



# Head of Treasury, Realkredit Danmark

## Shape how Denmark's mortgages are funded

Realkredit Danmark works as an integrated part of Danske Bank Group and operates with the core mission of realising the potential for people and businesses buying, owning and selling real estate. We are now looking for a Head of Treasury to take on a newly established role responsible for overseeing our daily funding activities and the strategic direction to turn funding and liquidity into a competitive advantage. In this role, you will lead an experienced team of specialists and report to a member of the Executive Management Team in Realkredit Danmark. You will become part of a department and a leadership team that covers the broader value chain, and together we will work on ensuring that we have the best mortgage offering today and in the future.

## What you will be doing

- Setting and refining the strategic direction for the treasury function, while assuming overall responsibility for daily funding execution in collaboration with an experienced team
- Shaping Realkredit Danmark's overall funding and liquidity strategy, driving analytical insights and identifying opportunities to turn funding and liquidity into a clear competitive advantage
- Maintaining and developing relationships with investors, dealers and other internal key stakeholders, and acting as the primary treasury interface between Realkredit Danmark and Danske Bank Group
- Ensuring a robust and modern first line risk management set-up, including efficient and appropriate management of liquidity and operational risks
- Taking on a leadership role with an active focus on developing both our people and our organisation, building a high-performing and engaged team.

## What we are looking for

### Leadership and personal characteristics:

- An experienced leader with a strong commercial and strategic mindset as well as solid planning and execution skills that deliver tangible results
- A team player who is motivated by being part of a leadership team in Realkredit Danmark, working towards shared organisational success
- Strong communication and stakeholder management skills that enable effective engagement with peers, provide clear executive briefings and build organisational momentum.

### Technical background:

- In-depth understanding of and experience with the Danish mortgage system (SDO/SDRO framework, capital centres, refinancing auctions), with a proven ability to translate knowledge and apply it in a strategic and product development context
- Solid experience in capital markets, trading, ALM or treasury, with significant exposure to interest rate risk, covered bond markets, cover pool management and fixed income
- A strong grasp of interest rate risk, duration management and liquidity risk in a mortgage or covered bond funding context, and the ability to translate this into clear, actionable insights that drive outcomes
- Comfortable operating in financial markets: reading positioning, managing execution risk and making time-sensitive decisions with incomplete information. Trading experience is an advantage but not a requirement
- Knowledge of relevant regulatory frameworks, including Danish and European covered bond legislation as well as CRR/CRD and ILAAP
- Experience in leading or mentoring a specialist team with an ability to set a clear direction, develop people and maintain your own technical edge.

## What we offer

- A high-visibility role at the intersection of one of Denmark's leading mortgage institutions and one of the largest banking groups in northern Europe
- Direct access to the Realkredit Danmark executive team and senior Danske Bank Group stakeholders
- A culture characterised by professionalism, trust and collaboration, where your expertise is sought after and your input is valued in strategic decisions
- Competitive compensation and benefits aligned with Danske Bank Group standards, reflecting the seniority and impact of the role
- An informal and down-to-earth culture with a high level of trust, where we expect a lot from each other but also make room for humour and honest dialogue.

## Apply

We review applications on an ongoing basis, so early submission is encouraged. Please submit your application and CV via the link below.

If you have questions about the role, you are welcome to contact Thais Lærkholm Jensen, member of the Executive Management Team and Head of Products, Business Development and Funding, at [thaj@rd.dk](mailto:thaj@rd.dk).

**Danske Bank**

København, 1577 København

[danskebank.dk](https://danskebank.dk)

**Application deadline**

14. June 2026

Head of Treasury

**Contact person**

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