

# Fair Isaac Corporation (FICO)

Technology / Software - Application · New York Stock Exchange

Generated: 2026-Oct-18 · Market data through: 2026-10-16

|                                             |                                                       |                                                                |                                                  |                                                            |                                          |                                                   |                                                               |
|---------------------------------------------|-------------------------------------------------------|----------------------------------------------------------------|--------------------------------------------------|------------------------------------------------------------|------------------------------------------|---------------------------------------------------|---------------------------------------------------------------|
| LAST CLOSE<br><b>\$771.19</b><br>2026-10-16 | MARKET CAP<br><b>\$16.7B</b><br>VOLUME<br><b>0.8M</b> | 52-WK HIGH<br><b>\$1858.91</b><br>52-WK LOW<br><b>\$586.05</b> | TRAILING PE<br><b>22.2</b><br>P/S<br><b>6.96</b> | GROSS MARGIN<br><b>85.1%</b><br>NET MARGIN<br><b>34.1%</b> | ROE<br><b>-33%</b><br>ROIC<br><b>59%</b> | PIOTROSKI<br><b>8/9</b><br>ALTMAN Z<br><b>8.5</b> | 1-YR RETURN<br><b>-52.4%</b><br>5-YR RETURN<br><b>+122.6%</b> |
|---------------------------------------------|-------------------------------------------------------|----------------------------------------------------------------|--------------------------------------------------|------------------------------------------------------------|------------------------------------------|---------------------------------------------------|---------------------------------------------------------------|

Fair Isaac Corporation, also known as FICO, delivers advanced analytics, software solutions, and data management services designed to help businesses optimize, automate, and interconnect their crucial decision-making processes. These offerings reach clients across the Americas, Europe, the Middle East, Africa, and the Asia Pacific region. The company operates through two main divisions: Software and Scores. The Software segment provides pre-configured decision management solutions catering to a variety of business challenges and operations, including marketing strategy, account creation, customer relations, engagement, fraud detection, financial crime compliance, and debt collection, alongside related professional services. Key among its offerings is the FICO Platform, a modular software suite built to support sophisticated analytical and decision-making applications. This segment also supplies stand-alone analytical and decisioning software that customers can customize for a broad spectrum of business needs. Conversely, the Scores segment offers both business-to-business (B2B) and business-to-consumer (B2C) solutions. Its B2B scoring services empower corporate clients with analytics that can be integrated directly into their transaction flows and decision frameworks. For individual consumers, the segment provides B2C scoring via offerings such as myFICO.com subscriptions. FICO markets its diverse product and service portfolio primarily through its dedicated direct sales force, various indirect distribution channels, and its online presence. Established in 1956 as Fair Isaac & Company, Inc., the company officially adopted the name Fair Isaac Corporation in July 1992 and maintains its headquarters in Bozeman, Montana.

SECTOR Technology    INDUSTRY Software - Application    EXCHANGE NYSE    MARKET CAP \$16.7B    EMPLOYEES 3,811 (SEC-filed)    CEO William J. Lansing    IPO 1987-07-22  
COUNTRY US  
5 West Mendenhall, Bozeman, MT 59715 · Tel 406 982 7276 · [fico.com](https://fico.com)

## 1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

**80 / 100**

Street mean **\$1207.72** (18 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

**ROUTINE SELLING — LOW SIGNAL**

\$2M sold / 6 mo, zero open-market buys

## 2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **FICO -52.4%** · **S&P 500 +15.9%** · spread **-68.3pp**



7 Years vs S&P 500 · **FICO +122.6%** · **S&P 500 +189.9%** · spread **-67.2pp**



Both charts indexed to 100 at the start of their window and drawn on a single shared scale, so the gap to the benchmark is the gap you see. Adjusted closes throughout.

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NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

3 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET  
SCORE

80

OF 100

Score Breakdown

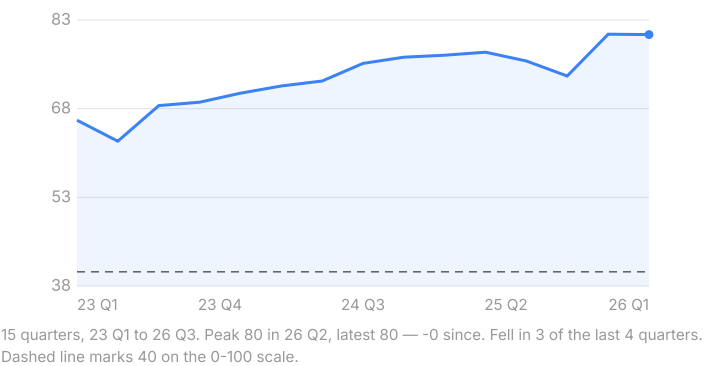
|                  |          |
|------------------|----------|
| Profitability    | 80/100   |
| Growth           | 87/100   |
| Momentum         | 99/100   |
| Quality          | 79/100   |
| Earnings Quality | 56/100   |
| Balance Sheet    | 36/100   |
| Value            | 32/100   |
| Risk (safety)    | 100/100  |
| Overall          | 80.1/100 |

Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than from the business.

Peer Comparison — IS Score

| SYMBOL | IS SCORE |
|--------|----------|
| DT     | 61       |
| U      | 32       |
| TYL    | 66       |
| SSNC   | 53       |
| DOCU   | 74       |
| GWRE   | 69       |
| FICO   | 80       |

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

80 / 100

IS Score 80.1 / 100 · -0.1 from peak of 80

| Quarter | Business Quality |
|---------|------------------|
| 23 Q1   | 61               |
| 23 Q2   | 68               |
| 23 Q3   | 70               |
| 23 Q4   | 72               |
| 24 Q1   | 74               |
| 24 Q2   | 76               |
| 24 Q3   | 78               |
| 24 Q4   | 79               |
| 25 Q1   | 80               |
| 25 Q2   | 78               |
| 25 Q3   | 76               |
| 25 Q4   | 79               |
| 26 Q1   | 80               |

Fundamental factor model, quarterly. Measures how the business is doing - not where the price is going.

PRICE STRUCTURE

NEUTRAL

Technical Score 46 / 100 · Power -7 · 12 of 22 indicator votes bullish

| Date  | Price Structure |
|-------|-----------------|
| 07-23 | 20%             |
| 08-03 | 15%             |
| 08-13 | -4%             |
| 08-23 | -4%             |
| 09-03 | 60%             |
| 09-13 | 68%             |
| 09-23 | 45%             |
| 09-30 | 44%             |
| 10-03 | -4%             |
| 10-10 | -4%             |
| 10-16 | 55%             |

Vote share across trend, momentum, volume, volatility and pattern families. Describes where the price is, not where it is going.

These two disagree — business quality 80, price structure 46 out of 100, so the business reads better than the price does. We publish the disagreement rather than resolving it: they answer different questions, and the gap between them is information, not an error.

5 WHAT WOULD CHANGE OUR MIND

falsifiable - check us next quarter

| TRIGGER                                                       | WHERE IT STANDS NOW          | WHAT IT WOULD MEAN                                         |
|---------------------------------------------------------------|------------------------------|------------------------------------------------------------|
| IS Score reaches <b>75</b> and holds two consecutive quarters | now 80.1                     | would move us up one band                                  |
| IS Score stops falling - one quarter higher than the prior    | last four: 76 → 73 → 80 → 80 | the direction matters more than the level                  |
| Technical vote share back above <b>50%</b>                    | now 55%                      | price structure no longer broken                           |
| Institutional holder count rises two quarters running         | peak 1,019 → now 850         | fewer institutions willing to hold is our clearest warning |

We publish these so the view can be shown to be wrong. If none of them move and our reading does, we owe you an explanation.

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This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

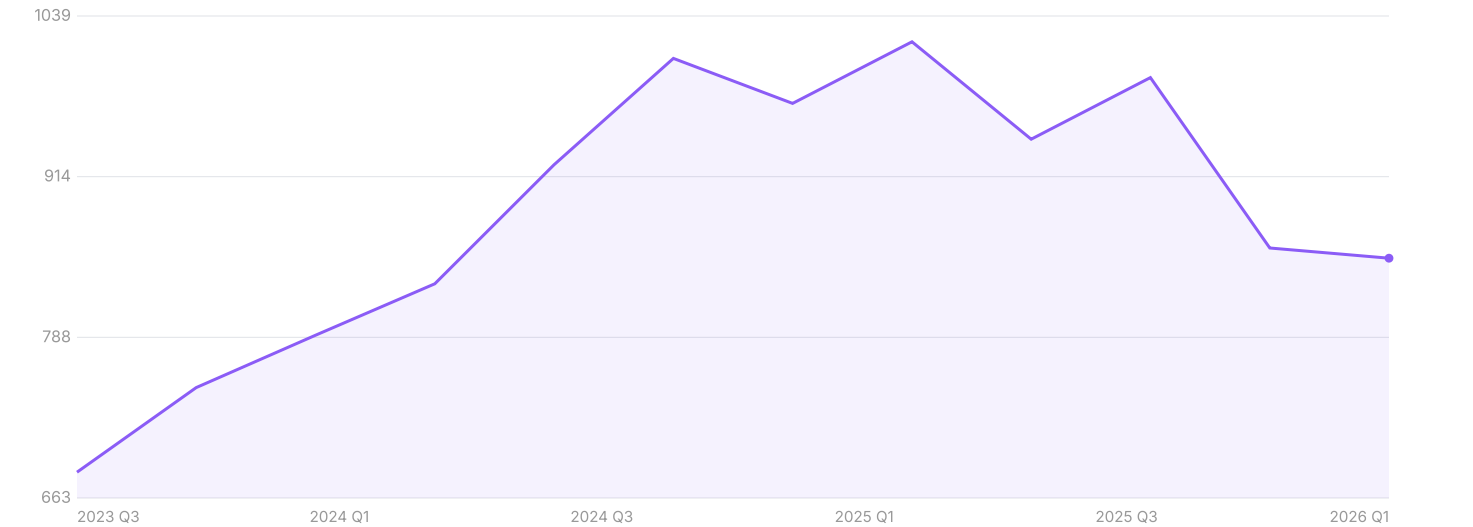
6 SMART MONEY CONFLUENCE EDGE · disclosure sources

|                                                                      |                                                                         |                                                    |                                                   |
|----------------------------------------------------------------------|-------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------------------|
| SITE CONVERGENCE SCORE<br><b>1 of 4</b><br>top 66% of 29,420 symbols | SOURCES ALIGNED<br><b>— of 3</b><br>independent disclosures             | CONGRESS (180D)<br><b>0 buys</b><br>none disclosed | INSIDER BUYS (180D)<br><b>0</b><br>none disclosed |
| ETF FUNDS (30D)<br><b>869 up / 881 down</b><br>net -12 funds         | INSTITUTIONS ADDED (13F)<br><b>-8</b><br>managers opening or increasing |                                                    |                                                   |

Congressional and insider figures are disclosed purchases in the trailing 180 days; ETF figures are COUNTS OF FUNDS whose holding changed in 30 days, not dollars. Coincidence of separate disclosures, not coordination. An absent source means nothing qualifying was disclosed in its window.

