



**WE ARE IN SEARCH
OF GREAT MINDS THAT
THINK NOTHING ALIKE.**

2021 Risk Management Internship in the Credit Risk area Budapest

Credit Risk Management (CRM) assesses the creditworthiness of Morgan Stanley's clients such as corporates, banks, financial institutions, funds and sovereigns. The department undertakes extensive financial research to rate counterparty/ borrower capacity to perform on obligations to Morgan Stanley and identify factors that could hinder payment ability and lead to default. CRM further establishes and manages credit risk limits as well as monitors and reports on credit risk exposures to senior management. The department also evaluates transactions and interacts with business units to ensure that credit risk appetite is factored into business decisions. You will be part of an inclusive, supportive and vibrant multinational environment that is leveraging technology to its highest potential, where challenges (besides world-class trainings) provide opportunity for constant learning and advancement. This **6-12-month** long program offers a wide range of internship opportunities based on your preference from financial analysis to portfolio stress testing, data analysis or projects. The internship can be completed **remotely** in 20/30/40 hours per week (flexible). Upon graduation, and based on your performance, you will potentially receive an Internship extension or a Full-time **offer**.

Role and responsibilities:

- Get the opportunity to learn how **credit risk management** is performed in Morgan Stanley while working in one of the following key areas of **your choice**
 - a) **Credit Analysis:** Perform company and industry level financial analysis of Morgan Stanley's counterparties to assess their creditworthiness and monitor key news across financial markets and relevant industries OR
 - b) **Stress Testing:** Prepare portfolio stress testing analysis of credit risk exposures on lending and derivatives products OR
 - c) **Data Analysis and Projects:** Participate in innovative projects related to data analysis, visualization, and process automation

Qualifications and Skills:

- **Ongoing BSc (or above)** studies in Finance, Economics, Business, Public Policy, or similar fields
- Good analytical and numerical skills to understand and evaluate information
- Motivation to enhance your knowledge of the **world of finance**
- Confident knowledge of **Microsoft Office** products including Excel and Word

- If interested in **stress testing** or **data analysis** roles: ability to handle and analyze large datasets in Excel, additional fluency in VBA / SQL / R / Python is an advantage
- Fluency in **English**, both verbal and written

Application Process:

If you are interested in the above opportunity, please apply by uploading your English CV [here](#).

We recruit on an **ongoing basis**, so it is advised to apply early besides taking into consideration the application deadlines.