MICROFINANCE SECTOR PERFORMANCE (Q2 2026)

Industry Performance – Q3 2026 :

Comparison Table Q2 2025 – Q2 2026 :			
Performance	**Q2 2025**	**Q2 2026**	**Growth**
Active Borrowers	395,150	332,122	-12%
Active Loans	383,089	321,114	-12.4%
Total Gross Loan Portfolio (GLP) JD Million	278,452,980	243,830,769	-9%
Average Outstanding Loan Balance JD	727	759	3.5%
Women Borrowers (%)	66%	52%	-3.8%
Number of Branches	209	191	-5%
PAR > 30	6.8%	6.1%	-0.5%
Written Off (%)	1.7%	1.4%	-0.3%

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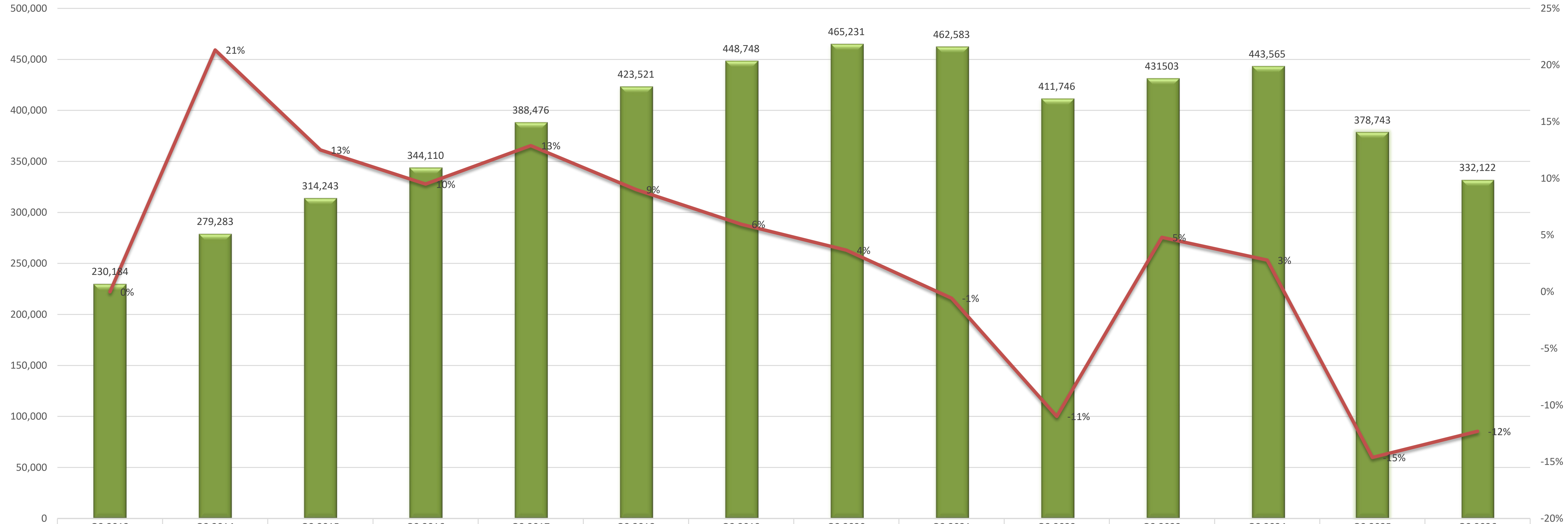
Industry Performance – Q2 2026 :

Disbursement Indicators Compared to 2025 (Periodical Q2):

Performance	Q2 2025	Q2 2026	Growth
Disbursed Loans (Borrowers)	52,125	53,078	2%
Number of Disbursed Loans	50,807	51,768	2%
Amount of Disbursed Loans JD Million	58,795,249	57,239,147	-3%
Average Loan Disbursed	1,157	1,106	-4%

INDUSTRY PERFORMANCE – Q2 2026 :

Active Borrowers:

