

Moody's Corporation (MCO)

Financial Services / Financial - Data & Stock Exchanges · New York Stock Exchange

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

LAST CLOSE \$485.07 2026-10-16	MARKET CAP \$84.0B VOLUME 0.8M	52-WK HIGH \$546.88 52-WK LOW \$402.28	TRAILING PE 30.7 P/S 10.30	GROSS MARGIN 71.9% NET MARGIN 34.3%	ROE 80% ROIC 24%	PIOTROSKI 8/9 ALTMAN Z 7.6	1-YR RETURN +3.7% 5-YR RETURN +135.9%
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Moody's Corporation operates as a global leader in risk assessment, divided into two main segments: Moody's Investors Service and Moody's Analytics. Moody's Investors Service is dedicated to issuing credit ratings and providing detailed assessments for a diverse range of debt obligations and the entities that issue them. This encompasses corporate, financial institution, governmental, and structured finance securities across approximately 140 nations. These ratings are made publicly available through press releases, digital media, and real-time financial information systems. Its vast scope includes ratings for thousands of non-financial corporations, financial institutions, public finance issuers, sovereign and sub-sovereign governments, supranational bodies, infrastructure projects, and structured finance deals. The Moody's Analytics segment develops and provides a comprehensive suite of products and services designed to support the risk management needs of institutional participants in financial markets. This includes subscription-based research, data, and analytical tools such as credit ratings, quantitative credit scores, economic forecasts, business intelligence, commercial real estate data, and specialized training and certification programs. Additionally, this segment offers offshore analytical and research services, along with advanced software solutions for risk management. Originally founded in 1900 and headquartered in New York, New York, the company was known as Dun and Bradstreet Company before officially becoming Moody's Corporation in September 2000.

SECTOR Financial Services INDUSTRY Financial - Data & Stock Exchanges EXCHANGE NYSE MARKET CAP \$84.0B EMPLOYEES 16,076 (SEC-filed)
CEO Robert Scott Fauber IPO 1994-10-31 COUNTRY US
7 World Trade Center, New York City, NY 10007 · Tel 212 553 0300 · moodys.com

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

79 / 100

Street mean **\$535.14** (7 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

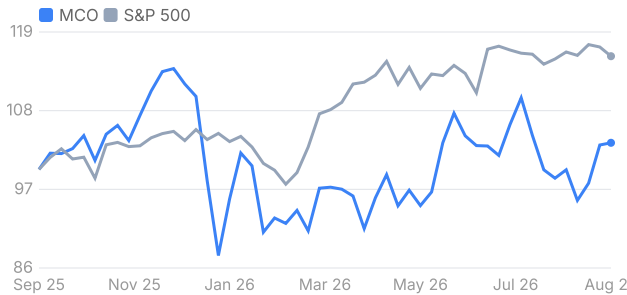
ROUTINE SELLING — LOW SIGNAL

\$10M sold / 6 mo, zero open-market buys

2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **MCO +3.7%** · **S&P 500 +15.9%** · spread **-12.1pp**



7 Years vs S&P 500 · **MCO +135.9%** · **S&P 500 +189.9%** · spread **-53.9pp**



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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3 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE

79

OF 100

Score Breakdown

Profitability	99/100
Growth	74/100
Momentum	90/100
Quality	75/100
Earnings Quality	68/100
Balance Sheet	46/100
Value	43/100
Risk (safety)	100/100
Overall	79.1/100

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

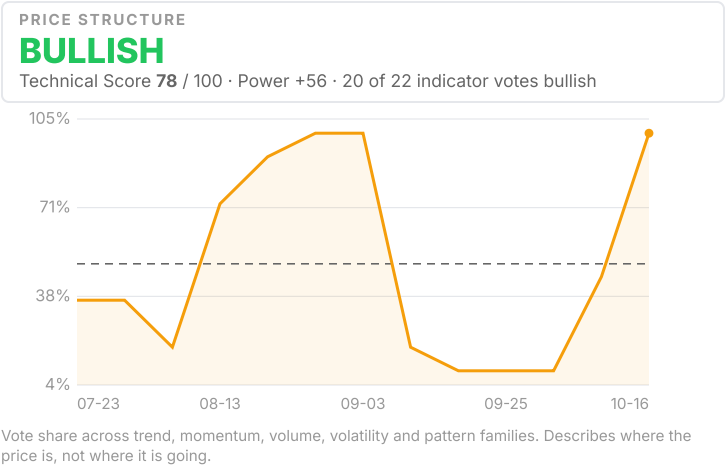
SYMBOL	IS SCORE
ICE	59
CME	56
SPGI	74
NDAQ	64
COIN	34
MSCI	74
MCO	79

IS Score Trend — quarterly



4 TWO READINGS

business vs price



Both readings sit above the midpoint — business quality at 79 and price structure at 78 out of 100 — so they are not in conflict. The fundamentals and the tape are saying the same thing, which is the case in which either one alone would have been enough.

5 WHAT WOULD CHANGE OUR MIND

falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 75 and holds two consecutive quarters	now 79.1	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 74 → 76 → 76 → 79	the direction matters more than the level
Technical vote share back above 50%	now 100%	price structure no longer broken
Institutional holder count rises two quarters running	peak 1,432 → now 1,419	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

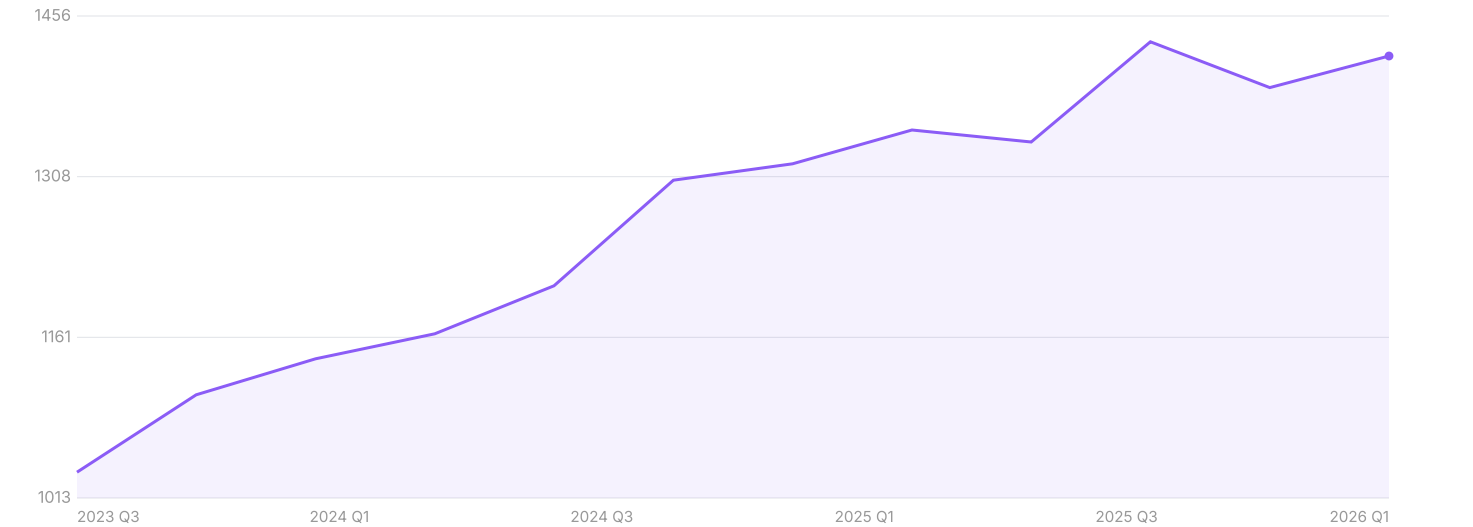
SITE CONVERGENCE SCORE 1 of 4 top 66% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 0 buys none disclosed	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 1196 up / 1089 down net +107 funds			

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 1,432 · latest 1,419 (-13 from peak).

