

NEWS RELEASE

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FOR IMMEDIATE RELEASE**Overall U.S. Public Company Risk Up 67%, CreditRiskMonitor FRISK® Stress Index Shows**

VALLEY COTTAGE, NY—December 17, 2015—CreditRiskMonitor (OTCQX: CRMZ), a financial news and corporate risk analysis service used by the world’s leading companies to monitor public company risk, today announced its new FRISK® Stress Index, which shows a dramatic increase in financial risk since the Great Recession. Measuring risk and business failure trends on 60,000 public companies from 2007 to today, the Index signals significant trouble expected ahead for the global economy.

Public company risk is rising quickly. The FRISK® Stress Index shows it’s 67% higher now than at the start of the Great Recession in December 2007. Canadian risk is up a startling 148% and globally, it’s up 46%. More public companies are likely to fail in the next 12 months than when the Great Recession began. The Index is updated nightly. Values are as of today.)

[See the FRISK® Stress Index by country, industry or both](#)

Now available for free, the FRISK® Stress Index shows the overall probability of business failure by industry, country or both, based on 8 years of history. It’s based on the same underlying methodology as CreditRiskMonitor’s proprietary FRISK® score, which is driven by current financial statements, stock market volatility, market capitalization and, when available, bond agency ratings. The score estimates the probability of business bankruptcy within 12 months and is proven 95% accurate in predicting failure of U.S. public companies.

The new index:

- Highlights risk in major industries and countries around the world
- Shows financial stress trends and levels from 2007 to today
- Provides a reliable, fact-based assessment of financial risk, updated daily

“Everyone should know that public company risk is higher now than at the start of the Great Recession – and we can expect even greater trouble coming soon,” said Jerry Flum, CreditRiskMonitor CEO. “Our customers, including thousands of credit professionals at the world’s largest businesses, have 49% of their dollar risk exposure from public companies. We think it’s critical that everyone be aware of these increasing risks. That’s why we’re offering the new FRISK® Stress Index at no charge.”

CreditRiskMonitor subscribers have access to an expanded version of the Index and can see even more detail, including the names of the companies contributing most to the increased risks in any major industry or country.

About CreditRiskMonitor

CreditRiskMonitor (<http://www.creditriskmonitor.com>) helps corporate credit and procurement professionals stay ahead of and manage financial risk quickly, accurately and cost effectively. It offers comprehensive commercial credit and financial risk analysis covering public companies worldwide. Unlike other commercial credit bureaus like Dun & Bradstreet, CreditRiskMonitor's primary focus is on financial analysis of publicly traded company risk.

Over 35% of the Fortune 1,000 depend on CreditRiskMonitor's timely news alerts and reports featuring detailed analyses of financial statements, ratio analysis, peer analyses, bond agency ratings, and the Company's proprietary FRISK® scores, 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.