

Alexandros Touvras

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PROFESSIONAL SUMMARY

Credit risk and data professional with ~7 years in consumer finance and banking, now bridging into technology delivery and IT operations. Strong track record in PD models, scorecards, ECL forecasting, credit engine optimization, and portfolio steering. Combines quantitative risk expertise (Python, SQL, Power BI / Fabric) with cross-functional delivery experience across Azure platforms, middleware, and DevOps-aligned operations. Based in Asola, Vantaa; open to hybrid roles in Uusimaa and remote roles across Europe.

CORE COMPETENCIES

Credit Risk & ECL

Scorecards & PD Models

Python, SQL & Power BI

Portfolio Steering

Regulatory Reporting

Azure & IT Operations

Cross-functional Leadership

Nordic Banking

WORK EXPERIENCE

Santander Consumer Bank Nordics | Finland / Nordics Jan 2026 - Present

Delivery Lead (Technology Delivery)

- Lead IT Application Operations for Azure and middleware services, turning complex initiatives into predictable, measurable delivery.
- Coordinate cross-team work across cloud platforms, DevOps, and IT operations with emphasis on flow, clarity, and outcomes.
- Apply data-driven approach to delivery decisions, dependencies, and operational metrics at team and leadership level.

Santander Consumer Bank Nordics | Finland / Nordics Sep 2023 - Jan 2026

Senior Risk Analyst

- Developed and monitored PD models, scorecards, and expected credit loss (ECL) forecasts.
- Used Python, SQL, and Power BI (Fabric) to analyze trends, build dashboards, and automate reporting.
- Supported portfolio steering: emerging risk identification, customer segment evaluation, and credit engine requirement changes.
- Collaborated with Nordic and European stakeholders on risk alignment while adapting to Finnish market context and regulation.
- Mentored junior analysts and helped build in-house analytics capability from the ground up.
- Worked with finance, sales, and IT on projects to optimize decision strategies and portfolio performance.

Santander Consumer Bank Nordics | Finland / Nordics Jul 2022 - Oct 2023

Risk Analyst

- Credit risk analysis and monitoring within Santander Nordics consumer finance portfolio.
- Cross-functional collaboration on risk processes, reporting, and portfolio insights.

Resurs Bank | Sweden / Nordics Aug 2019 - Jul 2022

Credit Analyst

- Credit assessment for new payment solution partners and B2B loans.
- Part of credit scorecard development team: cut-off setting and in-production monitoring.
- Development and testing of changes in credit engine platform (Provenir).
- Data analysis for Credit, Business, and Customer Service to optimize decision-making.
- Regular monitoring of risk KPIs.
- Modern Workplace Change Agent.

Finnish Defence Forces Jan 2019 - Jun 2019

Conscript (Kartti Jääkäri)

City of Helsinki Social and Health Authority

Nov 2016 - Jun 2017

Office Administrator

- Customer service, account management, and assessment of supplementary/preventive income support.

Bank of Greece

Sep 2015 - Mar 2016

Intern

- B2B/B2C customer service, currency exchange, and daily accounting procedures.
- Assessment of banks' currency withdrawals and deposits.

SELECTED HIGHLIGHTS

Santander Nordics | Risk Analytics Banking

Built PD/scorecard/ECL monitoring, automated reporting with Python, SQL, and Power BI Fabric, and mentored junior analysts.

Python | SQL | Power BI | Provenir

Resurs Bank | Credit Engine Scorecards

Scorecard development, cut-off setting, in-production monitoring, and Provenir credit engine change testing.

Provenir | KPI Monitoring | Data Analysis

EDUCATION

MSc, Big Data Analytics, Arcada University of Applied Sciences, Helsinki

2021-2024

Machine learning methods in business environments; analytical service design.

MSc, Banking and International Finance, University of Jyväskylä

2017-2019

Quantitative finance, economics, financial accounting, and banking.

Bachelor's in Economics, Athens University of Economics and Business

AUEB

TRAINING & OTHER

Power BI Data Analyst training, Sulava, 2023

ScanAgile 2026, Nordic agile conference, Helsinki (Agile Finland)

SKILLS

Credit & risk: ** PD models, scorecards, ECL, portfolio steering, credit engine (Provenir), IFRS 9 context, cut-off setting, in-production monitoring, AML-adjacent risk work

Data & analytics: ** Python, SQL, Power BI / Microsoft Fabric, dashboards, automation, KPI monitoring, data-driven decision support

Delivery & operations: ** Technology delivery lead, Azure application operations, middleware, DevOps collaboration, cross-functional coordination, requirements management

Tools & platforms: ** Provenir, Azure, Power BI / Fabric, Python, SQL

Languages: ** English (professional), Finnish (professional), Greek (native)

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