Quarter	Holders	13F Shares	Value	Reported Own%
2026 Q2	1,419	159.5M	\$71.1B	90.9%
2026 Q1	1,390	160.8M	\$68.9B	91.6%
2025 Q4	1,432	162.8M	\$81.7B	92.8%
2025 Q3	1,340	161.7M	\$76.0B	92.1%
2025 Q2	1,351	165.3M	\$82.3B	94.2%
2025 Q1	1,320	166.6M	\$77.1B	94.9%
2024 Q4	1,305	165.2M	\$77.7B	94.1%
2024 Q3	1,208	164.5M	\$77.2B	93.8%
2024 Q2	1,164	166.9M	\$69.8B	95.1%
2024 Q1	1,141	166.7M	\$65.2B	95.0%
2023 Q4	1,108	168.9M	\$65.7B	96.2%
2023 Q3	1,037	168.6M	\$53.1B	96.0%

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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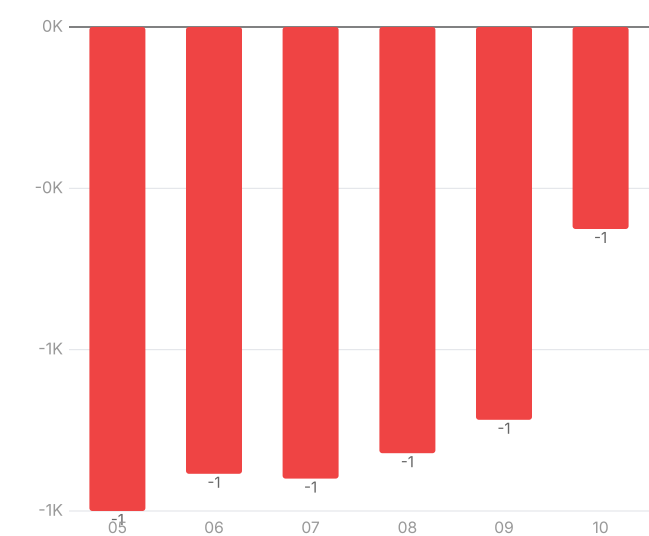
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Minaya Jose	director	2026-10-01	A-Award	92	—	1,298
Phillips Jason D	Chief Acctg Off & Controller	2026-10-01	TAX W/H	21	\$0.01M	2,088
Fauber Robert	director, President and CEO	2026-10-01	SELL	623	\$0.28M	51,364
Fauber Robert	director, President and CEO	2026-10-01	EXERCISE	51	\$0.01M	51,415
Fauber Robert	director, President and CEO	2026-10-01	EXERCISE	572	\$0.10M	51,987
Fauber Robert	director, President and CEO	2026-10-01	EXERCISE	51	\$0.01M	0
Fauber Robert	director, President and CEO	2026-10-01	EXERCISE	572	\$0.10M	0
Van Saun Bruce	director	2026-09-04	A-Award	7	—	9,887

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	19	21,262	\$9.9M	Counted
M — Exercises (paired A/D)	16	10,952	\$2.1M	None — mechanics
F — Tax withholding	5	28,295	\$13.2M	None — compensation
P — Open-market purchases	0	0	\$0	Counted — none occurred

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL Routine Selling — Low Signal	OPEN-MARKET SELLS \$9.9M 19 txns / 6 mo	OPEN-MARKET BUYS \$0.0M 0 txns / 6 mo	CLUSTER None active 3+ insiders / 21 days
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10 FORM 144 PLANNED-SALE PIPELINE live EDGAR data

FILED	FILER	SHARES REGISTERED	EST. PROCEEDS
2026-10-01	Fauber Robert	923	\$0.4M
2026-09-01	Fauber Robert	1,467	\$0.7M
2026-08-03	Fauber Robert	1,467	\$0.7M
2026-07-01	Steele Richard G	157	\$0.1M
Trailing 12 mo	30 filings	30,854	\$15M

11 13D / 13G STAKES COND

FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES
2026-05-15	SCHEDULE 13G/A	Christopher Hohn	8.21%	14.3M sh
2026-03-27	SCHEDULE 13G/A	The Vanguard Group	—	exit/reporting change

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12 CONGRESSIONAL TRADING					EDGE · STOCK Act
MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	SELL	\$1,001 - \$15,000	2026-01-29	2026-02-10
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-01-13	2026-02-10
Ro Khanna	House	SELL	\$1,001 - \$15,000	2025-09-29	2025-10-03
Tommy Tuberville	Senate	SELL	\$1,001 - \$15,000	2024-05-03	2024-06-14
Tommy Tuberville	Senate	SELL	\$1,001 - \$15,000	2024-05-03	2024-06-13
Thomas Hawley Tuberville	Senate	SELL	\$1,001 - \$15,000	2024-05-03	2024-06-13
HOUSE 12-MO 5 trades 1 purchases	SENATE 12-MO 0 trades None purchases	COVERAGE STOCK Act filings 30-45 day disclosure lag			

13 INSTITUTIONAL OWNERSHIP & 13F FLOW				live 13F data
13F FILERS (LAST COMPLETE Q) 1,390	13F SHARES 161M 91.6% of shares out	NEW / CLOSED 153 / 171 positions, QoQ	INCREASED / REDUCED 498 / 510 positions, QoQ	
PUT/CALL (13F) 1.00 option positions	FREE FLOAT 91.5% 159M sh			

2.8 · Largest Reporting 13F Managers

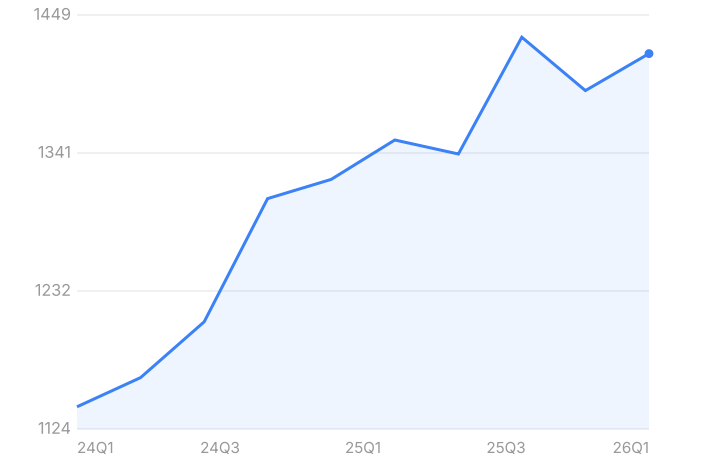
MANAGER	SHARES	VALUE
Pinestone Asset Management Inc.	2.2M	\$1.0B
Ninety One Uk Ltd	807,981	\$367M
Congress Asset Management Co	195,064	\$89M
Sarasin & Partners Llp	156,703	\$71M
Armstrong Henry H Associates Inc	146,162	\$66M
Caledonia Investments Plc	136,300	\$62M

