



Arsen Spartak Melkonyan was born in Yerevan on October 13, 1976.

In 1998 he graduated from Yerevan State Economic University, faculty of International Economic Relations with a degree in Economics.

Participated in training courses of business planning, management, sales promotion, risk management, customer loyalty and other topics organized by EBRD, IFC, KFW, CGF, USAID and a number of other organizations in Armenia and abroad.

Participated in APM Qualification Courses for Project Management.

From 2014 to 2017, as an invited lecturer at Yerevan State University in the faculty of Mathematics and Mechanics, he taught Banking to students specializing in Actuarial Mathematics.

Arsen Melkonyan started his professional career in May 2000 as a Credit Officer at ACBA Bank Cooperative (currently Acba bank OJSC).

Through January-August, 2004 he headed the Division of Commercial Loans at ACBA Bank Cooperative.

From September 2004 to August 2008, Arsen Melkonyan headed "Shengavit" branch and through August-December 2008 "Davtashen" branch of the Bank. In January 2009, he was again appointed as the manager of the "Shengavit" branch.

In August 2010, Arsen Melkonyan was appointed Head of Commercial Loans Division at ACBA-CREDIT AGRICOLE BANK CJSC.

In January 2011, after managing the Division of Commercial Loans for 5 months, he was appointed as Deputy Head of Credits Management of ACBA-CREDIT AGRICOLE BANK CJSC.



Starting from January 2014, he has been heading the Business Directions Development Department of ACBA-CREDIT AGRICOLE BANK CJSC, and since June 2017 the Development and Marketing Department of the same Bank.

On April 10, 2018, he was appointed Deputy Chief Executive Officer on Business Operations Coordination in Acba bank OJSC.

Married, has a daughter and a son.