MOODY'S

Moody's GenAI Strategy Overview

June 8, 2026

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Certain statements contained in this document are forward-looking statements and are based on future expectations, plans and prospects for Moody's business and operations that involve a number of risks and uncertainties. Such statements involve estimates, projections, goals, forecasts, assumptions and uncertainties that could cause actual results or outcomes to differ materially from those contemplated, expressed, projected, anticipated or implied in the forward-looking statements. The forward-looking statements and other information in this document are made as of the date hereof, and Moody's undertakes no obligation (nor does it intend) to publicly supplement, update or revise such statements on a going-forward basis, whether as a result of subsequent developments, changed expectations or otherwise, except as required by applicable law or regulation. 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These factors, risks and uncertainties as well as other risks and uncertainties that could cause Moody's actual results to differ materially from those contemplated, expressed, projected, anticipated or implied in the forward-looking statements are described in greater detail under "Risk Factors" in Part I, Item 1A of Moody's annual report on Form 10-K for the year ended December 31, 2025, and in other filings made by the Company from time to time with the SEC or in materials incorporated herein or therein. Stockholders and investors are cautioned that the occurrence of any of these factors, risks and uncertainties may cause the Company's actual results to differ materially from those contemplated, expressed, projected, anticipated or implied in the forward-looking statements, which could have a material and adverse effect on the Company's business, results of operations and financial condition. New factors may emerge from time to time, and it is not possible for the Company to predict new factors, nor can the Company assess the potential effect of any new factors on it. Forward-looking and other statements in this document may also address our corporate responsibility progress, plans, and goals (including sustainability and environmental matters), and the inclusion of such statements is not an indication that these contents are necessarily material to investors or required to be disclosed in the Company's filings with the Securities and Exchange Commission. In addition, historical, current, and forward-looking sustainability-related statements may be based on standards for measuring progress that are still developing, internal controls and processes that continue to evolve, and assumptions that are subject to change in the future.

Pillar 1

Connected intelligence

Proprietary,
Decision-grade data

Pillar 2

Agentic solutions

Decision-grade intelligence delivered as auditable, workflow-ready agents

Pillar 3

Partnerships

Moody's intelligence wherever customers are building and working

Key pillars of Moody's GenAI strategy

Meet customer needs. Span every stage of GenAI maturity.
Unlock new buyer personas.

Moody’s intelligence in your AI stack

One secure connection to decision-grade data and analytics, wherever your team works

Microsoft

M365 Copilot | Researcher | Excel

Moody’s intelligence inside your everyday tools

- → **Microsoft Researcher Agent** – Access Moody’s ratings, research, and analytics natively within Copilot, M365 suite and Excel with optimizing workflow
- → **Copilot Studio Agents** – Build custom agents in Copilot Studio grounded in Moody’s trusted data to help automate credit, compliance, risk and other workflows.

Faster research, fewer tabs, decisions backed by Moody’s rigor

ANTHROP\C

Claude Desktop | Claude.ai | Enterprise

Moody’s data and end-to-end workflows, natively in Claude

- → **Claude Desktop & Enterprise** – Access Moody's financial intelligence using natural language in Claude – from credit opinions & sector outlooks to ownership data & more
- → **MCP App Workflows** – Execute end-to-end Moody’s workflows within a single Claude session, generating outputs such as credit memos, peer comparisons, due diligence reports, and SWOT analyses

From raw data queries to finished workflow outputs, all in one environment

OpenAI

ChatGPT Enterprise| Agent Builder

Moody’s Intelligence on the OpenAI Platform

- → **ChatGPT Enterprise –** Access Moody's ratings, research, and financial data using natural language directly in ChatGPT
- → **Custom GPTs & Agents** – Build agents with Moody's as the knowledge backbone for credit analysis, compliance screening, and sales intelligence within the OpenAI ecosystem

Ask complex financial questions, get Moody’s grade answers

databricks

AgentBricks | Marketplace

Moody’s data, ready for your Lakehouse

- → **Marketplace & Agent Bricks** – Access Moody’s data in Databricks via MCPs, delivering ratings, entity data & research into AI pipelines with no data movement required
- → **AI & Multi-Agent Workflows** – Enable multi-agent solutions powered by Moody’s data with Unity Catalog–governed workflows & production-grade financial models

From raw data to production AI, with Moody’s intelligence baked in

Your AI Platform + Moody’s Decision-grade Intelligence + Your Workflow

ADDITIONAL STRATEGIC PARTNERS aws marketplace | Google Cloud | salesforce

Moody's data & analytics foundation

AI performance depends on the strength of its data foundation. Moody's delivers the depth, structure and precision to enable strategic transformation.

Analytics

Climate analytics
3M scores on facilities

Cyber risk
6M+ entities

Early warning
Key risk factors including supply chain & fraud

News sentiment
30K+ news sources
5k story event types

Macro/sector/ entity forecasts
12K+ variables across 120 countries

Data & Insights

Firmographics
632M+ entities

M&A deals
3M+ deals & rumors

Economic data
545M+ time series

Financials data
210M+ entities

Commercial real estate
8.7M+ properties
3.4M+ transactions

Trade credit
54.5M+ entities

Default & recovery
1M+ debt securities

Annual reports
60K+ entities

Physical risk
4T+ metrics for corporate facilities

News & media
39M+ articles per month

Ownership & sanctions
2BN+ ownership links
29M+ risk profiles

IP & patents
183M+ patents and IP

Structured finance
60K+ deals
2M+ cash flow calls

Ratings & research
$80T in rated debt

Probability of default
630M+ entities

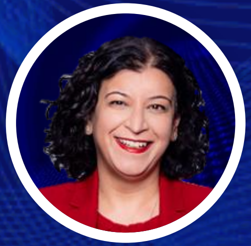
Sustainability metrics
120M+ scores

Q&A Session

Moody's Generative AI Strategy

Cristina Pieretti

General Manager and Head of Generative AI Solutions, Moody's Corporation



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