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

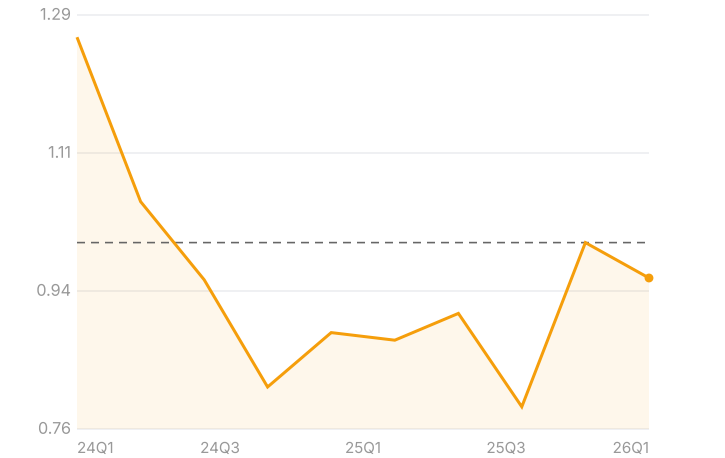
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.1%	\$2.1B
VSMPX	0.1%	\$2.1B
VTI	0.1%	\$2.1B
VTSAX	0.1%	\$2.1B
VFIAX	0.1%	\$1.8B
VOO	0.1%	\$1.8B

13F Filers Holding MCO — quarterly



Institutional Put/Call — quarterly

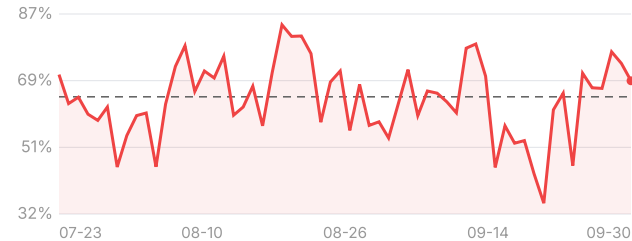


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14 SHORT VOLUME — DAILY, 60 SESSIONS

EDGE · live FINRA feed

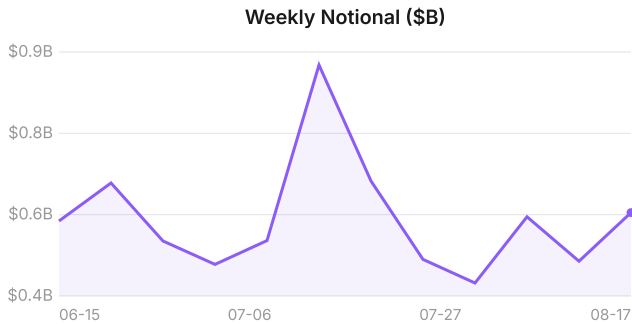


Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

LATEST SESSION 68.9% 2026-10-15	20-DAY AVG 61.5% 50-day 64.5%	TREND Falling 20d vs 50d	BY MARKET CENTER Q: 69% · N: 64% · B: 43% latest session
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15 DARK POOL ACTIVITY

EDGE · live ATS data

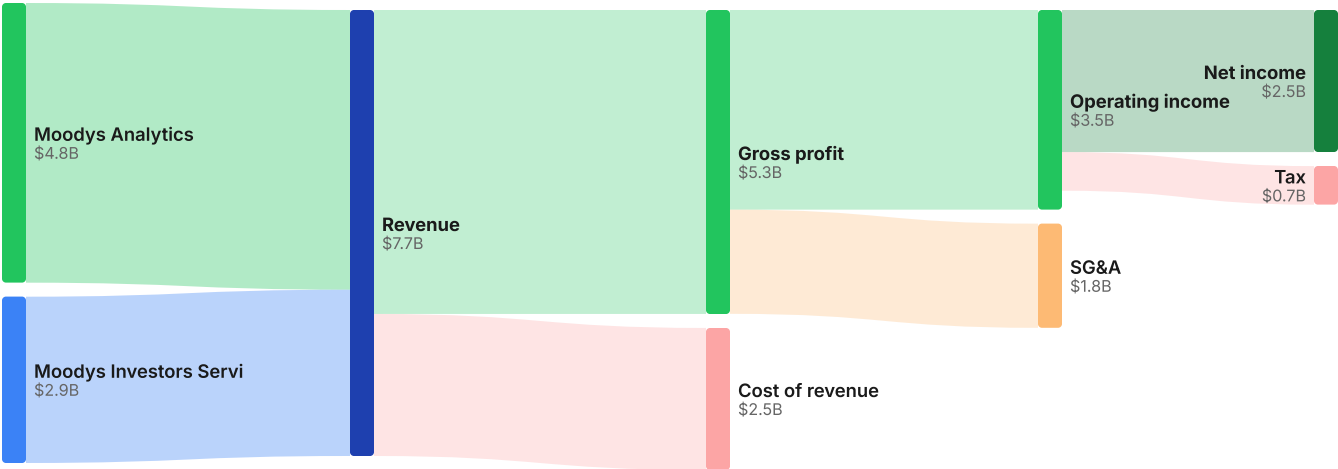


Where MCO Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	2.2M	26 sh
Ubsa Ubs Ats	1.9M	31 sh
Sgmt Sigma X2	1.2M	25 sh
Mlix Instinct X	0.9M	35 sh
Ebxi Level Ats	0.8M	19 sh
Jpmx Jpm-X	0.6M	35 sh

16 REVENUE FLOW — FY2025

live segmentation + income data



Where a dollar of Moody's Corporation revenue goes. All values FY2025 filings, live.

17 GEOGRAPHIC REVENUE

live segmentation

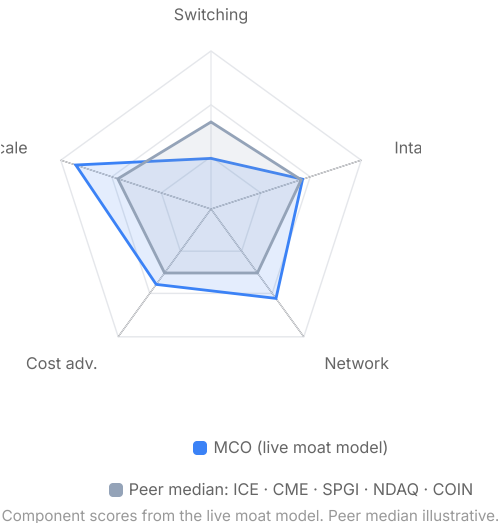
REGION	REVENUE	SHARE
International Regions	\$3.5B	50%
EMEA	\$2.4B	33%
Asia Pacific	\$699M	10%
U S	\$472M	7%

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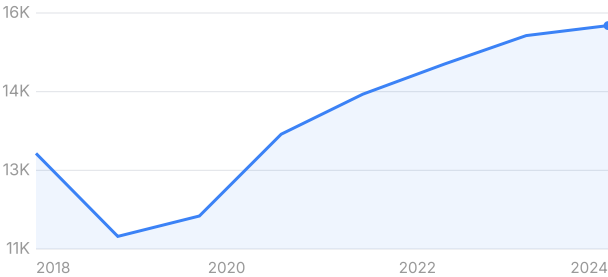
18 MOAT & COMPETITIVE POSITION

LIVE MODEL · 59/100 NARROW

Moat score 59/100 — Narrow; primary source Efficient Scale.



