INDEX TO FINANCIAL STATEMENTS

CREDNOLOGY HOLDING CORPORATION
(Formerly Cooper Holding Corp)

CONSOLIDATED BALANCE SHEETS
UNAUDITED

ASSETS	March 31, 2014	December 31, 2013
CURRENT ASSETS		
Cash and cash equivalents	$ 34,674	$ 16,889
Accounts receivable	163,262	90,978
Prepaid expenses	129,250	129,250
Total current assets	327,186	237,117
PROPERTY AND EQUIPMENT, net of accumulated depreciation of $ 41 and $ 0, respectively	1,117	1,158
OTHER ASSETS		
Customer lead list, net of amortization of $ 68,888 and $ 55,459, respectively	92,259	105,688
Goodwill	446,291	446,291
Total other assets	538,550	551,979
TOTAL ASSETS	$ 866,853	$ 790,254
LIABILITIES AND STOCKHOLDERS' EQUITY		
CURRENT LIABILITIES		
Accounts payable	$ 1,524	$ 2,960
Payroll liabilities and withholdings	9,167	11,648
Total current liabilities	10,691	14,608
LONG-TERM LIABILITIES	-	-
STOCKHOLDERS' EQUITY		
Preferred stock authorized 20,000,000 shares, $.001 par value each. At March 31, 2014 and December 31, 2013 there are 3 shares issued and outstanding, respectively	-	-
Common stock authorized 1,000,000,000 shares, $.001 par value each. At March 31, 2014 and December 31, 2013 there are 283,672,500 shares issued and outstanding, respectively	283,673	283,673
Additional paid in capital	712,595	689,594
Retained earnings (deficit)	(140,106)	(197,621)
Total stockholders' equity	856,162	775,646
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	$ 866,853	$ 790,254

The accompanying notes are an integral part of these statements.

CREDNOLOGY HOLDING CORPORATION
(Formerly Cooper Holding Corp)

CONSOLIDATED STATEMENTS OF OPERATIONS

UNAUDITED

	For The Three Months Ended March 31, 2014	For The Three Months Ended March 31, 2013
Revenue-Merchandise sales	$ 246,776	$ 217,661
Operating Expenses		
Salaries and wages	66,624	88,904
Selling, general and administrative	109,167	101,153
Depreciation and amortization expense	13,470	4,258
Total operating expenses	189,261	194,315
Net income from operations	57,515	23,346
Other income (expenses)-interest	-	-
Net income	$ 57,515	$ 23,346
Basic earnings per common share	$ .00	$ .00
Weighted average shares outstanding (basic and diluted)	283,672,500	50,110,438

The accompanying notes are an integral part of these statements

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CREDNOLOGY HOLDING CORPORATION
(Formerly Cooper Holding Corp)

CONSOLIDATED STATEMENTS OF CASH FLOWS
UNAUDITED

	For The Three Months Ended March 31, 2014	For The Three Months Ended March 31, 2013
OPERATING ACTIVITIES		
Net income	$ 57,515	$ 23,346
Adjustments for noncash and non-operating items:		
Depreciation and amortization expense	13,470	4,258
Acquisition of Subsidiary, net of contributed equity	-	(29,773)
Changes in operating assets and liabilities:		
Accounts receivable	(72,284)	(20,991)
Inventory	-	(13,620)
Accounts payable	(1,435)	47,149
Payroll liabilities and withholdings	(2,481)	6,056
Cash provided (used) by operating activities	(5,215)	16,425
INVESTING ACTIVITIES:		
Purchase of customer list leads	-	(5,000)
Cash (used) by investing activities	-	(5,000)
FINANCING ACTIVITIES:		
Cash proceeds net of prior debt	23,000	-
Cash provided by financing activities	23,000	-
NET INCREASE IN CASH AND CASH EQUIVALENTS	17,785	11,425
CASH AND CASH EQUIVALENTS, BEGINNING OF PERIOD	16,889	22,378
CASH AND CASH EQUIVALENTS, END OF PERIOD	$ 34,674	$ 33,803
Supplemental Disclosures of Cash Flow Information:		
Income tax expense	$ -	$ -

The accompanying notes are an integral part of these statements

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
UNAUDITED

March 31, 2014

NOTE A – BASIS OF PRESENTATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Nature of Operations:

Crednology Holding Corporation (the "Company") (formerly "Cooper Holding Corp") was incorporated in the state of Delaware 1998 under the name of Celebrity Entertainment Group, Inc.

