

Corporate Credit Associate

Corporate Credit at TD Securities:

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. At TD Securities, we believe that diversity is key to our success in the competitive global marketplaces and we embrace people with a wide range of unique experiences and abilities.

Your Career as a Corporate Credit Associate:

- Opportunities to gain exposure to various industries, products and client groups
- Involved with 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.

How You Will Contribute:

- 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:

- Graduating in fall 2011 or spring/summer 2012 with an 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.

Location:

- Offices located in Toronto, Montreal, Calgary, Vancouver

How To Apply:

- Submit your complete application package (cover letter, resume, most recent unofficial transcripts), including projected graduation date, to tdrefas@tdsecurities.com no later than **September 6, 2011**.
Covering letters may be addressed to:
Jean Hope
Manager, Recruitment

Important Application Information:

- Only complete application packages will be considered for this role; incomplete will not be accepted
- Interviews for this role will take place at the Futures Atlantic Symposium on September 16, 2011
- Candidates selected for an interview will be invited to a reception on September 15, 2011
- Only those candidates selected for interviews will be contacted. We appreciate all interested applicants
- TD is committed to providing accommodations. Please let us know if you require an accommodation – we will work with you to meet your needs.
- To find out more on this position and our other campus opportunities, please visit www.tdsecurities.com and follow the Campus Recruitment path to our interactive "Meet our People" profiles