NEWS RELEASE

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FOR IMMEDIATE RELEASE

CreditRiskMonitor Expands Financial Risk Coverage with Addition of Ratings News and Research from S&P Ratings Services

VALLEY COTTAGE, NY—July 29, 2015—CreditRiskMonitor (OTCQX: CRMZ), the web-based financial news and intelligence service focused on public company risk assessment for credit and procurement professionals, announced the addition of credit research from Standard & Poor's Ratings Services (S&P) to expand the value of its financial news and monitoring service.

This additional research is now available to subscribers as part of CreditRiskMonitor's core offering. S&P ratings news and research is an enhancement to the S&P ratings already available through CreditRiskMonitor. Subscribers will receive updated articles whenever S&P lowers, affirms or changes a rating. In addition, they can access published analyst rationales behind each rating, a useful way to gather critical input for important risk decisions.

An S&P credit rating is Standard & Poor's opinion on the general creditworthiness of an obligor, or the creditworthiness of an obligor with respect to a particular debt security or other financial obligation. Over the years, credit ratings have achieved wide acceptance as inputs for differentiating credit quality.

S&P ratings content is made available by agreement with S&P Capital IQ, like S&P, a business unit of McGraw Hill Financial (NYSE:MHFI), and delivered via S&P Capital IQ's RatingsXpress — a customizable digital feed and web hosted service. Used by credit and other financial professionals around the world, RatingsXpress provides S&P ratings news, analysis and commentary covering all of S&P's ratings actions. In addition, it offers the rationale behind rating actions, outlook assessments, peer analysis tables, and broad commentary on specific industries.

CreditRiskMonitor customers now have access to ratings and related news from all three major credit rating agencies – S&P, Moody's Investors Service, Inc. and Fitch Ratings, Inc. – in addition to a broad range of financial research, analysis and CreditRiskMonitor's own proprietary FRISK® financial stress score, proven to be 95% accurate in signaling severe financial stress, including bankruptcy.

"Public companies represent more than half of a typical large business's credit risk exposure – yet many businesses don't adopt best practices to protect themselves from this kind of risk," said Jerry Flum, CEO, CreditRiskMonitor. "Rising corporate debt levels, currency fluctuations and global economic unease are raising public company risk daily. We believe that factoring in financial markets news and opinions, like those from S&P, is an essential practice for avoiding revenue losses and supply chain disruption."

"We are delighted to add news from S&P to our service," said Bill Danner, President, CreditRiskMonitor. "Our customers appreciate targeted, trusted financial news and research to manage and monitor their financial risk. They count on us for accuracy, value and service. We are pleased to meet more of their needs without changing our prices."

About CreditRiskMonitor

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, along with more than \$90B of trade accounts receivable data collected from customers 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 predictive in anticipating corporate financial stress, including bankruptcy.

About S&P Capital IQ

S&P Capital IQ, a business unit of McGraw Hill Financial (NYSE:MHFI), is a leading provider of multi-asset class and real time data, research and analytics to institutional investors, such as investment and commercial banks, investment advisors and wealth managers, and corporations and universities around the world. S&P Capital IQ provides a broad suite of capabilities designed to help track performance, generate alpha, and identify new trading and investment ideas, and perform risk analysis and mitigation strategies. Through leading desktop solutions such as the S&P Capital IQ, Global Credit Portal and MarketScope Advisor platforms; enterprise solutions, such as Standard & Poor's Securities Evaluations; and research offerings, including Leveraged Commentary and Data, Global Market Intelligence, and company and funds research, S&P Capital IQ sharpens financial intelligence into the wisdom today's investors need. For more information, visit www.spcapitaliq.com.

Safe Harbor Statement

Certain statements in this press release may 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. More information about these risks, uncertainties and factors can be found in the "Risk

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