JOB DESCRIPTION

JOB TITLE	**Associate Analyst 3-**
ENTITY	Moody's Investors Service (MIS)
LINE OF BUSINESS / DEPARTMENT	
Job Code / Comp Plan	
REPORTING TO	

The Role

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 Financial Institutions & Structured Finance 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.
  Importante: Os currículos devem estar em inglês e serem enviados para: carolina.bontempo@moodys.com

Experience/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.

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.

Moody's is an essential component of the global capital markets, providing credit ratings, research, tools and analysis that contribute to transparent and integrated financial markets. Moody's Corporation (NYSE: MCO) is the parent company of Moody's Investors Service, which provides credit ratings and research covering debt instruments and securities, and Moody's Analytics, which offers leading-edge software, advisory services and research for credit and economic analysis and financial risk management. The Corporation, which reported revenue of $3.6 billion in 2016, employs approximately 11,500 people worldwide and maintains a presence in 41 countries. Further information is available at www.moodys.com.

EEO Language

Moody's is an equal opportunity employer.

Securities Trading Policy (STP)

Candidates receiving an offer to join Moody's Investors Service or Moody's Shared Services shall be required to disclose their securities holdings and those of their family members as defined by Moody's Policy for Securities Trading. Such holdings will be reviewed by the hiring manager during the offer process to identify any potential conflicts of interest. Moody's Human Resources department shall inform the prospective employee of any potential conflicts and remediation actions required. Any formal offer of employment is contingent upon the Candidate's agreement to comply, in advance of employment, with remediation requirements identified by Moody's.