

New

Ministry

Treasury Board and Finance

Describe: Basic Job Details

Position

Position ID

Position Name (200 character maximum)

Senior Loans Officer

Requested Class

Job Focus

Supervisory Level

Agency (ministry) code

Cost Centre

Program Code: (enter if required)

Employee

Employee Name (or Vacant)

Organizational Structure

Division, Branch/Unit

☐ Current organizational chart attached?

Supervisor's Position ID

Supervisor's Position Name (30 characters)

Supervisor's Current Class

Design: Identify Job Duties and Value

Job Purpose and Organizational Context

Why the job exists:

The Senior Loans Officer is responsible for the administration of the Loans to Local Authorities Program, a capital financing program that provides borrowing support to municipal, health, education, and airport authorities. With a loan portfolio exceeding \$14 billion and annual disbursements of approximately \$1 billion, this position plays a key role in the stewardship of public funds and the financial stability of critical public infrastructure.

Responsibilities

Job outcomes (4-6 core results), and for each outcome, 4-6 corresponding activities:

- Review and assess loan applications to ensure compliance with all program eligibility requirements, legislative parameters, and policy guidelines.
- Conduct detailed due diligence on loan requests, including the analysis of borrowing limits, audited financial statements, relevant legislation and regulations, and verification of collateral and security arrangements.
- Serve as the primary point of contact for borrowers, providing expert guidance on lending inquiries, loan

prepayment options, reporting requirements, and general program information.

- Prepare and manage financial documentation including loan budget forecasts, loan payment files for banking upload, and reports required by external stakeholders such as Statistics Canada and the Office of the Auditor General.
- Coordinate stakeholder communications through the maintenance of the program website and distribution of updates via email channels.
- Monitor and evaluate lending policies and operational practices to identify emerging risks and support effective management of the loan portfolio.

Problem Solving

Typical problems solved:

- Evaluates borrower eligibility by analyzing financial statements, borrowing limits, and legislative requirements; determines if applications meet program criteria or require referral for higher-level adjudication.
- Identifies and flags high-risk applications with potential financial, legal, or reputational impacts to the province, recommending mitigation strategies as appropriate.
- Responds to inquiries ranging from standard loan processes to unique, high-complexity scenarios requiring interpretation of policy, financial risk, and legal considerations.
- Manages exceptions and edge cases, applying discretion and strategic judgment when standard procedures do not apply.

Types of guidance available for problem solving:

- Core program frameworks such as the Lending and Security Policy and Stop-Loss Settlement Policy.
- Consultation with internal legal, policy, and other ministry experts for complex or precedent-setting cases.
- Established procedures, with flexibility for applying professional judgment where policy is silent or ambiguous.

Direct or indirect impacts of decisions:

- Decisions and recommendations made by the Senior Loans Officer directly influence the annual allocation of up to \$1 billion in new lending and the ongoing management of a \$14+ billion loan portfolio.
- The role has a significant impact on borrowers’ access to capital for critical infrastructure and services, and directly affects the financial risk exposure and fiscal planning of the province.
- Internally, the Officer’s assessments and recommendations help shape lending practices and directly contribute to policy development and program improvements with long-term strategic implications.

Key Relationships

Major stakeholders and purpose of interactions:

- The Senior Loans Officer maintains regular contact with finance officials from municipal governments, airport authorities, school divisions, and health organizations to support their capital borrowing needs under the program.
- The role also collaborates frequently with internal ministry stakeholders, including policy, finance, and program staff, as well as legal counsel, to ensure lending activities are consistent with applicable legislation, regulatory frameworks, and risk management standards.
- These interactions support accurate loan adjudication, compliance, stakeholder education, and the effective delivery of a large-scale government loan program. The Officer may also contribute to working groups, policy discussions, or cross-ministry initiatives aimed at improving program delivery and legislative alignment.

Required Education, Experience and Technical Competencies

Education Level	Focus/Major	2nd Major/Minor if applicable	Designation
Bachelor's Degree (4 year)	Business		

If other, specify:

Job-specific experience, technical competencies, certification and/or training:

Candidates should have prior experience working as a Loans Officer or in a similar lending role, with a solid understanding of loan processing, credit assessment, and customer service.

Behavioral Competencies

Pick 4-5 representative behavioral competencies and their level.