7 INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND 13F · filed 45 days after quarter end

Institutions holding — 12 quarters



Peak 1,019 · latest 850 (-169 from peak).

| QUARTER | HOLDERS | 13F SHARES | VALUE   | REPORTED OWN% |
|---------|---------|------------|---------|---------------|
| 2026 Q2 | 850     | 21.8M      | \$25.8B | 96.0%         |
| 2026 Q1 | 858     | 21.3M      | \$22.6B | 94.1%         |
| 2025 Q4 | 991     | 21.1M      | \$35.3B | 93.1%         |
| 2025 Q3 | 943     | 20.7M      | \$30.5B | 91.2%         |
| 2025 Q2 | 1,019   | 21.2M      | \$36.6B | 93.7%         |
| 2025 Q1 | 971     | 21.3M      | \$37.1B | 93.9%         |
| 2024 Q4 | 1,006   | 21.1M      | \$39.5B | 93.2%         |
| 2024 Q3 | 923     | 21.7M      | \$38.5B | 95.7%         |
| 2024 Q2 | 830     | 22.0M      | \$30.4B | 97.0%         |
| 2024 Q1 | 790     | 21.3M      | \$24.5B | 93.8%         |
| 2023 Q4 | 749     | 21.4M      | \$23.1B | 94.2%         |
| 2023 Q3 | 683     | 21.4M      | \$17.7B | 94.6%         |

How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being wrong. We publish the figure as filed rather than netting it down, and flag separately any quarter where the arithmetic is not merely high but impossible.

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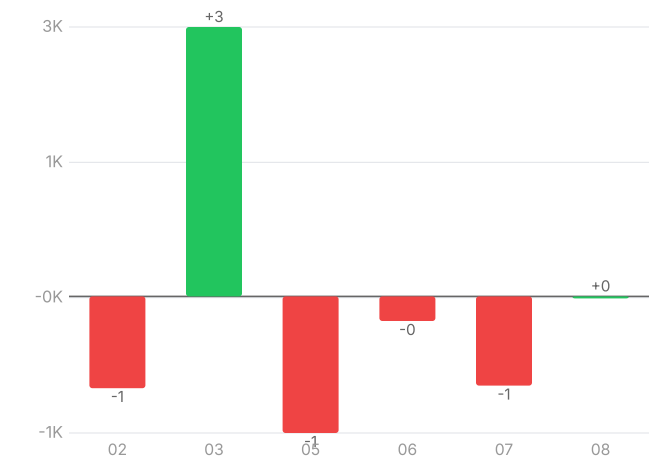
8 INSIDER ACTIVITY live Form 4 data

| INSIDER                | ROLE     | DATE       | TYPE     | SHARES | VALUE   | POST-TXN OWNED |
|------------------------|----------|------------|----------|--------|---------|----------------|
| Kelly Braden R         | director | 2026-08-24 | EXERCISE | 1,386  | \$0.63M | 13,940         |
| Kelly Braden R         | director | 2026-08-24 | EXERCISE | 1,285  | \$0.61M | 15,225         |
| Kelly Braden R         | director | 2026-08-24 | EXERCISE | 1,386  | \$0.63M | 0              |
| Kelly Braden R         | director | 2026-08-24 | EXERCISE | 1,285  | \$0.61M | 0              |
| Stansbury Henry Tayloe | director | 2026-08-22 | EXERCISE | 91     | —       | 351            |
| Stansbury Henry Tayloe | director | 2026-08-22 | EXERCISE | 91     | —       | 0              |
| Kelly Braden R         | director | 2026-08-21 | EXERCISE | 1,682  | \$0.66M | 12,554         |
| Kelly Braden R         | director | 2026-08-21 | EXERCISE | 1,682  | \$0.66M | 0              |

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

| 6-MO DECOMPOSITION (FORM 4)      | TXNS | SHARES | VALUE  | SIGNAL WEIGHT           |
|----------------------------------|------|--------|--------|-------------------------|
| <b>S — Open-market sales</b>     | 2    | 1,487  | \$2.0M | <b>Counted</b>          |
| M — Exercises (paired A/D)       | 15   | 9,800  | \$2.4M | None — mechanics        |
| F — Tax withholding              | 4    | 1,668  | \$2.0M | None — compensation     |
| <b>P — Open-market purchases</b> | 0    | 0      | \$0    | Counted — none occurred |

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

|                                                     |                                                         |                                                        |                                                           |
|-----------------------------------------------------|---------------------------------------------------------|--------------------------------------------------------|-----------------------------------------------------------|
| <b>SIGNAL</b><br>Routine<br>Selling —<br>Low Signal | <b>OPEN-MARKET<br/>SELLS</b><br>\$2.0M<br>2 txns / 6 mo | <b>OPEN-MARKET<br/>BUYS</b><br>\$0.0M<br>0 txns / 6 mo | <b>CLUSTER</b><br>None active<br>3+ insiders / 21<br>days |
|-----------------------------------------------------|---------------------------------------------------------|--------------------------------------------------------|-----------------------------------------------------------|

10 FORM 144 PLANNED-SALE PIPELINE live EDGAR data

| FILED                 | FILER            | SHARES REGISTERED | EST. PROCEEDS |
|-----------------------|------------------|-------------------|---------------|
| 2026-07-29            | Eva Manolis      | 967               | \$1.3M        |
| 2026-02-13            | Rees Joanna      | 358               | \$0.5M        |
| 2025-12-17            | Steven P Weber   | 1,426             | \$2.6M        |
| 2025-12-12            | Eva Manolis      | 1,041             | \$1.9M        |
| <b>Trailing 12 mo</b> | <b>7 filings</b> | <b>24,464</b>     | <b>\$36M</b>  |

11 13D / 13G STAKES COND

| FILED      | FORM         | REPORTING PERSON                  | % OF CLASS | SHARES  |
|------------|--------------|-----------------------------------|------------|---------|
| 2026-08-12 | SCHEDULE 13G | Capital International Investors   | 5.40%      | 1.3M sh |
| 2026-08-12 | SCHEDULE 13G | Capital Research Global Investors | 5.60%      | 1.3M sh |
| 2026-04-29 | SCHEDULE 13G | Vanguard Portfolio Management     | 5.31%      | 1.3M sh |
| 2026-04-29 | SCHEDULE 13G | Vanguard Capital Management       | 7.31%      | 1.7M sh |

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| 12 CONGRESSIONAL TRADING                |         |                                            |                    |                                                           | EDGE · STOCK Act |
|-----------------------------------------|---------|--------------------------------------------|--------------------|-----------------------------------------------------------|------------------|
| MEMBER                                  | CHAMBER | TRADE                                      | SIZE BAND          | TRADED                                                    | DISCLOSED        |
| Michael McCaul                          | House   | SELL                                       | \$1,001 - \$15,000 | 2026-04-22                                                | 2026-05-11       |
| Michael T. McCaul                       | House   | SELL                                       | \$1,001 - \$15,000 | 2026-04-22                                                | 2026-05-11       |
| Gilbert Cisneros                        | House   | SELL                                       | \$1,001 - \$15,000 | 2026-04-14                                                | 2026-05-11       |
| HOUSE 12-MO<br>15 trades<br>7 purchases |         | SENATE 12-MO<br>0 trades<br>None purchases |                    | COVERAGE<br>STOCK Act filings<br>30-45 day disclosure lag |                  |

13

INSTITUTIONAL OWNERSHIP & 13F FLOW

live 13F data

|                                                   |                                                 |                                                    |                                                           |
|---------------------------------------------------|-------------------------------------------------|----------------------------------------------------|-----------------------------------------------------------|
| 13F FILERS (LAST COMPLETE Q)<br><b>858</b>        | 13F SHARES<br><b>21M</b><br>94.1% of shares out | NEW / CLOSED<br><b>106 / 226</b><br>positions, QoQ | INCREASED / REDUCED<br><b>266 / 365</b><br>positions, QoQ |
| PUT/CALL (13F)<br><b>0.80</b><br>option positions | FREE FLOAT<br><b>96.8%</b><br>21M sh            |                                                    |                                                           |

2.8 · Largest Reporting 13F Managers

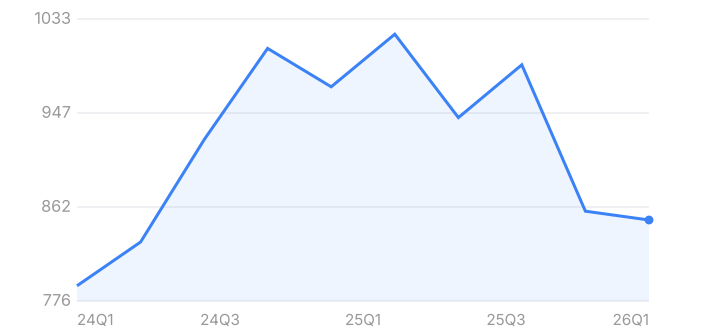
| MANAGER                         | SHARES | VALUE |
|---------------------------------|--------|-------|
| Assenagon Asset Management S.A. | 30,895 | \$18M |
| Chicago Capital, Llc            | 28,959 | \$17M |
| Ninety One Uk Ltd               | 22,844 | \$14M |
| Y-Intercept                     | 13,189 | \$8M  |
| Congress Asset Management Co    | 9,472  | \$6M  |
| Solidarity Wealth, Llc          | 8,981  | \$5M  |

EDGAR 13F holdings as of 2026-09-30; filer values normalized to dollars.

