


INDUSTRY PERFORMANCE Q1 2026 :

Restructured Portfolio and Postponed Installments:

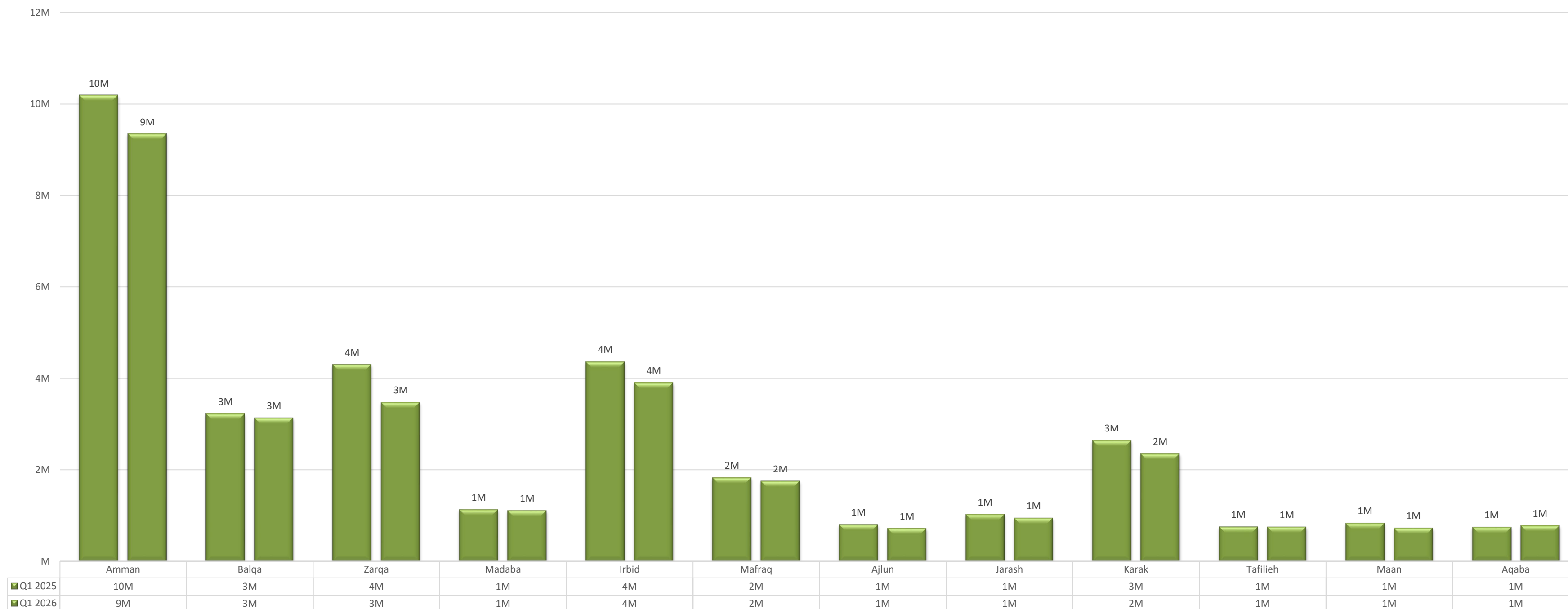
Postponed Installments:

Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q1 2025	11,081,791	275,935,867	4.0%
Q1 2026	10,786,009	237,351,785	4.5%



