

1LoD Credit Quality Assurance Lead in Group Credit Management

1LoD Credit Quality Assurance Lead in Group Credit Management (GCM) (permanent position)

We are looking for a 1LoD Credit Quality Assurance Lead (Corporates / Households) to direct first-line testing of credit processes and controls within an assigned lifecycle segment or portfolio. You will play a key role in shaping and advancing the 1LoD Credit Quality Assurance function, working closely with the Head of 1LoD Credit Quality Assurance. You will help advance the methodology, use of new technology and data, and make testing a trusted source of insight on credit process quality and control effectiveness across the credit lifecycle.

About our team

The 1LoD Credit Quality Assurance teams (Household and Corporates), centralized in Group Credit Management (GCM), provide assurance on the quality and effectiveness of credit process and control execution throughout the credit lifecycle. It uses both case-level testing and data analytics to monitor and identify systemic weaknesses and support root-cause remediation for lasting improvements. The team brings together credit, assurance, and data expertise. In critical areas, close-to event testing is required to help address operational errors promptly and initiate action on their underlying causes. As a senior team member, you will develop the testing methodology, lead testing pods of 3-6 people, establish data-driven monitoring, support root-cause remediation, reporting, and represent 1LoD Credit Control Testing in strategic discussions with senior stakeholders. You will report to the Head of 1LoD Credit Quality Assurance and be part of the wider GCM Analytics & Enablement team.

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.

Framework, Methodology and Execution:

- Own and evolve the assurance plan for your segment or portfolio, bringing the functions framework and standards to life and equipping the specialists who carry out the testing.
- Safeguard the quality and consistency of conclusions through calibration, review and sound judgement on complex cases, so that results become conclusions that matter and support root-cause remediation.
- Lead high frequency testing across dynamic and specialised risk areas, delivering timely assurance and insights on emerging control risks.
- Provide assurance over automated and system-driven credit risk controls, identifying control gaps and enhancement opportunities.
- Identify opportunities to enhance the efficiency and effectiveness of control testing through innovative approaches, automation opportunities, and process improvements.

Coordination & Governance:

- Orchestrate assurance from planning to follow-through, connecting the business, the second line (Risk) and the third line (Internal Audit) so that findings, root causes and remediation travel smoothly across the lines.
- Escalate material matters and report results and emerging themes to the relevant governance forums.
- Constant interaction with the respective 1LOD functions, to ensure that 1LoD Credit Quality Assurance/quality assurance protocols are adequate for all portfolios.
- In collaboration with Key Control Owners, develop performance monitoring reporting.

Leadership & Influence:

- Coach and develop Specialists in your area, building shared professional judgement and a culture of excellence.
- Be a trusted partner and influential voice for the stakeholders of your segment, challenging the status quo with evidence and bringing a Group-wide view of what is best for Nordea.

Who you are

This is the right role for you if you are a composed, structured and well-rounded professional who turns complexity into clear direction. You combine sound credit judgement with a flair for building alignment, you are comfortable leading with or without formal authority, and you move easily between the detail of a framework and the bigger picture of what is best for Nordea. You take ownership, challenge constructively and help colleagues grow.

Your background and skills include:

- Academic degree in finance, economics, risk management, law or related discipline, or equivalent experience.
- Proven experience in credit risk management, credit control, quality assurance, risk oversight or audit in an international financial institution, with an in-depth understanding of the credit lifecycle and its control environment.

- Solid understanding of the regulatory framework for credit risk, including rating systems, the IRB approach, the Capital Requirements Regulation (CRR) and the relevant EBA guidelines.
- Demonstrated ability to coordinate complex work across teams and to develop others, through coaching and clear direction.
- Excellent stakeholder, influencing and communication skills in English, including preparing material for senior management and governance forums.
- Minimum 8 years credit risk management and/ or relevant regulatory experience.

It would be ideal if you also:

- Have designed or run an assurance, review or oversight framework or methodology.
- Have used data, analytics or AI-enabled tools to improve assurance or control methods.

- Hold a professional qualification such as CIA, CISA, CPA or FRM.

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.

Location: The role can be based in any of our Nordic countries, Poland or Estonia, subject to agreement and business needs. You will work in a cross-country environment with colleagues and stakeholders across Nordea.

If this sounds like you, get in touch!

Next steps

Submit your application no later than 06/12/2026.

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.

Only for candidates in Poland: Please include permit for processing personal data in CV as following:

In accordance with art. 6 (1) a and b. Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation) hereinafter 'GDPR'. I agree to have: my personal data, education and employment history proceeded for the purposes of current and future recruitment processes in Nordea Bank Abp.

The administrator of your personal data is: Nordea Bank Abp operating in Poland through its Branch, address: Aleja Edwarda Rydza Śmiglego 20, 93-281 Łodź. Your personal data will be processed for the recruitment processes in Nordea Bank Abp. You have a right to access your personal data, right to rectify and right to delete. Disclosing the personal data in the scope specified by the provisions of Polish Labour Code from 26 June 1974 and executive acts are mandatory. Providing personal data is necessary to conduct the recruitment processes. The request for the deletion of your personal data means resignation from further participation in recruitment processes and causes the immediate removal of your application. Detailed information concerning processing of your personal data can be found at: https://www.nordea.com/en/doc/nordea-privacy-policy-for-applicants.pdf

We reserve the right to reply only to selected applications.

Nordea	Ansøgningsfrist	Kontaktperson
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