Senior Manager Loan Portfolio Management, Business Credit

Requisition	R0000187348
Employer	Royal Bank of Canada
Canadian locations	Toronto (Ontario, Canada)
Primary address	600 QUEENS PLATE DR, TORONTO, ON M9W 0A4, Canada
Posted	November 26, 2026
Date in the description	September 9, 2026
Posted deadline	December 11, 2026
Last day to apply	December 10, 2026
Business area	PERSONAL & COMMERCIAL BANKING
Employment status	Regular
Work schedule	Full time · 37.5 h per week
Pay type	Salaried

The position

As Senior Manager Loan Portfolio Management, Business Credit you responsible for designing and executing a transformational, proactive approach to manage the Canadian business credit. You will gather data and analyze same to drive consistent portfolio management activities, governance, and reporting across Sales, GRM, CB Operations, Finance, and National Office groups. Additionally monitor portfolio trends to identify both areas of concern and potential growth opportunities and recommend appropriate actions to implement or mitigate as applicable.

Responsibilities

- Design, develop and implement a process to manage the end-to-end loan portfolio across the Commercial Bank's loan portfolio.
- Use of quality tools to streamline and optimize management routines to maximize discovery and in-depth analysis, while reducing overhead reporting costs (i.e., reducing the time spent on data acquisition to maximize time spent on understanding information and sharing with senior management)
- Collaborates closely with stakeholders across Commercial Banking (GRM, Sales Enablement, Finance, Operations, other National Office Groups) to ensure alignment of portfolio definitions and segmentations to minimize reporting discrepancies across Commercial Banking and proactive participation to portfolio review committee comprised of senior executives in Commercial Banking and GRM.
- Monitoring emerging trends in portfolio quality, with in-depth knowledge of the business sector and regional differences, and different monitoring approaches based on exposure size
- It seeks to understand the portfolio's trends, opportunities and threats and advises key stakeholders to better understand these trends, opportunities and threats.
- Researching industry trends and organizational knowledge to understand approaches and alternatives to identified portfolio issues
- Improve portfolio management capabilities for business loans and develop specialized analytical capabilities through appropriate technologies (e.g. Python, SAS, SQL, Tableau, Power BI)

Qualifications

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Requirements

- 7-10 years of experience working with complex and important data structures, preferably in a business/credit information environment
- High technical system/software skills to make optimal use of complex bank database infrastructure, including Python intermediate/advanced, SQL, Power BI and Tableau.
- Knowledge of BFS credit products, policies, and procedures, preferably working closely with, or in, GRM
- A solid foundation and extensive experience in designing and building complex portfolio monitoring systems using advanced tools and techniques
- Advanced analytical skills with the ability to analyze trends, provide information and discover information
- A strategic vision for sound portfolio management practices with proven capacity to act proactively and independently

Assets

- Proven competence in project planning, organization and management
- Experience with SQL Server and Teradata/Data Lake infrastructure

Pay and benefits

RBC teams aim to grow by working together, thinking ahead and giving dependable advice that helps clients and communities prosper. They support one another, develop their potential and strive for outcomes that benefit the communities they serve as well as the bank.

- Capacity to make a difference and sustainable impact
- Join a collaborative team that works at a high standard and looks for new ways to improve.
- Opportunities to do challenging work

Job Skills

Accounting Finance, Budgeting, Business Accuracy, Decision Making, Effectiveness Measurement, Finance, Financial Risk Management (FRM), Knowledge Organization, Long-Term Planning, Performance Management (PM)

RBC accepts applications until 11:59 p.m. on the day before the posted deadline.

Our Employment Opportunities

RBC works as One RBC and follows five shared values: putting clients first, integrity, collaboration, respect and excellence. As one of the world’s largest and most successful banks, it sees inclusion and different perspectives as important to continued growth. RBC supports staff in doing their best work, working together, innovating and developing professionally. Its policies and programs foster respect, belonging and opportunities for everyone to create value for clients and communities.

Talent community

People who join RBC’s talent community can receive new postings, career advice and recruitment event updates tailored to their interests.

RBC’s careers portal shares information about career paths and how its teams contribute to client and community well-being.

RBC is accepting applications for an existing vacancy. Qualified applicants may hear from the recruitment team for a more detailed review of their résumé.

Search for requisition R0000187348 on the RBC careers portal.

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