

# RISK DIVISION

## 2018 New Analyst Opportunities

New York City Area Salt Lake City, UT

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### GOLDMAN SACHS FIRM OVERVIEW

The Goldman Sachs Group, Inc. is a leading global investment banking, securities and investment management firm that provides a wide range of financial services to a substantial and diversified client base that includes corporations, financial institutions, governments and high-net-worth individuals. Founded in 1869, the firm is headquartered in New York and maintains offices in all major financial centers around the world.

### RISK DIVISION

Goldman Sachs is in the business of taking risks; we expect market, credit, and operational (but not reputational) losses. The mission of the Risk Division is to effectively identify, monitor, evaluate, and manage these various risks in support of the firm's strategic plan, and in a manner consistent with the objectives set out in the firm's Risk Appetite Statement. The Risk division is an analytically driven division which strives to create functional experts and values intellectual curiosity and problem-solving skills. We are the Firm's independent risk managers and senior management relies on us to understand global risk exposures. The Risk division helps facilitate transactions in any market environment by balancing risk and reward in an increasingly dynamic and complex market. By understanding inherent risks in markets we enable the firm and clients to continue business during periods of stability and instability.

### The Risk Division Consists of Seven Main Groups:

**Credit Risk:** The Credit Risk department helps to analyze the risk of default that may arise from a borrower or counterparty's failure to make required payments.

**Market Risk:** The Market Risk team helps to analyze the risk of loss in the value of a position due to changes in market conditions.

**Operational Risk:** The Operational Risk team helps to analyze the risk of unintended effects from inadequate or failed internal processes, people, systems, or external events.

**Liquidity Risk:** The Liquidity Risk team helps analyze the risk to an institution's financial condition or safety & soundness arising from its inability (real or perceived) to meet its obligations at a reasonable cost when they come due.

**Model Risk:** The Model Risk team helps to analyze the risk of loss in value or reputation due to incorrect use of models.

**Underwriting Risk:** The Underwriting Risk team helps to analyze the risk assumed when providing clients with debt underwriting, including risks in structure, syndication, reputation, and portfolio allocation.

**Enterprise Risk:** The Enterprise Risk team helps analyze the risks in the process of planning, organizing, leading, and controlling the activities of an organization to minimize the effects of risk on an organization's capital and earnings.

### QUALIFICATIONS: What We Look For

Risk recruits highly motivated students who can demonstrate outstanding achievements in academic and extracurricular activities. Typically we look for people who can display the following personal qualities and attributes:

- Analytical Mindset
- Strong Sense of Teamwork & Group Collaboration
- Fast Learners
- Strong Communication Skills
- Interest in Risk Management
- Interest in the Financial Markets
- Integrity, Ethical Standards and Sound Judgment
- Intellectual Curiosity, Passion and Self-Motivation

### APPLICATION PROCESS:

Complete the Goldman Sachs Apply On-Line application [including GPA] at [www.goldmansachs.com/careers](http://www.goldmansachs.com/careers). You may express interest in up to three locations and division combinations through this application. The division selections are determined by the location you select. If you do not see the division that is of interest to you please consider choosing an alternate location.

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