

FUNDAMENTAL SERVICE



OUR HIGHLY INFLUENTIAL SUBSCRIBERS USE OUR FUNDAMENTAL SERVICE TO HELP THEM MAKE DECISIONS AFFECTING BILLIONS OF DOLLARS OF PURCHASE AND SALE TRANSACTIONS EVERY MONTH.

CreditRiskMonitor's highly accurate scores, extensive financial risk analysis, robust trade reports and timely news service combine to help professionals stay ahead of public and private company risk quickly, accurately and cost-effectively.

Subscribers to CreditRiskMonitor's fundamental service often tout the value of the service and the features offered, because at a very competitive subscription fee they get accurate and comprehensive reports of both public and private company financial risk - knowing that each should be assessed differently.

And subscribers are able to proactively monitor the overall risk level of their portfolio as a whole, allowing them to stay ahead of financial problems before they happen. With user-friendly analysis of a company's bankruptcy risk probability, they are able to hone in and focus on the riskiest companies first.

Learn more at creditriskmonitor.com.

More than 35% of Fortune 1000 business leaders are CreditRiskMonitor subscribers, plus thousands more worldwide

PUBLIC company bankruptcy risk scored with 96% accuracy* on approx. 58,000 public companies

PRIVATE company bankruptcy risk scored with 70% accuracy on approx. 80,000 private companies

More than \$130 billion of trade receivables data contributed monthly for insightful views into dollar risk exposure

*As backtested on U.S. public companies; results may vary for private companies and by country.



WHETHER YOU'RE GRANTING CREDIT, VETTING STRATEGIC SUPPLIERS, MAKING INVESTMENT DECISIONS OR PROTECTING YOUR OVERALL BUSINESS FROM RISK, OUR MISSION IS TO HELP YOU MAKE YOUR IMPORTANT RISK DECISIONS FASTER, EASIER AND MORE EFFECTIVELY.

Predictive risk scores, bond ratings, news alerts, financial statements, robust analytics and much more - all a part of your North American or Worldwide subscription.

The FRISK® Score, a 96% accurate score for public company bankruptcy risk powered by **crowdsourcing** and other critical risk indicators

The PAYCE™ Score, a 70% accurate score for private company bankruptcy risk using **deep neural network technology** (a type of A.I.)

Moody's and **Fitch** bond agency ratings

Altman Z"-Score, a well known measure of financial stress, with 40+ years of academic support

Timely **email alerts** on news, risk and ratings changes

Key **financial ratios** and **trends**

Complete **financial statements** with up to 10 years of history

Peer analysis on alternate customers and suppliers

The FRISK® Stress Index, a tool to benchmark risky companies by industry or country over time

Membership in our **Trade Contributor Program**, currently at over \$130 billion in monthly collected trade and growing

And with your fundamental service, you can choose to add:

Financial Statement Sourcing to ease your process in the collection, data entry and standardization of your private company's financial statements

Experian's Financial Stability Risk (FSR) Score which identifies companies at risk for failure (available only to members of the Trade Contributor Program)