

Vacancy Reference Number: MSPA 2025-003

CORPORATE TITLE:	Senior Associate, Corporate Debt & Structured Finance
LOCATION:	London (Hybrid)
DIVISION:	Corporate Debt & Structured Finance
DEPARTMENT:	Portfolio Management
ULTIMATE REPORTING LINE:	Team Head Corporate Debt & Structured Finance
COST CODE/BUSINESS UNIT:	8 – Portfolio Management and Advisory
REVIEW DATE:	February 2024

OVERVIEW**PURPOSE OF ROLE (WHAT IS REQUIRED OF THE JOBHOLDER TO ACCOMPLISH):**

The Senior Associate / Asset Manager will play a crucial role in the ongoing risk management and surveillance of clients' investments across various structured finance, private credit, and other investment types. The primary responsibility will be to ensure that all investments align with clients' risk appetite, adhere to established policies and procedures, and meet the requirements of relevant Service Level Agreements (SLAs).

Key objective is to support our clients in meeting the investment requirements of their different investment strategies, funds or mandates and help to protect the value of the existing investment portfolio and minimise losses.

RESPONSIBLE FOR:

Given the diverse nature of clients' portfolios, a broad set of skills and experiences will be highly beneficial. The role will encompass the following key areas, with varying degrees of regularity and intensity:

- **Credit Analysis:** Conducting regular and comprehensive evaluations of the creditworthiness of individual investments, including forward-looking insight and analysis. Presenting findings both in writing and verbally to clients.



- **Investment Monitoring:** Tracking the performance of investments using financial statements, manager or lender reports, compliance certificates, and other relevant documents. Identifying and highlighting any issues or early warning signs.
- **Market Analysis:** Staying informed about market trends and economic conditions that could impact investments. Providing insights and recommendations based on analysis.
- **Portfolio Monitoring:** Identifying potential risks within the portfolio and suggesting strategies to mitigate them. Ensuring proactive risk management.
- **Direct Communication:** Engaging in regular communication with borrowers and counterparts to discuss their financial status, address any concerns, and ensure transparency.
- **New Mandates:** Taking on responsibilities associated with new mandates, adapting to the evolving needs of clients.

By maintaining a proactive approach to management and communication, the Asset Manager will ensure that potential issues are identified and addressed promptly. This will safeguard clients' investments and foster collaborative relationships with borrowers.

CORE RESPONSIBILITIES (FUNCTIONAL RESPONSIBILITIES):

Ongoing Portfolio Monitoring and Analysis

- Continuously monitor the development of individual portfolio transactions, perform market/sector research and analysis, and inform management as well as clients of any material developments within the portfolio.
- Conduct regular (at least annual) in-depth analysis of key transaction risks (as applicable).
- Prepare robust and concise credit risk reports (credit review, waivers/amendments).
- Review/update financial models to assess future performance and risks (as applicable).
- Prepare internal ratings in accordance with the applicable methodology.
- Prepare and present updates for the monitored transactions in regular client meetings.
- Prepare watch-list reports discussing trends, remedies, development of portfolio transactions including the collateral pool, and provide advice regarding possible restructuring strategies.
- Ensure timely tracking of transaction triggers and collateral tests with adequate recording in the relevant system.
- Ensure timely closure of conditions/tasks.
- Discuss/negotiate any kind of waiver requests or restructurings with borrowers, agents, other lenders or servicers as well as other external/internal parties, e.g. business advisors, lawyers.
- Attend transaction-related meetings and do site visits (as required).
- Maintain electronic credit files for respective deals, ensuring key documents have been saved before submission of approval requests (in accordance with client's guidelines and naming conventions).

Other

- Provide guidance to other team members as and when required.
- Liaise proactively and effectively with different clients for the respective portfolio.
- Consider relevant regulatory requirements and client's guidelines.



- Perform other duties as assigned from time to time.

SKILLS AND COMPETENCIES

- Hold a university degree and have at least 2 years of suitable professional experience in Structured Finance and Private Credit Risk or Portfolio Management.
- Understand business' strategies, inherent sector risks and its potential impact on credit risk profiles.
- Demonstrate solid analytical and technical skills and the ability to understand complex transaction documentation, financing structures, and models.
- Be comfortable in a client-facing role and able to confidently present recommendations up to the credit committee level.
- Exhibit good organisational and time management skills, a hands-on approach, diligence and attention to detail.
- Have good writing skills to produce robust, concise, and insightful decision papers.
- Be a team player with the ability to work in a multicultural and international environment, as well as the ability to explain modelling concepts, analytical approaches, reasoning and key conclusions
- Adapt quickly and efficiently to changing business and client requirements.
- Have a high level of familiarity with MS Excel, Word, PowerPoint, and other data processing and analysis tools.
- Possess strong oral and written communication abilities.

ESSENTIAL APPROVED PERSONS EXAMINATIONS

- None.

PROFESSIONAL EXAMINATIONS REQUIRED

- None.

OTHER SKILLS REQUIRED, ESSENTIAL OR DESIRED:

- None (French or other European languages a plus)

WHEN ABSENT FROM THE OFFICE ROLE WILL BE COVERED BY:

- Team member (tbc).

ABOUT MOUNT STREET

Our aim is to create value across the entire spectrum of credit management. This is achieved through unrivalled expertise and enduring partnerships.

As a critical partner to Financial Institutions, we offer a comprehensive range of solutions that extend beyond servicing to include advisory services and strategic management of outsourcing.



Powered by CreditHub, our bespoke technology platform, we provide end-to-end solutions that adapt to the unique challenges of each client. Our deep knowledge of multiple asset classes, in addition to our global reach, allows us to deliver expertise that maximise opportunities and minimise risk.

We pride ourselves on our entrepreneurial spirit, fostering innovation and flexibility in our approach.

From our award-winning history, to our expanded capabilities across diverse sectors, we've built a reputation for handling even the most complex problems in the industry.

WHAT WE DO

We deliver unmatched expertise and advice across the entire credit management lifecycle.

OUR VALUES

Integrity – We value honesty, courage, fairness and tenacity.

Value our People – Our strength is our People and Teamwork is at the heart of what we do and who we are.

Deliver – We walk the talk and deliver on our promises.

Empower – Our teams are empowered to share in the purpose of our business.

Customer First – Partnership – We work in partnership with our clients, developing a relationship built on trust.

Please note that to ensure compliance with DSGVO/GDPR all CV's received for prospective candidates who are not appointed are deleted and not saved.

Mount Street is committed to creating an inclusive and equitable environment for all. We believe that by harnessing different backgrounds, experiences, and perspectives our teams bring a greater breadth and depth of knowledge and expertise and are better placed to support the clients and communities we serve. Creating a truly inclusive working environment is the responsibility of every member of our team. We openly welcome all candidates and their unique contributions irrespective of age, colour, disability (physical or mental), education, ethnic origin, gender, gender identity or expression, nationality, marital or family status (including pregnancy or parental status), race, religion or belief, sex, sexual orientation, veteran status or by any other range of human difference brought about by identity and experience.

Research shows that women and members of other under-represented groups may not apply to jobs when they believe they may not meet every qualification. If you are enthusiastic about this opportunity, and feel you have something to offer, we encourage you to apply.



We will ensure that reasonable adjustments or accommodations are made at each stage in our hiring process for individuals with disabilities. **If you require an accommodation or adjustment, please contact the HR team on HR@mountstreet.com or +44 20 7659 7051.**