3.8 · Employees (SEC filings)



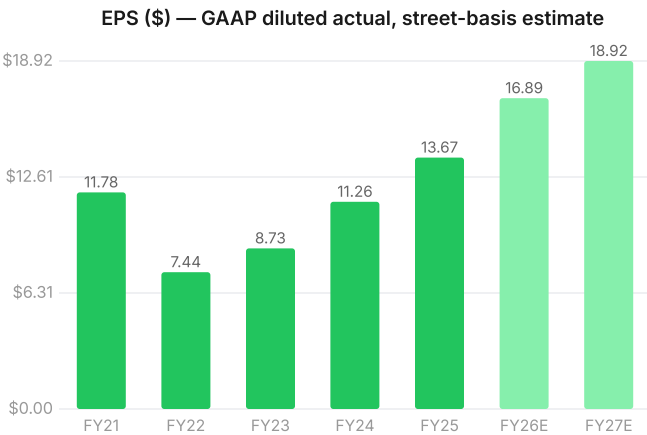
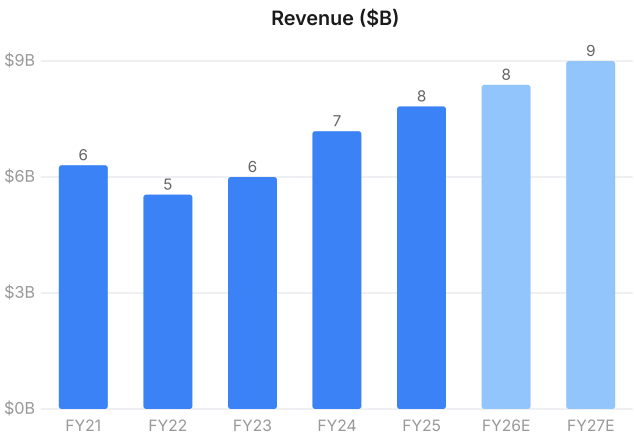
19 CORPORATE INFORMATION — KEY OFFICERS

16,076 employees

OFFICER	TITLE
Robert Scott Fauber	President, Chief Executive Officer & Director
Michael L. West	President of Moody's Investors Service Inc. & CEO of Moody's Ratings
Noemie Clemence Heuland	Senior Vice President & Chief Financial Officer
Richard Steele	Senior Vice President & General Counsel

20 REVENUE & EPS — HISTORY AND ESTIMATES

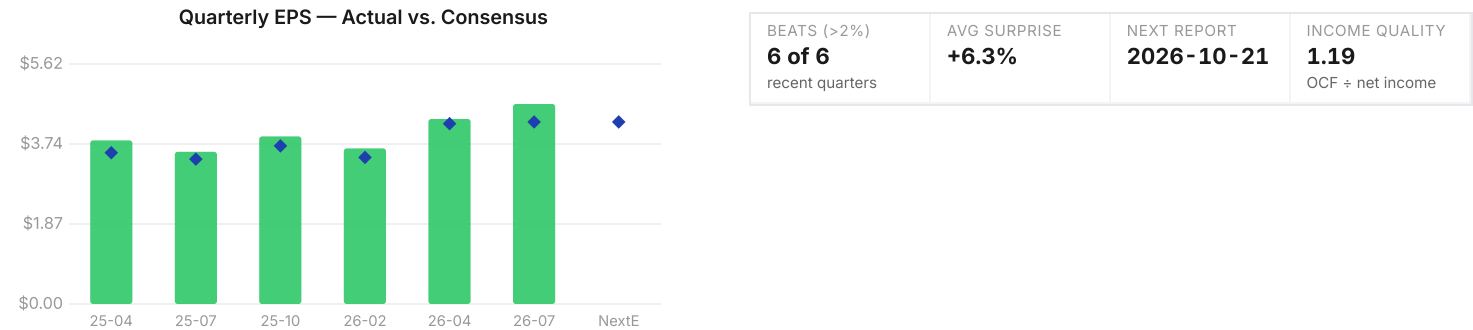
live consensus



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



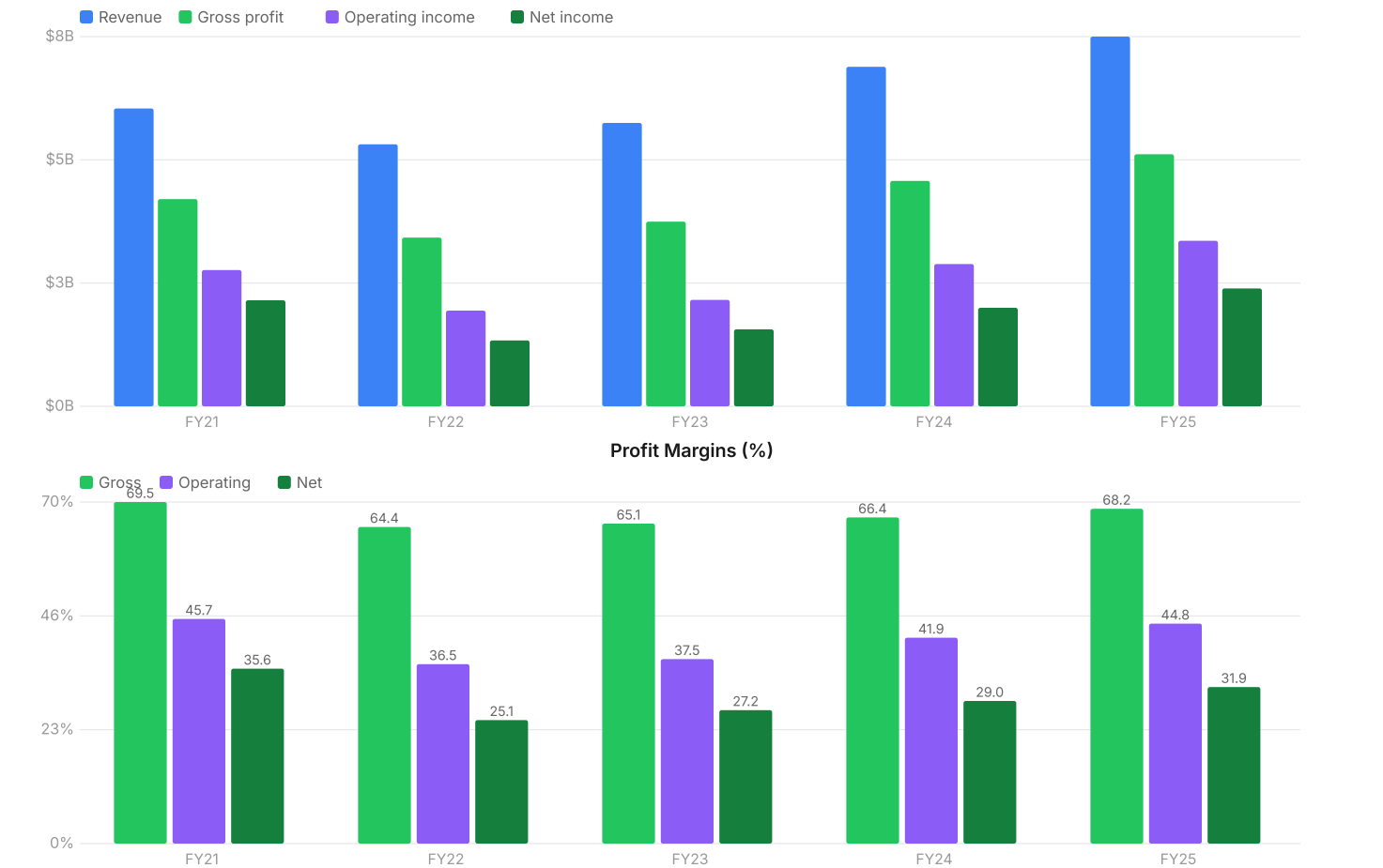
22 REPORTED VS. CONSENSUS — FULL HISTORY 0 quarters · live data

