



NATASHA AIKINS

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Natasha Aikins is a Director in Fitch's Sustainable Finance Group and is the analytical liaison for the company's Environmental, Social and Governance (ESG) efforts across structured finance. Natasha brings extensive structured finance experience to this role, including work assessing credit risk in new and seasoned bonds and representations and warranties, and responsibility for key originator/aggregator assessments and servicer ratings. While throughout her tenure at Fitch Natasha's core structured finance responsibilities were focused on complex RMBS analysis, she has also performed analytical activities in the ABS and CMBS asset classes.

Prior to joining Fitch, Natasha worked on credit teams within several leading bank and credit unions focused on small and middle market business lending and capital markets.

Natasha holds an BA from University of Albany and an MBA from the University of Connecticut.

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

This is an interesting question with a two-part answer. Firstly - I pray - likely not the conventional response but I believe that this is important!... Meanwhile I support junior female professionals in whatever way possible as they start their careers because while we do not like to admit it, young women still think about their career and how that might be impacted by life events including things like children. These are still very real issues with the next generation. So, I share relevant experiences and help provide guidance so they can view their career path as a journey with many interesting sights, speed bumps, and character-strengthening opportunities along the way. I can't say that leads to gender equality on large scale but what I can offer is the reality of some of the struggles and opportunities they may face; being armed with knowledge and understanding can give these women confidence to navigate their path.

What inspires you to continue to grow in this industry?

Over the years I have helped more than a handful of young women get started in their careers at Fitch - through perspective sharing and guidance, and I enjoy hearing about their successes as they grow - and in some cases move on. Also - most directly - my daughter has been a great inspiration! I have relayed to her some perspective from my years in Structured Finance - the breadth and depth of the various asset classes and myriad learning opportunities available is probably unmatched. As she gets older I will share with her that while I have greatly enjoyed my career in Structured Finance it has certainly not been without its struggles and occasional frustrations/setbacks! As my daughter grows it's important for me to share some of these experiences and to highlight the importance of having an overcoming spirit to press on and conquer even when things seem extremely challenging or overwhelming.



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What can companies do to increase the representation of women in finance?

I think there are a number of initiatives that finance orientated companies have taken to improve representation of women throughout their organizations; including flexible work arrangements (some progressive companies had these in place before the pandemic), structured mentorship/ally ship programs, and a fundamental commitment to DEI initiatives. While these are all commendable, I believe that companies are just one part of the bigger picture in focusing on improving representation of women in finance – another aspect is the education

system – for example keeping girls interested and confident in STEM subjects when they are in middle school (generally the time girls start to drift away from these subjects). Additionally, there is an ongoing need for improvement in maternity leave polices to support women so they can bond with their child and then adjust and transition to being a mother who also works outside the home (I'm refraining from using the term working mother as all mothers' work!). In my personal experience this time of my life was quite overwhelming and without the support of my male manager helping to guide my professional transition I likely would have chosen to leave the workforce.

Anytime we are looking at representing women in finance we also need to deliberately think about race and ethnic representation because these are important aspects of intersectionality -being black and a woman- that from my personal experience women of color always battle. For example - to champion women's issues do I forego or deem less issues of race? How do I perceive myself or am I perceived? First as a woman or a black person? I do not expect any company or industry to be able to adequately solve such deeply seated complex matters, however they do have their role to play.

What advice do you have for other women in securitization?

This is a dynamic and global industry so at whatever point you entered there are vast areas to discover should you choose to do so. At times you may look around the table and begin to question your role or biases that you may see or feel or even the meaningfulness of certain things in the larger picture – but throughout this experience it is important to be true to yourself and most importantly to believe in and stick up for yourself! Suggesting grit to push through is an understatement but unwavering determination, perseverance and at times courage will lead you to the success you define for yourself.

Sadly, as I write this piece, it has just been announced that Dr. Madeline Albright, the 64th U.S Secretary of State and first woman to hold the position, has passed away. I remember reading Dr. Albright's book *Madame Secretary: A Memoir* whilst on a flight to one of my first industry conferences where Dr. Albright was the keynote speaker. The family statement described her as 'a tireless champion of democracy and human rights.' Perhaps this ideal can continue to propel all of us towards a better union.

What is your most used phone app?

Amazon – I'm sorry, it just so convenient!