



Senior Risk / Lead Risk Expert, Credit Risk Control and CRO Delegates

We are looking for credit risk experts to contribute to the good credit quality of Nordea.

About our teams

Meet the Credit Risk Control and CRO Delegates teams within Group Credit Risk. Our role is to add value by controlling and monitoring that Nordea has high-quality credit processes and thus supporting great customer experiences.

Group Credit Risk is an independent second line of defence unit that safeguards and supports prudent credit risk management. You will be joining one of two teams which have a task to perform credit risk control activities on Corporate or Household customers. Teams consist of experienced credit controllers in second line of defense, as part of Group Credit Risk. Team members are located in all Nordic countries and Estonia.

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 positions can be located in Helsinki, Oslo, Stockholm, Copenhagen or Tallinn.

Main responsibilities:

- Perform or lead oversight activities of credit process and credit quality in specific topics to identify areas of improvements and to ensure alignment with internal requirements.
- Work closely with the 1st line of defence and other key stakeholders to support solid credit risk management.
- Participate in other credit risk related activities, for example supporting information requests to local FSA, External Auditors, ECB and other ad hoc tasks.

- Build and maintain a network of relevant stakeholders within Nordea.
- You are involved in the decision-making process in credit committees and other decision tracks in order to assure that decisions are in compliance with Nordea's risk appetite and credit risk framework.
- Actively advice and support business (1st line of defence) on credit-risk related matters.
- Participate in the process when creating and updating various internal credit guidelines and industry credit policies.

Who you are

This is the right role for you if you have been working with credit controls or credit granting. You are a flexible team player who is able to work independently and in cooperation with others, with the drive to achieve high-quality deliveries. You have willingness to continuously update your knowledge on new development, new tools and new regulation within your area of expertise. You enjoy turning complex requirements into practical solutions, leading demanding assignments and communicating clear advice to senior stakeholders and subject-matter experts, in order to ensure that business units have a satisfactory overview of risks enabling them to implement adequate actions.

Your background and skills include:

- A Master's degree, or equivalent relevant experience and fluent professional English.
- Strong collaborative skills and written & spoken communication skills.
- Good knowledge and experience of relevant regulation and credit processes.
- High ethical standards with demonstrated integrity, tact and diplomacy.
- You have an analytical and structured way of working, and you apply sound judgment in your work.

It would be ideal if you also have:

- Proven ability to lead initiatives or projects.
- Experience working with cross border teams.
- Experience using AI and data analytics.

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're welcome to contact Raimo Malkamäki (Head of Credit Risk

Control) at raimo.malkamaki@nordea.com or Reijo Kivikko (Head of CRO Delegates) at reijo.kivikko@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: A security clearance will be performed for the person selected for this position.

Only for candidates in Sweden: For union information, please contact Finansförbundet at finansforbundet@nordea.se or SACO at SacoNordea@nordea.com.

Nordea

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Ansøgningsfrist

Løbende jobsamtaler
Senior Risk / Lead Risk Expert, Credit Risk
Control and CRO Delegates

Kontaktperson

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