Crednology Holding Corp.

Management at Crednology Holding Corp is dedicated to enhancing shareholder value through a strategic combination of organic growth, mergers and acquisitions. Our primary business model concentrates within the credit industry. Within this industry group, Crednology Holding Corp will continue to acquire privately held microcap companies, as subsidiaries, to drive sales and earnings growth.

Crednology Holding Corp will actively seek acquisitions that have a global reach and bring diversification in order to reduce the effects of an economic or industry downturn. Crednology Holding Corp is currently doing business in the United States and has established business relationships in Canada.

CreditDNA, Inc.

CreditDNA, Inc. is an all inclusive online Credit and Financial Management company that uses exclusive software to educate the public in having a healthy credit profile and maximizing their credit potential. Members have 24/7 online access to their complete credit file, budget programs, score and money simulators, credit calculators, and various other vital tools to manage their credit and finances.

Our innovative Credit Education Program allows step by step testing from an accredited money management course. We furnish up-to-date credit education material and a law library that allows members to stay up to date with ongoing changes in the credit and financial industry.

CreditDNA's motivational coaches help encourage the members in a step by step rebuilding program that helps the members take back control of their credit and finances.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
UNAUDITED

March 31, 2014

NOTE A – BASIS OF PRESENTATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Nature of Operations: (continued)

ScoreNavigator, Inc.

ScoreNavigator is a credit analysis tool designed for consumers and loan originators. It analyzes the electronic version of a credit report and recommends the quickest way to achieve a credit score and to achieve the score needed for loan approval. It is a scientific analytical tool. Its recommendations are based on the understanding of credit score calculations and how different factors affect scores either positively or negatively. ScoreNavigator can only suggest actions a consumer can take. ScoreNavigator itself cannot directly cause credit scores to rise or fall. ScoreNavigator is a tool used by consumers and loan originators to maximize a credit score resulting in more approvals and closed loans.

Basis of Presentation:

The financial statements included herein have been prepared without audit. Certain information and footnote disclosure normally included in financial statements prepared in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. While management believes the procedures followed in preparing these financial statements are reasonable, the accuracy of the amounts are in respects dependent upon the facts that will exist, and procedures that will be accomplished by the Company later in the year. These unaudited financial statements reflect all adjustments, including normal recurring adjustments which, in the opinion of management, are necessary to present the operations and cash flows for the periods presented.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
UNAUDITED

March 31, 2014

NOTE A – BASIS OF PRESENTATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Basis of Presentation (Continued)

Cash Equivalents

Investments having an original maturity of 90 days or less that are readily convertible into cash are considered to be cash equivalents. During the periods presented, the Company had no cash equivalents.

Accounts receivable

The Company uses the allowance method to account for uncollectible accounts receivable. We maintain allowances for the estimated losses from doubtful accounts which result when our customers are unable to make required payments. If the financial condition of our customers were to deteriorate, resulting in an impairment of their ability to make payments, additional allowances may be required which would result in an additional general and administrative expense in the period such determination was made. As of March 31, 2014 and 2013, there were no doubtful allowances recorded.