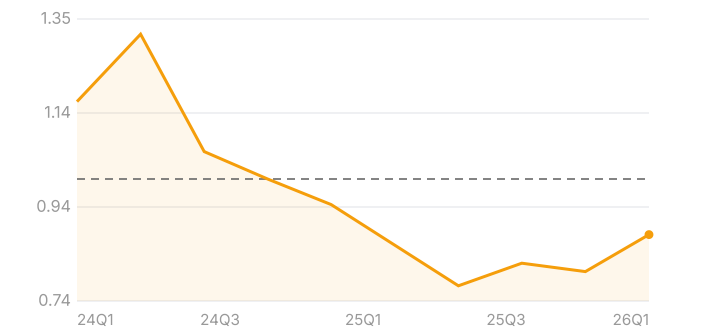
2.9 · Top ETF & Fund Ownership

| FUND  | WEIGHT | POSITION |
|-------|--------|----------|
| VITSX | 0.0%   | \$386M   |
| VTSAX | 0.0%   | \$386M   |
| VSMPX | 0.0%   | \$386M   |
| VTI   | 0.0%   | \$386M   |
| FXAIX | 0.0%   | \$345M   |
| VOO   | 0.0%   | \$335M   |

13F Filers Holding FICO — quarterly



Institutional Put/Call — quarterly



14

SHORT VOLUME — DAILY, 60 SESSIONS

EDGE · live FINRA feed

82%

64%

LATEST SESSION

50.3%

2026-10-15

20-DAY AVG

47.0%

50-day 56.8%

TREND

Falling

20d vs 50d

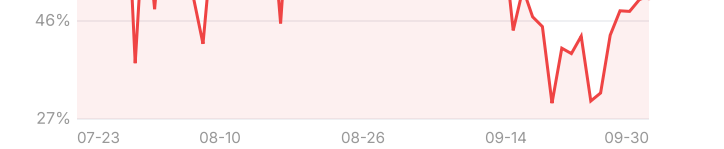
BY MARKET CENTER

Q: 50% · N:

66% · B:

26%

latest session

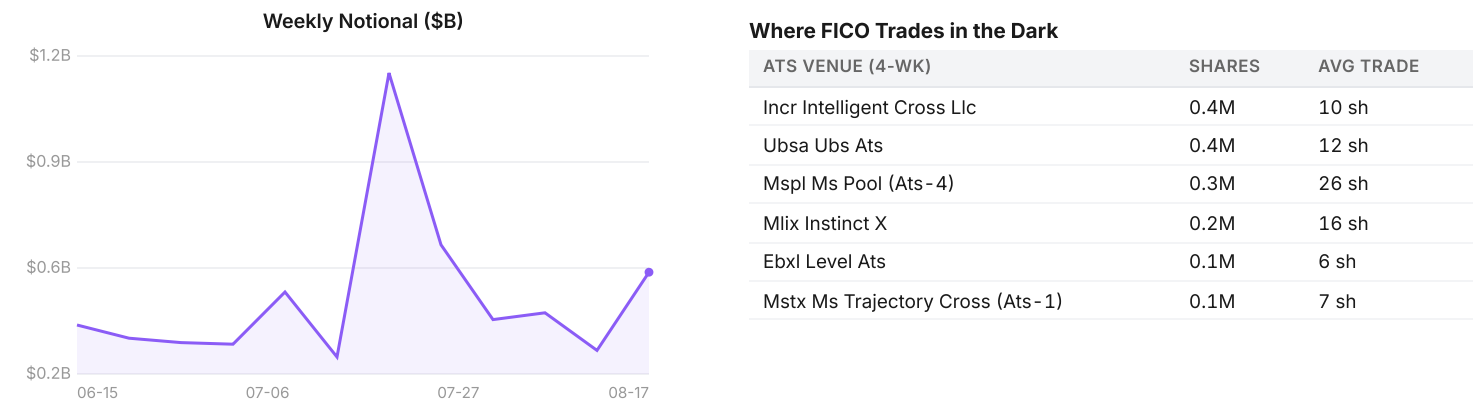


Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

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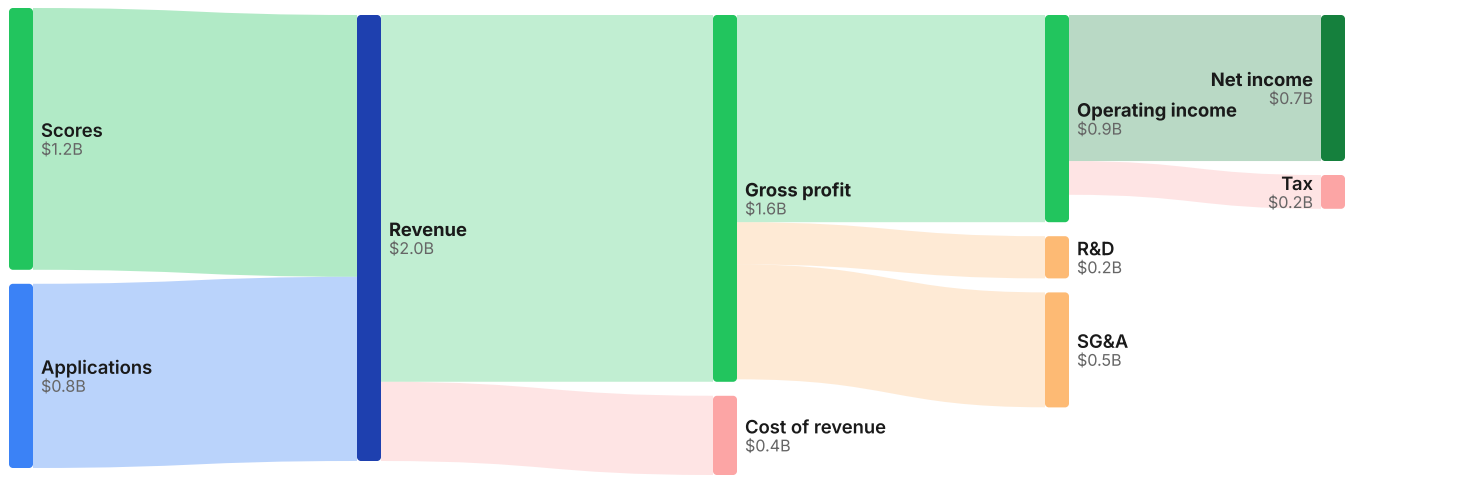
15 DARK POOL ACTIVITY

EDGE · live ATS data



16 REVENUE FLOW — FY2025

live segmentation + income data



Where a dollar of Fair Isaac Corporation revenue goes. All values FY2025 filings, live.

17 GEOGRAPHIC REVENUE

live segmentation

| REGION       | REVENUE | SHARE |
|--------------|---------|-------|
| Americas     | \$1.7B  | 87%   |
| EMEA         | \$160M  | 8%    |
| Asia Pacific | \$99M   | 5%    |

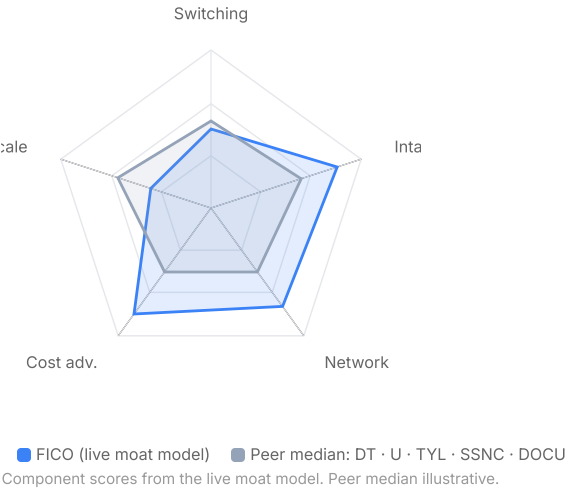
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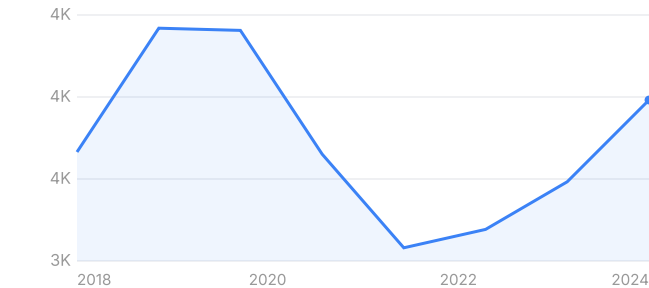
18 MOAT & COMPETITIVE POSITION

LIVE MODEL · 68/100 NARROW

Moat score 68/100 — Narrow; primary source Intangible Assets.



3.8 · Employees (SEC filings)



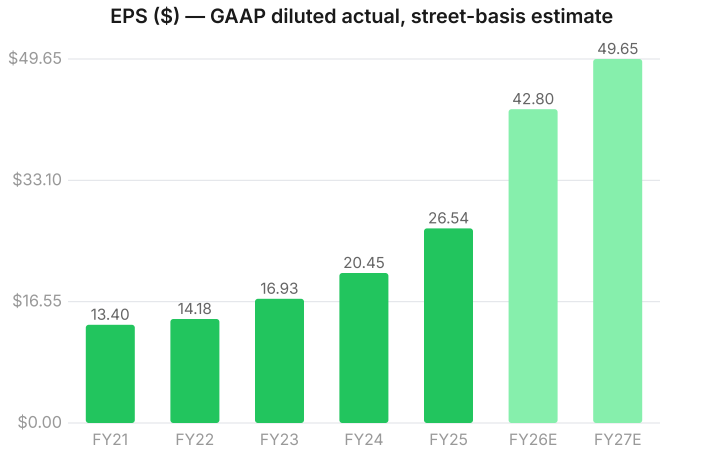
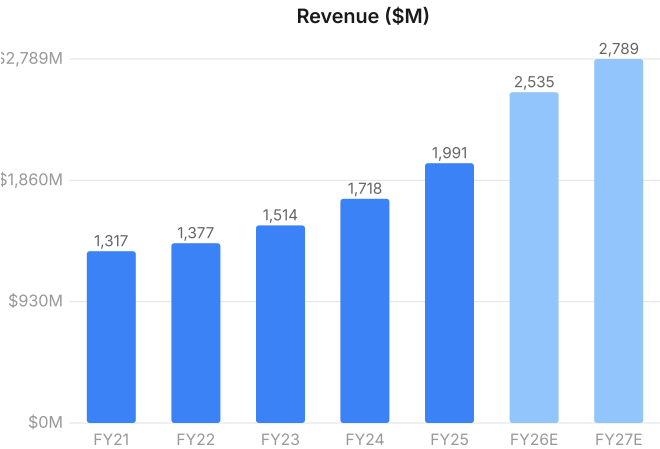
19 CORPORATE INFORMATION — KEY OFFICERS

