

ELBA

A Day in the life of...



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Associate Analyst,
Banking team,
Moody's

MY ALARM GOES OFF...

My alarm goes off at 7.30am. I have breakfast at home, cereal and coffee. I usually dress business casual if I am going to spend the day at the office, however if I have an external meeting I will dress a bit more business professional. I then have a 10 to 15 minute walk to the office and I will be at my desk at around 9am.

I'M RESPONSIBLE FOR...

Main tasks: perform credit analysis on an assigned portfolio of banks and finance companies in collaboration with a senior lead analyst, this involves analysing data and financial statements, applying financial data to Moody's models, drafting rating committee memos and participating in rating committees; first draft of research on the assigned portfolio; and attend issuer meetings.

I GOT MY JOB...

I have a bachelor's degree in

Economic and a double master's degree in Finance. Prior to joining Moody's in London, I worked as a teaching assistant while I was doing my master's degree and after worked for an investment bank in corporate finance for 8 months in Portugal. I heard about my current position in the last semester of my master's degree in a business fair organised by the university where different companies had representatives talking to students about their work.

AT SCHOOL I STUDIED...

I studied in Portugal and we do not have GCSE and A levels. However, for the last three final years of school we have to choose an area of specialty out of four (Arts, Economics, Humanities and Science), I chose Economics.

The mandatory exams of this specialty were Maths, Portuguese, Economics and Geography. I chose this specialty because I really liked math but I did not like science, so the only other area that had a lot of math was economics even though at the time I did not know much about it. I ended up really enjoying economics and decided to further study at university and to work on this field.

MY TYPICAL DAY...



Financial
Services



Associate
Analyst

My typical day starts at 9am by reading the news on the banks and regions I cover. Some of the news might trigger a deeper analysis of the bank and lead to a rating committee or a research piece. I usually work on the credit analysis of a specific bank with the senior analyst and prepare a memo (document that outlines the key drivers for a rating) to be discussed in a rating committee. Or I could be working on a research to be published and accessible to investors with our opinion on the ratings or industry trends. We also have meetings with the management team of the banks where they give us an overview of the company and the financial performance.

THE KEY SKILLS I USE IN MY JOB...

Analytical, organisational and written skills are important for this job. I believe I developed these skills in school and in my first job experiences. However,

the ability to work effectively in a team environment is also important here and I developed these by doing extracurricular activities in groups like team sports or volunteering. Also, I need to be proficient in MS Excel, Word and PowerPoint and I learned these throughout school.

THE BEST PART OF MY JOB IS...

I really like the diversity and the work culture at Moody's. I like to be able to work with colleagues not only in London but also in different offices across all regions. Another part of my job that I like is the research and being incentivised to write more since a very junior level.

THE WORST PART OF MY JOB IS...

There are a lot of administrative and record keeping tasks since Moody's is a regulated entity that are not very exciting.

Sometimes there are very busy and stressful periods. In those periods I talk regularly with my manager to prioritise and sometimes ask colleagues for help.

MY ROLE MODEL GROWING UP WAS...

My role models growing up were my grandparents. They were the firsts in the family to go to university and study medicine. They always told me how important school was and inspired me to do my best.

AFTER WORK...

On a typical evening I might workout after leaving the office then cook dinner and afterwards, watch a bit of TV. I usually go to bed between 11pm and 12am on week nights as I try to get 8 hours of sleep per night. On Thursdays or Fridays I like to go out for dinner with friends or have a drink with colleagues after work.



MY PLAN B...

If I hadn't followed a career in finance/economics I would probably have been an academic or a university teacher. I always liked studying, research and teaching.