

NEWS RELEASE

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FOR IMMEDIATE RELEASE**CreditRiskMonitor Announces 2Q Results**

VALLEY COTTAGE, NY—August 8, 2014—CreditRiskMonitor (OTCQX: CRMZ) reported that revenues increased 2% and 3% to \$3.00 million and \$5.97 million for the 3 and 6 months ended June 30, 2014, respectively, compared to prior year periods. For the same periods, income from operations was \$262,100 and \$127,000, respectively, compared to \$109,700 and \$168,300 for the comparable 2013 periods. Cash, cash equivalents and marketable securities at the end of the six-month period increased \$737,000 to \$8.78 million versus the 2013 year-end balance of \$8.05 million.

Jerry Flum, CEO said, “Sales growth has slowed down as the sales cycle has lengthened. In spite of this slowdown we made the decision to acquire additional data content and enhance our product offering. We realize that this will adversely impact short-term results but we expect the additional content will have a positive impact on our operating results in the long-term. Our 2nd quarter’s operating results were favorably impacted by a \$220,000 refund received for sales taxes previously paid on third party content, and the final \$60,000 refund was received in the 3rd quarter. We are still debt free and continuing to generate strong free cash flow.”

CREDITRISKMONITOR.COM, INC.
STATEMENTS OF OPERATIONS
FOR THE 3 AND 6 MONTHS ENDED JUNE 30, 2014 AND 2013
(Unaudited)

| | 3 Months Ended | | 6 Months Ended | |
|---|-----------------------|--------------------|-----------------------|--------------------|
| | June 30, | | June 30, | |
| | <u>2014</u> | <u>2013</u> | <u>2014</u> | <u>2013</u> |
| Operating revenues | \$ 2,998,010 | \$ 2,933,752 | \$ 5,967,398 | \$ 5,799,259 |
| Operating expenses: | | | | |
| Data and product costs | 1,021,519 | 1,136,238 | 2,322,964 | 2,172,966 |
| Selling, general and administrative expenses | 1,657,116 | 1,652,682 | 3,403,526 | 3,387,410 |
| Depreciation and amortization | <u>57,240</u> | <u>35,117</u> | <u>113,911</u> | <u>70,553</u> |
| Total operating expenses | <u>2,735,875</u> | <u>2,824,037</u> | <u>5,840,401</u> | <u>5,630,929</u> |
| Income from operations | 262,135 | 109,715 | 126,997 | 168,330 |
| Other income (expense), net | <u>13,247</u> | <u>(36,069)</u> | <u>21,822</u> | <u>(42,430)</u> |
| Income before income taxes | 275,382 | 73,646 | 148,819 | 125,900 |
| Provision for income taxes | <u>(58,613)</u> | <u>(29,293)</u> | <u>(71,241)</u> | <u>(49,944)</u> |
| Net income | <u>\$ 216,769</u> | <u>\$ 44,353</u> | <u>\$ 77,578</u> | <u>\$ 75,956</u> |
| Net income per share: | | | | |
| Basic and diluted | \$ 0.03 | \$ 0.01 | \$ 0.01 | \$ 0.01 |
| Weighted average number of shares outstanding: | | | | |
| Basic | 7,959,200 | 7,946,462 | 7,958,926 | 7,946,462 |
| Diluted | 8,211,239 | 8,231,872 | 8,223,004 | 8,246,052 |

CREDITRISKMONITOR.COM, INC.
BALANCE SHEETS
JUNE 30, 2014 AND DECEMBER 31, 2013

| | June 30, <u>2014</u> (Unaudited) | Dec. 31, <u>2013</u> |
|--|--|---------------------------------------|
| ASSETS | | |
| Current assets: | | |
| Cash and cash equivalents | \$ 7,390,831 | \$ 6,649,432 |
| Marketable securities | 1,393,590 | 1,398,022 |
| Accounts receivable, net of allowance | 1,304,905 | 1,707,582 |
| Other current assets | <u>776,815</u> | <u>581,132</u> |
| Total current assets | 10,866,141 | 10,336,168 |
| Property and equipment, net | 367,210 | 422,682 |
| Goodwill | 1,954,460 | 1,954,460 |
| Other assets | <u>40,077</u> | <u>23,653</u> |
| Total assets | <u>\$ 13,227,888</u> | <u>\$ 12,736,963</u> |
| LIABILITIES AND STOCKHOLDERS' EQUITY | | |
| Current liabilities: | | |
| Deferred revenue | \$ 6,972,478 | \$ 6,692,052 |
| Accounts payable | 75,634 | 86,478 |
| Accrued expenses | <u>1,417,657</u> | <u>1,280,316</u> |
| Total current liabilities | 8,465,769 | 8,058,846 |
| Deferred taxes on income | 725,615 | 783,096 |
| Other liabilities | <u>4,470</u> | <u>5,099</u> |
| Total liabilities | <u>9,195,854</u> | <u>8,847,041</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 7,959,200 and 7,958,564 shares, respectively | 79,592 | 79,585 |
| Additional paid-in capital | 29,023,182 | 28,958,648 |
| Accumulated deficit | <u>(25,070,740)</u> | <u>(25,148,311)</u> |
| Total stockholders' equity | <u>4,032,034</u> | <u>3,889,922</u> |
| Total liabilities and stockholders' equity | <u>\$ 13,227,888</u> | <u>\$ 12,736,963</u> |

Overview

CreditRiskMonitor (<http://www.crmz.com>) is an Internet-based publisher of financial risk analysis and news, designed to save time for busy corporate credit and procurement/supply-chain professionals. The service offers comprehensive commercial credit reports covering over 40,000 public companies worldwide. Over 30% of the Fortune 1,000 already use CreditRiskMonitor's timely news alerts and reports that feature detailed analyses of financial statements, ratio analysis and trend reports, peer analyses, as well as the Company's proprietary FRISK[®] scores.

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