Prepaid Expenses

Prepaid expenses consisted of rent in the amount of $750 and employment agreements on key officers' of the Company. Common stock was issued for 73 million shares in the amount of $128,500 for the two year employment agreements. See Note-G.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
UNAUDITED

March 31, 2014

NOTE A – BASIS OF PRESENTATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Recently Enacted Accounting Standards

In May 2011, the Financial Accounting Standards Board (the “FASB”) issued Accounting Standards Update (“ASU”) No. 2011-04 (“ASU 2011-04”), “Fair Value Measurement: Amendments to Achieve Common Fair Value Measurement and Disclosure Requirements in U.S. GAAP and IFRSs.” ASU 2011-04 improves comparability of fair value measurements presented and disclosed in financial statements prepared in accordance with U.S. generally accepted accounting principles and International Financial Reporting Standards. ASU 2011-04 clarifies the application of existing fair value measurement requirements including (1) the application of the highest and best use and valuation premise concepts, (2) measuring the fair value of an instrument classified in a reporting entity’s shareholders’ equity, and (3) quantitative information required for fair value measurements categorized within Level 3. ASU 2011-04 also provides guidance on measuring the fair value of financial instruments managed within a portfolio and application of premiums and discounts in a fair value measurement. In addition, ASU 2011-04 requires additional disclosure for Level 3 measurements regarding the sensitivity of fair value to changes in unobservable inputs and any interrelationships between those inputs. The amendments in this guidance are to be applied prospectively, and are effective for interim and annual periods beginning after December 15, 2011. The Corporation adopted this standard on March 1, 2012. The adoption of this standard did not have a material effect on the Corporation’s financial statements.

NOTE A – BASIS OF PRESENTATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Recently Enacted Accounting Standards (continued)

In June 2011, the FASB issued ASU No. 2011-05 ("ASU 2011-05"), "Comprehensive Income (Topic 220): Presentation of Comprehensive Income." ASU 2011-05 eliminates the option to present components of other comprehensive income as part of the statement of changes in shareholders' equity and requires the presentation of components of net income and other comprehensive income either in a single continuous statement or in two separate but consecutive statements. The provisions of this guidance are effective for interim and annual periods beginning after December 15, 2011. Effective March 1, 2012, the Corporation adopted the two consecutive statements approach for the presentation of components of net income (loss) and other comprehensive income (loss) and a total for comprehensive income (loss). The Corporation's Consolidated Financial Statements include the Consolidated Statement of Comprehensive Income as a result of adopting this standard. In February 2013, the FASB issued ASU No. 2013-02 ("ASU 2013-02"), "Reporting of Amounts Reclassified Out of Accumulated Other Comprehensive Income." ASU 2013-02 requires entities to disclose additional information about changes in other comprehensive income by component. In addition, an entity is required to present, either on the face of the statement where income is presented or in the notes, significant amounts reclassified out of accumulated other comprehensive income and the income statement line items affected. The provisions of this guidance are effective prospectively for annual and interim periods beginning after December 15, 2012. The Corporation does not expect that the adoption of this standard will have a material effect on its financial statements.

In July 2012, the FASB issued ASU No. 2012-02 ("ASU 2012-02"), "Testing Indefinite-Lived Intangible Assets for Impairment." ASU 2012-02 gives entities an option to first assess qualitative factors to determine whether the existence of events and circumstances indicate that it is more likely than not that an indefinite-lived intangible asset is impaired. If based on its qualitative assessment an entity concludes that it is more likely than not that the fair value of an indefinite-lived intangible asset is less than its carrying amount, quantitative impairment testing is required. However, if an entity concludes otherwise, quantitative impairment testing is not required. ASU 2012-02 is effective for annual and interim impairment tests performed for fiscal years beginning after September 15, 2012. The Corporation does not expect that the adoption of this standard will have a material effect on its financial statements.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
UNAUDITED

March 31, 2014

NOTE A – BASIS OF PRESENTATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates.

Property and Equipment

Property and equipment are stated at cost and are depreciated principally on methods and at rates designed to amortize their costs over their estimated useful lives.

