



Senior Risk Expert/Risk Expert, Credit Risk Framework

We are looking for analytical and quantitative 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 Copenhagen/Helsinki/Oslo or Stockholm.

Main responsibilities:

- Develop the analytical framework for credit risk metrics supporting risk assessment, risk appetite limit setting and monitoring.
- Perform quantitative analysis to develop the credit risk management 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 default definition.

- Analyse, monitor and report on key drivers of Nordea's credit risk appetite.
- Develop and implement risk analysis and reporting using business intelligence tools.
- Contribute to the team's recurring deliveries such as calibration of risk appetite limits, limit monitoring and regular reporting.
- Interact and collaborate with multiple key stakeholders across business and group functions on the above topics.

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 international environment. You enjoy turning complex requirements into practical solutions.

Your background and skills include:

- Experience with analysing, visualising and communicating complex financial data sets
- Relevant experience in risk management, risk control, capital management, risk modeling or finance
- Strong analytical and technical skills (e.g. Python, SQL, Power BI),
- Good communication and presentation skills, with the ability to collaborate effectively with stakeholders
- 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 15/11/2026. For more information, you're welcome to contact 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: A security clearance will be performed for the person selected for this position.

Nordea

København S, 2300
København S
www.nordea.dk

Ansøgningsfrist

15. november 2026
Senior Risk Expert/Risk Expert, Credit Risk
Framework

Kontaktperson

Matti Koivu
matti.koivu@nordea.com