



INES BEATO
Senior Vice President
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Ines Beato is a Senior Vice President in the Structured Finance ABS Group at DBRS Morningstar, where she is a lead analyst and responsible for criteria, ratings and commentary on ABS transactions across auto loan, and auto lease, and various other ABS asset classes. Prior to DBRS Morningstar she was a director and lead analyst in the Structured Finance group at S&P Global since 2010, responsible for assigning and maintaining rating on ABS transactions across various asset classes including auto loan, auto lease, equipment and unsecured consumer loan. Previously she worked for MBIA Asset Management, and MBIA Insurance Corp in the SF-ABS group, where she was responsible for monitoring and workouts of the consumer ABS portfolio. She had a BS and MBA from Fordham University.

How are you personally supporting Gender Equality Today for a Sustainable Tomorrow?

I support gender equality by providing an example for all my colleagues, as a resource, teacher, and mentor available to guide and answer questions. I am a child of immigrants who moved to this country when I was five. My parents have fourth grade educations but are wiser than many and taught me to follow my dreams, put in my hard work, and respect myself and those around me. I was the first in my family to get a college degree and although my parents couldn't help with proofreading or advice on the better internship, they supported me unconditionally and pushed me to go as far as I dared dream. I am the analyst and employee I am today because I have been fortunate to have worked with many colleagues, male and female, who I've learned from over the years, from industry knowledge to how to act and react in diverse situations and hope to do the same for others. I have learned how to analyze, present, and write better from the many colleagues I have had the privilege to work with in and out of the organizations I've worked in. I have worked with many women in the field who have served as examples who I've learned from, from early on in my career to today. I give 100+% at work and in all aspects of life and try to be an example for others as many have been for me.

How can companies invest in their women employees to prepare them for leadership roles?

Companies can invest in their women by giving them access to other women who are in leadership roles, as well as access to their better leaders who support equality. Let them observe and learn from these women and men be they inside or outside the organization. If others can achieve so can any one of us and some need to see to believe that the hard work will pay off and be recognized.

What inspires you to continue to grow in this industry?

What inspires me to continue to grow is my personal drive to continue to get to the next level and learn more, and the desire to want to be an example for my children. I am a self-motivated person who has gotten to this point in my career as a result of my hard work. I want my children to see examples of what they have the possibility to achieve despite where anyone begins.



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What advice do you have for other women in securitization?

My advice for all in securitization is to work hard and learn from those around you. Align yourselves with good colleagues and mentors and learn from them. Although we may not always be able to have work-life balance try to find the flexibility to be able to accomplish the different goals you may have in various aspects of life and pave your own path.

Where is your favorite vacation spot?

Hawaii is my favorite vacation spot, the perfect combination of nature and development. You can get completely lost and detach from the modern world but yet still miss out on nothing.

What is your favorite out-of-office activity?

When out of the office I love hanging out with my three kids and watching them grow and learn and navigate this ever evolving world. From the soccer field to the beach, enjoying the little moments, the laughs, and silly moments at every step with them in these very fast moving years.