



Nikolay Karlen Hovhannisyan was born on the 8th of August, 1964, in Yerevan.

From 1981-1984 studied at State Economic University of Armenia at the Statistics department of the Finance and Accounting faculty, has a qualification of an economist. From 1985-1987 served in the Soviet army.

Besides the abovementioned educational institution Nikolay Hovhannisyan has participated in qualification trainings in Armenia and abroad.

From 1987-1989 worked in the Financial department of Gas State Committee. In 1989-1996 worked as a Senior Economist in Spandaryan District Financial Department, later Senior Tax Officer in RA State Tax Inspectorate, Second class state advisor.

In 1996, in the frameworks of EU "TACIS" project in cooperation with French Credit Agricole bank, Credit Agricole Consultant Service, Dutch Rabobank and German DG-Agroprogress companies the three-stage creation process of ACBA Bank was realized, where Hovhannisyan worked as an economist.

Starting from May 1, 1996, took over the position of "Armavir" Branch Responsible in ACBA Bank cooperative (currently "Acba bank" OJSC). From August 8, 1999, was the Office Member of the same bank. Later he took over the position of ACBA Bank cooperative "Armavir" Branch Manager. From 01.07.2003 Nikolay Hovhannisyan became the Deputy Chief Executive of ACBA cooperative. Then, in 09.09.2006-07.13.2015 was the Deputy Chief Executive of "ACBA-CREDIT AGRICOLE BANK" CjSC.

From July 13, 2015, Nikolay Hovhannisyan became the Deputy CEO-Chief Operational Officer at "Acba bank" OJSC.