



Standard & Poor's and Inmatrix launch next generation credit analysis and tracking software

San Francisco, CA., February 22, 2007 - Standard & Poor's Risk Solutions and credit analysis software provider Inmatrix, have launched an integrated credit risk management platform.

The new version of Inmatrix's flagship Optimist stress-testing and financial modeling software incorporates Standard & Poor's Credit Risk Tracker (CRT) Probability of Default (PD) model to create a complete credit risk management and measurement solution.

The jointly developed software is expected to become the new industry standard for banks in managing and assessing financial risk within the small to medium-sized business sector in the United States.

Through the integrated Optimist/CRT platform, dynamic stress testing and scenario modeling capabilities delivered via 'what-if' and 'goalseek' techniques are able to sensitize business plans and credit conditions, tracking client financial performance, key credit approval metrics and expected default probability and rating.

Standard & Poor's has developed the best-performing PD model for assessing the credit risk of middle market private firms throughout the United States. Credit Risk Tracker North America – a scoring model that produces forward-looking, one year PDs – establishes a new standard for evaluating risk within the hard-to-benchmark category of smaller, privately held companies. Importantly, creditors and investors can now begin to use a common risk language for these types of credits.

Standard & Poor's CRT model has been seamlessly integrated with Optimist, providing lenders and relationship managers with a comprehensive risk assessment dashboard.

Standard & Poor's Executive Managing Director, Mr. Jitendra Sharma, said the partnership will deliver the premier risk assessment tool for the commercial lending market, combining Inmatrix's dynamic stress testing and scenario modeling capability with Standard & Poor's proven quantitative risk rating expertise.

"We've been working with Inmatrix for the past 18 months on joint product development and strategies for growth in this sector. The integration of our risk management and tracking software was an obvious fit – and has created a new industry standard for risk assessment of traditionally difficult-to-measure small and medium-sized private companies," Mr. Sharma said.

Inmatrix President and CEO, Mr. Dileep Ramachandran, said the obvious synergies between Inmatrix's and Standard & Poor's products provided a compelling reason for joint product and market development.

"We're delighted to partner with Standard & Poor's by incorporating their software into our new Optimist package."

"This product is the risk management gold standard for any bank with exposure to small and medium-sized companies, allowing quicker and more accurate decision-making on loan approvals and limits."

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About Standard & Poor's

Standard & Poor's, a division of The McGraw-Hill Companies (NYSE:MHP), is the world's foremost provider of financial market intelligence, including independent credit ratings, indices, risk evaluation, investment research and data. With approximately 8,500 employees, including wholly owned affiliates, located in 21 countries, Standard & Poor's is an essential part of the world's financial infrastructure and has played a leading role for more than 140 years in providing investors with the independent benchmarks they need to feel more confident about their investment and financial decisions. For more information, visit <http://www.standardandpoors.com>

About Standard & Poor's Risk Solutions

Standard & Poor's Risk Solutions provides products and solutions that help financial institutions, corporations and public sector entities worldwide measure, manage and mitigate credit risk, as well as make informed decisions that can improve risk-adjusted return.

About Inmatrix

Inmatrix Inc. offers a dynamic, interlocking suite of credit risk management solutions for banks seeking to increase their commercial loan businesses.

From credit assessments and monitoring of individual borrowers' portfolios, to stress testing of business plans, key financial drivers, and credit scenarios, Inmatrix has the tools banks need to achieve superior business results. The business is a world leader in providing software tools for making business simple, providing products which create knowledge through financial, sales and other data analysis. Inmatrix clients include some of the world's top banks, major accountancy practices and corporations.

Inmatrix products are used by more than 2,000 businesses worldwide and the company boasts a global client base in North America, Europe, Asia and Australia. For more information, visit www.inmatrixinc.com

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