

## Treasury Credit – Counterparty Credit Associate

### Treasury Credit at TD Securities:

The Treasury Credit group within Wholesale Banking is responsible for implementing and ensuring compliance with credit policies established by the Bank for the management of derivative credit exposures. Through strategic, tactical and risk-oriented teams of professionals, Treasury Credit delivers the highest quality service and expertise to its stakeholders.

Integral to this is the establishment of counterparty credit lines for the purpose of providing wholesale banking products and services to clients. We use a range of risk measures to capture and manage counterparty credit risk. We use statistical methods to capture and limit future potential exposures. We perform stress tests to identify and quantify exposure to extreme events. We set gross notional limits to manage business volumes and concentrations and we regularly assess market conditions and the pricing quality of underlying financial instruments. Counterparty credit risk may increase during periods of receding market liquidity for certain instruments. Treasury Credit management meets regularly with Market Risk management and front office Marketing and Trading to discuss evolving market conditions and the interdependencies between market risk and counterparty credit risk.

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 Treasury Credit – Counterparty Credit Associate:

The Counterparty Credit Associate is part of our team of in-house credit professionals that works closely with the organization's Sales and Trading team. The Counterparty Credit Associate will gain experience across a wide variety of Financial Institution, Corporate, Institutional and Sovereign clients. The Counterparty Credit team is involved with the origination process for the trading business and is responsible for the credit analysis and monitoring of TD Securities' clients that are users of a wide variety of capital market trading products including:

- Derivatives (foreign exchange, interest rate, commodity, equity and credit derivatives)
- Financing products (securities / equities borrowing and lending, and repurchase transactions)
- Money market securities (commercial paper, bonds and asset-backed securities).

### How You Will Contribute:

- Prepare and recommend high quality credit submissions for new business proposals, interim and annual reviews.
- Conduct appropriate market, industry and client credit analysis with clearly articulated recommendations on credit decisions and appropriate borrower risk ratings.
- Work closely with other product groups, including TDS Treasury Sales and Trading, TDS Cash Management and other business areas of TD to ensure that credit needs are being met.
- Ongoing monitoring of Counterparties' performance and credit exposures, including compliance with authorized credit limits and terms, as well as reporting requirements.
- Identify potential problems requiring attention and recommend appropriate actions to best manage the risks in deteriorating credit situations.
- Contribute to a strong team credit culture by raising issues on credit, reputational and operational risks.
- Provide a high level of client service; develop the client relationship by identifying cross-sell opportunities and coordinating marketing efforts with other business / product groups.
- Ensure that credit arrangements adequately balance the risk and return.

### Qualifications:

- Graduating in 2011 with/in an MBA/business related discipline with high academic standing.
- Enrollment in CFA program is an asset.
- Solid understanding of capital markets and treasury products as well as the inherent market and credit risks.
- Strong financial analysis and risk assessment skills.
- Strong oral and written communication skills.
- Well-organized, and can prioritize multiple tasks and deliver results in a fast-paced environment.
- Ability to be effective in both a team and independent working environment.
- Strong PC skills (credit processing, Moody's Financial Analyst, Microsoft Word, Excel)

**Location:** Toronto

**How To Apply:**

Submissions are no longer being accepted for this position.

**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, 2010**
- Candidates selected for an interview will be invited to a reception on **September 16, 2010**
- 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](http://www.tdsecurities.com) and follow the Campus Recruitment path to our interactive "Meet our People" profiles