3,811 employees

| OFFICER              | TITLE                                                           |
|----------------------|-----------------------------------------------------------------|
| William J. Lansing   | President, Chief Executive Officer & Director                   |
| Nikhil Behl          | President of Software                                           |
| Mark Russell Scadina | Executive Vice President, General Counsel & Corporate Secretary |
| Richard Shawn Deal   | Executive Vice President & Chief Human Resources Officer        |

20 REVENUE & EPS — HISTORY AND ESTIMATES

live consensus

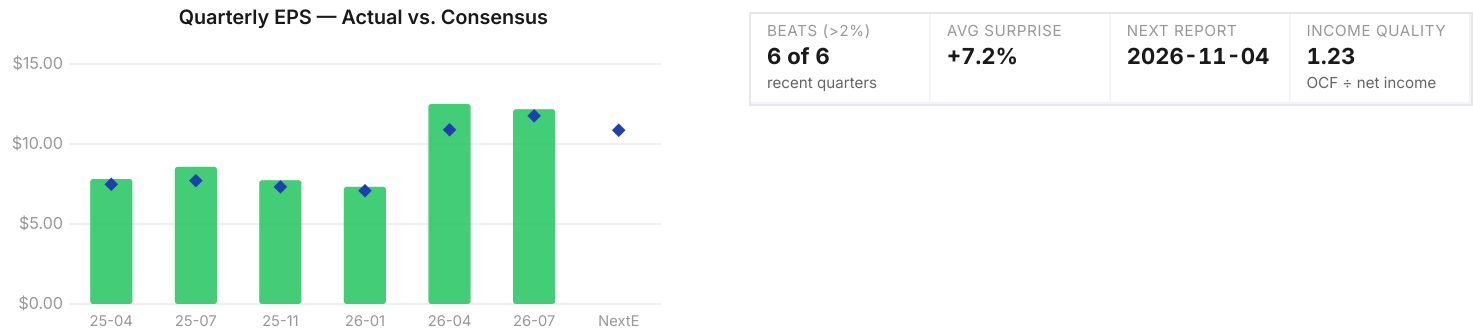


Actual bars are GAAP diluted EPS from the filed income statement; the lighter forward bars are street-basis consensus. The two are different measures and are not comparable quarter to quarter.

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21 ESTIMATE VS. ACTUAL & SURPRISES

live data



22 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

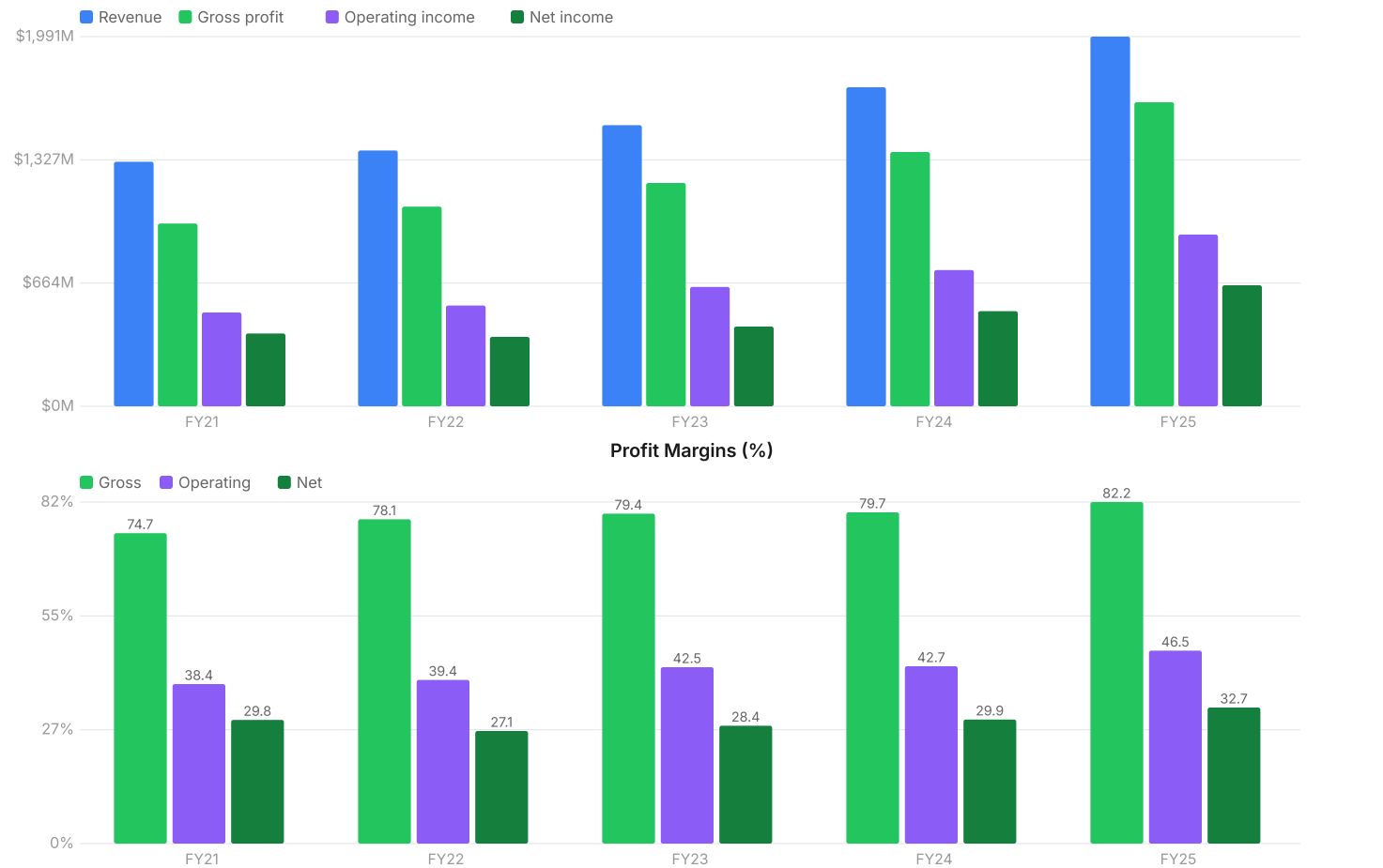
|                                    |                                  |                                     |                                          |
|------------------------------------|----------------------------------|-------------------------------------|------------------------------------------|
| BEAT RATE<br>—%<br>0 of 0 quarters | CURRENT STREAK<br>0<br>longest 0 | AVG EPS SURPRISE<br>—%<br>median —% | SURPRISE TREND<br>—<br>last 4 vs prior 4 |
|------------------------------------|----------------------------------|-------------------------------------|------------------------------------------|

| PERIOD | EPS EST. | EPS ACTUAL | EPS SURPRISE | REV EST. (\$M) | REV ACTUAL (\$M) | REV SURPRISE |
|--------|----------|------------|--------------|----------------|------------------|--------------|
|--------|----------|------------|--------------|----------------|------------------|--------------|

Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

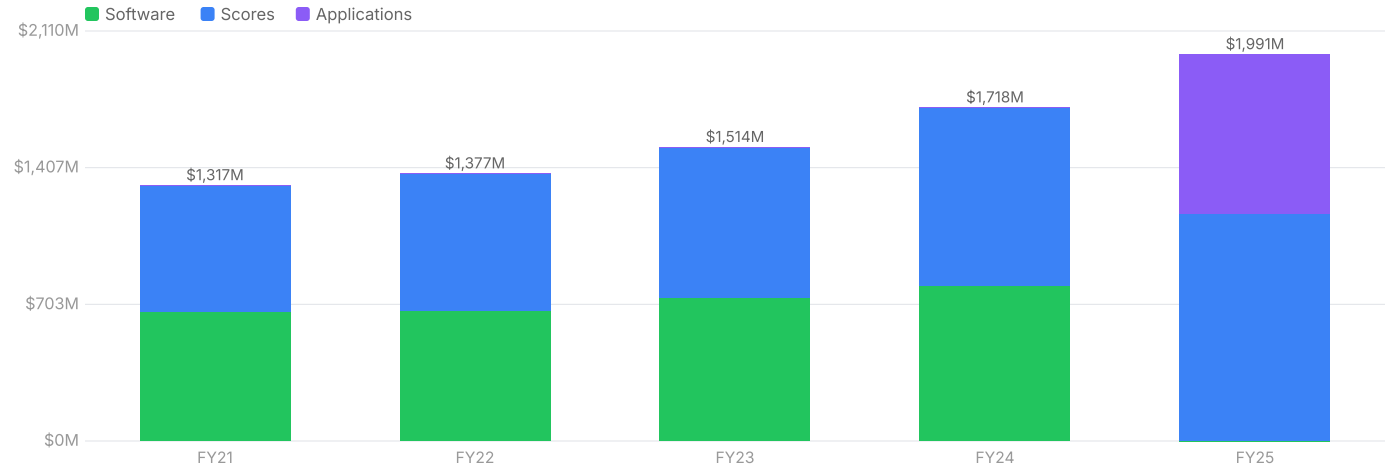
INCOME TRENDS — 5 YEAR

live financials



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Revenue by Segment — Stacked



Live segmentation data.