The estimated service lives of property and equipment are principally as follows:

Furniture and fixtures	5- 7 years
Computer equipment	5- 7 years

Repairs and maintenance are expensed as incurred. Expenditures that increase the value or productive capacity of assets are capitalized.

Asset Impairments

The company regularly reviews its investments and other assets that include the extent to which carrying value exceeds its related market value, the financial condition of the investee, and the intent and ability to retain the investment for a sufficient period of time to allow for recovery of the market value of the investments.

NOTE A – BASIS OF PRESENTATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Fair Value of Financial Instruments

The Company defines the fair value of a financial instrument as the amount at which the instrument could be exchanged in a current transaction between willing parties. Financial instruments included in the Company's financial statements include cash and cash equivalents, short-term investments, accounts receivable, other receivables, other assets, accounts payable, notes payable and due to affiliates. Unless otherwise disclosed in the notes to the financial statements, the carrying value of financial instruments is considered to approximate fair value due to the short maturity and characteristics of those instruments.

Advertising Cost

Advertising expense for the three months ended March 31, 2014 and 2013 aggregated $ 2,537 and $3,200, respectively.

Revenue Recognition

We derive revenue principally from credit management services provided to our customers and members on a month to month basis and also on a yearly contract basis. We commence revenue recognition when all of the following core revenue recognition criteria are satisfied: i) persuasive evidence of an arrangement exists; ii) delivery of the license or service has occurred or is occurring; iii) the arrangement fee is fixed or determinable and iv) collection of the arrangement fee is probable.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
UNAUDITED

March 31, 2014

NOTE B—EARNINGS PER SHARE

The computation of earnings per share is based on the weighted average number of common shares outstanding during the period presented. Diluted earnings per common share is the same as basic earnings per common share as there are no potentially dilutive securities outstanding (options and warrants). The weighted average number of shares outstanding for the period in which the combination took place is based on the weighted average number of shares of the legal subsidiary that are outstanding from the beginning of the period to the date.

NOTE C - INCOME TAXES

The Company provides for the tax effects of transactions reported in the financial statements. The provision, if any, consists of taxes currently due plus deferred taxes related primarily to differences between the basis of assets and liabilities for financial and income tax reporting. The deferred tax assets and liabilities, if any, represent the future tax return consequences of those differences, which will either be taxable or deductible when the assets and liabilities are recovered or settled. As of March 31, 2014 and December 31, 2013, the Company had deferred tax assets of $ 691,386 and $ 703,463. A valuation allowance of has been applied against deferred tax assets. The Company had no deferred tax liabilities as of March 31, 2014 and December 31, 2013, and no current tax liability.

At December 31, 2013, the Company has net operating loss carry forwards for income tax purposes of approximately $1.2 million. These carry forward losses are available to offset future taxable income, if any, and expire in the year 2020.

CREDNOLOGY HOLDING CORPORATION
(Formerly Cooper Holding Corp)

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
UNAUDITED

March 31, 2014

NOTE C - INCOME TAXES (continued)

The components of income tax expense for the years ended March 31, 2014, and 2013 are as follows:

	2014	2013
Current:		
Federal	$ 8,627	$ 3,502
State	3,450	1,400
Deferred:		
Federal (benefit)	(8,627)	(3,502)
State (benefit)	(3,450)	(1,400)
Total provision for income taxes	$ 0	$ 0

SFAS No. 109 requires that a valuation allowance be provided if it is more likely than not that some portion or all of a deferred tax asset will not be realized.

NOTE D – INTANGIBLE ASSETS

Intangible Assets:

Intangible assets consist principally of acquired customer list leads, goodwill and licensing agreements. The amounts allocated to these intangible assets represent our estimates of their fair values at the acquisition date. The fair values are primarily estimated using the present value of expected future cash flows method of applying the income approach.