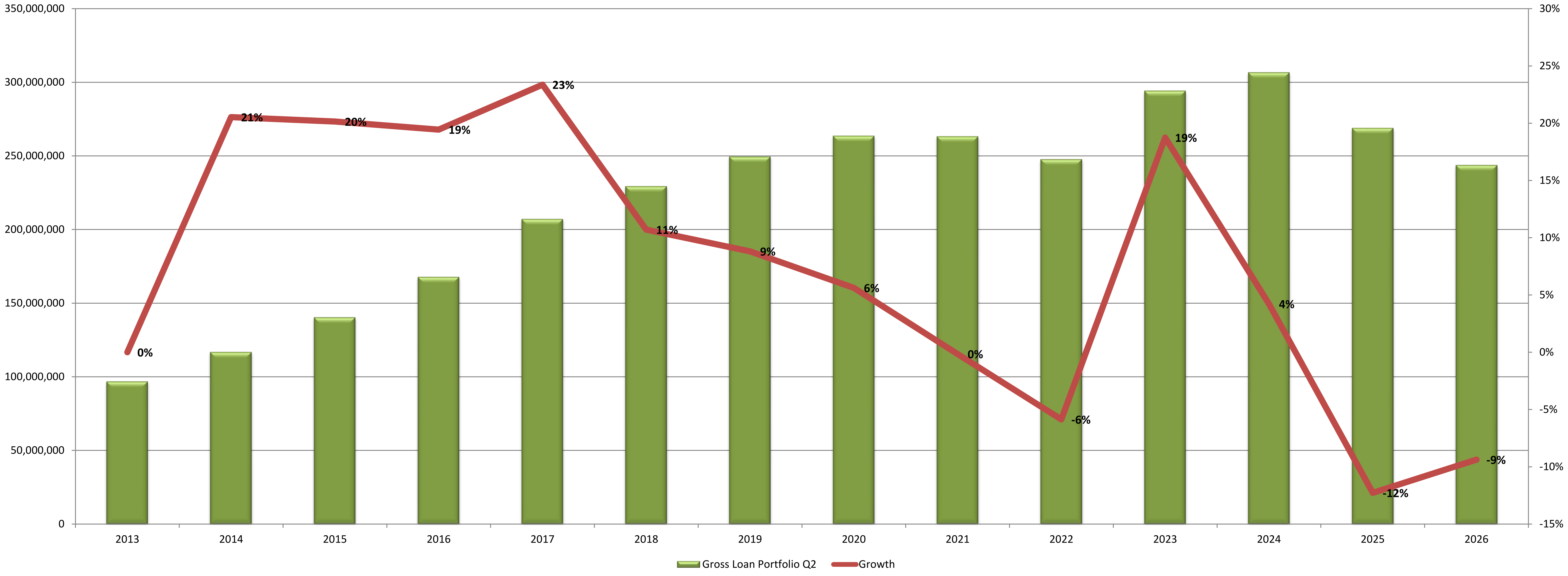


	Q2 2013	Q2 2014	Q2 2015	Q2 2016	Q2 2017	Q2 2018	Q2 2019	Q2 2020	Q2 2021	Q2 2022	Q2 2023	Q2 2024	Q2 2025	Q2 2026
Active Borrowers (#)	230,184	279,283	314,243	344,110	388,476	423,521	448,748	465,231	462,583	411,746	431503	443,565	378,743	332,122
Growth	0%	21%	13%	10%	13%	9%	6%	4%	-1%	-11%	5%	3%	-15%	-12%

Active Borrowers (#) Growth

INDUSTRY PERFORMANCE Q2 2026 :

Gross Loan Portfolio (Annual Comparison):



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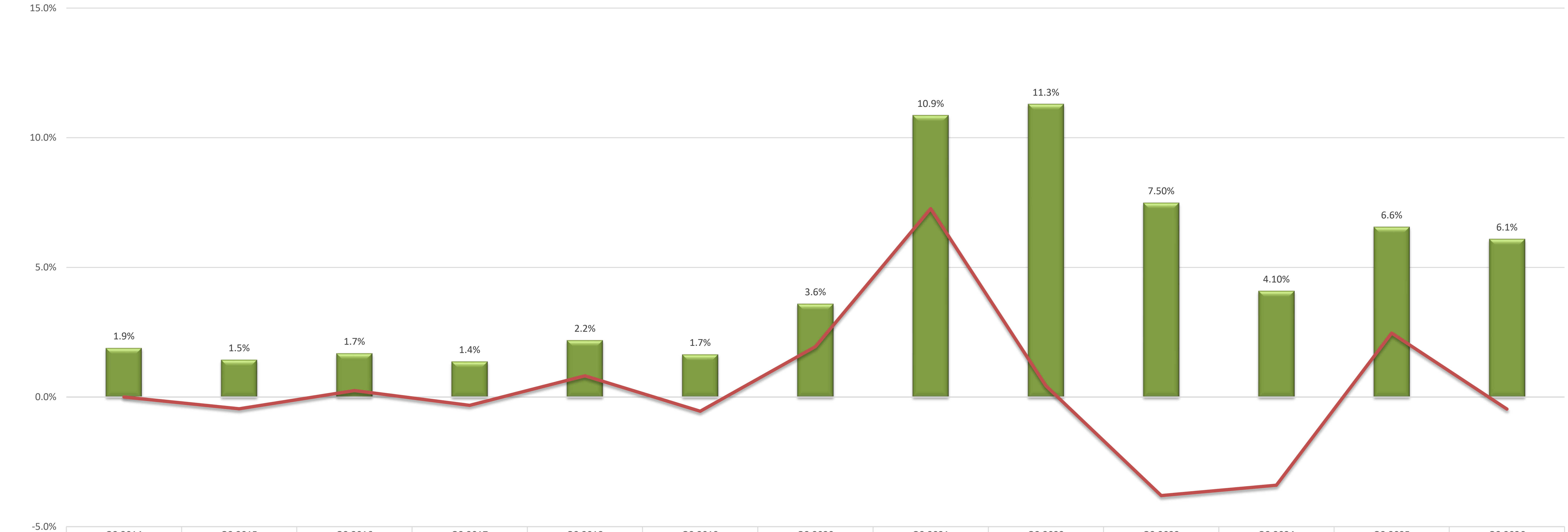
INDUSTRY PERFORMANCE Q2 2026 :

