

JOB DESCRIPTION

JOB TITLE	Associate/ML Structured Finance
ENTITY	Moody's Local BR Agência de Classificação de Risco
LINE OF BUSINESS / DEPARTMENT	
Job Code / Comp Plan	
REPORTING TO	

Job Description

Provide credit analysis throughout the different phases of the rating process on the portfolio of existing transactions as well as new transactions, and will form a holistic view on these credits. The Associate/ML at Moody's Local Brasil will work on a complex and high profile portfolio of Structured Finance transactions issued in the domestic market, including FIDCs, CRIs, CRAs, Debentures, and other capital markets instruments.

The Associate/ML role provides an opportunity to make a significant contribution to the success of Moody's Local, by providing a range of analytical services that contributes to the overall credit analysis function performed by Lead Analysts.

This role will focus primarily on the Structured Finance sector, and there is potential for cross-training in supporting varying asset classes, rating teams, and methodologies, as part of career progression.

The role requires strong focus in the details of transaction legal structures, analysis of large samples of statistical data, and financial modeling. 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/ML position provides a unique opportunity to foster skills that are valuable to any future career in the financial services industry.

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:

»Analyzing samples of statistical data on asset performance, including portfolio delinquencies, defaults, recoveries, and prepayments on asset classes such as consumer loans, auto loans, agricultural receivables, trade receivables, and others.

»Reading legal documents and contracts to understand legal and financial structures of Structured Finance transactions.

»Run financial models to project cash flows on assets and liabilities (Cash Flow Model Scenarios)

»Preparing financial spreadsheets and charts,

»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 data to perform the preliminary credit analysis.

»Demonstrate the ability to understand and identify key factors that affect credit ratings under full supervision and guidance of lead analysts.

»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 Associates and Analysts under overall supervision of the direct manager.

» Participate in external meeting with issuers, financial advisors, & other intermediaries

Experience/Qualifications

- Minimum undergraduate/ first level degree in economics, accounting, engineering, business administration, statistics, or similar (e.g. bachelor's degree, or equivalent qualifications).
- »Preferably 1-2 years of relevant experience. (including 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.
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The Department / Team:**Working at Moody's**

We have impact. So will you.

The views of each Moody's employee matter and, collectively, those views contribute to our ability to serve credit-sensitive markets worldwide. Diverse opinions are encouraged and leverage the depth and breadth of experiences that our employees bring to work each day. We expect Moody's employees to be accessible and collaborative and, in return, Moody's offers a work environment that promotes intellectual curiosity, analytical rigor and collegiality. Our people and our environment uphold our core values of integrity, insight, intellectual leadership, inclusion and independence.

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EEO Language

Moody's is an equal opportunity employer.

Os currículos devem estar em inglês e serem enviados para: carolina.bontempo@moody's.com