Ladies and Gentlemen ,,.

In the name of Allah, the most compassionate, the most merciful
Peace be upon you,

The Institute of Banking Studies is indelible in the contributions it is involved in towards raising our national economy. Efficiency in the main economic pillars of the Jordanian economy is of prime importance. Therefore, the finance and banking sectors staff, the management of the Institute strives to develop the employees capabilities towards advanced skills. Emphasis and advancement of scientific, technical and professional curriculum aim at promoting and keeping abreast of developments and priorities in the international banking industry.

At the academic level, the Institute of Banking Studies has developed and has maintained a master degree program in finance and banking for the twelfth year. Pursuant to the agreement of academic cooperation concluded in 2003, a key objective is to develop a link between theoretical knowledge and applied practical experiences. These features make it a program that is unique and stands apart through such special features in comparison to local and regional counterparts. The nature of courses offered within its study plan and through the members of faculty and the enrolled students continuously promote a sense of relevance and renewal. In this highly selective and rigorous program, in the year 2014, fourteen students successfully obtained the master degree in finance and banking. The total number of graduates, since the creation of the program in 2003 until the end of this year, is 145 graduates.

At the training level, the Institute offers a wide variety of training programs and activities for all types and specializations. The Institute is a regional center specialized in qualifying finance and banking staff to obtain various international professional certificates. It holds various examinations for several of these certificates such as Certified Management Accountant (CMA), Certified Public Accountant (CPA) and Chartered Financial Analyst (CFA). Regular training activities include banking courses, seminars and specialized programs in cooperation
with local, regional and international entities covering various aspects of the finance and banking business. Additionally there is a specialized professional diploma program held by the Institute during this year for SMEs was introduced to meet the training requirements in this field. Furthermore, the management has also sought to expand participation in programs and activities to those outside the finance and banking sector institutions for the benefit of those employees of other sectors. The number of programs held by the Institute during 2014 amounted to 357 courses, seminars and programs with the participation of 4327 trainees, thus, raising the total number of training programs and activities held by the Institute, since its establishment until the end of 2014 to 5132 programs and activities, with of 89418 participants from various finance and banking institutions, locally and regionally.

The management of the Institute continued in 2014 to seek development of new communication channels with highly esteemed regional and international entities based on the strategic objectives of the Institute. For this purpose, the Institute contracted with several institutions for example Moody's Analysts and American Certification Institute (ACI) to hold training programs and professional certificates in various specializations. Credit ratings, human resources management, customer service, sales, treasury management amongst others to be offered during the year 2015.

The compact is renewed with the institutions of the finance and banking sector in Jordan for training the scientific core for staff of this sector and presenting training services to meet all requirements in various specializations, through active participation in the programs and activities of the Institute. In this regard, I express my gratitude and appreciation for all institutions of the finance and banking sector of Jordan contributing to the expenses of the Institute. They have demonstrated continuous support of the Institute, its programs and processes to keep pace with international banking developments, as well as to elevate our finance and banking institutions practices and programs to that of founding counterparts.

With a new system in place to be initialized at the start of next year, the management of the Institute is also looking forward, to more accomplishments and developments on the level of the structure of the Institution. It aims at measures to support training, developing and qualifying the human capital element in the various institutions in banking in Jordan in specific and all other sectors operating in the Kingdom in general.

In conclusion, I express gratitude to the Board of Directors of the Institute as well as all members of the finance and the banking community in Jordan, led by the Central Bank of Jordan, for their tireless efforts to raise this scientific institute through supporting its programs and activities, continuous progress and prosperity under the leadership of His Majesty King Abdullah II Bin Al Hussein.