

News

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MOODY'S ACQUIRES STAKE IN FINAGRAPH, EXPANDING COMMITMENT TO SMALL BUSINESS LENDING SOLUTIONS

NEW YORK, NY – February 25, 2016 - Moody's Corporation (NYSE: MCO) today announced an investment in Finagraph, a pioneering provider of automated financial data collection and business intelligence solutions. The investment underscores Moody's commitment to applying advanced technologies to enhance the availability and quality of financial data and credit analysis on small and medium-sized enterprises (SMEs).

Moody's investment will enable Finagraph to further develop its technology and drive product adoption among both SMEs and small business lenders. In partnership with Finagraph, Moody's expects to broaden its offering of credit risk solutions covering SMEs, including Moody's Analytics Lending Cloud software and default risk models.

"We believe there is an important opportunity to better serve financial institutions that lend to small and medium-sized businesses with solutions that streamline the credit assessment and approval process," said Mark Almeida, President of Moody's Analytics. "Since our 2014 acquisition of WebEquity, we have extended our expertise in credit analysis and bank risk management to the small bank segment. Finagraph's technology and insight into small business financials enable us to accelerate our efforts to transform the way lenders interact with small businesses, helping bankers make better, faster lending decisions for the growing SME market."

Founded in 2011, Finagraph offers innovations that automate the collection of financial data by integrating directly with widely-used accounting software. Finagraph's solutions help banks analyze this data to gain insight into borrowers' financial performance and assess credit risk.

Under the terms of the investment, Moody's will gain a minority ownership stake in Finagraph and will receive a seat on its board of directors. The investment was

funded through US cash on hand and is not expected to have an impact on Moody's EPS in 2016.

ABOUT MOODY'S CORPORATION

Moody's is an essential component of the global capital markets, providing credit ratings, research, tools and analysis that contribute to transparent and integrated financial markets. Moody's Corporation (NYSE:MCO) is the parent company of Moody's Investors Service, which provides credit ratings and research covering debt instruments and securities, and Moody's Analytics, which offers leading-edge software, advisory services and research for credit and economic analysis and financial risk management. The corporation, which reported revenue of \$3.5 billion in 2015, employs approximately 10,400 people worldwide and maintains a presence in 36 countries. Further information is available at www.moody's.com.

ABOUT FINAGRAPH

Seattle-based Finagraph is a best-in-class financial data collection and business intelligence company. Finagraph's pioneering technology gathers and organizes financials directly from accounting systems, providing financial professionals and business owners with clear and actionable information. Finagraph's streamlined workflow replaces the traditional paperwork process and adds instant intelligence to best help banks understand a business' financial health and trends. To learn more, visit www.finagraph.com.