



Senior Risk Expert/Lead Risk Expert, Credit Risk Framework

We are looking for experts to shape how credit risk is managed at Nordea.

About our team

Meet the Credit Risk Framework unit within Group Credit Risk. Our role is to develop prudent, consistent and regulatory-compliant credit risk practices across Nordea in alignment with regulatory requirements and Nordea's risk appetite.

Group Credit Risk is an independent second line of defence unit that safeguards and supports prudent credit risk management. Within Credit Risk Framework we develop and maintain Nordea's Group-wide credit risk management, risk appetite and ESG policy frameworks. We translate external regulation and supervisory expectations into common rules/guidelines and processes, working closely with credit analysis and system development, business areas and other Group functions across the first line of defence.

Collaboration. Ownership. Passion. Courage. These are the values that guide us in how we work and how we make decisions, and that we imagine you share with us.

The role is based in Stockholm, Helsinki, Oslo or Copenhagen.

Main responsibilities:

- Lead guideline review projects and regulatory compliance assessments with Credit Risk Framework colleagues and relevant first line of defence units.
- Develop and maintain Nordea's credit risk framework across retail and non-retail exposures covering the credit lifecycle, i.e. loan origination, credit assessment, rating assignment, credit risk mitigation practices, high risk

processes and definition of default.

- Represent Credit Risk Framework in Nordea-wide initiatives and credit risk implementation projects, promote a consistent Group operating model and act as a subject-matter expert on credit risk rules, processes and regulation.
- Drive risk input and second line opinions for management, decision committees, regulatory implementation plans and supervisory interactions.

Who you are

This is the right role for you if you are analytical, structured and solution-oriented, and can work independently in a developing regulatory environment. You enjoy turning complex requirements into practical solutions, leading demanding assignments and communicating clear advice to senior stakeholders and subject-matter experts.

Your background and skills include:

- Relevant experience in credit risk management, risk control, regulatory implementation, audit, compliance or finance.
- Good knowledge of credit risk regulation and supervisory expectations.
- Proven ability to lead initiatives or projects and convert complex requirements into clear, workable processes and rules.
- Strong analytical, communication and presentation skills, with the ability to collaborate effectively across a broad stakeholder group.
- A relevant university degree, or equivalent relevant experience, and fluent professional English.

It would be ideal if you also have experience:

- Recent experience of credit risk control/management regarding rating assignment, high risk processes, IRB models and/or definition of default in ECB supervised banks or in a supervisory role.

What we offer

People come here when they want to get somewhere. For some, it's to take their career to the next level. For others, it's to break new ground within their area of expertise – in other words, with us, you will always move forward.

A culture that fosters performance and growth in one of the largest Nordic banks, offering various opportunities to evolve, develop and learn from brilliant colleagues with diverse backgrounds in a vibrant working environment.

Hybrid working model – we believe in the value of bringing people together and at the same time we embrace the freedom of flexibility.

Diversity and inclusion are a natural part of our daily work. We know that an inclusive workplace is a sustainable one. We genuinely believe that our diverse backgrounds, experiences, characteristics and traits make us stronger together. Every day we strive to find new ways to improve diversity and inclusion within our community e.g. we have signed the European Diversity Charters in the countries where we operate to show our commitment and engage with others to continue learning and improving.

If this sounds like you, get in touch!

Next steps

Submit your application no later than [cust_PostEnd]. Please submit your application as soon as possible, as we will start interviews on an ongoing basis. For more information, you are welcome to contact Head of Credit Risk Framework team, Matti Koivu at matti.koivu@nordea.com.

We enable dreams and aspirations for a greater good.

We build relationships. We add a personal touch to everything we do – when advising our customers, collaborating with colleagues, and meeting our potential candidates.

We learn and develop. We take pride in being experts and thinking ahead. We use our expertise to meet our customers' needs, from the simplest to the most complex. We bring a growth mindset to our work that enables us to focus on a broader perspective in our daily challenges.

We lead change. We are responsible and aware of the impact of our decisions, both for our customers and for our local and global communities. Mindful of our responsibility towards current and future generations, we have made sustainability an integrated part of our business strategy.

We are Nordea. We have a 200-year history of supporting and growing the Nordic economies and our values are deeply rooted in these open, progressive and collaborative societies. As one of the biggest employers in the Nordics, Poland and Estonia, you have excellent opportunities to evolve, develop and move forward with us.

Only for candidates in Finland: Security clearance will be checked for this position.

Only for candidates in Sweden: For Union related questions, please reach out to Finansförbundet, finansforbundet@nordea.se or SACO, SacoNordea@nordea.com

Nordea

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www.nordea.dk

Ansøgningsfrist

Løbende jobsamtaler
Senior Risk Expert/Lead Risk Expert, Credit
Risk Framework

Kontaktperson

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