Competency	Level					Level Definition	Examples of how this level best represents the job
	A	B	C	D	E		
Systems Thinking	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<p>Considers inter-relationships and emerging trends to attain goals:</p> <ul style="list-style-type: none"> • Seeks insight on implications of different options • Analyzes long-term outcomes, focus on goals and values • Identifies unintended consequences 	<p>Leverages insights gained through day-to-day lending operations and borrower interactions to proactively identify potential enhancements to loan program design, delivery, or risk controls.</p> <ul style="list-style-type: none"> - Analyzes trends in borrower behavior, application volumes, repayment patterns, and fiscal pressures to anticipate risks or emerging needs within the loan portfolio. - Evaluates how policy shifts may have unintended consequences on program operations or client outcomes. - Develops or refines lending policies and processes to improve the end-to-end borrowing experience while maintaining program integrity, ensuring that procedural improvements support both user needs and government priorities.
Creative Problem Solving	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<p>Engages the community and resources at hand to address issues:</p> <ul style="list-style-type: none"> • Engages perspective to seek root causes • Finds ways to improve complex systems • Employs resources from other areas to solve problems • Engages others and encourages debate and idea generation to solve problems while addressing risks 	<ul style="list-style-type: none"> - Conducts in-depth analysis to complete Action Requests (ARs) related to borrower concerns or program issues, identifying root causes and providing well-reasoned recommendations that consider financial, legal, and operational impacts. - Provides specialized analysis and solutions for lending scenarios that fall outside standard policy,

			<p>applying strategic judgment and drawing on cross-functional knowledge to ensure sound decision-making.</p> <ul style="list-style-type: none"> - Leads and facilitates discussions with key stakeholders—including legal advisors, borrowers, internal teams, and other ministries—to collaboratively resolve complex or high-risk issues, encouraging open dialogue and idea exchange. - Draws on internal and external resources, expertise, and precedents to inform decision-making, ensuring that proposed solutions are well-informed, sustainable, and aligned with broader program objectives. - Looks beyond immediate fixes to recommend long-term improvements to program delivery and governance, particularly in response to recurring or systemic challenges.
Develop Networks	<input type="radio"/> <input checked="" type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<p>Works on maintaining close relations with all stakeholders:</p> <ul style="list-style-type: none"> • Identifies key stakeholder relationships • Has contact with range of interested parties • Actively incorporates needs of a broader group • Influences others through communication techniques 	<ul style="list-style-type: none"> - Maintains strong, collaborative relationships with advisors and decision-makers across government ministries to ensure alignment on shared priorities and effective coordination of lending activities. - Builds and sustains professional relationships with key borrower stakeholders, including CEOs, CFOs, and senior finance officials in municipalities, school boards, health authorities, and airport commissions, fostering trust and open lines of

			<p>communication.</p> <ul style="list-style-type: none"> - Regularly coordinates and facilitates multi-stakeholder meetings, ensuring issues are addressed efficiently and all parties feel heard, informed, and engaged in problem-solving. - Identifies emerging stakeholders or shifting priorities and actively incorporates broader needs into planning and issue resolution. - Uses clear, persuasive communication to influence outcomes and build consensus, even in complex or high-stakes lending situations.
Build Collaborative Environments	<input type="radio"/> <input type="radio"/> <input checked="" type="radio"/> <input type="radio"/> <input type="radio"/>	<p>Collaborates across functional areas and proactively addresses conflict:</p> <ul style="list-style-type: none"> • Encourages broad thinking on projects, and works to eliminate barriers to progress • Facilitates communication and collaboration • Anticipates and reduces conflict at the outset • Credits others and gets talent recognized • Promotes collaboration and commitment 	<ul style="list-style-type: none"> - Collaborates with division stakeholders, finance officers, legal teams, and management to adjudicate loans and implement policy changes, ensuring smooth coordination and alignment across internal teams. - Provides expertise to resolve operational challenges, ensuring solutions are practical, sustainable, and in line with loan program. - Anticipates and addresses potential conflicts with applicants early, fostering open discussions to prevent delays and ensure the timely processing of loan applications. - Acknowledges and credits the contributions of all internal teams, ensuring that finance officers, legal advisors, and staff are recognized for their efforts. - Promotes a culture of collaboration and commitment,

			encouraging teams to work together toward shared goals while aligning with program priorities and financial objectives.
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