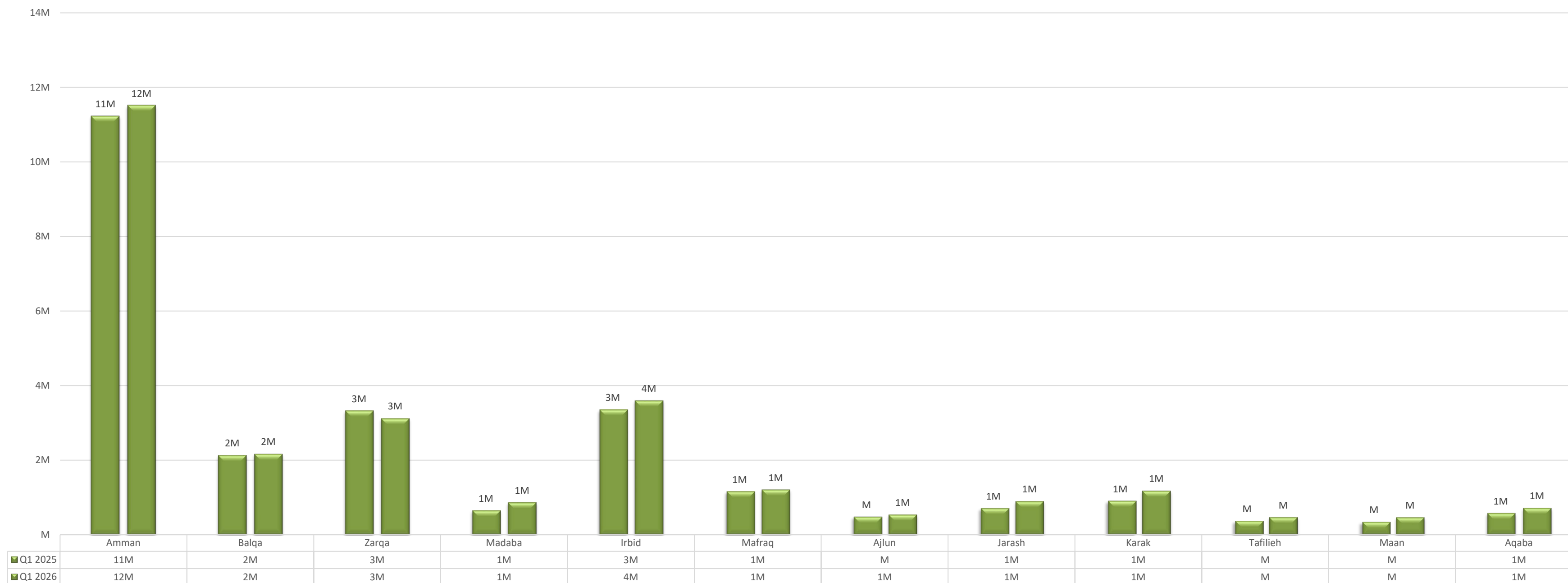
INDUSTRY PERFORMANCE Q1 2026 :

E-WALLET:



INDUSTRY PERFORMANCE Q1 2026 :

Repayment via eFawateercom Platform:



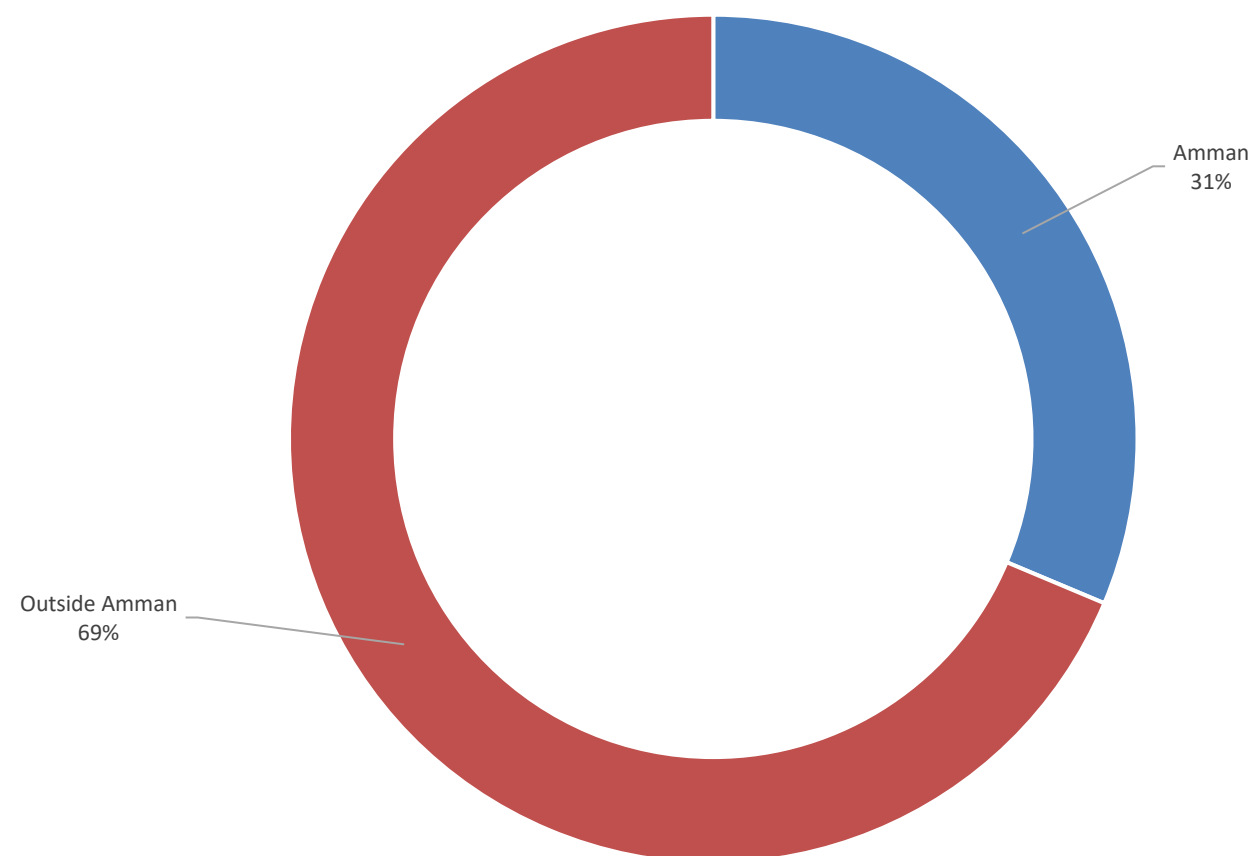
INDUSTRY PERFORMANCE:

AMMAN VS. OTHER GOVERNORATES:

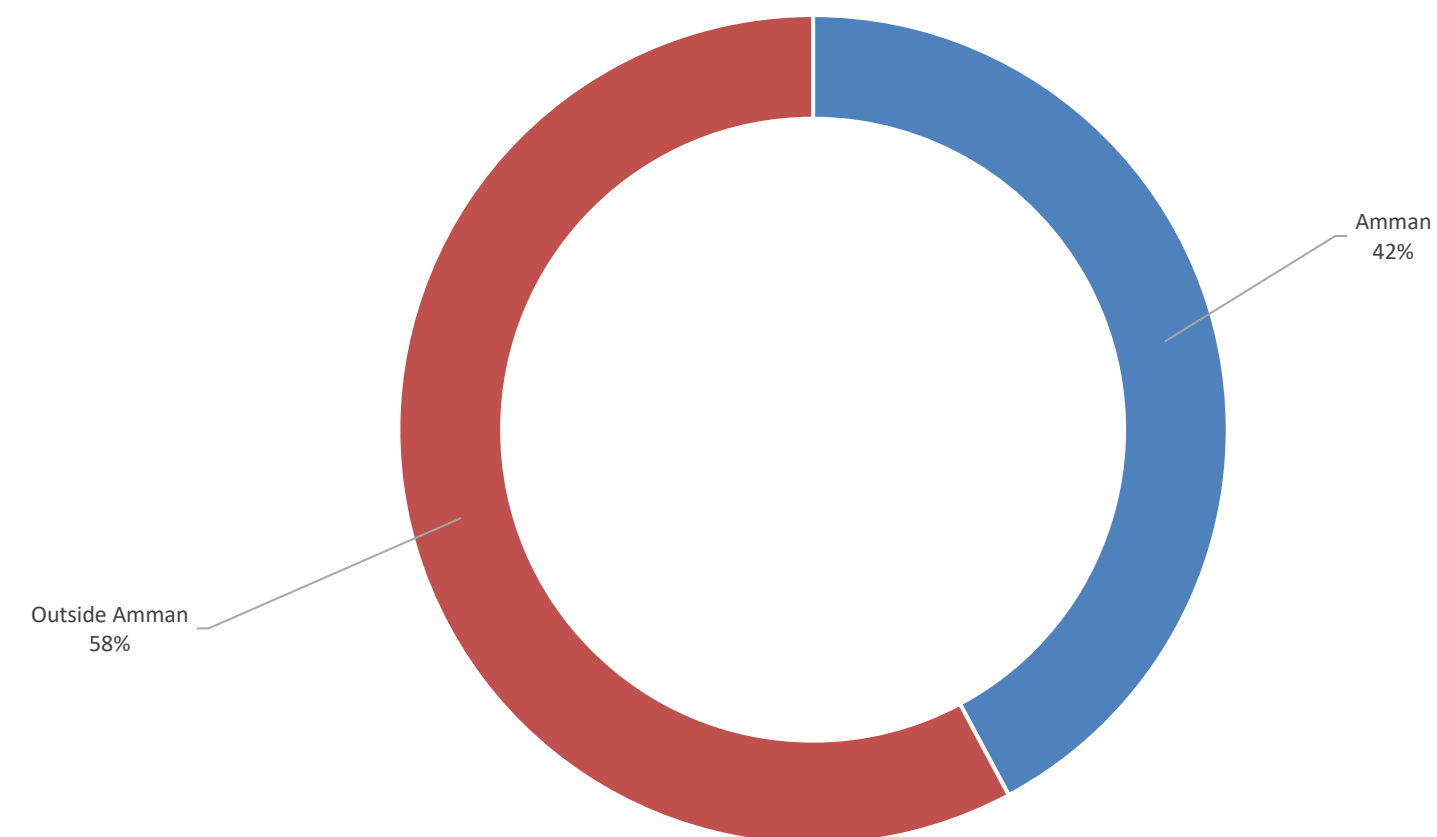
Performance	Amman	Outside Amman	Total
Active Borrowers	100,100	219,402	319,502
%	31%	69%	100%
Active Loans	95,835	212,627	308,462
%	31%	69%	100%
Total Gross Loan Portfolio (GLP) JD	100,102,799	137,248,987	237,351,785
%	42%	58%	100%
Number of Branches	56	127	183
%	31%	69%	100%