BEAT RATE —% 0 of 0 quarters	CURRENT STREAK 0 longest 0	AVG EPS SURPRISE —% median —%	SURPRISE TREND — last 4 vs prior 4
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PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
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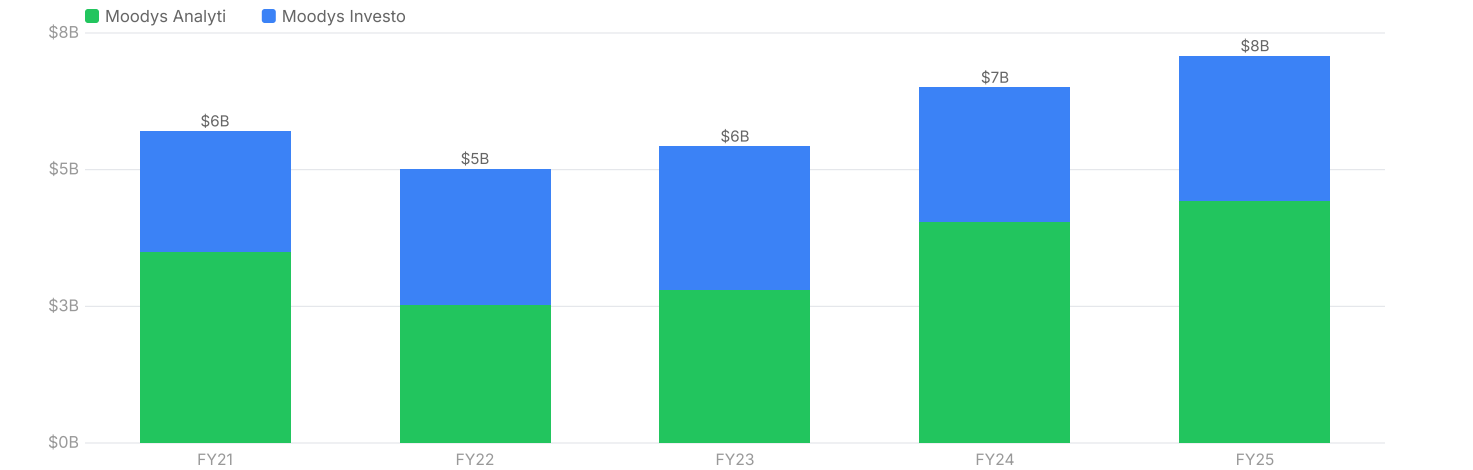
Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

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	+15.8%	-12.1%	+8.2%	+19.8%	+8.9%
Gross profit	+17.6%	-18.5%	+9.4%	+22.1%	+11.7%
Operating income	+16.2%	-29.8%	+11.2%	+33.8%	+16.3%
Net income	+24.5%	-37.9%	+17.0%	+28.1%	+19.5%

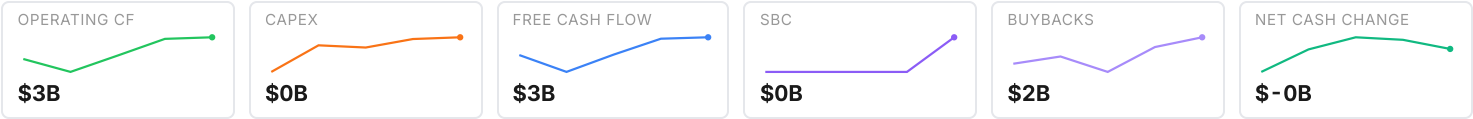
23 INCOME STATEMENT — FULL

live financials

\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	6.2	5.5	5.9	7.1	7.7	
Cost of revenue	1.9	1.9	2.1	2.4	2.5	
Gross profit	4.3	3.5	3.9	4.7	5.3	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	1.5	1.5	1.6	1.7	1.8	
Operating income	2.8	2.0	2.2	3.0	3.5	
EBITDA	3.3	2.3	2.5	3.3	3.9	
D&A	0.3	0.3	0.4	0.4	0.5	
Pretax income	2.8	1.8	1.9	2.7	3.1	
Income tax	0.5	0.4	0.3	0.6	0.7	
Net income	2.2	1.4	1.6	2.1	2.5	
Diluted EPS (\$)	11.78	7.44	8.73	11.26	13.67	
Diluted shares (M)	188	185	184	183	180	

CASH FLOW TRENDS

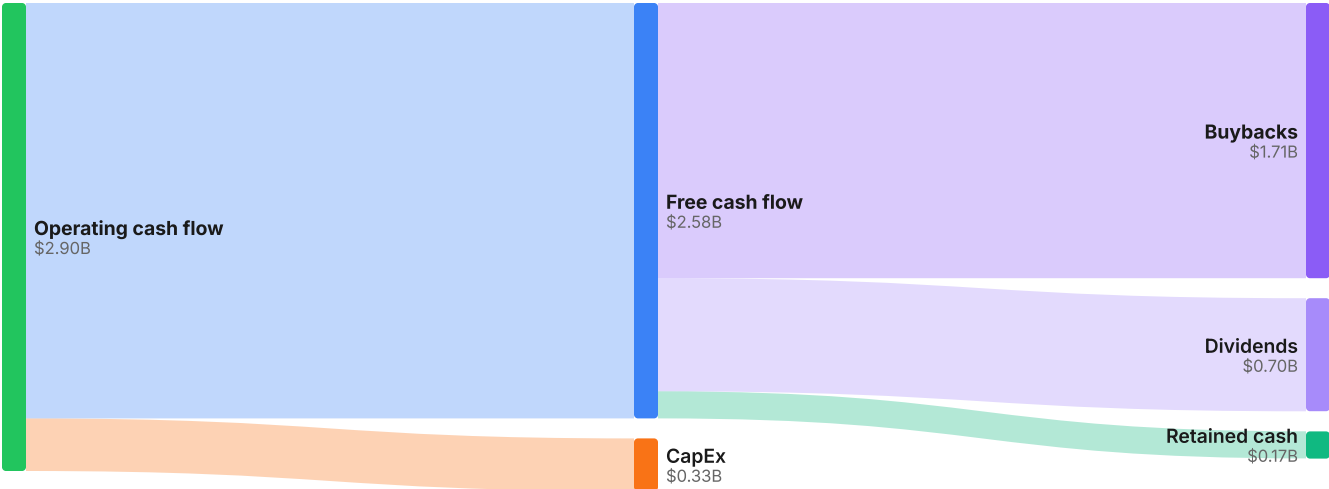
live data



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WHERE THE CASH WENT — FY2025

