

## Contact

+47 971 212 90 (Mobile)  
bts@grcpartner.no

[www.linkedin.com/in/björn-t-sand-7687aa43](https://www.linkedin.com/in/björn-t-sand-7687aa43) (LinkedIn)

## Top Skills

AML  
Banking  
Compliance

## Languages

Swedish (Professional Working)  
Norwegian (Native or Bilingual)  
German (Limited Working)

## Certifications

Consulting Skills Advanced CSA -  
Capgemini University Paris  
Renteanalytiker NFF  
Prince2 Foundation

# Björn T Sand

GRC Partner AS  
Sandvika

## Summary

Experienced Risk and Compliance professional. Executive advisor and project manager on GRC strategy, transformation and implementation in the crossroads of Business, Risk, Regulatory and IT.

Keen supporter of digital and data to implement and transform into cost effective Risk & Compliance solutions to comply with business requirements, customer experience, risk tolerance and regulatory demand.

---

## Experience

GRC Partner AS  
Konsulent og eier  
October 2020 - Present (8 months)  
Oslo

Daglig leder og konsulent - Governance, Risk & Compliance (GRC).

Governance (virksomhetsstyring), risikostyring og compliance (GRC) skal dekke viktige krav fra forretningssiden, gi en god kundeopplevelse, dekke regulatoriske krav og møte krav fra kunder og eiere gjennom å bidra til effektiv drift og ivareta virksomhetens omdømme og verdier.

GRC Partner AS har solid erfaring i å manøvrere i dette komplekse landskapet i Norsk og Nordisk bank/ finans/ forsikring med dokumentert gjennomføringsevne. GRC Partner AS har også lang erfaring fra prosjekter innen digital transformasjon og informasjonssikkerhet.

I tillegg til bank/ finans/ forsikring sektor har GRC Partner AS også bransjeerfaring fra Offentlig virksomhet, dagligvare og energi på GRC prosjekter.

Capgemini Invent  
6 years 5 months

## Assosiert partner

October 2020 - Present (8 months)

Oslo, Norway

Assosiert partnerskap gjennom GRC Partner AS - GRC  
Prosjektledelse og Subject Matter Expert (SME)

## Head GRC/ Fagansvarlig

January 2015 - October 2020 (5 years 10 months)

Oslo Area, Norway

Capgemini Invent accelerate the process of turning ideas into prototypes and scalable real-world solutions; leveraging the full business and technology expertise of the Capgemini Group to implement at speed and scale. GRC solutions is a global strategic core offering in Capgemini group.

Experienced advisor, project lead, program- and change manager within Governance, Risk & Compliance (GRC) area in Financial Services where digital is a part of the solution.

Special areas; Regulatory Change Management, Governance- and operating models implementation, Risk and Compliance expert (GRC) - focusing on digital.

In dept knowledge on high risk regulations in the finance sector; GDPR, AML/ KYC/CTF, MiFID, CRD IV, IFRS, Anti bribery and forensics. Keen supporter of effective usage of digital platforms as part of the solution.

## Argona Consulting AS

Konsulent og eier

2013 - 2014 (1 year)

Oslo Area, Norway

## DNB

9 years

EVP Group Chief Compliance Officer

2009 - 2013 (4 years)

Head Office Oslo, Norway

Member of Group Risk Management Board. Reporting to CEO/ Group Executive Management Board and Board of Directors.

Geographic span of control; Norway/ Nordic, Baltics/ Poland, Asia (Singapore/ Shanghai), CEu/ UK & US.

Developed framework and operating model for governance of compliance risk management in DNB.

Responsible for the monitoring and management of compliance risk in the DNB (Nordic, Baltic, Singapore/Shanghai, UK and Americas (NY). Developed and implemented the operating model for the function (1st and 2nd line).

Group Anti Money Laundering Officer. Overall responsible for compliance with AML regulations. Developed and implemented the governance model for compliance with international sanctions and Counter Financing of terrorism in DNB Group.

Geographic span of control; Norway/ Nordic, Baltics/ Poland, Asia (Singapore/ Shanghai), CEu/ UK & US.

EVP Group Chief Operational Risk Officer  
2009 - 2013 (4 years)

Head Office Oslo, Norway

Member of Group Risk Management Board. Developed framework and operating model for governance of operational risk management in DNB. Reporting operational risk to Group Executive Management Board and Board of Directors.

Geographic span of control; Norway/ Nordic, Baltics/ Poland, Asia (Singapore/ Shanghai), CEu/ UK & US.

Program Director - Regulatory Change Management  
2004 - 2009 (5 years)

Head Office Oslo, Norway

Member of Group CFO Management Board.

Regulatory Change Management DNB Group.

Global responsible and Program Director for the transformation process that lead to compliance to the new capital adequacy regulations (Basel II Credit risk IRB-A/ Operational Risk/ Standardized) in DNB Group.

Executive connect to the Norwegian FSA

In-depth knowledge of Basel II on credit- and operational risk, Pillar 1-3, user test requirements and Basel III (CRD IV)

Result: DNB was IRB (A) approved in 2008 as the first Norwegian bank and the first in the Nordic region.

DNB

Head of dept. Group Finance & Risk

2000 - 2003 (3 years)

Head Office Oslo, Norway

Gjensidige NOR was the largest union bank in Norway, and the second largest financial group in Norway prior to the merger with DnB that formed DnB NOR, later DNB

Head of Group Financial Controlling and Risk Models department and member of CFO management board.

Governance and project management of major projects, including decision support for risk-adjusted profitability and the development and implementation of risk model for the life company/asset allocation (own risk), transfer pricing of capital and VaR models development in Markets

EY

Manager

1999 - 2000 (1 year)

Oslo Area, Norway

Ernst & Young Management Consulting. Head of business support and member of management team.

External services on Governance models (balanced scorecards/ KPIs) and strategic business analysis

DNB

Group Financial Controller

1995 - 1998 (3 years)

Head Office Oslo, Norway

Sparebanken Nor > Gjensidige NOR was the largest union bank in Norway, and the second largest financial group in Norway prior to the merger with DnB that formed DnB NOR, later DNB

Group Financial Controlling Department. Business support and analysis

Gjensidige

Business Analyst

April 1994 - April 1995 (1 year 1 month)

Head Office Oslo, Norway

Life insurance - business support and post merger product conversion

Forsvaret - Norwegian Armed Forces

Pionér in the Royal Guard (HMKG)

1986 - 1987 (1 year)

Oslo, Norway

---

## Education

Handelshøyskolen BI

Siviløkonom - Master of Business and Economics

(MBE), Økonomi · (1990 - 1994)

Handelshøyskolen BI

Master of Management, Strategisk ledelse