INDUSTRY PERFORMANCE:

Active Borrowers



Total Gross Loan Portfolio (GLP) JD



INDUSTRY PERFORMANCE Q1 2026

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

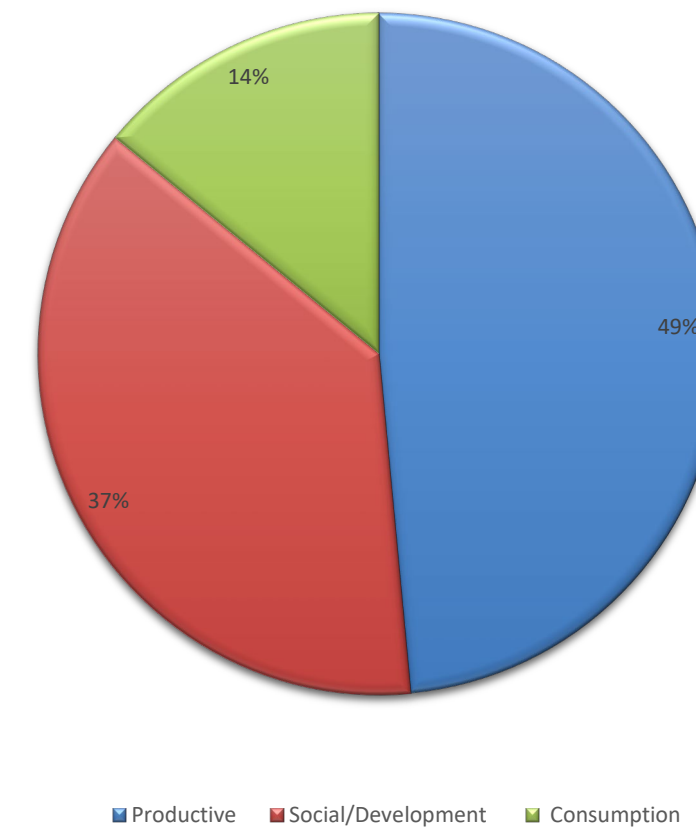
INDUSTRY PERFORMANCE Q1 2026

Microfinance Sectoral Analysis:

Consumption:

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

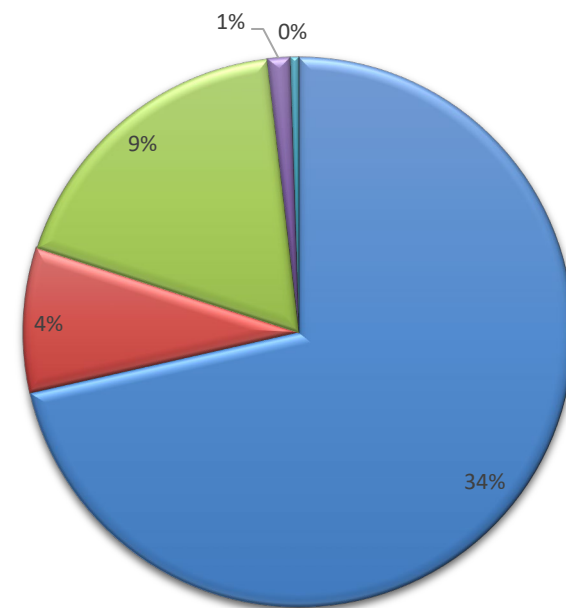
Sector Analysis (Q1 2026)