cash Sankey, live data



Balance Sheet — Full

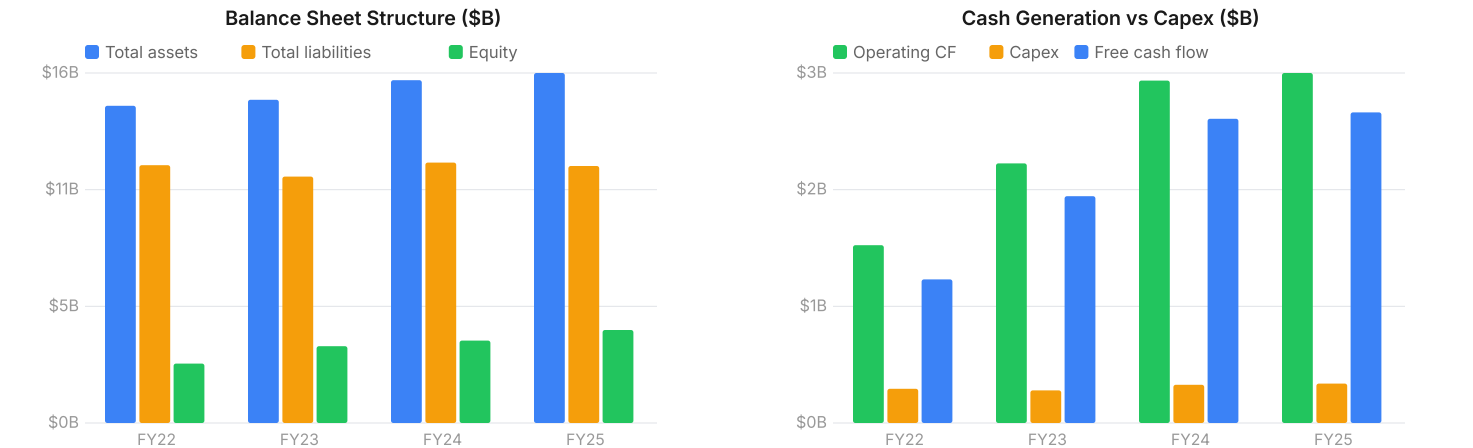
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	1.8	2.1	2.4	2.4	
ST investments	0.1	0.1	0.6	0.1	
Receivables (net)	1.7	1.7	1.9	2.0	
Total current assets	4.1	4.2	5.2	5.2	
PP&E (net)	0.8	0.9	0.9	1.0	
Goodwill + intangibles	8.0	8.0	7.9	8.2	
Total assets	14.3	14.6	15.5	15.8	
Accounts payable	0.1	0.0	0.1	0.0	
Short-term debt	0.1	0.1	0.7	0.1	
Deferred revenue	1.4	1.4	1.6	1.6	
Total current liabilities	2.4	2.5	3.6	3.0	
Long-term debt	7.4	7.0	6.7	7.3	
Total liabilities	11.7	11.1	11.8	11.6	
Shareholders' equity	2.7	3.5	3.7	4.2	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	1.4	1.6	2.1	2.5	
D&A	0.3	0.4	0.4	0.5	
Stock-based compensation	0.0	0.0	0.0	0.2	
Working capital change	(0.4)	(0.0)	0.2	(0.3)	
Operating cash flow	1.5	2.2	2.8	2.9	
Capital expenditures	(0.3)	(0.3)	(0.3)	(0.3)	
Investing cash flow	(0.3)	(0.2)	(1.1)	0.0	
Buybacks	(1.1)	(0.6)	(1.4)	(1.7)	
Dividends paid	(0.5)	(0.6)	(0.6)	(0.7)	
Debt issuance / (repay)	0.4	(0.5)	0.5	(0.7)	
Financing cash flow	(1.2)	(1.6)	(1.4)	(3.1)	
Free cash flow	1.2	1.9	2.5	2.6	

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24 EXPANDED RATIO ANALYSIS (I)

live ratio engine · profitability · valuation

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	103.1%	52.4%	55.1%	59.8%	64.5%	80%	
ROA	16.3%	9.5%	11.1%	13.7%	15.7%	19.0%	
ROIC	26.0%	18.3%	21.6%	27.2%	30.2%	23.9%	
Gross margin	69.5%	64.4%	65.1%	66.4%	68.2%	71.9%	
Operating margin	45.7%	36.5%	37.5%	41.9%	44.8%	45.1%	
Net margin	35.6%	25.1%	27.2%	29.0%	31.9%	34.3%	
EBITDA margin	52.3%	42.2%	42.5%	47.0%	51.0%	49.0%	
FCF margin	30.0%	21.8%	31.8%	35.6%	36.5%	—	
VALUATION							
P/E	31.94	36.37	43.93	41.71	37.12	30.7	
P/B	25.94	19.84	21.28	24.08	22.52	28.1	
P/S	11.37	9.14	11.93	12.11	11.83	10.30	
P/FCF	37.90	41.96	37.55	34.05	32.37	24.7	
EV/EBITDA	23.65	26.08	30.74	27.37	24.72	22.5	
EV/Revenue	12.35	10.24	12.82	12.78	12.46	11.0	
Earnings yield	3.1%	2.7%	2.3%	2.4%	2.7%	3.28%	
FCF yield	2.6%	2.4%	2.7%	2.9%	3.1%	4.04%	

EXPANDED RATIO ANALYSIS (II)

leverage · solvency

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	1.61	1.72	1.69	1.43	1.74	1.19	
Quick ratio	1.61	1.72	1.69	1.43	1.74	1.19	
Debt / equity	2.92	3.12	2.23	2.17	1.81	2.49	
Debt / assets	54.3%	54.8%	50.7%	50.0%	46.4%	51.3%	
Net debt / EBITDA	1.87	2.80	2.12	1.44	1.26	1.51	
Interest coverage	12.72	27.92	13.17	13.45	18.05	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.46	0.38	0.41	0.47	0.49	0.56	
Receivables turnover	3.95	3.24	3.57	4.10	4.04	4.3	
DSO (days)	92	113	102	89	90	86	
DPO (days)	8	9	7	6	4	173	
Cash conversion cycle	84	103	95	83	87	-87	
GROWTH (YoY)							
Revenue growth	15.8%	-12.1%	8.2%	19.8%	8.9%	—	
Net income growth	24.5%	-37.9%	17.0%	28.1%	19.5%	—	
EPS growth	25.7%	-36.8%	17.1%	28.7%	22.2%	—	
FCF growth	-8.7%	-36.2%	57.9%	34.1%	11.9%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	11.81	7.47	8.75	11.26	13.76	15.93	
Book value / share	14.55	13.70	18.07	19.51	22.69	18.04	
Revenue / share	33.18	29.73	32.22	38.80	43.19	46.50	
FCF / share	9.96	6.48	10.24	13.80	15.78	19.36	
Cash / share	10.15	10.11	11.94	16.28	13.70	8.52	
SHAREHOLDER RETURN & SCORES							
Buyback yield	1.2%	2.1%	0.8%	1.6%	0.5%	0.38%	
Altman Z-Score	6.04	4.84	6.22	7.01	7.66	7.6	
Piotroski F-Score	6	5	8	7	9	8/9	
Beneish M-Score	-2.14	-2.53	-2.61	-2.62	-2.55	-2.67	

25 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	8 / 9	Strong		
Altman Z-Score	7.6	Safe (>2.99)	Safe	
Income quality	1.19	Cash-backed	OCF ÷ net income	
Beneish M-Score	-2.67	Non-manipulator	vs -2.22 threshold	

26 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.78	Revenue stability	0.78
Interest burden		1.03	Earnings stability	0.35
Operating margin		43.0%	Earnings persistence	0.88
Asset turnover		0.54×	Revenue CAGR 3y	13.9%
Financial leverage		4.32×	EPS CAGR 3y	27.0%
= ROE		80%	FCF CAGR 3y	27.3%

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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 0.38%	DIVIDEND YIELD 0.83%	TOTAL SHAREHOLDER RETURN 1.22% cash yield	SBC / REVENUE 3.6% dilution pressure
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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
ICE	\$90.7B	22.7	14%	35.9%	-0.6%	8/9	+5.7%
CME	\$105.7B	24.8	16%	61.1%	+5.1%	6/9	+12.5%
SPGI	\$126.7B	26.1	15%	29.4%	+9.7%	7/9	-8.8%
NDAQ	\$52.5B	27.1	17%	20.0%	+7.3%	7/9	+7.2%
COIN	\$45.7B	-46.9	-8%	-29.5%	-21.0%	4/9	—
MSCI	\$41.4B	31.3	-76%	39.4%	+11.6%	8/9	—
TRU	\$14.2B	19.3	18%	19.3%	+12.4%	8/9	—
FDS	\$10.7B	20.6	25%	19.1%	+6.7%	5/9	—

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

29 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

32 Analysts



MEAN TARGET (QTR) \$535.14 7 targets	TARGET VS. PRICE +10.3% last-quarter mean	NEXT REPORT 2026-10-21 street \$4.26
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CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$8.27B	\$8.38B / \$8.15B	\$16.89	\$17.34 / \$16.50	16
FY2027	\$8.88B	\$9.22B / \$8.75B	\$18.92	\$19.61 / \$17.61	16
FY2028	\$9.55B	\$9.79B / \$9.26B	\$21.27	\$22.38 / \$20.61	9

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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	\$515.00	+6.2%	2
Last Quarter	\$535.14	+10.3%	7
Last Year	\$539.91	+11.3%	33
All Time	\$440.18	-9.3%	95

Rolling mean of published targets vs. last close \$485.07. Aggregated from StreetInsider, Benzinga, Pulse 2.0.

