

# NEWS RELEASE

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**FOR IMMEDIATE RELEASE**

**CreditRiskMonitor Announces 2Q Results**

VALLEY COTTAGE, NY—August 11, 2015—CreditRiskMonitor (OTCQX: CRMZ) reported that revenues increased 4% for both the 3 and 6 months ended June 30, 2015, to \$3.11 million and \$6.18 million, respectively. For the same periods, income from operations was \$237,000 and \$293,900, respectively, compared to \$262,100 and \$127,000 for the comparable 2014 periods. Cash, cash equivalents and marketable securities at the end of the six-month period increased \$367,000 to \$9.26 million from the 2014 year-end balance of \$8.89 million.

Jerry Flum, CEO said, “This year’s operating results compare favorably to last year after factoring out the \$220,000 refund received during 2014’s second quarter for sales taxes previously paid on third party content. We remain debt free and continue to invest in marketing and product development while still generating strong free cash flow.”

**CREDITRISKMONITOR.COM, INC.**  
**STATEMENTS OF INCOME**  
**FOR THE 3 AND 6 MONTHS ENDED JUNE 30, 2015 AND 2014**  
**(Unaudited)**

	<b>3 Months Ended</b>		<b>6 Months Ended</b>	
	<b>June 30,</b>		<b>June 30,</b>	
	<b>2015</b>	<b>2014</b>	<b>2015</b>	<b>2014</b>
Operating revenues	<u>\$ 3,107,106</u>	<u>\$ 2,998,010</u>	<u>\$ 6,177,312</u>	<u>\$ 5,967,398</u>
Operating expenses:				
Data and product costs	1,170,236	1,021,519	2,399,972	2,322,964
Selling, general and administrative expenses	1,639,430	1,657,116	3,370,243	3,403,526
Depreciation and amortization	<u>60,438</u>	<u>57,240</u>	<u>113,185</u>	<u>113,911</u>
Total operating expenses	<u>2,870,104</u>	<u>2,735,875</u>	<u>5,883,400</u>	<u>5,840,401</u>
Income from operations	237,002	262,135	293,912	126,997
Other income, net	<u>738</u>	<u>13,247</u>	<u>5,694</u>	<u>21,822</u>
Income before income taxes	237,740	275,382	299,606	148,819
Provision for income taxes	<u>(102,667)</u>	<u>(58,613)</u>	<u>(128,012)</u>	<u>(71,241)</u>
Net income	<u>\$ 135,073</u>	<u>\$ 216,769</u>	<u>\$ 171,594</u>	<u>\$ 77,578</u>
Net income per share:				
Basic and diluted	\$ 0.02	\$ 0.03	\$ 0.02	\$ 0.01
Weighted average number of shares outstanding:				
Basic	8,163,302	7,959,200	8,112,830	7,958,926
Diluted	8,310,376	8,211,239	8,271,619	8,223,004

**CREDITRISKMONITOR.COM, INC.**  
**BALANCE SHEETS**  
**JUNE 30, 2015 AND DECEMBER 31, 2014**

	<b>June 30,</b> <b>2015</b> (Unaudited)	<b>Dec. 31,</b> <b>2014</b>
<b>ASSETS</b>		
Current assets:		
Cash and cash equivalents	\$ 7,916,225	\$ 7,529,468
Marketable securities	1,344,107	1,363,439
Accounts receivable, net of allowance	1,617,270	2,078,710
Other current assets	<u>824,048</u>	<u>516,585</u>
Total current assets	11,701,650	11,488,202
Property and equipment, net	411,824	337,339
Goodwill	1,954,460	1,954,460
Other assets	<u>40,780</u>	<u>23,682</u>
Total assets	<u>\$ 14,108,714</u>	<u>\$ 13,803,683</u>
<b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>		
Current liabilities:		
Deferred revenue	\$ 7,796,280	\$ 7,612,836
Accounts payable	83,040	137,258
Accrued expenses	<u>1,096,056</u>	<u>1,230,966</u>
Total current liabilities	8,975,376	8,981,060
Deferred taxes on income	720,867	743,691
Other liabilities	<u>364</u>	<u>2,546</u>
Total liabilities	<u>9,696,607</u>	<u>9,727,297</u>
Stockholders' equity:		
Preferred stock, \$.01 par value; authorized 5,000,000 shares; none issued	-	-
Common stock, \$.01 par value; authorized 25,000,000 shares; issued and outstanding 8,201,387 and 8,055,365 shares, respectively	82,014	80,553
Additional paid-in capital	29,338,706	29,176,040
Accumulated deficit	<u>(25,008,613)</u>	<u>(25,180,207)</u>
Total stockholders' equity	<u>4,412,107</u>	<u>4,076,386</u>
Total liabilities and stockholders' equity	<u>\$ 14,108,714</u>	<u>\$ 13,803,683</u>

**Overview**

CreditRiskMonitor (<http://www.crmz.com>) is a web-based publisher of financial information that helps busy corporate credit and procurement professionals stay ahead of and manage risk quickly, productively and accurately. The service offers comprehensive commercial credit reports and analysis covering public companies worldwide in competition with Dun & Bradstreet. Additionally, the Company collects from subscribers more than \$90 billion of trade accounts receivable data on both public and a select group of private companies every month. Over 35% of the Fortune 1,000 depend on CreditRiskMonitor's timely news alerts and reports featuring detailed analyses of financial statements, ratio analysis and trend reports, peer

analyses, bond agency ratings, as well as the company's proprietary FRISK® scores, which have been proven 95% predictive in anticipating corporate financial stress, including bankruptcy.

### **Safe Harbor Statement**

Certain statements in this press release, including statements prefaced by the words "anticipates", "estimates", "believes", "expects" or words of similar meaning, constitute "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Such forward-looking statements involve known and unknown risks, uncertainties and other factors which may cause the actual results, performance, expectations or achievements of the Company to be materially different from any future results, performance or achievements expressed or implied by such forward-looking statements, including, among others, those risks, uncertainties and factors referenced from time to time as "risk factors" or otherwise in the Company's Registration Statements or Securities and Exchange Commission Reports. We disclaim any intention or obligation to revise any forward-looking statements, whether as a result of new information, a future event, or otherwise.