Goodwill:

Goodwill represents the excess of the purchase consideration over the net of the acquisition-date fair value of identifiable assets acquired, including identifiable intangible assets, and liabilities assumed in connection with our business combinations. Upon acquisition, goodwill was assigned to the reporting units with Score Navigator being the major contributor to benefit from the synergies of the business combination. Since goodwill was only recorded on the acquisition date of March 30, 2013, the Company will test for impairment as of January 1 of each fiscal year, or more frequently if events or changes in circumstances indicate that the fair value of a reporting unit has been reduced below its carrying value. When conducting our annual goodwill impairment assessment, we will use a three step process. The first step is to perform an optional qualitative evaluation as to whether it is more likely than not that the fair value of any of our reporting units is less than its carrying value, using an assessment of relevant events and circumstances. In performing this assessment, we are required to make assumptions and judgments including but not limited to an evaluation of macroeconomic conditions as they relate to our business, industry and market trends, as well as the overall future financial performance of our reporting units and future opportunities in the markets in which they operate. If we determine that it is not more likely than not that the fair value of a reporting unit is less than its carrying value, we are not required to perform any additional tests in assessing goodwill for impairment. However, if we conclude otherwise or elect not to perform the qualitative assessment, we perform a second step for that reporting unit, consisting of a quantitative assessment of goodwill impairment. This quantitative assessment requires us to estimate the fair value of each reporting unit and compare the estimated fair value of each reporting unit determined using a combination of the income and market approaches on an invested capital basis, to its respective carrying value (including goodwill) as of the date of the impairment test. The third step, employed for any reporting unit that fails the second step, is used to measure the amount of any potential impairment and compares the implied fair value of the reporting unit with the carrying amount of goodwill. If a reporting unit's carrying value is negative, the Company does not follow this three-step process, and instead performs a qualitative evaluation to determine whether it is more likely than not that the reporting unit's goodwill is impaired. If such reporting unit's goodwill is determined to be impaired, the third step discussed above is performed to measure the amount of any potential impairment.

NOTE D – INTANGIBLE ASSETS (Continued)

Customer Lead List:

The customer lead list consist of mortgage company customers that the Company can place in their credit management program. The Company purchased leads aggregating $161,147. The intangibles in the accompanying consolidated balance sheet are being amortized over the expected life of three years.

NOTE E – COMMON/PREFERRED STOCK ISSUANCES

During the first quarter ended March 31, 2014, there were no issuances of common or preferred stock.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
UNAUDITED

March 31, 2014

NOTE F– COMMITMENTS AND CONTINGENCIES

Lease agreement:

The Company entered into a standard lease agreement in July 2013 for a term of one year ending on June 30, 2014 at a monthly rental fee of $ 750. The Company has an option to extend the lease prior to the expiration date for terms to be agreed upon.

Share repurchase plan:

On October 28, 2013, the Company's Board of Directors approved a share repurchase plan. Under terms of the plan, the Company is authorized to repurchase up to an aggregate of $250,000 of its common stock over the next 18 months. Acquisitions of stock under the repurchase plan will be made from time to time at prices prevailing in the open market or in privately negotiated transactions as permitted by securities laws and other legal requirements, and subject to market conditions and other factors. The repurchase program will be funded by the Company's available cash and may be commenced or suspended at any time or from time to time. The plan will continue as long as periodic management reviews determine it to be fiscally feasible and may be discontinued at any time.

Legal Issues:

The Company may become subject to claims from time to time during the ordinary course of doing business. Until the merits of any such claim can be determined and the related monetary effect determined , the Company does not report any adjustment to the financial statements or recognize a contingent liability.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
UNAUDITED

March 31, 2014

NOTE G– RELATED PARTY TRANSACTIONS

In September 2013, the Company executed employment agreements for the officers' of the Company upon the terms and provisions and, subject to the conditions set forth in the Agreement, for a term of two (2) years, terminating on September 30, 2015, unless earlier terminated as provided in the Agreement. The Agreement included restricted common stock aggregating 73.3 million shares at an average price of $.00176 per share. As of March 31, 2014, the Company has elected to suspend the employment agreements until further notice.