

Edgar Filing: CREDITRISKMONITOR COM INC - Form 8-K

CREDITRISKMONITOR COM INC  
Form 8-K  
August 15, 2005

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 20549

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FORM 8-K

CURRENT REPORT  
Pursuant to Section 13 or 15(d) of  
The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported)  
August 15, 2005

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CreditRiskMonitor.com, Inc.  
(Exact name of registrant as specified in its charter)

Nevada	1-8601	36-2972588
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

704 Executive Boulevard  
Valley Cottage, NY 10989  
(Address of principal executive offices, including zip code)

(845) 230-3000  
(Registrant's telephone number, including area code)

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Check the appropriate box below if the Form 8-K filing is intended to  
simultaneously satisfy the filing obligation of the registrant under any of the  
following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17  
CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR  
240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the  
Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the  
Exchange Act (17 CFR 240.13e-4(c))

Item 2.02. Results of Operations and Financial Condition

The information in this Form 8-K and the exhibit attached hereto shall not be  
deemed "filed" for the purposes of Section 18 of the Securities Exchange Act of  
1934, as amended, or otherwise subject to the liability of that section, nor  
shall it be deemed incorporated by reference in any filing under the Securities  
Act of 1933, as amended, except as shall be expressly set forth by specific  
reference in such a filing.

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The Company's press release, dated August 15, 2005, contains certain financial information regarding the Company for the three and six months ended June 30, 2005. A copy of the press release announcing these financial results and certain other information is attached hereto as Exhibit 99.1. This Exhibit includes references to the Company's pro forma net income, which as noted in such Exhibit, excludes the effects of Litigation related activities recorded during the applicable periods. A reconciliation of this non-GAAP financial measure to what the Company believes is the most directly comparable U.S. GAAP financial measure is provided in such Exhibit.

Management believes that pro forma net income is relevant and useful information as it is a metric to measure the Company's ongoing operating performance. The Company believes this non-GAAP financial measure provides additional perspective on the Company's underlying business trends and provides useful information to investors by excluding amounts from the Company's results that the Company believes are not indicative of ongoing operating results.

Item 9.01. Financial Statements and Exhibits

(c) Exhibits

Exhibit No. -----	Description -----
99.1	Press Release issued on August 15, 2005

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CREDITRISKMONITOR.COM, INC.

Date: August 15, 2005

By: /s/ Lawrence Fensterstock  
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Lawrence Fensterstock  
Chief Financial Officer