Third-Party Composite Rating

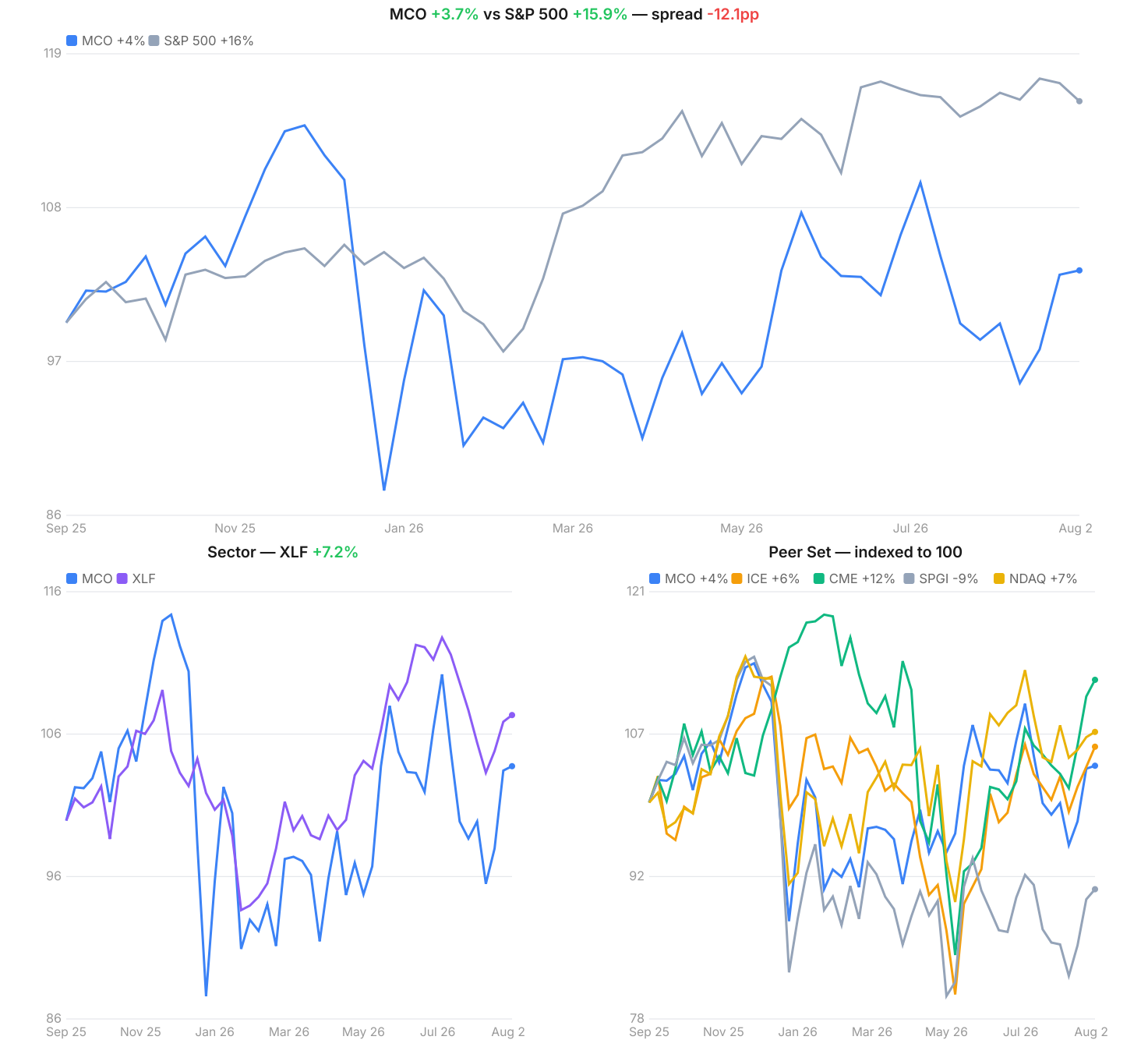
B

DCF3/5ROE5/5ROA5/5DEBT/EQ1/5P/E1/5P/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 ON site 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 & TREND site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$462.17	+22.90	+4.95%	Above
SMA 50	\$477.46	+7.61	+1.59%	Above
SMA 200	\$468.69	+16.38	+3.49%	Above
EMA 9	\$469.26	+15.81	+3.37%	Above
EMA 21	\$466.93	+18.14	+3.88%	Above
EMA 50	\$471.47	+13.60	+2.88%	Above
EMA 200	\$471.88	+13.19	+2.80%	Above

