



Zorayr Sargsyan was born on May 14, 1981, in Gyumri, Armenia.

In 2004, he graduated with honors from the Faculty of Finance and Credit at Yerevan State Institute of Economics, earning the qualification of economist.

From 1999 to 2001 he served in the Armed Forces of the Republic of Armenia.

He has participated in a number of professional development courses and, in 2020, received a Level 5 Qualification in "Management and Leadership" from the Chartered Management Institute (CMI).

Since 2005, Zorayr Sargsyan has worked at ACBA Bank: 2005–2008 as a Credit Officer, 2008–2010 as a Senior Credit Officer, in 2010 as a Chief Credit Officer, 2010–2014 as a Senior Specialist in the Commercial Lending Department, 2014–2018 as Head of the Credit Analysis and Committee Approvals Division, 2018–2025 as Head of the Credit Analysis Department.

As of March 2025, he has been appointed Chief Risk Officer of ACBA Bank CJSC.

He is married and has two sons and one daughter.