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	Q2 2026
PAR>30	1.9%	1.5%	1.7%	1.4%	2.2%	1.7%	3.6%	10.9%	11.3%	7.50%	4.10%	6.6%	6.1%
Growth	0.0%	-0.5%	0.3%	-0.3%	0.8%	-0.5%	1.9%	7.3%	0.4%	-3.8%	-3.4%	2.5%	-0.5%

INDUSTRY PERFORMANCE – Q2 2026 :

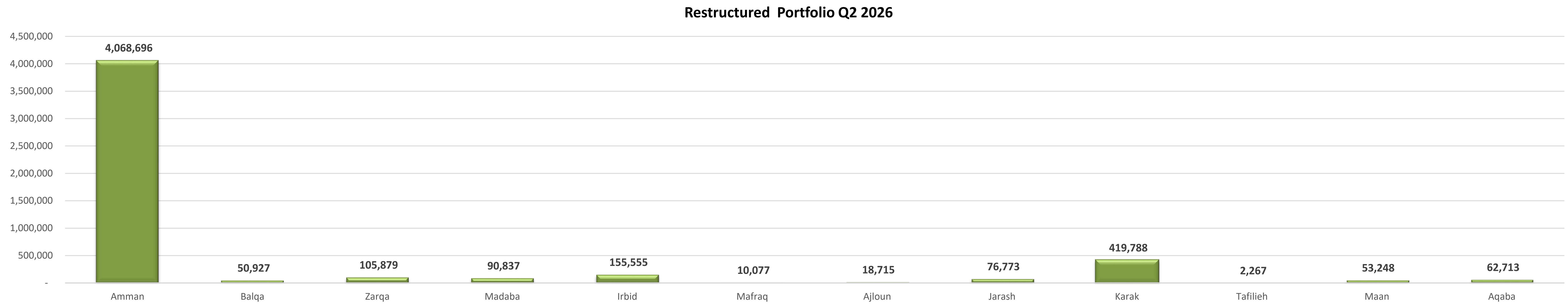
Growth in Number of Branches:

INDUSTRY PERFORMANCE Q2 2026 :

Restructured Portfolio and Postponed Installments:

RESTRUCTURED PORTFOLIO:

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
Q2 2026	5,115,475	243,830,769	2.1%
Q2 2025	3,479,950	278,452,980	1.2%

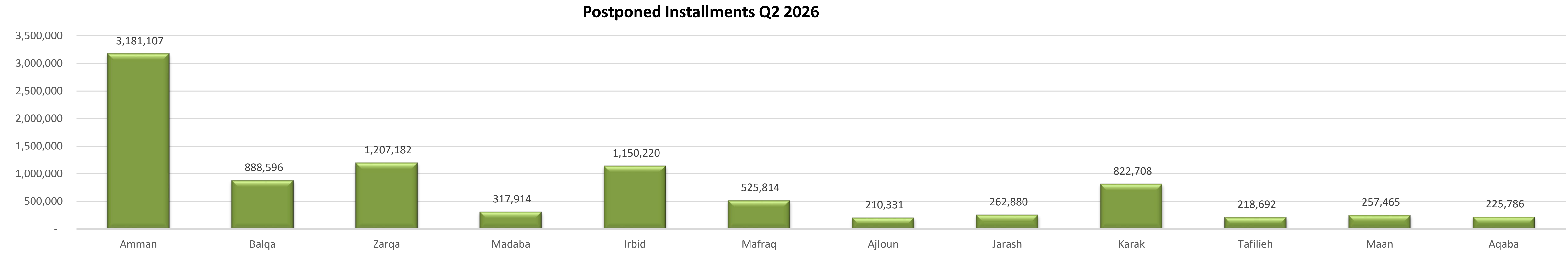


INDUSTRY PERFORMANCE Q2 2026 :

Restructured Portfolio and Postponed Installments:

