Director, Credit Transaction Management (CTM)

Requisition	R0000193095
Employer	RBC Dominion Securities Inc.
Canadian locations	Toronto (Ontario, Canada)
Primary address	600 QUEENS PLATE DR, TORONTO, ON M9W 0A4, Canada
Posted	November 19, 2026
Last day to apply	November 30, 2026
Posted deadline	December 1, 2026
Business area	CAPITAL MARKETS
Employment status	Regular
Work schedule	Full time · 37.5 h per week
Pay type	Salaried

The position

Do you thrive in working in an interactive environment where you manage a team? Do you have an interest in lending in the Fund Finance, Equity Margin Loans (EML), and Non-bank Financial (NBFI) sectors? Do you have strong written and spoken communication skills?

As a Director with our Credit Transaction Management team, you will work closely with our sector Corporate Banking teams in Toronto, New York, and London to facilitate the growth of our Fund Finance, EML, and NBFI portfolios, and you will lead a team that covers a portfolio of clients within the Global Corporate Banking division of RBC Capital Markets. You will also maintain key relationships with other groups within Capital Markets and the Bank to deliver a full range of credit and banking services to our clients. You will also be a data champion, driving analytics adoption and insight across the team.

Responsibilities

- Lead and develop a highly effective team in which members produce timely, insightful and high-quality work.
- Work closely with senior members of the Corporate Bank to lead the team's strategic direction.
- Drive commitment to improvement and innovation. Accountable for being the champion of innovation and driving change through technology. Developing tools to capture data and providing analytics to make key decisions.
- Establish the culture and tone of the team and foster ownership and accountability at all levels. Therefore, it is essential to conduct the highest level of commercial awareness, meet client-centred deadlines and foster a forward-looking attitude in the team.
- Oversee underwriting analysis of credit transactions, including origination of new credit facilities, refinancings, renewals, and covenant amendments/waivers, with comprehensive financial and asset-level evaluation of borrowers. Step in when required for complex and/or time sensitive transaction requests. The team’s responsibilities include:
- Prepare detailed credit submissions and subscription notes for submission to commitment committees;
- Conducting in-depth financial analysis including (as applicable): review of financial statements, cash flow projections, market trends, LP analysis, and property valuations to support credit decision-making; and
- Coordinating with internal partners (Group Risk Management (GRM), Know Your Client (KYC), and Funding and Lending Services) to ensure timely closings.
- Supervise portfolio management activities, including:
- Review and approve specific sampling requests;

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- Develop the expertise in the portfolio, policies and guidelines assigned and provide value-added advice to internal partners;
- ensure compliance with Bank policies and data integrity;
- Manage deliverables for regulatory and audit requests.
- Keep up to date on Bank policy, credit trends and industrial research to create a high-level team in which team members produce high-quality, timely and informed work.
- Coaching employees on proper use of Delegated Authorities.
- Work with Managing Director and other team leaders in managing the CTM group and help with other projects on behalf of the group when needed.
- Stakeholder Engagement: Work closely and maintain positive relationships with internal stakeholders, including Corporate Banking, Global Markets, ratings and tracking, loan portfolio management, group risk management, the CCR, transaction documentation, the Treasury, Loan Services, Banking and Global Transaction Agency services (as applicable).
- Talent Management: Support the identification and development of high-level talent and offer differentiated development opportunities.
- Coaching & Team Management: Support the identification and development of high potential talent and provide differentiated development opportunities. Provide regular feedback and guidance on employee performance and progress against objectives, career progression, and ongoing training.
- 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.
- Data Integrity: Manage your team to 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).

Qualifications

- Required Education: Minimum: Honours, B.A. or B. Comm. Preferred post-graduate (MBA) and/or CFA
- Preferred Experience: Minimum of 6 years of Credit experience working within the financial institutions. Experience in the NBFI, Fund Finance, or EML sectors would be considered an asset, but is not required. Experience in credit risk management (adjudication within delegated limit authority), or client relationship management will also be considered.
- Strong financial analysis and risk analysis skills, with a good understanding of accounting standards and financial modelling.
- A good understanding of credit documents (e.g. loan contracts, security documents).
- Data Management Innovation and Ability to Provide Data Analysis; AI Champion to Improve Processes.
- Excellent written and verbal communication, with strong negotiating skills and ability to manage conflicting demands and views, and multiple stakeholder expectations.
- People management and coaching experience and ability to work effectively in a team environment and interact with all levels within the organization.
- Ability to prioritize competing work streams, and perform well under pressure to meet time-sensitive deadlines.
- RBC Capital Markets' knowledge of credit systems and processes is considered an asset.

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.

- A comprehensive total premium program that includes flexible premiums and benefits and competitive remuneration.
- Opportunities to do challenging work.
- Work in a dynamic, collaborative, progressive and efficient team.

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- Opportunity to work with Corporate Banking, Relationship Managers, Group Risk Management and a number of other internal teams.
- Opportunities to assume progressively greater responsibilities.

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Job Skills

Competitive Capacity, Financial Engineering, Interpersonal Relationship Management, Investment Bank, Investment Bank Analysis, Investment Consulting, Product Services, Results Directions, Strategic Thought, Team Management

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 R0000193095 on the RBC careers portal.

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