



**Board of Directors**

- Risk Management and Compliance Committee.
- Audit Committee.

**Governor's Office**

**Governor  
Dr. Adel Al-Sharkas**

- Permanent Committees**
- Consultative Committee.
  - Open Market Operations Committee.
  - IT Steering Committee.
  - Investment Committee.

**Deputy Governor / Dr. Khaldoun Al-Wshah**

**Deputy Governor / Mr. Ziad Ghanma**

- Internal Audit Dept.**
- Operations Auditing Teams.
  - Information Systems Auditing Teams.
  - Studies and Documentation Div.
  - Quality Assurance and Improvement Div.

- Permanent Committees**
- Credit and Financing Facilities.
  - Risk Management and Compliance.
  - Financial Technology and Innovation in Banking and Financial Sector.

- Permanent Committees**
- Business Continuity Management.
  - Human Resources.
  - Financial Stability.
  - Information Security and Cyber Security.

- Administrative Dept.**
- Administrative Support Div.
  - Buildings and Project Management Div.
  - Maintenance Div.
  - Corporate Communication and External Relation Div.
  - Logistical Services and Event Management Div.
  - Administrative Services Div.
  - Correspondence and Documentation Div.
  - Interior Security Unit.

- Research Dept.**
- Monetary Policy Div.
  - National Account and Prices Div.
  - Domestic Economy Div.
  - Public Finance Div.
  - Arabic and International Economy Div.
  - Regional and International Institutions and Organizations Div.
  - Balance of Payments Div.
  - Economic Modeling Div.
  - Statistics Div.
  - Monetary and Financial Statistics Div.
  - Library.

- Open Market Operations and Public Debt Dept.**
- Primary Issues Div.
  - Open Market Operations Div.
  - Islamic Monetary Operations and Instruments Div.
  - Supporting Operations Div.
  - Analysis and Development Div.
  - Advances and Financing Studies Div.
  - Advances and Financing Implementation Div.

- Payment Systems, Domestic Banking Operations and Financial Inclusion Dept.**
- Large Value Payment and Settlement Systems Management Div.
  - Retail Payment and Clearing Systems Management and E-Payment Services.
  - Financial Inclusion.
  - Back-Office and Settlements Div.
  - Cheques Clearing Management Div.
  - Accounts Management Div.
  - Public and Customers Front Office Div.

- Insurance Supervision Dept.**
- Supervision of Insurance Companies Groups.
  - Supervision of Insurance Services Providers Groups.
  - Compliance and Legislations Div.
  - Studies Div.
  - Insurance Disputes Resolutions Div.

- Finance Companies and Credit Bureaus Supervision Dept.**
- Finance Institutions and Credit Bureaus Examination Groups.
  - Licensing Div.
  - Studies and Legislation Div.

- Legal Department**
- Legal Consultations Div.
  - Litigation and Agreements Div.
  - Studies and Legal Translation Div.
  - Legislation Div.

- Human Resources Dept.**
- Planning and Organization Div.
  - Training and Development Div.
  - Personnel Div.
  - Payroll and Personal Expenditures Div.
  - Housing, Savings and Compensations Div.
  - Medical Services Div.
  - Medical Clinic.
  - Knowledge Management Div.

- Information Technology Dept.**
- Software Development Groups.
  - Office Support and Computer Services Div.
  - Operations Div.
  - Infrastructure Div.
  - Support Systems Div.
  - Network Administration Div.
  - IT Security Div.
  - Database Administration Div.
  - E-Government and Acquired Systems Administration Div.
  - Quality Assurance Div.
  - Information System Library.

- Financial Consumer Protection Dept.**
- Supervision and Examination on Bank Groups.
  - Supervision and Examination on Non-Bank Financial Institution Groups.
  - Complaints Handling Div.
  - Legislation and Studies Div.
  - Financial Awareness and Literacy Div.
  - Operations and Cheques.

- Financial Dept.**
- Accounting and Financial Systems Div.
  - Financial Planning and Studies Div.
  - Administrative Expenditures and Settlements Div.
  - Electronic Paying Communication Div.
  - Agreements and Contracts Management Div.
  - Major Tenders Management Div.
  - Local Tenders Management Div.
  - Purchasing Management Div.
  - Fixed Asset Management and Supplies Warehouse Div.

- Risk Management and Compliance Dept.**
- Operational Risk Management Div.
  - Financial Risk Management Div.
  - Compliance Div.
  - Business Continuity Management Div.
  - Studies and Analysis Div.
  - Information and Business Technology Risk Management Div.

- Investments & Foreign Operations Dept.**
- Investment Div.
  - Settlements Div.
  - L/C's and Payment Agreements Div.
  - Foreign Transfers and Banknotes Div.
  - External Loans and Grants Div.
  - Correspondent Banks Div.
  - Foreign Accounts Div.
  - Middle Office and Systems Administration.
  - Banking Operations Div.

- Banking Supervision Dept.**
- Examination on Bank Groups.
  - Information and Related Technology Supervisory Group.
  - Licensing Div.
  - Banking Studies Div.
  - Management and Data Analysis Div.
  - Systems Administration Div.
  - Follow Up Officer For Banks Under Liquidation.

- Money Exchange Supervision Dept.**
- Examination Groups.
  - Licensing Div.
  - Analysis and Supervision Div.
  - Studies and Legislations Div.
  - Money Exchange Statistics Div.

- Unit of Financial Computer Emergency Response Team**
- Strategic Studies and Policies Div.
  - Awareness and Communication Div.
  - Intelligence and Operation Div.

- Currency Issue Dept.**
- Cash Processing Groups.
  - Currency Management Div.
  - Strong Rooms and Tellers Management Div.
  - Currency Settlements and Safe Custody Div.
  - Currency Museum.
  - Quality Management Div.

- Oversight and Supervision on National Payment Systems Dept.**
- Functional Oversight and Supervision Groups on Payment Systems Operators and Service Providers.
  - Technological Oversight and Supervision Groups on Payment Systems Operators and Service Providers.
  - Licensing Div.
  - Studies and Policies Div.
  - Analysis and Monitoring Div.
  - Fintech and Innovation Div.

- Aqaba Branch**
- Domestic Accounts and Payments Div.
  - Treasury Div.
  - Administrative and Financial Affairs Div.
  - Central Accounting Div.
  - Technical Support and Operations Div.

- Supervision of Anti-Money Laundering and Terrorism Financing Dept.**
- AML/CFT Supervision.
  - Analysis and Follow-up Div.
  - Studies and Legislation Div.

- Financial Stability Dept.**
- Systemic Risk and Macro Prudential Analysis Div.
  - Financial Stability Div.
  - Banking Crises Management Div.

- Information Security and Cyber Security Dept.**
- Information Security Div.
  - Cyber Security Div.
  - Information Security Studies and Communications Div.

- Irbid Branch**
- Domestic Accounts and Payments Div.
  - Treasury Div.
  - Administrative and Financial Affairs Div.
  - Central Accounting Div.
  - Technical Support and Operations Div.