YoY Growth Heatmap — Income Lines

| YOY GROWTH       | FY21   | FY22  | FY23   | FY24   | FY25   |
|------------------|--------|-------|--------|--------|--------|
| Revenue          | +1.7%  | +4.6% | +9.9%  | +13.5% | +15.9% |
| Gross profit     | +5.4%  | +9.2% | +11.9% | +13.9% | +19.6% |
| Operating income | +70.8% | +7.3% | +18.5% | +14.1% | +26.1% |
| Net income       | +65.8% | -4.7% | +14.9% | +19.4% | +27.1% |

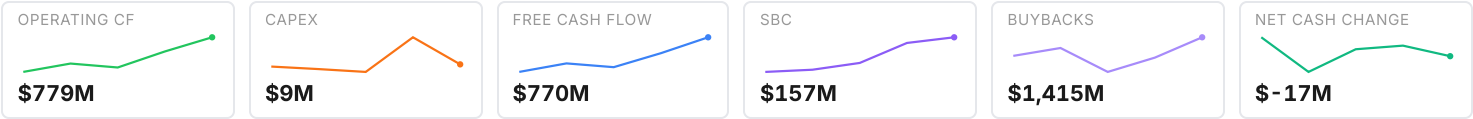
23 INCOME STATEMENT — FULL

live financials

| \$M · FY ENDS      | FY21  | FY22  | FY23  | FY24  | FY25  | TREND |
|--------------------|-------|-------|-------|-------|-------|-------|
| Revenue            | 1,317 | 1,377 | 1,514 | 1,718 | 1,991 |       |
| Cost of revenue    | 332   | 302   | 311   | 348   | 354   |       |
| Gross profit       | 984   | 1,075 | 1,203 | 1,369 | 1,637 |       |
| R&D expense        | 171   | 147   | 160   | 172   | 188   |       |
| SG&A expense       | 396   | 384   | 401   | 463   | 513   |       |
| Operating income   | 505   | 542   | 643   | 734   | 925   |       |
| EBITDA             | 539   | 561   | 664   | 761   | 951   |       |
| D&A                | 26    | 20    | 15    | 14    | 15    |       |
| Pretax income      | 473   | 471   | 554   | 642   | 803   |       |
| Income tax         | 81    | 98    | 124   | 129   | 151   |       |
| Net income         | 392   | 374   | 429   | 513   | 652   |       |
| Diluted EPS (\$)   | 13.40 | 14.18 | 16.93 | 20.45 | 26.54 |       |
| Diluted shares (M) | 29    | 26    | 25    | 25    | 25    |       |

CASH FLOW TRENDS

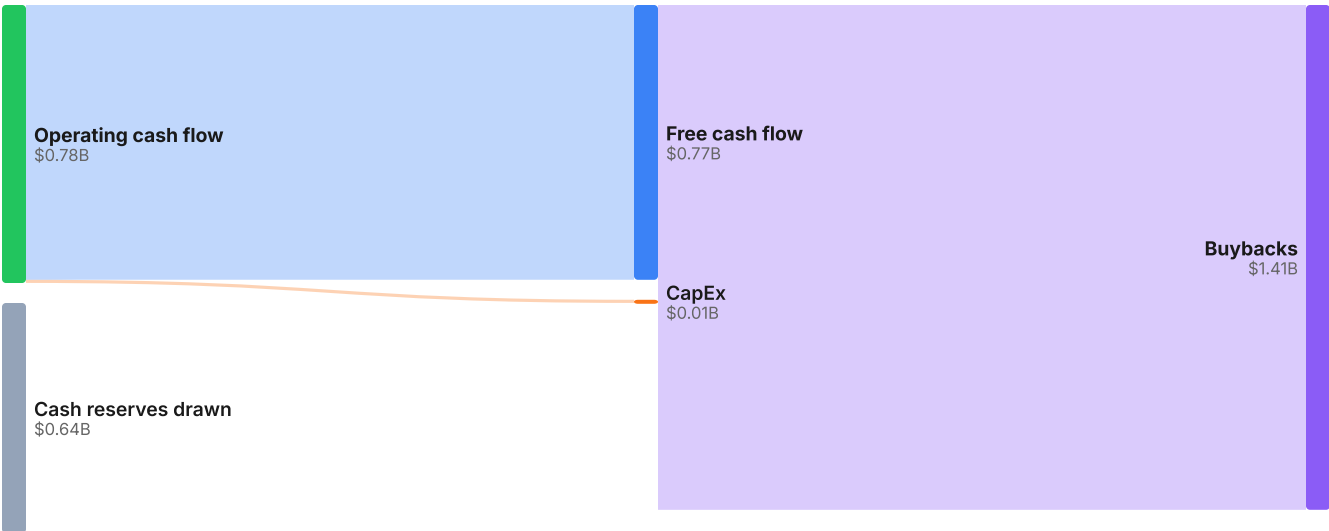
live data



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WHERE THE CASH WENT — FY2025

cash Sankey, live data



Balance Sheet — Full

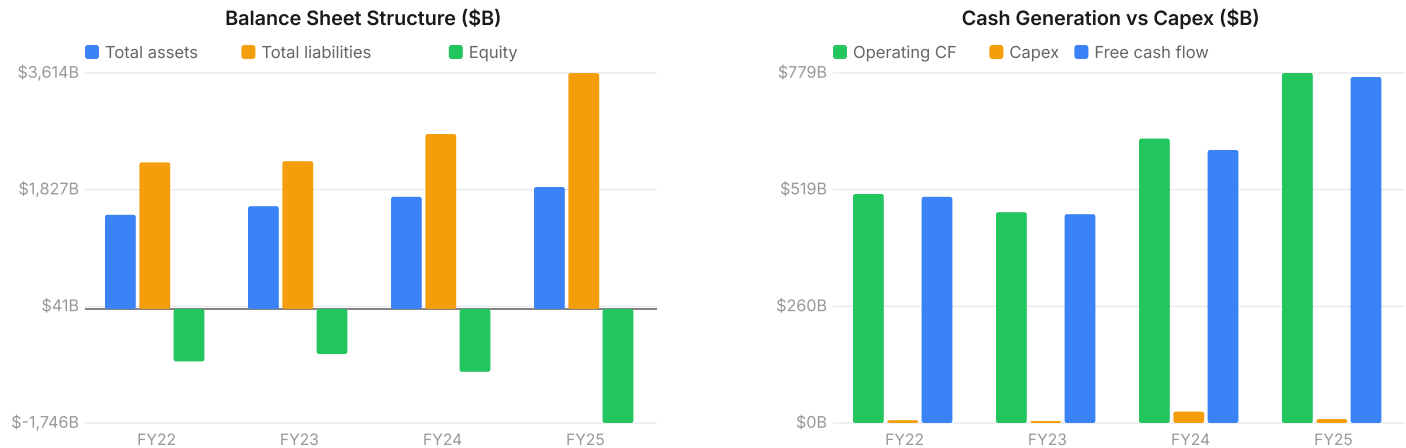
| \$M                       | FY22    | FY23    | FY24    | FY25     |  |
|---------------------------|---------|---------|---------|----------|--|
| Cash & equivalents        | 133.2   | 136.8   | 150.7   | 134.1    |  |
| ST investments            | 0.0     | 0.0     | 0.0     | 0.0      |  |
| Receivables (net)         | 322.4   | 387.9   | 426.6   | 529.1    |  |
| Total current assets      | 484.7   | 556.4   | 617.4   | 705.2    |  |
| PP&E (net)                | 54.3    | 36.7    | 68.0    | 93.9     |  |
| Goodwill + intangibles    | 763.1   | 774.2   | 782.8   | 783.3    |  |
| Total assets              | 1,442.0 | 1,575.3 | 1,717.9 | 1,868.1  |  |
| Accounts payable          | 17.3    | 19.0    | 22.5    | 32.3     |  |
| Short-term debt           | 30.0    | 50.0    | 15.0    | 399.5    |  |
| Deferred revenue          | 120.0   | 136.7   | 156.9   | 187.4    |  |
| Total current liabilities | 331.5   | 367.7   | 380.3   | 849.2    |  |
| Long-term debt            | 1,823.7 | 1,811.7 | 2,194.0 | 2,656.2  |  |
| Total liabilities         | 2,244.0 | 2,263.3 | 2,680.6 | 3,613.9  |  |
| Shareholders' equity      | -801.9  | -688.0  | -962.7  | -1,745.8 |  |

Cash Flow Statement — Full

| \$M                      | FY22      | FY23    | FY24    | FY25      |  |
|--------------------------|-----------|---------|---------|-----------|--|
| Net income               | 373.5     | 429.4   | 512.8   | 651.9     |  |
| D&A                      | 20.5      | 14.6    | 13.8    | 15.0      |  |
| Stock-based compensation | 115.4     | 123.8   | 149.4   | 156.7     |  |
| Working capital change   | (35.9)    | (63.4)  | (20.5)  | (18.5)    |  |
| Operating cash flow      | 509.4     | 468.9   | 633.0   | 778.8     |  |
| Capital expenditures     | (6.0)     | (4.2)   | (25.6)  | (8.9)     |  |
| Investing cash flow      | (5.7)     | (16.0)  | (28.0)  | (43.7)    |  |
| Buybacks                 | (1,104.2) | (405.5) | (821.7) | (1,414.5) |  |
| Dividends paid           | 0.0       | 0.0     | 0.0     | 0.0       |  |
| Debt issuance / (repay)  | 591.9     | 5.0     | 343.0   | 856.2     |  |
| Financing cash flow      | (547.2)   | (455.0) | (592.9) | (750.3)   |  |
| Free cash flow           | 503.4     | 464.7   | 607.4   | 769.9     |  |

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24 EXPANDED RATIO ANALYSIS (I)

live ratio engine · profitability · valuation

| RATIO            | FY21    | FY22   | FY23   | FY24   | FY25   | TTM   | TREND       |
|------------------|---------|--------|--------|--------|--------|-------|-------------|
| PROFITABILITY    |         |        |        |        |        |       |             |
| ROE              | 356.2%  | -81.8% | -57.6% | -62.1% | -48.1% | -33%  | <div></div> |
| ROA              | 24.7%   | 24.8%  | 28.5%  | 31.1%  | 36.4%  | 40.0% | <div></div> |
| ROIC             | 40.7%   | 44.0%  | 46.3%  | 51.9%  | 62.9%  | 59.4% | <div></div> |
| Gross margin     | 74.7%   | 78.1%  | 79.4%  | 79.7%  | 82.2%  | 85.1% | <div></div> |
| Operating margin | 38.4%   | 39.4%  | 42.5%  | 42.7%  | 46.5%  | 51.7% | <div></div> |
| Net margin       | 29.8%   | 27.1%  | 28.4%  | 29.9%  | 32.7%  | 34.1% | <div></div> |
| EBITDA margin    | 40.9%   | 40.7%  | 43.9%  | 44.3%  | 47.8%  | 53.0% | <div></div> |
| FCF margin       | 31.6%   | 36.6%  | 30.7%  | 35.4%  | 37.6%  | —     | <div></div> |
| VALUATION        |         |        |        |        |        |       |             |
| P/E              | 28.96   | 28.21  | 51.12  | 95.05  | 55.46  | 22.2  | <div></div> |
| P/B              | -102.34 | -13.14 | -31.91 | -50.63 | -20.71 | -4.3  | <div></div> |
| P/S              | 8.62    | 7.65   | 14.50  | 28.38  | 18.16  | 6.96  | <div></div> |
| P/FCF            | 27.28   | 20.93  | 47.24  | 80.24  | 48.33  | 16.7  | <div></div> |
| EV/EBITDA        | 23.19   | 21.96  | 35.73  | 66.76  | 41.10  | 17.4  | <div></div> |
| EV/Revenue       | 9.49    | 8.94   | 15.67  | 29.60  | 19.64  | 9.2   | <div></div> |
| Earnings yield   | 3.5%    | 3.5%   | 2.0%   | 1.1%   | 1.8%   | 4.66% | <div></div> |
| FCF yield        | 3.7%    | 4.8%   | 2.1%   | 1.2%   | 2.1%   | 5.98% | <div></div> |