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 SCORE

EDGE · site engine · 78/100 composite

TECHNICAL VERDICT

BULLISH

Power Score +56

20 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

100

91

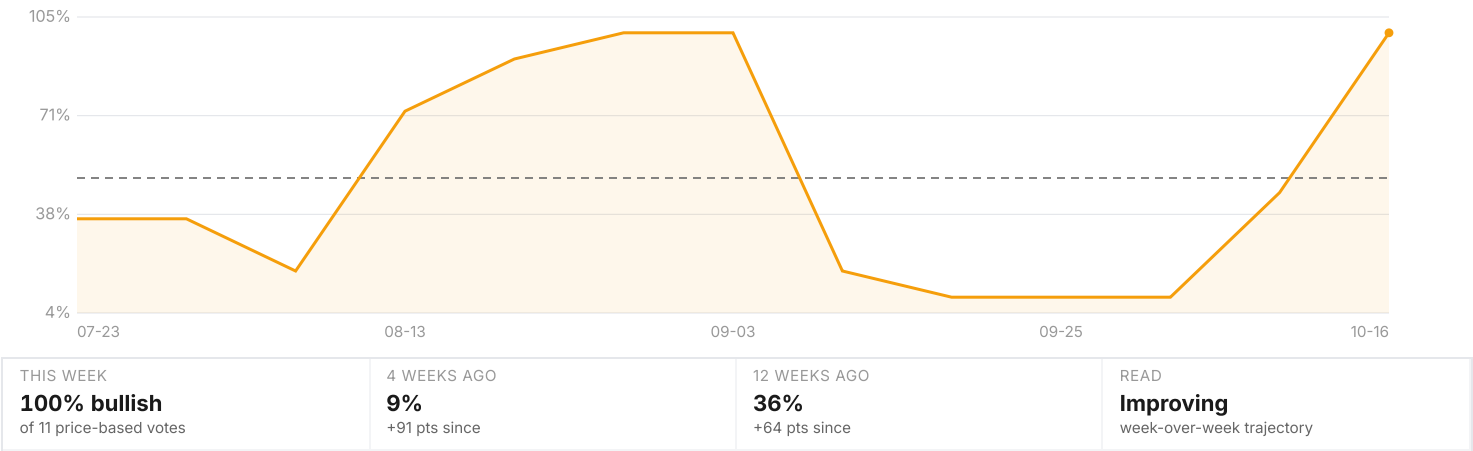
56

67

50

BULLISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



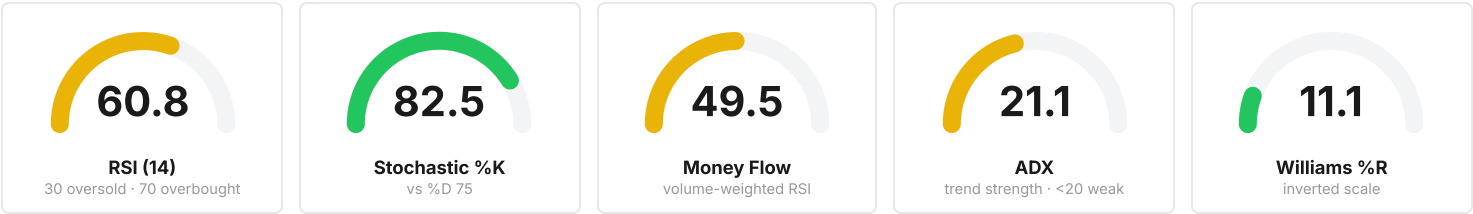
INDICATOR VOTE GRID

20 bull / 2 bear

● Price vs SMA 20	\$462.17	● Price vs SMA 50	\$477.46	● Price vs SMA 200	\$468.69
● EMA 9/21 Cross	469.3/466.9	● SMA 50/200	Golden	● ADX Direction	ADX 21
● Supertrend	\$452	● Parabolic SAR	\$448	● SMA Slope	0.830
● RSI	60.8	● Stochastic K/D	82/75	● StochRSI K/D	93/89
● Williams %R	-11	● CCI	164	● TSI vs Signal	-1.7
● CMO	21.6	● ROC	9.91%	● OBV Signal	Distrib
● Chaikin MF	0.010	● MFI	50	● Force Index	3M
● Elder Ray Bull	24.04				

INDICATOR GAUGES

site technicals-tab style



33 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$478.96 / \$491.06 / \$498.43	S1 / S2	\$471.59 / \$459.49
Bollinger (20,2)	\$439.42 – \$484.92	Squeeze	Off
52-wk range	\$401.41 – \$545.69	Off 52-wk high	-11.1%
ATR (14)	\$10.94 (2.3%)	Historical vol	24.3%

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SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

+2.5% Jan 65%	-1.1% Feb 55%	+2.9% Mar 67%	+3.5% Apr 55%	+0.5% May 70%	+0.1% Jun 50%	+3.2% Jul 75%	+0.3% Aug 60%	-1.7% Sep 40%	+0.8% Oct 55%	+3.2% Nov 80%	+0.3% Dec 45%
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Sample: 20 years — treat short histories as suggestive, not statistical.

35

RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	MCO	S&P 500
Weekly volatility (σ , 1y)	4.18%	1.83%
Best / worst week (1y)	+9.0% / -10.7%	—
Max drawdown (5y, monthly)	-38.6%	—
1-week VaR (95%)	-9.8%	—
Beta (5y)	1.33	1.00

36

EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

MCO EQUITY WEATHER (LIVE)

CLOUDY · +4

Trend

+34

Momentum

+58

Volume

-48

Volatility

-60

Breadth

-23

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed

Bearish

SPY / QQQ TSI

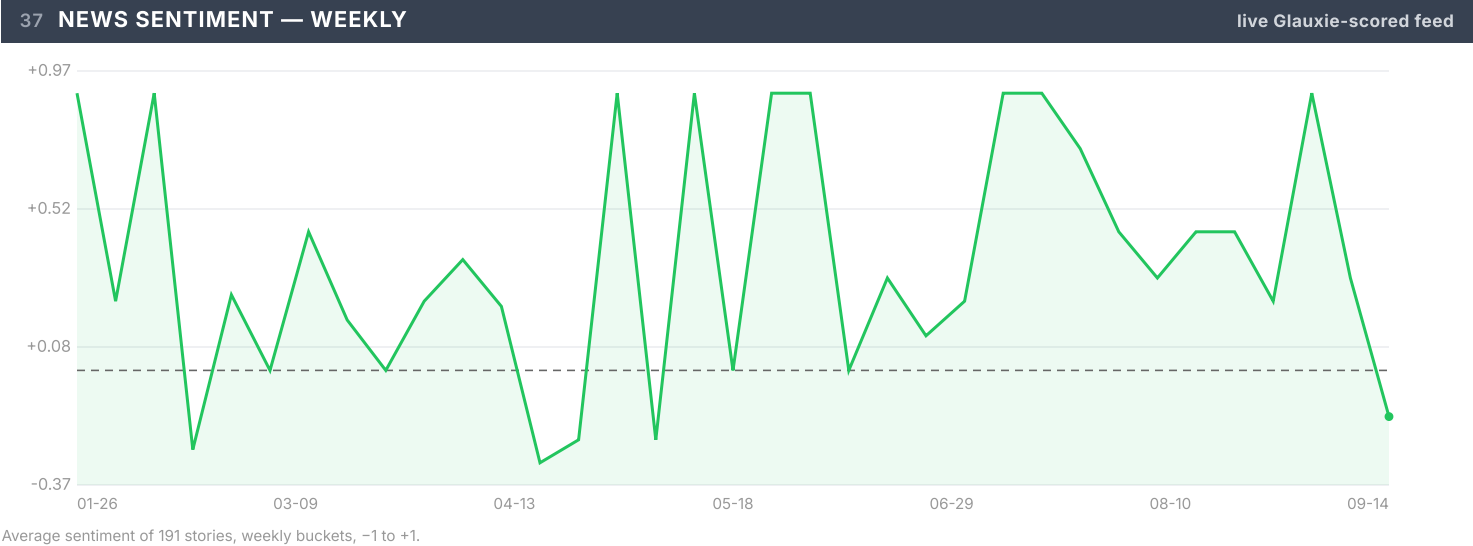
7.2 / 4.7

trend strength

SECTOR STRENGTH

46/100

breadth average



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38 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Cloudy

OVERALL +3.8 +6.2 vs industry	TREND +34.2 +13.3 vs industry	MOMENTUM +57.8 +48.8 vs industry	VOLUME -48.1 -62.9 vs industry
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READING	MCO	FINANCIAL - DATA & STOCK EXCHANGES N=92	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	+3.8	-2.4	-16.3	-20.5
Trend	+34.2	+20.9	-12.5	-21.3
Momentum	+57.8	+9.0	-4.4	-15.8
Volume	-48.1	+14.8	+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
Robert Fauber President and Chief Executive	\$18.1M	75% equity+incentive
Michael West President of Moody's Ratings	\$5.8M	71% equity+incentive
Stephen Tulenko Former President of Moody's	\$5.4M	52% equity+incentive
Richard Steele Senior Vice President and Gen	\$3.2M	65% equity+incentive

40 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	57
Social	61
Governance	72
Composite ESG	63



41 8-K MATERIAL EVENTS

live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-10-15	Officer/Director Change	5.02
2026-08-12	Officer/Director Change; Regulation FD; Exhibits	5.02,7.01,9.01
2026-07-22	Earnings Release; Regulation FD; Exhibits	2.02,7.01,9.01
2026-04-22	Earnings Release; Regulation FD; Exhibits	2.02,7.01,9.01
2026-04-16	Shareholder Vote	5.07
2026-04-15	Regulation FD; Exhibits	7.01,9.01
2026-02-18	Results of Operations and Financial Condition; Regulation FD Disclosur	2.02,7.01,9.01
2026-01-12	Departure/Election of Directors; Appointment of Officers; Regulation F	5.02,7.01,9.01

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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

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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 · 2020-10-29 to 2026-07-22
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	110 rows · 1999 to 2026
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-09-04 to 2026-10-01
Proposed sales (Form 144)	edgar/form144	1 record
Beneficial ownership (13D/G)	edgar/13dg	2 rows · 2026-03-27 to 2026-05-15
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.