Analyst - Credit and Transaction Management (CTM)

Requisition	R0000190704
Employer	Royal Bank of Canada
Canadian locations	Toronto (Ontario, Canada)
Primary address	600 QUEENS PLATE DR, TORONTO, ON M9W 0A4, Canada
Posted	November 17, 2026
Date in the description	October 19, 2026
Posted deadline	December 1, 2026
Last day to apply	November 30, 2026
Business area	CAPITAL MARKETS
Employment status	Temporary
Work schedule	Full time · 37.5 h per week
Pay type	Salaried

The position

Do you thrive in working in an interactive team environment? Are you a quick learner of systems? Do you have strong written and spoken communication skills? As an Analyst in our Credit and Transaction Management team, you will work closely with Corporate Banking (“CB”) to support the growth of the corporate loan book and will manage a portfolio of borrowers in Diversified sectors (Technology, Media, and Telecommunications, and Healthcare) within the Global Credit division of RBC Capital Markets. You will also work closely with other groups within Capital Markets and the Bank to deliver a full range of credit and banking services to multinational and other large corporate relationships.

Please note that this role is of 12 months fixed duration.

Responsibilities

You will oversee managing a portfolio of assigned borrowers in the diverse sectors (technology, media, telecommunications, and health care), which includes multinational lending relationships and other large companies, and will provide additional support to several business banking teams.

- Business Banking (CB) Support: Provide transactional support to the BC that includes, but is not limited to, the following: (i) conduct a financial analysis of the company's clients, including a review of the financial statements, cash flow projections and industry trends, to prepare credit submissions for new credits, refinancing, renewals, clause changes/gaps and other minor amendments; and (iii) coordinate with internal partners (Group Risk Management (GRM), Know Your Client (KYC) and Finance and Loan Services) to ensure timely closure.
- Portfolio Transaction Management: Includes, but is not limited to: (i) Review and approve specific withdrawal requests; (ii) Develop assigned portfolio, policy and policy competencies and provide value-added advice to internal partners; (iii) Follow Bank policies; and (iv) Participate in team deliverables for regulatory and audit requests.
- Data Integrity: Ensure that the terms and conditions of credit agreements are properly reflected in the Bank's systems and that all credit documents are accounted for and reviewed in a timely manner (e.g. credit agreements, amendments, waivers, security documents).
- Annual Reviews: Ensure that annual reviews of existing credit relationships are completed in a timely manner and maintain a high quality of work.
- Stakeholder Engagement: Work closely and maintain positive relationships with Corporate Banking (CB), Group Risk Management (GRM), Global Markets (GM) and Loan Services.
- Other Responsibilities: Completion of one-time projects and other tasks (including submission to key stakeholders) in an effective and efficient manner to support the team's planned and unplanned requests.

Qualifications

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Must-have's

- A strong degree, including a Bachelor of Business, Finance or Economics degree. An MBA, CPA or CFA or other graduate degree with an emphasis on business, accounting, economics, mathematics or real estate would be an asset.
- Banking experience or business loan experience in customer relationship management, knowledge of structuring and writing credit proposals, credit process, policies, risk analysis would be an asset
- Ability to read and understand complex legal documents (e.g., loan agreements, security documents)
- Strong credit and analytical skills, including the ability to critically assess financial statements and other client reports, draw reasoned conclusions and recommend a course of action
- Excellent written and verbal communication, with strong negotiating skills and ability to manage conflicting demands and views, and multiple stakeholder expectations
- Ability to work effectively in a team environment and interact at all levels within a large organization
- Ability to prioritize, function well under pressure and meet sensitive deadlines
- Ability to balance by putting --Client First-- while ensuring that internal standards are maintained and deliverables are provided
- High general PC skills (Excel, Word and PowerPoint)
- Knowledge of AI tools and technologies or willingness to learn more to support the efficient workflow

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.

- Leaders who support your development through coaching
- Working in a dynamic, collaborative and efficient team environment
- Opportunities to do difficult work and to foster strong working relationships in other areas of the bank, including corporate banking, group risk management, global markets, global loan administration, the Global Banking Centre, the Rating and Monitoring Group and Agency services.

GCREDITRBC

Job Skills

Adaptability, critical thinking, customer service, detailed orientation, financial engineering, financial statement analysis, investment analysis, personal development, personal initiative, teamwork

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 R0000190704 on the RBC careers portal.

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