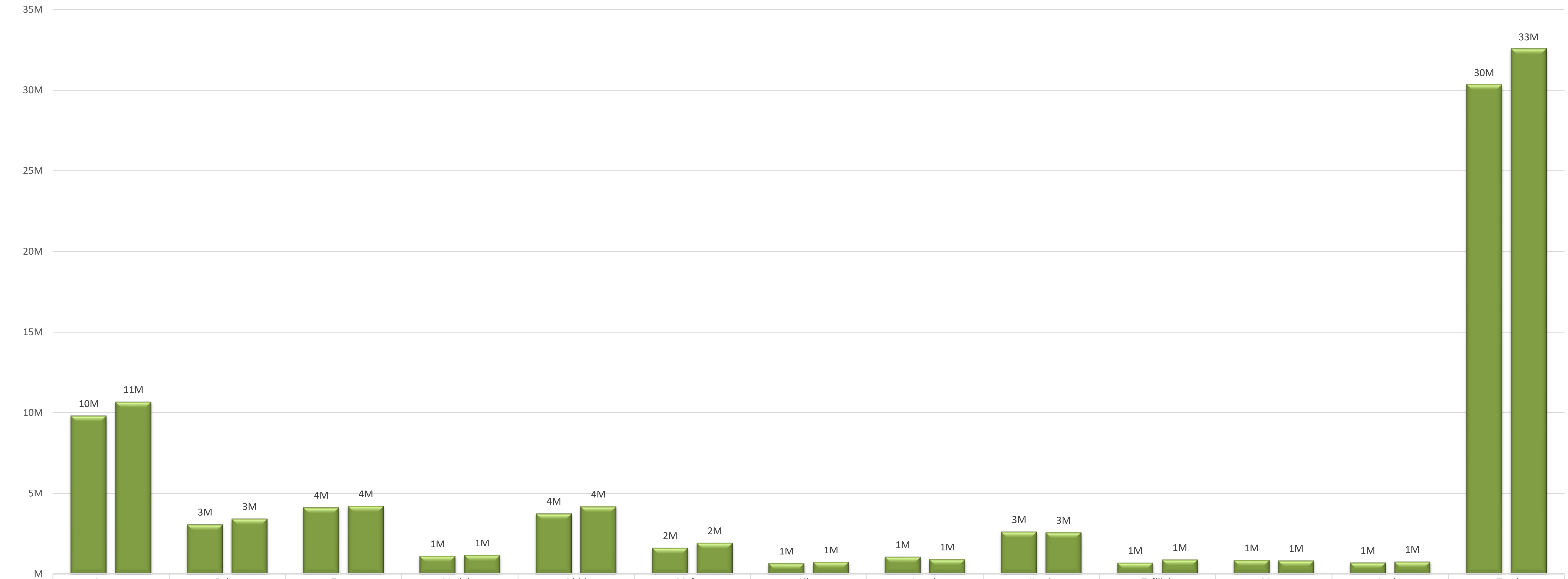
Postponed Installments:

Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q2 2025	8,203,233	278,452,980	2.9%
Q2 2026	9,268,696	243,830,769	3.8%



INDUSTRY PERFORMANCE Q2 2026 :

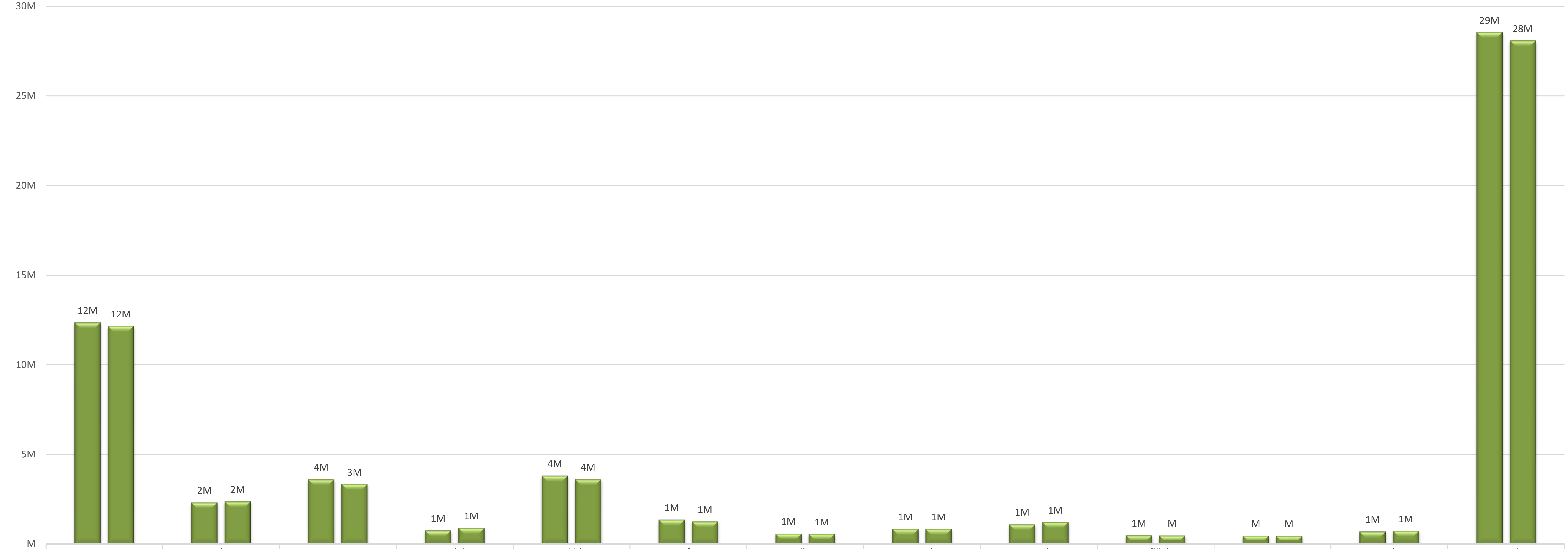
E-WALLET:



	Amman	Balqa	Zarqa	Madaba	Irbid	Mafraq	Ajlun	Jarash	Karak	Tafilieh	Maan	Aqaba	Total
Q2 2025	10M	3M	4M	1M	4M	2M	1M	1M	3M	1M	1M	1M	30M
Q2 2026	11M	3M	4M	1M	4M	2M	1M	1M	3M	1M	1M	1M	33M

INDUSTRY PERFORMANCE Q2 2026 :

Repayment via eFawateercom Platform:



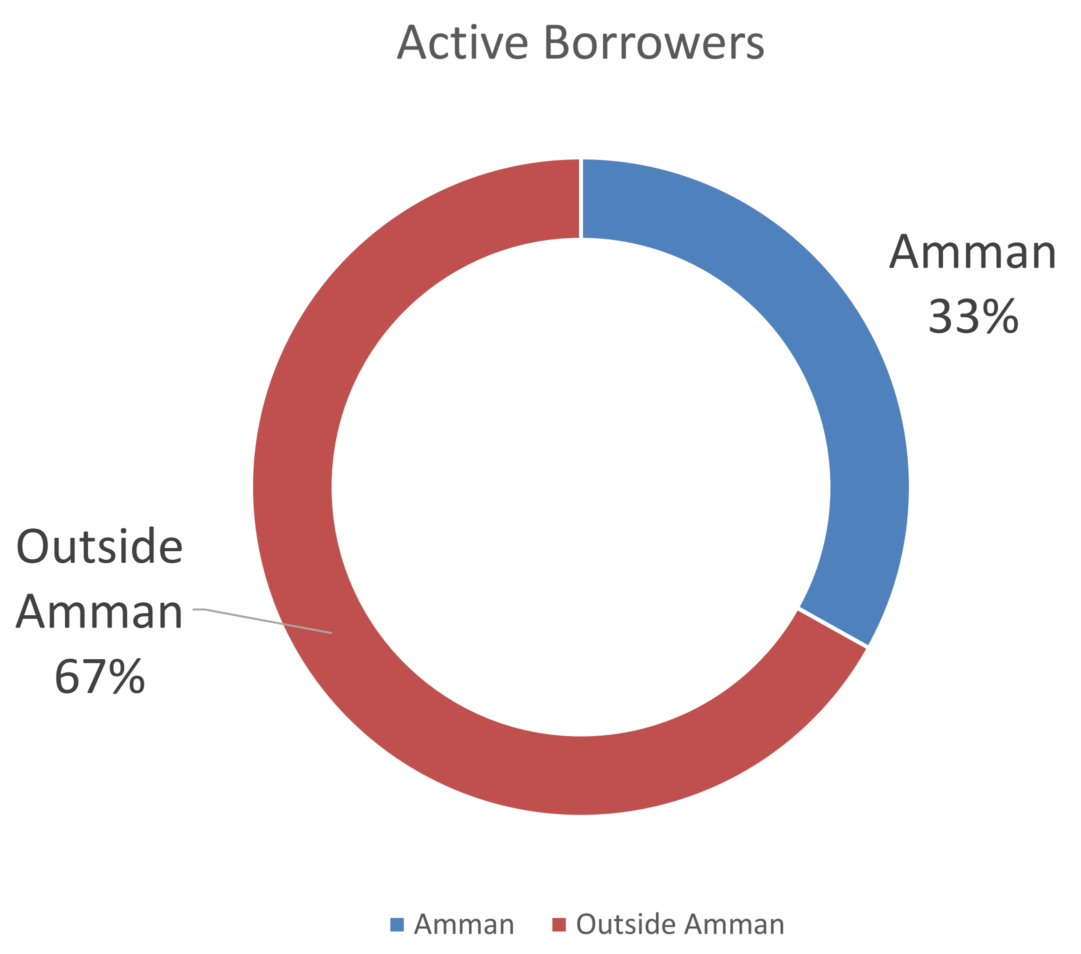
	Amman	Balqa	Zarqa	Madaba	Irbid	Mafraq	Ajlun	Jarash	Karak	Tafilieh	Maan	Aqaba	Total
Q2 2025	12M	2M	4M	1M	4M	1M	1M	1M	1M	1M	M	1M	29M
Q2 2026	12M	2M	3M	1M	4M	1M	1M	1M	1M	M	M	1M	28M