EXPANDED RATIO ANALYSIS (II)

leverage · solvency

| RATIO               | FY21   | FY22   | FY23   | FY24   | FY25   | TTM    | TREND       |
|---------------------|--------|--------|--------|--------|--------|--------|-------------|
| LEVERAGE & SOLVENCY |        |        |        |        |        |        |             |
| Current ratio       | 0.99   | 1.46   | 1.51   | 1.62   | 0.83   | 1.18   | <div></div> |
| Quick ratio         | 0.99   | 1.46   | 1.51   | 1.62   | 0.83   | 1.18   | <div></div> |
| Debt / equity       | -12.03 | -2.38  | -2.76  | -2.33  | -1.76  | -1.37  | <div></div> |
| Debt / assets       | 85.1%  | 132.6% | 120.7% | 130.5% | 164.6% | 274.8% | <div></div> |
| Net debt / EBITDA   | 2.11   | 3.17   | 2.66   | 2.75   | 3.09   | 4.22   | <div></div> |
| Interest coverage   | 12.80  | 7.83   | 6.79   | 7.08   | 7.01   | —      | <div></div> |

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| EXPANDED RATIO ANALYSIS (III) |       |        |        |        |        |         | efficiency · growth · per-share · scores |
|-------------------------------|-------|--------|--------|--------|--------|---------|------------------------------------------|
| RATIO                         | FY21  | FY22   | FY23   | FY24   | FY25   | TTM     | TREND                                    |
| EFFICIENCY                    |       |        |        |        |        |         |                                          |
| Asset turnover                | 0.83  | 0.92   | 1.00   | 1.04   | 1.11   | 1.17    |                                          |
| Receivables turnover          | 4.07  | 4.34   | 4.26   | 4.22   | 4.17   | 4.0     |                                          |
| DSO (days)                    | 90    | 84     | 86     | 87     | 88     | 90      |                                          |
| DPO (days)                    | 24    | 23     | 21     | 22     | 28     | 28      |                                          |
| Cash conversion cycle         | 66    | 61     | 64     | 65     | 59     | 63      |                                          |
| GROWTH (YoY)                  |       |        |        |        |        |         |                                          |
| Revenue growth                | 1.7%  | 4.6%   | 9.9%   | 13.5%  | 15.9%  | —       |                                          |
| Net income growth             | 65.8% | -4.7%  | 14.9%  | 19.4%  | 27.1%  | —       |                                          |
| EPS growth                    | 73.4% | 6.3%   | 16.3%  | 20.4%  | 32.0%  | —       |                                          |
| FCF growth                    | 21.4% | 20.9%  | -7.7%  | 30.7%  | 23.2%  | —       |                                          |
| PER SHARE (\$)                |       |        |        |        |        |         |                                          |
| EPS (diluted, TTM)            | 13.74 | 14.61  | 16.99  | 20.45  | 26.98  | 35.95   |                                          |
| Book value / share            | -3.89 | -31.36 | -27.22 | -38.39 | -72.26 | -180.73 |                                          |
| Revenue / share               | 46.14 | 53.86  | 59.89  | 68.48  | 82.40  | 105.58  |                                          |
| FCF / share                   | 14.59 | 19.69  | 18.39  | 24.22  | 30.96  | 43.94   |                                          |
| Cash / share                  | 6.85  | 5.21   | 5.41   | 6.01   | 5.55   | 10.96   |                                          |
| SHAREHOLDER RETURN & SCORES   |       |        |        |        |        |         |                                          |
| Buyback yield                 | 7.7%  | 10.5%  | 1.8%   | 1.7%   | 3.9%   | 13.25%  |                                          |
| Altman Z-Score                | 8.28  | 8.01   | 11.29  | 16.69  | 12.04  | 8.5     |                                          |
| Piotroski F-Score             | 7     | 6      | 9      | 8      | 7      | 8/9     |                                          |
| Beneish M-Score               | -2.67 | -2.88  | -2.40  | -2.72  | -2.58  | -2.68   |                                          |

| 25 EARNINGS QUALITY PANEL |       |                 |                    | live scores |
|---------------------------|-------|-----------------|--------------------|-------------|
| MODEL                     | SCORE | ZONE            | NOTE               |             |
| Piotroski F-Score         | 8 / 9 | Strong          |                    |             |
| Altman Z-Score            | 8.5   | Safe (>2.99)    | Safe               |             |
| Income quality            | 1.23  | Cash-backed     | OCF ÷ net income   |             |
| Beneish M-Score           | -2.68 | Non-manipulator | vs -2.22 threshold |             |

| 26 DUPONT & GROWTH QUALITY |  |        |                       | live analysis engine |
|----------------------------|--|--------|-----------------------|----------------------|
| DUPONT DECOMPOSITION (TTM) |  | VALUE  | GROWTH QUALITY (LIVE) | VALUE                |
| Tax burden                 |  | 0.77   | Revenue stability     | 0.85                 |
| Interest burden            |  | 0.85   | Earnings stability    | 0.87                 |
| Operating margin           |  | 52.3%  | Earnings persistence  | 0.88                 |
| Asset turnover             |  | 1.23×  | Revenue CAGR 3y       | 17.6%                |
| Financial leverage         |  | -0.71× | EPS CAGR 3y           | 29.5%                |
| = ROE                      |  | -30%   | FCF CAGR 3y           | 30.7%                |

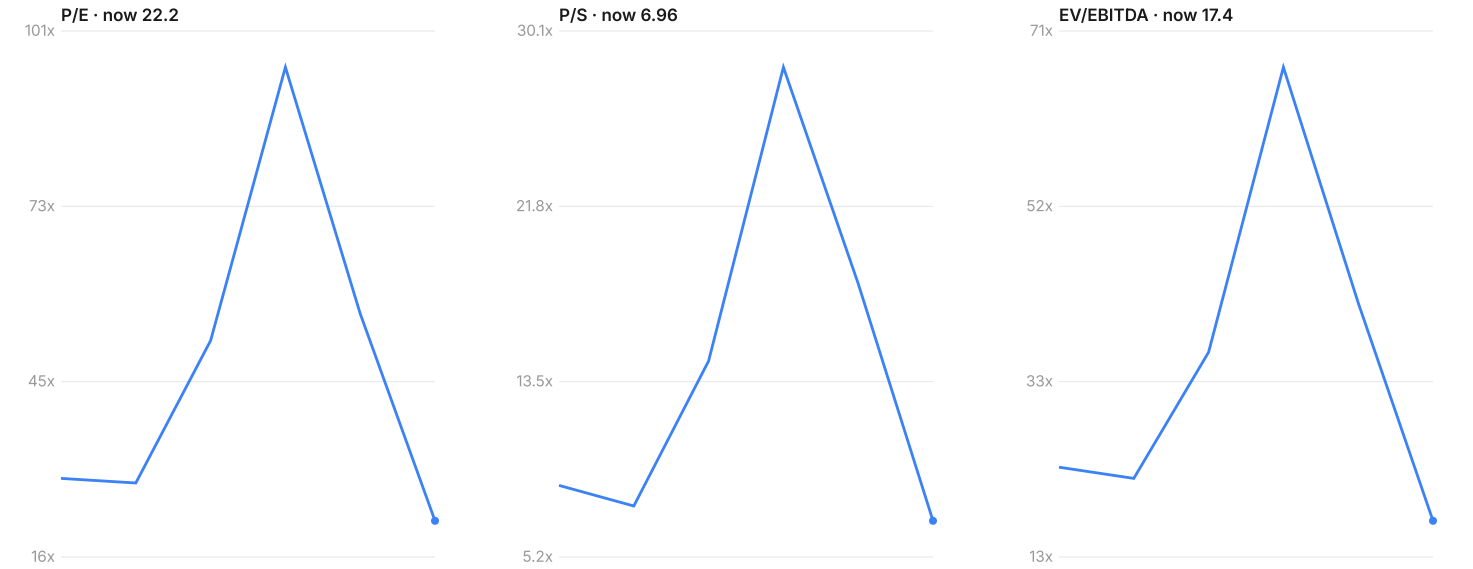
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SHAREHOLDER RETURN PROFILE live

|                                |                                |                                                         |                                                   |
|--------------------------------|--------------------------------|---------------------------------------------------------|---------------------------------------------------|
| BUYBACK YIELD<br><b>13.25%</b> | DIVIDEND YIELD<br><b>0.00%</b> | TOTAL SHAREHOLDER RETURN<br><b>13.15%</b><br>cash yield | SBC / REVENUE<br><b>7.3%</b><br>dilution pressure |
|--------------------------------|--------------------------------|---------------------------------------------------------|---------------------------------------------------|

27 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



28 PEER COMPARISON live peer engine

| COMPANY | MKT CAP | P/E   | ROE  | NET MARGIN | REV GROWTH | PIOTROSKI | 1-YR RET |
|---------|---------|-------|------|------------|------------|-----------|----------|
| DT      | \$17.7B | 120.2 | 6%   | 6.6%       | +17.9%     | 5/9       | +29.0%   |
| U       | \$17.8B | -29.7 | -19% | -4.3%      | +14.0%     | 5/9       | +16.3%   |
| TYL     | \$14.8B | 47.3  | 10%  | 14.5%      | +8.2%      | 8/9       | -27.3%   |
| SSNC    | \$19.7B | 23.5  | 13%  | 13.8%      | +8.6%      | 7/9       | +6.0%    |
| DOCU    | \$14.0B | 44.7  | 18%  | 8.9%       | +8.6%      | 7/9       | —        |
| GWRE    | \$13.8B | 102.3 | 11%  | 7.6%       | +22.7%     | 7/9       | —        |
| PTC     | \$21.0B | 18.6  | 35%  | 19.8%      | +19.5%     | 6/9       | —        |
| MANH    | \$13.0B | 63.1  | 96%  | 16.9%      | +6.5%      | 5/9       | —        |

1-yr returns computed from adjusted price history; peers without a tracked series show —.

