

## **Javid Mirzayev**

*Board member, Chief Risk Officer since January 5, 2016*

Javid Mirzayev graduated from the Azerbaijan State University of Economics with a bachelor's degree in Finance and Credit in 2004 and a master's degree in Economic Regulation in 2008.

Mr. Mirzayev began his career at the Central Bank of Azerbaijan, where he worked from 2004 to 2014 in various positions including Economist, Lead Economist, Senior Economist, Senior Specialist, and Head of Banking Group./Liability Management and Budget Planning Department.

He joined Kapital Bank OJSC on April 7, 2014, as Head of the Risk Management Department. On January 5, 2016, he was appointed Chief Risk Officer.