



## MARÍA PAULA MORENO Regional Head Americas Structured Finance *Fitch Ratings*

María Paula Moreno is a managing director in Fitch Ratings' Structured Finance Group. She is the regional group head for the North American & Latin American structured finance analytical teams for rating securitizations issued into the local and international debt capital markets. As part of this team, María Paula has worked with various asset classes, including future flow, residential and commercial mortgage securitizations, and general asset-backed transactions such as auto loans, consumer loans, and trade receivables.

María Paula holds a bachelor's degree in economics from Universidad de los Andes with a concentration in Financial Legislation. She is fluent in English and Spanish.

### **Which woman, past or present, comes to mind as a leader in the media as a master storyteller?**

I believe there are many women in history which stand out as a master storytellers. Going back to Elizabeth Timothy, who in 1738 became the first woman newspaper editor, to Muriel Siebert, who was the first woman to become a member of the New York Stock Exchange, women before us have worked hard to make a difference. However, when I think of an inspiring woman alive today, Dr. Amani Ballour comes to mind. If you haven't heard of her story I would encourage you to watch "The Cave." Dr. Ballour runs an underground hospital in Syria and she is convinced that if she supports women we all succeed. I'm a firm believer that if we support each other great things happen. So I'm happy to see that women supporting women has become a whole movement and I am for it! It's all about staying positive and having each other's backs.

### **What inspires you to continue to grow in this industry?**

The main thing that inspires me is the impact I know I can have. Making change and empowering younger women in the industry is extremely inspiring. I'm a firm believer in just how much difference a single person can make on a person's career. I want younger generations to feel there is no limit to what we as women can accomplish, that they know their voices will be heard. And I am confident that I can help reshape the conversation to make sure women's voice will be heard in the industry.

### **What advice do you have for other women in securitization?**

Grow your network and develop good working relationships with colleagues and other professionals in the business as this will provide a support network and will allow you to be better connected to the wider business. Remember transparency and honesty are key to managing these relationships and gaining trust from people.



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**Is there anything else you'd like to add about how we can all work to make the finance industry more diverse, equitable, and inclusive?**

It is important that women actively champion each other to help foster an inclusive workplace. We can help support each other by celebrating each other's achievements and making sure we recognize success when others overlook it. We should offer mentorship and advice; we need to leverage our influence and make sure we are offering support to other women irrespective of where we are in our careers. Keep in mind that supporting other women by acting as a sponsor or mentor can significantly impact their career success. Also, try to advocate for others' ideas, this way we can ensure all viewpoints and ideas are heard. Always remember that supporting each other goes a long way.

**What is a good way to give back to the community?**

A random act of kindness is the best way to give back to your community. A generous act, be it helping your neighbor move a piece of furniture or helping someone cross the street, can go a long way. Keep in mind everyone has their own struggles so kindness can go a long way.