



Styopa Zakinyan was born on December 5, 1976, in Berd, Tavush region.

In 1998, he graduated with distinction from Yerevan State University of Economics, Faculty of General Economics, with a degree in World Economics. In 2007, he successfully defended his thesis at the same University and earned the degree of Candidate of Sciences in Economics.

In 1998-1999, Styopa Zakinyan served in the Armed Forces of the Republic of Armenia.

From January to May 2005, Styopa Zakinyan conducted independent research at the Federal Reserve Bank of Boston on the topic of Bank Liquidity Management.

Styopa Zakinyan has participated in numerous professional training programs, including the EBRD's Retail Banking Workshop and International Trade and Finance courses, IFC's Liquidity Risk Training, and the Strategy and Management in Banking Program by Irish IDI Ltd, etc..

In February 2015, he was awarded a Certificate of Excellence for passing the ACI Dealing Exams. In 2023, Styopa Zakinyan obtained a Master of Business Administration (MBA) degree from the London Business School (LBS).

According to certifications issued by the Central Bank of Armenia, is qualified to hold several positions, including:

- Executive Director, Deputy Executive Director, Member of Executive Board of a Bank,
- Manager of a Foreign Bank Branch,
- Executive Body Member or Manager of an Investment Company or Foreign Investment Company Branch,
- Manager of Bank and Loan Organization Units responsible for Investment Services.

Styopa Zakinyan began his banking career on July 6, 2000, at ACBA Bank (currently "Acba Bank" OJSC), in the "Armavir" branch as a Credit Officer and then from February 6, 2002, to June 2, 2003, he worked in the "Shirak" branch.

On June 2, 2003, he was transferred to the Head Office of ACBA Bank as a Specialist in Methodology, Analysis, and Strategic Planning.

On June 1, 2005, he was appointed Head of the Strategic Planning and Assets and Liabilities Management Division (renamed Assets and Liabilities Management and Analysis Division in 2008).

From January 1, 2010, to January 1, 2014, he led the Department of Assets and Liabilities Management and Dealing Office.

From January 1, 2014, to July 27, 2015, he headed the Department of International Relations and Assets and Liabilities Management.

On July 27, 2015, he was appointed Chief Financial Officer/ Deputy Chief Executive Officer.

Married, has two sons and two daughters.