INDUSTRY PERFORMANCE Q1 2026

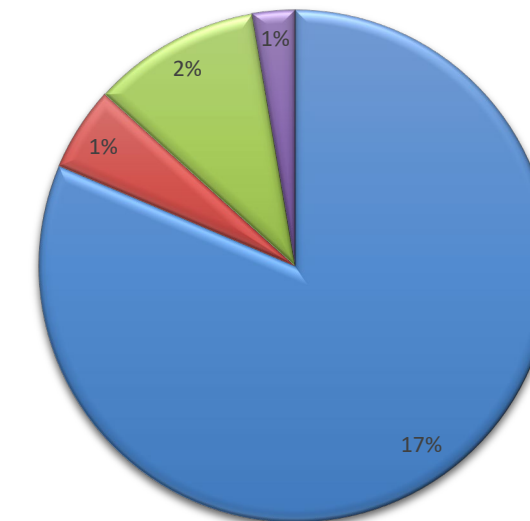
Microfinance Sectoral Analysis:

Productive sector



Commercial Industrial Services Agriculture Vocational

Social/Development sector

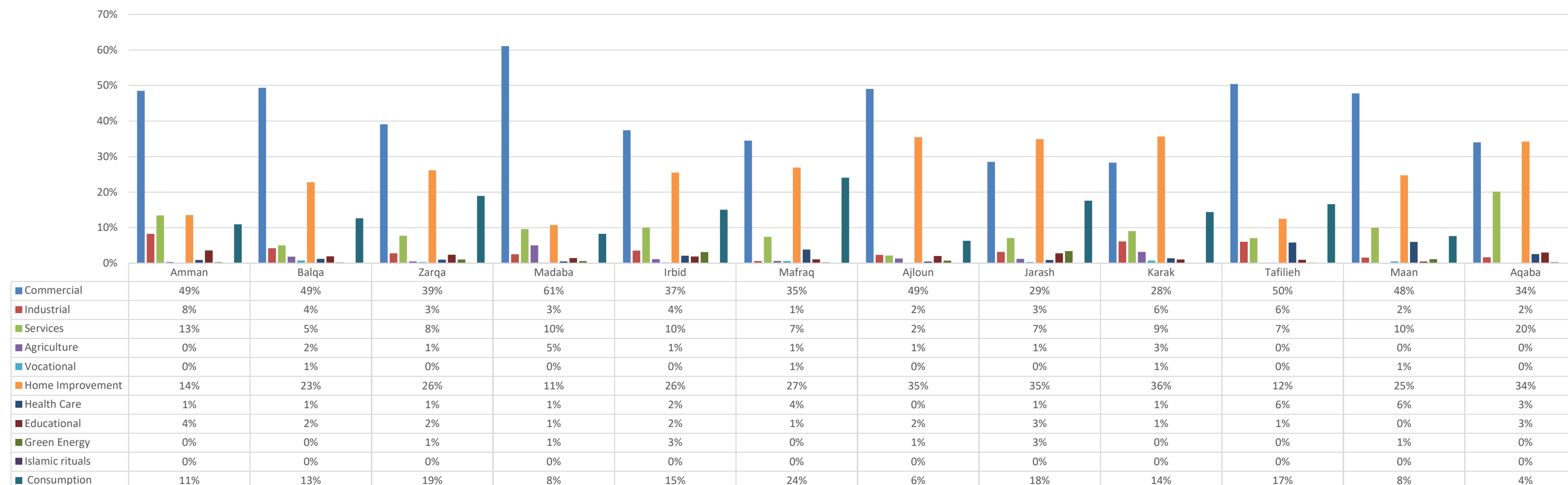


Home Improvement Health Care Educational Green Energy

INDUSTRY PERFORMANCE Q1 2026

Governorates Sectoral Analysis:

Governorate Sectoral Analysis



THANK YOU

