



I'm a hands-on project manager with 10+ years of experience in Banking, working with projects in Treasury, Risk, Data Warehousing and Customer Analytics. I have helped big international banks, mid-sized banks, savings banks, and specialized banks with topics in ALM, data warehousing, customer analytics, credit scoring. Project management, data analysis, data engineering and system integrations are very familiar activities. As a goal-oriented person I take pride in delivering complex projects – just ask any of the steering groups of my previous projects.

WORK EXPERIENCE

12/2023 -

OP Financial Group, Helsinki: Solution Analyst

- Roll out and productize the primary business access layer of OP's Enterprise Data Warehouse to serve various usecases around the bank, e.g. customer analytics, regulatory reporting (e.g. COREP and FINREP), and business controlling
- Enhance customer satisfaction (of EDW consumers) by implementing a customer-oriented way of working
- Enhance quality and lead times by transitioning to DevOps

10/2020 - 11/2023

OP Financial Group, Helsinki: Project Manager

- Headed a project to decommission a legacy data warehouse running on IBM Mainframe that had been in use since the 1990s. As an integral part of the bank's overall application architecture, the main function of the data warehouse was to produce customer analytics for 30+ usecases.
- Headed the development and rollout of a new customer analytics engine on a modern tech stack, replacing the legacy data warehouse. Rolled out an SQL access layer for AWS/Databricks and Teradata, and a REST API used in credit scoring of loan applications, bank-teller UIs, and other business processes. Helped to set up a DevOps team to maintain the new customer analytics engine.
- Helped to decommission few additional applications elsewhere in the bank that were dependent of the legacy data warehouse. Successfully migrated all remaining applications to the new solution.
- Closed the project after completing all objectives. The decommissioning of the legacy data warehouse has been attempted several times since the 2010s. This time it succeeded.

10/2019 - 09/2020

OP Financial Group, Helsinki: Solution Analyst

- Sub-contracted by Infosys to support in building an Enterprise Data Warehouse at a major Finnish bank on a Teradata platform
- Co-ordinated end-to-end development in EDW to provide data for COREP liquidity reporting (Abacus360), using Agile project management methodology
- Contributed to the design of the EDW access layer from ALM and Risk perspective
- Assisted data modelers in building an Integrated Data Layer (IDL) based on Teradata Financial Services Data Model (FSDM) by interpreting business requirements and analysing how source system data represents actual banking products and business processes
- Supported in formulating and fulfilling non-functional requirements towards EDW from liquidity reporting perspective

11/2018 - 07/2019

WiZink, Madrid: Treasury Consultant

- Project Co-Lead & Subject Matter Expert in the implementation of FIS Ambit Focus for the measurement and reporting of IRRBB & Liquidity Risk
- Completed all project objectives on time and within budget
- Project stakeholders in the Treasury and Risk organizations were very happy with the end result
- Risk methodologies: Static EVE, Dynamic NII, and Dynamic Liquidity simulation
- Behavioural modelling of NMIs (credit cards & savings accounts) and prepayments (loans & term deposits)
- Business process design
- Specification of ETL logic for position & market data
- System architecture design and technical process design

03/2015 - 11/2018

BearingPoint, Helsinki & Stockholm: Senior Business Consultant

- IRRBB pre-study and implementation for a major Nordic bank
 - Implementation of FIS Ambit Focus for the measurement and reporting of IRRBB
 - Risk measures: Dynamic NII and Static EVE under multi-curve setup
 - Behavioural modelling of loan prepayments and NMIs
 - IRRBB business process design involving 1st & 2nd Lines of Defence, IT, and other stakeholders
 - System architecture design and process design
- Sales and business development, focusing on risk management topics
- Organized seminars and drove various sales activities within various topics, e.g. interest rate risk measurement, liquidity risk measurement, behavioural modelling, transaction reporting, etc.
- Abacus system development (COREP custom-made regulatory and risk management solutions)

- A few short Due Diligence projects
- Performance Manager duties: supporting junior colleagues in their career development

02/2012 – 03/2015

ALM Partners, Helsinki: Risk Analyst

- Outsourced Asset & Liability Management focusing on interest rate risk
- Key account manager of one mid-sized bank and nine savings banks
- Qualitative and quantitative analysis of retail banking product portfolio performance and bond portfolio performance based on risk measures generated by Ambit Focus
- Hedging advisory for bank management team
- Planning of new business together with executives of client banks
- Planning and execution of on-site training sessions around ALM topics for management teams and boards
- Business transformation projects in the Savings Bank sector: governance, legal structure design, IT architecture
- Liquidity regulation projects (LCR, NSFR, ALMM)

05/2011 – 12/2011

Nordea Wholesale Banking, Credit Risk Control, Helsinki: Trainee

- Monitored exposures to large counterparties dealing in OTC derivatives
- Designed a structured investment product with exposures to various alternative asset classes

05/2010 – 05/2011

Nordic Investment Bank, Credit Portfolio Unit, Helsinki: Trainee

- Measurement and control of credit risk of the bank's loan portfolio
- Aggregated RAROC reporting and various market risk reports

06/2006 – 06/2007

Military Service: Sub Sergeant

- Served as a Non-Commissioned Officer in a marine commando company

STUDIES

09/2007–01/2013

Hanken School of Economics, Helsinki: Master of Science

- Majored in Finance with minors in Economics and Statistics
- Master's Degree GPA: 84/100
- Bachelor's Degree GPA: 90/100

Master's Thesis: *Net Interest Income and Yield Curve Evolution*

- **Grade:** Very Good (80–89/100)
- Commissioned by ALM Partners (employer at the time) as part of a product development initiative

Bachelor's Thesis: *A Backtest Analysis Comparison of Five Value-at-Risk Models*

- **Grade:** Excellent (90–100/100)

Exchange Semester at Wirtschaftsuniversität Wien, Austria

Extra-Curricular Activities: HankInvest Board Member

- Organized trips and visits to companies, banks and conferences in Helsinki, London and Copenhagen
- Organized Hedge Fund Seminar at Hanken

SKILLS AND COMPETENCES

Technology and tools

MS Excel & Powerpoint	Excellent
JIRA	Excellent
FIS Ambit Focus	Excellent
SQL (Databricks, Microsoft, Teradata)	Good
Power BI	Good
MATLAB	Basics
Abacus360	Basics

Languages

Swedish	Native
Finnish	Native
English	Fluent
German	Basics
Spanish	Basics (barely)