29 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

20 Analysts



|                                                     |                                                        |                                                    |  |
|-----------------------------------------------------|--------------------------------------------------------|----------------------------------------------------|--|
| MEAN TARGET (QTR)<br><b>\$1207.72</b><br>18 targets | TARGET VS. PRICE<br><b>+56.6%</b><br>last-quarter mean | NEXT REPORT<br><b>2026-11-04</b><br>street \$10.86 |  |
|-----------------------------------------------------|--------------------------------------------------------|----------------------------------------------------|--|

| CONSENSUS ESTIMATES | REVENUE MEAN | HIGH / LOW        | EPS MEAN | HIGH / LOW        | # EPS EST. |
|---------------------|--------------|-------------------|----------|-------------------|------------|
| FY2026              | \$2.54B      | \$2.56B / \$2.52B | \$42.80  | \$43.43 / \$42.32 | 13         |
| FY2027              | \$2.79B      | \$2.99B / \$2.52B | \$49.65  | \$54.69 / \$42.52 | 13         |
| FY2028              | \$3.03B      | \$3.46B / \$1.85B | \$56.48  | \$70.81 / \$32.63 | 8          |

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30 STREET TARGETS & THIRD-PARTY RATING live targets + composite

Street Price Target — Trajectory

| WINDOW       | AVG TARGET | VS. PRICE | # TARGETS |
|--------------|------------|-----------|-----------|
| Last Month   | \$1096.15  | +42.1%    | 13        |
| Last Quarter | \$1207.72  | +56.6%    | 18        |
| Last Year    | \$1359.71  | +76.3%    | 31        |
| All Time     | \$1560.66  | +102.4%   | 53        |

Rolling mean of published targets vs. last close \$771.19. Aggregated from StreetInsider, Benzinga, Pulse 2.0.

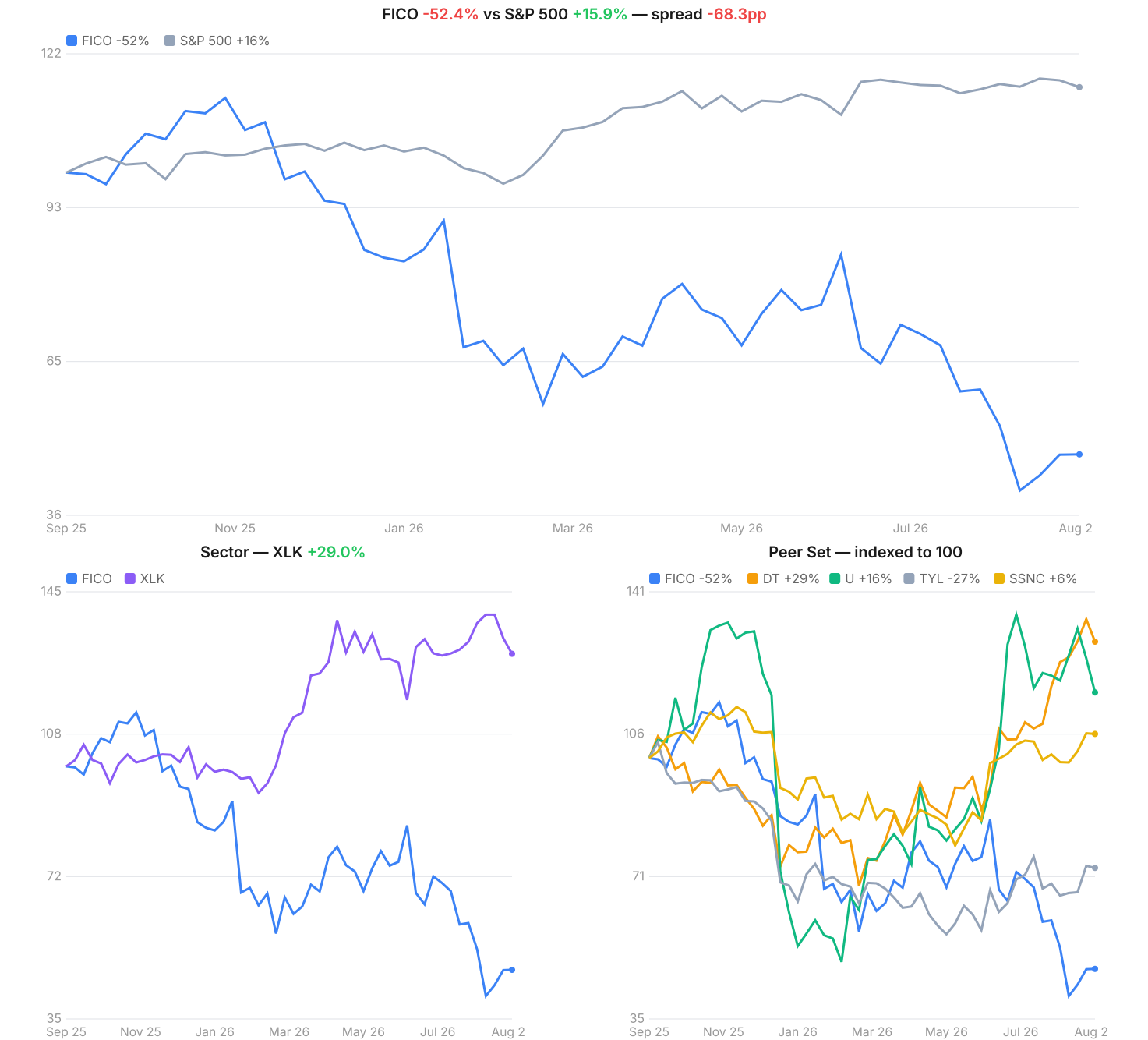
Third-Party Composite Rating

C+

DCF3/5ROE1/5ROA5/5DEBT/EQ1/5P/E2/5P/B1/5

Independent quant composite as of 2026-10-16; components scored 1-5 (5 best). Shown for contrast with the InsiderStreet Score — methodologies differ.

31 PRICE PERFORMANCE — INDEXED, 12 MO live prices · benchmark + sector + peer set



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TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ONsite chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,2σ) band, volume, and Wilder RSI(14) — computed from live daily OHLCV.

MOVING AVERAGE RIBBON & TRENDsite technicals-tab chart, live indicator history



| MOVING AVERAGE | VALUE     | DISTANCE | % DISTANCE | SIGNAL |
|----------------|-----------|----------|------------|--------|
| SMA 20         | \$748.90  | +22.29   | +2.98%     | Above  |
| SMA 50         | \$937.63  | -166.44  | -17.75%    | Below  |
| SMA 200        | \$1166.85 | -395.66  | -33.91%    | Below  |
| EMA 9          | \$735.59  | +35.60   | +4.84%     | Above  |
| EMA 21         | \$776.51  | -5.32    | -0.69%     | Below  |
| EMA 50         | \$896.85  | -125.66  | -14.01%    | Below  |
| EMA 200        | \$1159.59 | -388.40  | -33.49%    | Below  |

Series and readings from the nightly technical-indicator history — identical data to the site's ribbon chart. Supertrend segments colored by direction.

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32 TECHNICAL POWER SCOREEDGE · site engine · 46/100 composite

TECHNICAL VERDICT

**NEUTRAL**

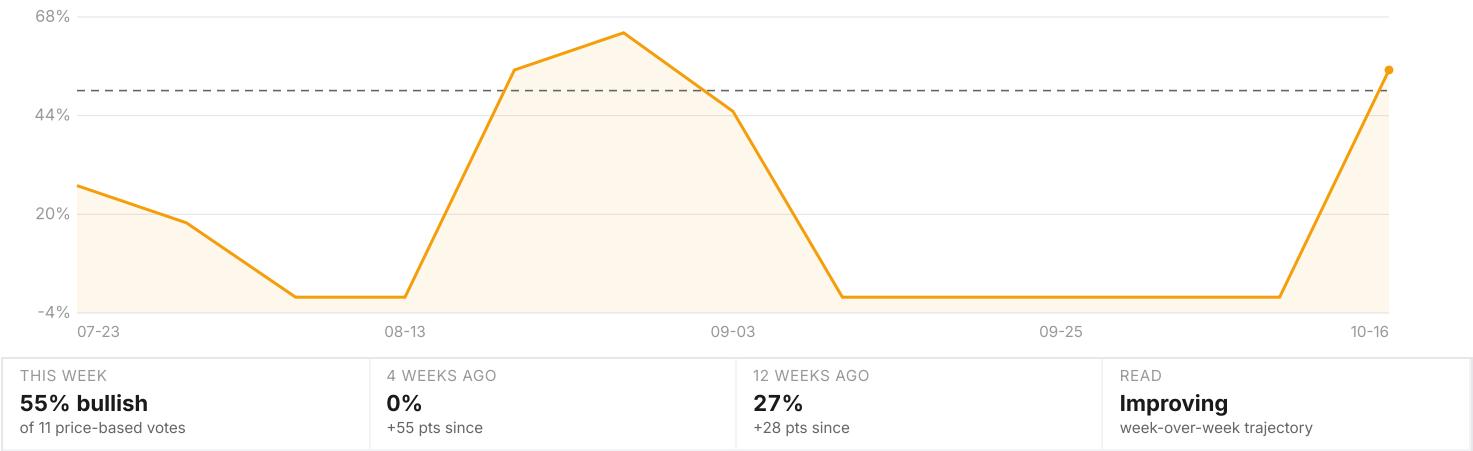
**Power Score -7**

12 of 22 indicator votes bullish

Family Scores (site weights)

|                |  |    |
|----------------|--|----|
| Trend 30%      |  | 20 |
| Momentum 25%   |  | 70 |
| Volume 20%     |  | 62 |
| Volatility 10% |  | 33 |
| Patterns 15%   |  | 50 |