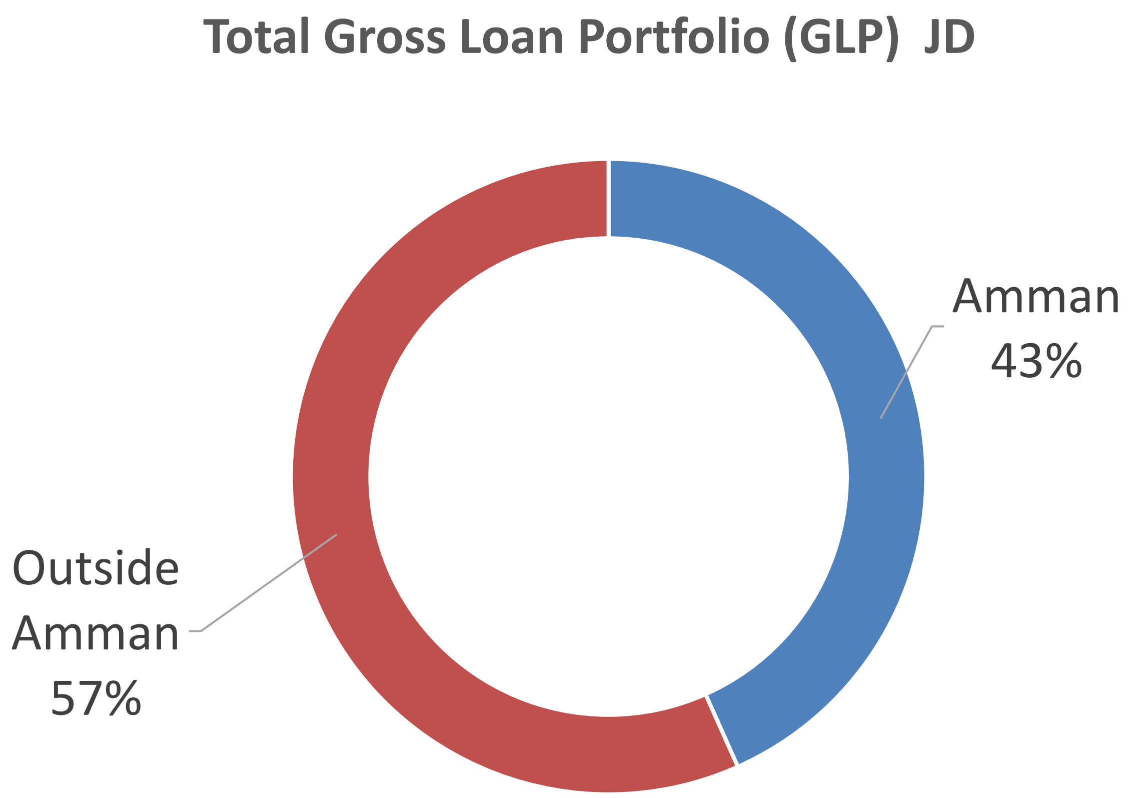
INDUSTRY PERFORMANCE:

AMMAN VS. OTHER GOVERNORATES:

Performance	Amman	Outside Amman	Total
Active Borrowers	110,062	222,060	332,122
%	33%	67%	100%
Active Loans	105,886	215,228	321,114
%	33%	67%	100%
Total Gross Loan Portfolio (GLP) JD	103,960,708	139,870,061	243,830,769
%	43%	57%	100%
Number of Branches	61	130	191
%	32%	68%	100%

INDUSTRY PERFORMANCE:





INDUSTRY PERFORMANCE Q2 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:

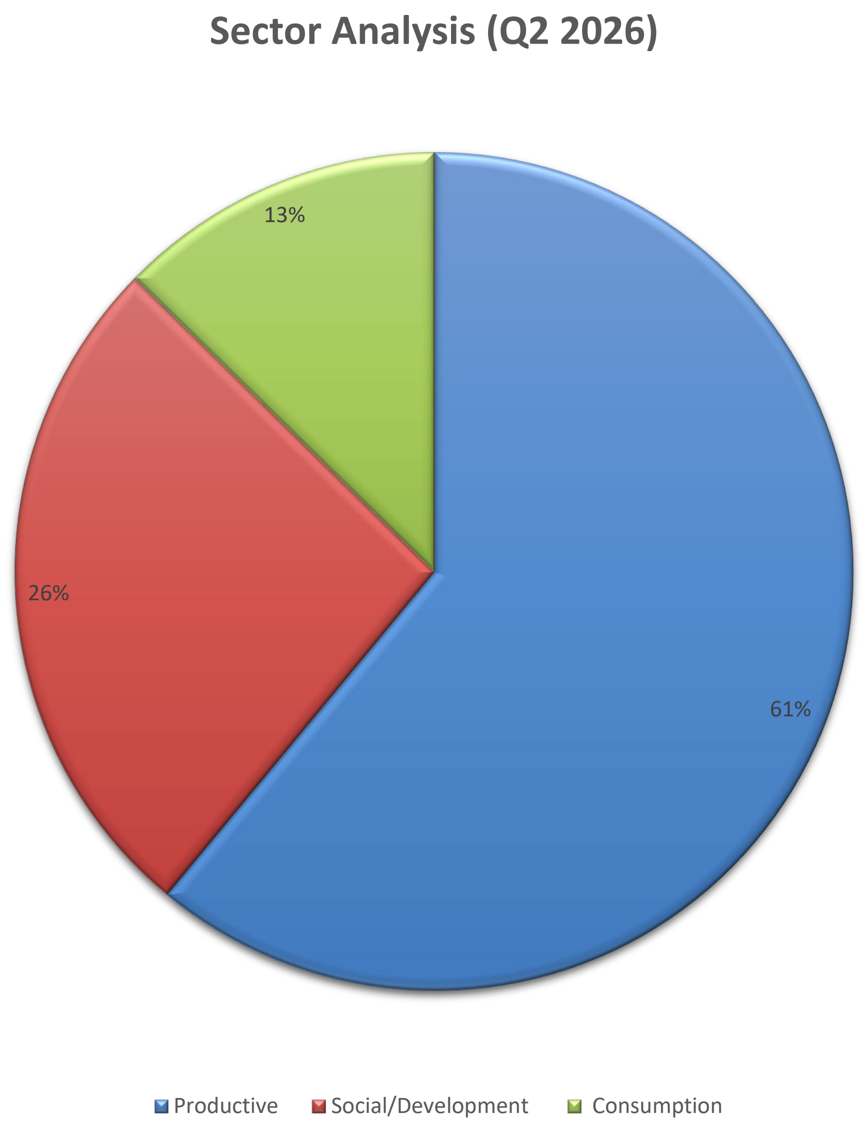
Sectors	Products
Productive	Commercial – Industrial – Services – Vocational – Agriculture.
Social/Development	Educational – Home Improvement – Health Care – Green Energy – Islamic Rituals
Consumption	Non-Productive – Non-Social

