


# Workout and Restructuring Executive

We are looking for a Workout and Restructuring Executive to the Workout and Special Credit team in Finland or Denmark to take a pivotal role in crafting and executing solutions for medium and large High Risk corporates. This is a full-time and permanent position located in Helsinki or Copenhagen.

You will get a unique opportunity to work at the forefront of financial restructuring in the Nordic's largest bank, helping it and its High Risk clients navigate complex financial challenges through periods of uncertainty, by creating workout strategies, laying out the roadmap for actions, and putting in place appropriate solutions – requires the workout team to navigate through a high degree of complexity involving commercial, financial, legal, and reputational matters. This entails considering different scenarios, alternatives, options, and maintaining a balance of risks and incentives. Every case is unique and negotiating high-stakes solutions in situations of high pressure and stress requires not only good preparation, problem-solving skills, and strategic thinking but also high emotional intelligence, resilience and adaptability.

**About our team**

Meet the cross border Workout and Special Credit team, which is a part of Leveraged, Institutional and Special Credit. You'll join a team of senior and experienced workout managers with a dedication to achieve the best solution for Nordea and other stakeholders in distressed / high risk situations.

We use experience in complex restructuring, negotiations and credit management and utilize customer, industry and legal knowledge to drive restructuring cases. We build and develop our know how in restructuring field and respective in-house and external networks to expediate application of strategies and solutions in distressed situations. We bring independence and empower the team to achieve right momentum in negotiations.

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.

**Main responsibilities in this role:**

- You will spearhead the bank's workout and restructuring efforts in specific situations. This will include actions aimed at understanding financial health, identifying areas of concern, developing workout strategies, and driving the negotiations and implementation of workout efforts in concert with multiple internal and external stakeholders.
- Use your own experience in complex restructuring, negotiations and credit management, and utilizing other people customer, industry and legal knowledge to drive restructuring cases
- Contribute to building and development of workout and restructuring field within Nordea
- Stay up to date with market, regulatory trends and industry developments in workouts and restructuring
- Contribute to workout and high risk credit processes, in order to maintain and expand our professional reputation and great customer experiences
- Cooperate with relevant stakeholders and contribute actively in strategically important activities and developments, in order to further improve our operating model

**Who you are**

This is the right role for you if you have a strategic mindset to devise multiple proactive solutions and workout plans to potential challenges, and have excellent negotiation skills and high communication proficiency to achieve mutually beneficial outcomes, maintain composure in high pressure situations and communicate complex financial concepts and restructuring strategies clearly and persuasively to relevant audiences.

**Your background and skills include:**

- Very strong financial acumen, to understand complex financial structures, reports, metrics to analyse and identify challenges and opportunities; and have legal knowledge of documentation and key insolvency frameworks to collaborate efficiently with legal professionals and ensure compliance
- Adaptability to thrive in environment of fast changing (mainly deteriorating) circumstances with different scenarios, alternatives and where solution need to be often generated real-time
- Project Management skills to manage a portfolio of workout situations making sure that cross-functional teams collaborate seamlessly and crucial actions/avenues are prioritised and delivered in time
- Ethical integrity to uphold ethical standards in all aspects of workout and restructuring activities and to ensure fairness in negotiations and decision making
- Seniority and capability to drive the case-based Work Out Teams consisting of internal stakeholders, as well as external advisors
- Master's degree or equivalent within a relevant area
- Fluent in Finnish or Danish and English (professional level)

**It would be ideal if you also have:**

- Track record in leading negotiations vis-à-vis senior stakeholders (e.g. company management, owners, boards, other institutions, banks)
- Experience in restructuring and workout, and experience within Investment banking, Corporate finance, M&A, or working on the Business side as a SRM/CE is an asset
- Emotional intelligence to understand emotions and build effective rapport with diverse stakeholders

**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 06/12/2026. For more information, you're welcome to contact Nordea's Head of Workout and Special Credit DK & FI, Ricco Flade at ricco.flade@nordea.com or +45 22 33 37 11.

**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.

If you are an external consultant interested in this role and wish to apply please contact the hiring people leader for separate instruction on how to apply.

| Nordea | Ansøgningsfrist | Kontaktperson |
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| København S, 2300 København S<br>www.nordea.dk | 6. december 2026<br>Workout and Restructuring Executive | Ricco Flade<br>+45 22 33 37 11<br>ricco.flade@nordea.com |