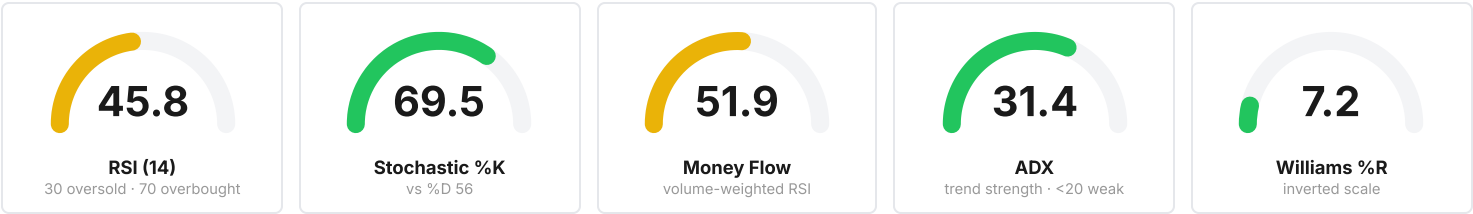
NEUTRAL — BUT WHICH WAY IS IT TRENDING?vote share recomputed weekly, 13 weeks



INDICATOR VOTE GRID12 bull / 10 bear

|                   |             |                   |          |                    |           |
|-------------------|-------------|-------------------|----------|--------------------|-----------|
| ● Price vs SMA 20 | \$748.90    | ● Price vs SMA 50 | \$937.63 | ● Price vs SMA 200 | \$1166.85 |
| ● EMA 9/21 Cross  | 735.6/776.5 | ● SMA 50/200      | Death    | ● ADX Direction    | ADX 31    |
| ● Supertrend      | \$774       | ● Parabolic SAR   | \$642    | ● SMA Slope        | -8.920    |
| ● RSI             | 45.8        | ● Stochastic K/D  | 70/56    | ● StochRSI K/D     | 98/96     |
| ● Williams %R     | -7          | ● CCI             | 17       | ● TSI vs Signal    | -26.5     |
| ● CMO             | -8.4        | ● ROC             | 16.63%   | ● OBV Signal       | Accum     |
| ● Chaikin MF      | 0.040       | ● MFI             | 52       | ● Force Index      | -4M       |
| ● Elder Ray Bull  | 9.13        |                   |          |                    |           |

INDICATOR GAUGESsite technicals-tab style



33 KEY LEVELS & VOLATILITYlive indicator table

| LEVEL            | VALUE                          | LEVEL          | VALUE               |
|------------------|--------------------------------|----------------|---------------------|
| Pivot / R1 / R2  | \$756.74 / \$784.03 / \$798.12 | S1 / S2        | \$742.65 / \$715.36 |
| Bollinger (20,2) | \$555.46 - \$942.34            | Squeeze        | Off                 |
| 52-wk range      | \$586.05 - \$1858.91           | Off 52-wk high | -58.5%              |
| ATR (14)         | \$50.09 (6.5%)                 | Historical vol | 122.1%              |

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34 SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

-0.1%

Jan

55%

+0.4%

Feb

55%

+1.8%

Mar

57%

+0.9%

Apr

55%

+3.6%

May

70%

+1.9%

Jun

70%

+2.9%

Jul

65%

+0.4%

Aug

40%

-2.0%

Sep

25%

+1.6%

Oct

60%

+8.2%

Nov

65%

+2.3%

Dec

40%

Sample: 20 years — treat short histories as suggestive, not statistical.

35 RISK INDICATORS

computed from live price history

| COMPUTED FROM LIVE WEEKLY PRICES   | FICO            | S&P 500 |
|------------------------------------|-----------------|---------|
| Weekly volatility ( $\sigma$ , 1y) | 8.67%           | 1.83%   |
| Best / worst week (1y)             | +16.4% / -25.9% | —       |
| Max drawdown (5y, monthly)         | -66.6%          | —       |
| 1-week VaR (95%)                   | -21.4%          | —       |
| Beta (5y)                          | 1.32            | 1.00    |

36 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

FICO EQUITY WEATHER (LIVE)

RAINY · -26

Trend

-48

Momentum

+38

Volume

-52

Volatility

-60

Breadth

-17

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed

Bearish

SPY / QQQ TSI

7.2 / 4.7

trend strength

SECTOR STRENGTH

46/100

breadth average

37 NEWS SENTIMENT — WEEKLY

live Glauxie-scored feed

Average sentiment of 254 stories, weekly buckets, -1 to +1.

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38 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Rainy

|                                              |                                            |                                               |                                             |
|----------------------------------------------|--------------------------------------------|-----------------------------------------------|---------------------------------------------|
| OVERALL<br><b>-25.9</b><br>-10.5 vs industry | TREND<br><b>-48.3</b><br>-30.3 vs industry | MOMENTUM<br><b>+38.4</b><br>+55.7 vs industry | VOLUME<br><b>-51.7</b><br>-51.7 vs industry |
|----------------------------------------------|--------------------------------------------|-----------------------------------------------|---------------------------------------------|

| READING  | FICO  | SOFTWARE - APPLICATION<br>N=1,755 | TECHNOLOGY<br>N=6,969 | ALL US SYMBOLS<br>N=70,435 |
|----------|-------|-----------------------------------|-----------------------|----------------------------|
| Overall  | -25.9 | -15.4                             | -20.7                 | -20.5                      |
| Trend    | -48.3 | -18.0                             | -20.8                 | -21.3                      |
| Momentum | +38.4 | -17.4                             | -28.5                 | -15.8                      |
| Volume   | -51.7 | +0.0                              | +0.0                  | -3.8                       |

Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

39 EXECUTIVE COMPENSATION

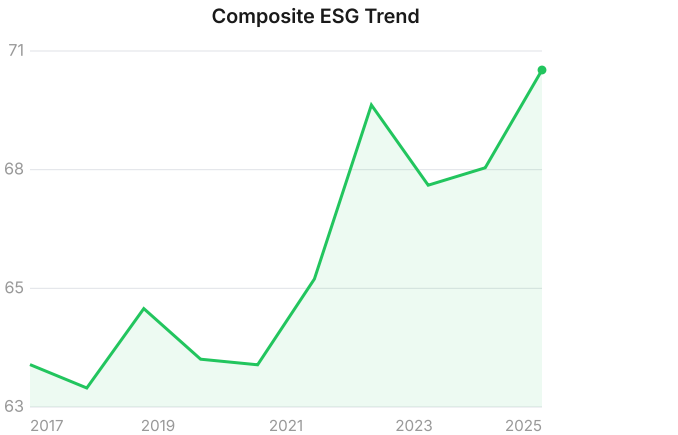
live proxy data · FY2025

| EXECUTIVE                                    | TOTAL COMP | STRUCTURE            |
|----------------------------------------------|------------|----------------------|
| William Lansing Chief Executive Officer      | \$36.0M    | 98% equity+incentive |
| Nikhil Behl President, Software              | \$7.7M     | 93% equity+incentive |
| James Wehmann Former President, Scores       | \$7.3M     | 93% equity+incentive |
| Mark Scadina Executive Vice President, Gener | \$7.1M     | 91% equity+incentive |
| Richard Deal Executive Vice President, Chief | \$7.0M     | 93% equity+incentive |

40 ESG ASSESSMENT

live disclosure-derived scores

| PILLAR (LIVE DISCLOSURE SCORES) | SCORE |
|---------------------------------|-------|
| Environmental                   | 54    |
| Social                          | 81    |
| Governance                      | 76    |
| Composite ESG                   | 70    |



41 8-K MATERIAL EVENTS

live EDGAR feed

| FILED      | 8-K CONTENTS                                                           | ITEMS               |
|------------|------------------------------------------------------------------------|---------------------|
| 2026-10-06 | Exit/Disposal Costs                                                    | 2.05                |
| 2026-07-29 | Earnings Release; Exhibits                                             | 2.02,9.01           |
| 2026-06-08 | Material Agreement; Financial Obligation; Other Events; Exhibits       | 1.01,2.03,8.01,9.01 |
| 2026-04-28 | Earnings Release; Exhibits                                             | 2.02,9.01           |
| 2026-03-11 | Other Events; Financial Statements and Exhibits                        | 8.01,9.01           |
| 2026-03-11 | Other Events; Financial Statements and Exhibits                        | 8.01,9.01           |
| 2026-03-05 | Amendments to Articles of Incorporation or Bylaws; Submission of Matte | 5.03,5.07,9.01      |
| 2026-01-28 | Results of Operations and Financial Condition; Financial Statements an | 2.02,9.01           |

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42 METHODOLOGY

**Methodology.** Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

43 DISCLOSURES

**DISCLOSURES.** This document is produced by InsiderStreet.ai from live production data. It is not investment advice, not an offer or solicitation to buy or sell any security, and not a recommendation tailored to any person. Data is sourced as of the dates shown and may no longer be current. InsiderStreet.ai is not a registered investment adviser or broker-dealer. Investing involves risk, including loss of principal. Past performance does not guarantee future results. Do not make any investment decision based on this document. © 2026 InsiderStreet.ai — all rights reserved. Redistribution prohibited.

44 DATA PROVENANCE FOR THIS REPORT sources · coverage · method

| DATA DOMAIN                   | SOURCE                                      | COVERAGE FOR THIS REPORT           |
|-------------------------------|---------------------------------------------|------------------------------------|
| Price & volume                | market_db.historical_prices                 | 52 rows                            |
| Fundamentals                  | income_statements_annual                    | 6 rows · 2020 to 2025              |
| Reported vs consensus         | fact/earnings_calendar                      | 24 rows · 2020-11-10 to 2026-07-29 |
| Analyst estimates             | dim/forward_estimates                       | 3 rows · 2026-09-30 to 2028-09-30  |
| Institutional ownership (13F) | holdings_db.institutional_ownership_summary | 111 rows · 1998 to 2026            |
| Insider transactions (Form 4) | edgar/form4                                 | 12 rows · 2026-07-05 to 2026-08-24 |
| Proposed sales (Form 144)     | edgar/form144                               | 1 record                           |
| Beneficial ownership (13D/G)  | edgar/13dg                                  | 4 rows · 2026-04-29 to 2026-08-12  |
| Short-sale volume (FINRA)     | edgar/short_volume_daily                    | 60 rows · 2026-07-23 to 2026-10-15 |
| Dark pool (ATS, tier 1)       | edgar/darkpool_weekly                       | 12 rows · 2026-06-15 to 2026-08-31 |
| ETF & fund holding            | etf_holdings_changelog (30d)                | 1 record                           |
| Peer set                      | stock_peers_dynamic                         | 8 rows                             |
| Industry medians              | industry_medians                            | 1 record                           |
| Congressional trades          | congress_db (House + Senate)                | 1 record                           |
| ESG                           | fact/esg_disclosures                        | 1 record                           |

**Method.** Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

**Not covered.** Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.