

Associate Analyst 3 Corporate & Infrastructure - Sao Paulo - 20224BR

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Moody's Investors Service - RRS (RRS)

Credit Analysis & Research - Credit Rating Analysts

Regular - Entry Level

Moody's (NYSE: MCO) is a global integrated risk assessment firm that empowers organizations to make better decisions. Our data, analytical solutions and insights help decision-makers identify opportunities and manage the risks of doing business with others. We believe that greater transparency, more informed decisions, and fair access to information open the door to shared progress. With over 11,000 employees in more than 40 countries, Moody's combines international presence with local expertise and over a century of experience in financial markets. Learn more at [moody.com](https://www.moody.com).

Moody's Investors Service is among the world's most respected and widely utilized sources for credit ratings and research. Our opinions and analysis on a broad range of credit obligors and obligations are valued around the world for their insight and rigor. At MIS, our workplace culture supports our mission to be the Agency of Choice for our customers, employees and future employees. Our Culture focuses on Excellence and embodies behavioral qualities such as Integrity, Responsiveness, Collaboration, Respect and Passion. Our people are our core asset and we look beyond outcomes to ensure that behaviors and interactions matter.

Department

Rating and Research Support Corporate & Infrastructure

Job Description

Provide credit analysis in the form of discrete pieces of analytical work. The Associate Analyst at Moody's will work on more complex and higher profile analysis, and will form a holistic view on certain credits in preparation for Associate Analyst role.

The Associate Analyst role provides an opportunity to make a significant contribution to the

success of Lead Analyst teams in Moody's , by providing a range of analytical support services that contributes to the overall credit analysis function performed by these teams.

This role will focus primarily on Corporate & Infrastructure sectors, and there is potential for cross-training in supporting varying asset classes and methodologies, in other sectors, as part of career progression.

The role requires strong focus in financial analysis. Candidates will be expected to demonstrate their ability to work effectively in a team environment. The ideal candidate for this role will possess strong organizational skills, demonstrate attention to detail, and enjoy working in a collaborative team environment.

The Associate Analyst position provides a unique opportunity to foster skills that are valuable to any future career in the financial services industry. This will be an internally facing role supporting lead analysts.

Key Responsibilities

- Perform preliminary credit analysis to support ratings, research, analytical outreach and presentations, following guidance provided by team lead. Examples of analytical work include:
 - Preparing financial spreadsheets and charts, analyzing data and financial statements, building and updating financial models and forecasts, and writing analytical commentary in accordance with Moody's methodologies.
 - Identifying trends in data and use analytical ability, applying judgment to form well thought out credit conclusions.
- Develop working knowledge of Moody's methodologies in order to apply to credit analysis.
- Interpret and analyze financial to perform the preliminary credit analysis.
- Demonstrate the ability to understand and identify key factors that affect issue and issuer credit ratings under full supervision and guidance lead analyst.
- Support credit monitoring/surveillance of issuers by e.g. preparing data for surveillance, periodically updating preliminary components of analysis, and initiating/escalating deeper credit reviews when necessary.
- Perform certain routine administrative and other ad hoc credit-related tasks as directed by direct supervisor.
- Work as a team with other associate analysts and lead analysts in Moody's under overall supervision of the direct manager.
- Participate in external meeting with issuers, financial advisors, & other intermediaries.

Qualifications

- Minimum undergraduate/ first level degree in economics, accounting, engineering, business administration or similar (e.g. bachelor's degree, or equivalent qualifications).
- Preferably some relevant experience. (e.g. internship)
- Demonstrates knowledge of MS Excel, Word and PowerPoint.
- Solid verbal, written communication, and interpersonal skills
- English speaking and writing capabilities
- Python programming & Visual Basic for Applications knowledge is a strong plus
- Ability to adapt to a changing environment and prioritize tasks accordingly.

Moody's is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, national origin, disability, protected veteran status, sexual orientation, gender expression, gender identity or any other characteristic protected by law.

Candidates for Moody's Corporation may be asked to disclose securities holdings pursuant to Moody's Policy for Securities Trading and the requirements of the position. Employment is contingent upon compliance with the Policy, including remediation of positions in those holdings as necessary.

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