



Corporate Credit Associate

Corporate Credit is our team of in-house credit assessment professionals. They work closely with our Investment Banking and Sales and Trading teams as credit is an integral part of many of our client initiatives. Our credit team is involved in the origination of business and responsible for the analysis, risk assessment and ongoing monitoring of these corporate transactions. Associates in Corporate Credit have the opportunity to gain exposure to various industries, products and client groups. As part of the Corporate Credit team, Associates are involved in the structuring of new credit, preparation of client presentations, preparation of credit applications, providing support related to client and transaction development, and supporting transaction execution. Working in broad teams with professionals from Investment Banking, Debt Capital Markets, Equity Capital Markets and Derivatives, experience can be gained in specific industry groups such as Communications & Media, Diversified Industries, Utilities and Power, Oil & Gas, and Structured Finance.

Position Summary/Key Objectives:

- Assist with the development of financial solutions for clients, including review and comment on credit facility term sheets and timely completion of client presentations.
- Assist in preparing Loan Capital Committee presentations, including RAROC analysis.
- Assist Loan Syndications in preparing marketing materials for new deals and providing information to other lenders in the syndicate.
- Prepare and recommend credit submissions including annual and interim client reviews.
- Clearly articulated recommendations as to the appropriate risk rating in each credit submission
- Conduct appropriate market, industry and client research and risk analysis in support of the credit development and credit submission processes where appropriate.
- Provide credit support to internal business partners including TD Securities trading functions, cash management and Trade Finance teams which require credit to operate.
- Ensure Loan Agreements and Amendments are in keeping with the terms of the related credit approvals.
- Liaise with legal counsel, credit administrators to ensure loan documents are complete and loans executed.
- Monitor ongoing exposure and compliance of Borrowers with credit limits, credit terms, reporting, and security requirements.
- Coordinate with Credit Portfolio Management in developing hedging and risk mitigation strategies for the loan portfolio as circumstances dictate.
- Assist in meeting the policies and reporting requirements of TDS Credit Risk Management, and TD Bank Financial Group where applicable.
- Work closely with Investment Banking, and other product groups, including Equity Capital Markets, Debt Capital Markets, Derivatives, Cash Management and Foreign Exchange to ensure that cross sell opportunities are being developed and captured.

Qualifications:

- MBA with high academic standing.
- Strong financial and analytical skills.
- Excellent knowledge of MS Excel.
- Superior verbal and written communications skills.

- Previous Commercial, Research or Credit experience a strong asset.

How to apply: Please submit resume, cover letter and most recent transcript to the TDRcfAS@tdsecurities.com no later than **September 3, 2008.**

Covering letter may be addressed to:

**Amanda Noud,
Manager, Recruitment**

**Interviews will held at the UNB Futures Atlantic Symposium in Fredericton, New Brunswick on September 12, 2008
(www.futuresatlantic.com)**