INDUSTRY PERFORMANCE Q2 2026 :

Microfinance Sectoral Analysis:

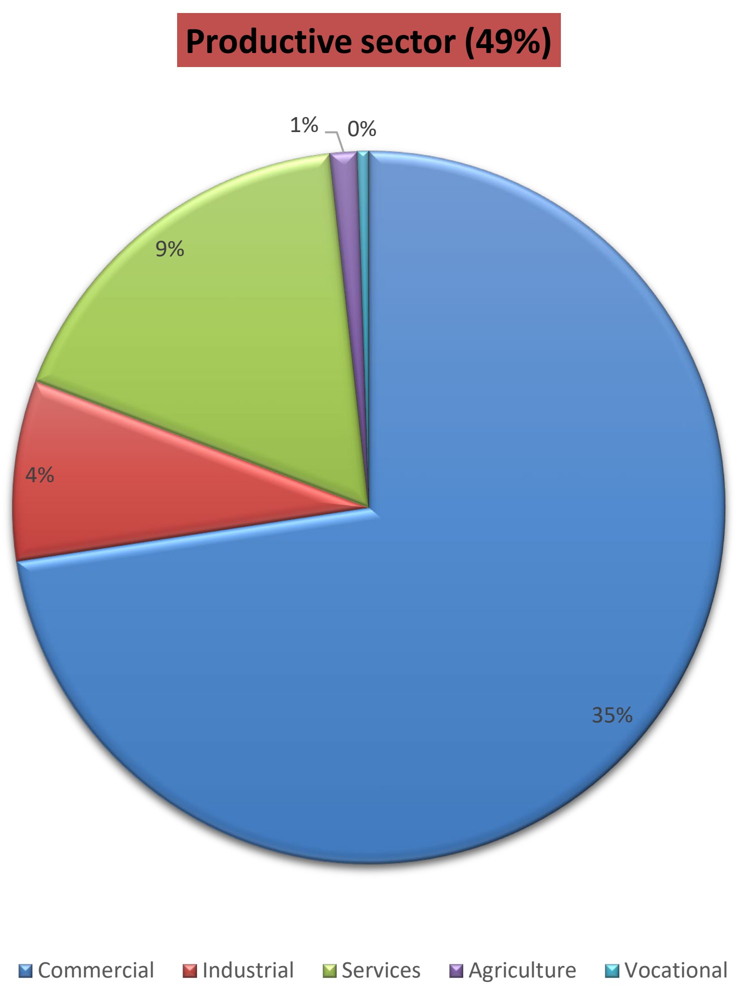
Consumption:

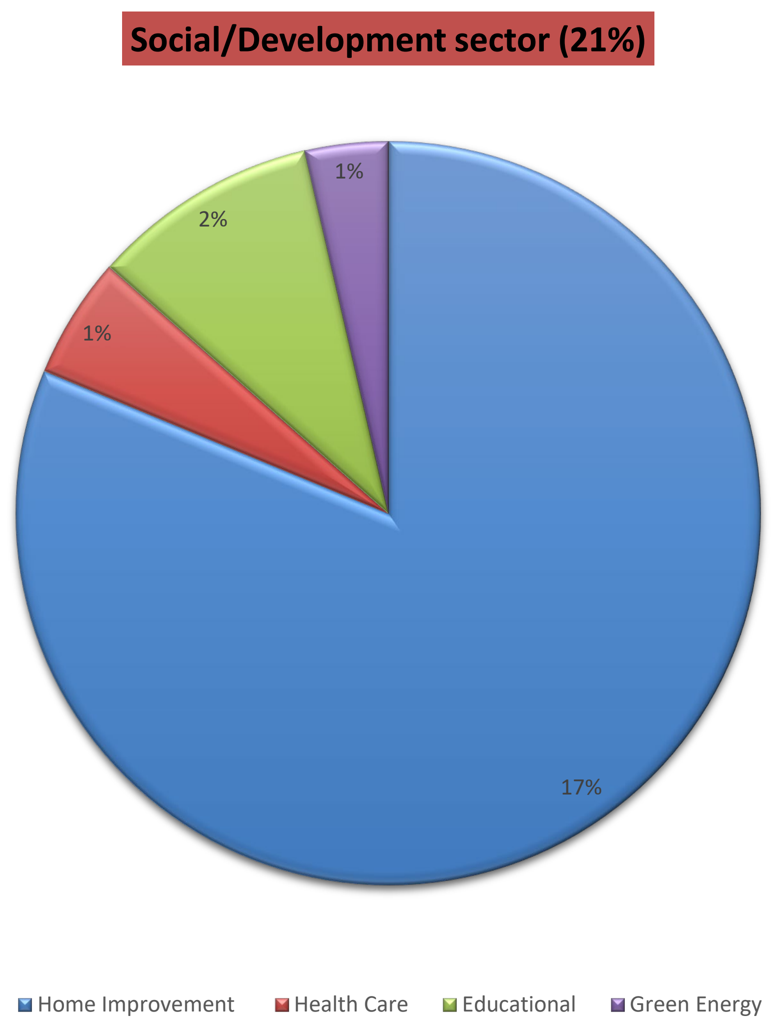
- Marriage
- Car Licensing
- Durable Goods
- Travel
- Liability Transfers



INDUSTRY PERFORMANCE Q2 2026 :

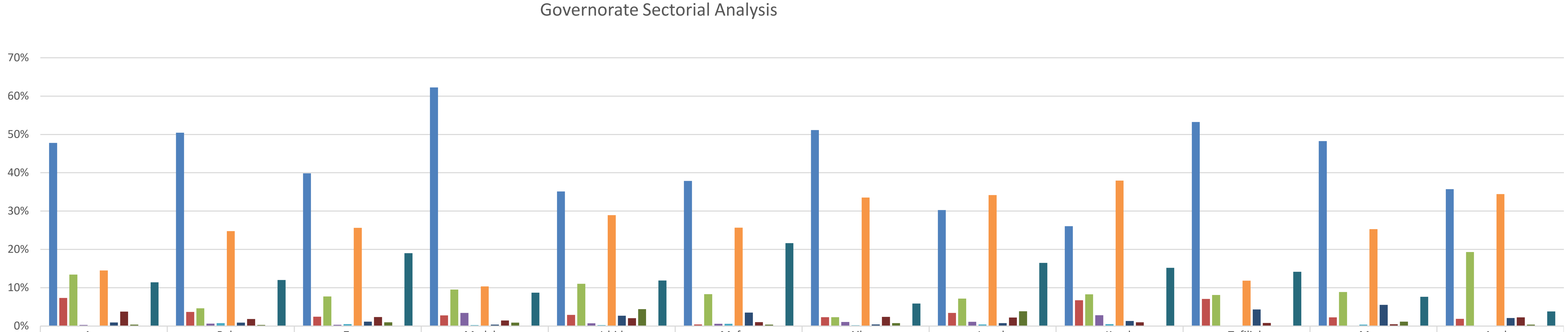
Microfinance Sectoral Analysis:





INDUSTRY PERFORMANCE Q2 2026 :

Governorates Sectoral Analysis:



	Amman	Balqa	Zarqa	Madaba	Irbid	Mafraq	Ajloun	Jarash	Karak	Tafilieh	Maan	Aqaba
Commercial	48%	50%	40%	62%	35%	38%	51%	30%	26%	53%	48%	36%
Industrial	7%	4%	2%	3%	3%	0%	2%	3%	7%	7%	2%	2%
Services	13%	5%	8%	10%	11%	8%	2%	7%	8%	8%	9%	19%
Agriculture	0%	1%	0%	3%	1%	1%	1%	1%	3%	0%	0%	0%
Vocational	0%	1%	1%	0%	0%	1%	0%	0%	1%	0%	0%	0%
Home Improvement	15%	25%	26%	10%	29%	26%	34%	34%	38%	12%	25%	34%
Health Care	1%	1%	1%	0%	3%	4%	0%	1%	1%	4%	6%	2%
Educational	4%	2%	2%	1%	2%	1%	2%	2%	1%	1%	0%	2%
Green Energy	0%	0%	1%	1%	4%	0%	1%	4%	0%	0%	1%	0%
Islamic rituals	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Consumption	11%	12%	19%	9%	12%	22%	6%	17%	15%	14%	8%	4%

THANK YOU