



Armen Hakob Varzhapetyan was born in Yerevan on April 4, 1974. From 1991 to 1995 studied at the Faculty of Finance and Credit of the Yerevan Banking Institute of Economics.

He participated in audit, control, risk analysis, and a number of other courses in Austria, Hungary, USA, Lebanon, France, Great Britain and other countries. In 2018, Armen Varzhapetyan received an ISO 27001 Lead Auditor certificate from the German organization IBITGQ.

In 1995-1999 he worked in the Central Bank of the Republic of Armenia, holding the following positions: as a contract specialist in General Department of Supervision, Regulation and Licensing (21.06.1995-02.10.1995). From 02.10.1995 he was appointed as a specialist in the same department. From 01.08.1996 he was appointed a senior specialist, and from 03.11.1997 he was a leading specialist.

From 07.05.1999 Armen Varzhapetyan worked in "United Bank" OJSC as the Head of the Internal Control Department.

Continuing his rich work experience in the banking system, on 02.04.2001 he was hired by "Armimpexbank" CJSC as a Senior Manager of the Customer Service Department. On 01.08.2001 he was appointed Head of Operations Division of the same department.

On 20.01.2003 he was hired as a specialist in the internal audit department of "ACBA Bank" Cooperative bank, now called "ACBA Bank" OJSC.

On 24.05.2004 he was appointed Head of Internal Audit Team.

Since July 3, 2006 Armen Varzhapetyan is the Head of Internal Audit Department at "ACBA BANK" OJSC (formerly "ACBA bank" Cooperative Bank, "ACBA-CREDIT AGRICOLE BANK" CJSC).

Since November 2017 he is a member of the Board of the Institute of Internal Auditors.

Married, has a son and daughter.