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(54) Title: INTEGRATED RISK ASSESSMENT AND MANAGEMENT SYSTEM

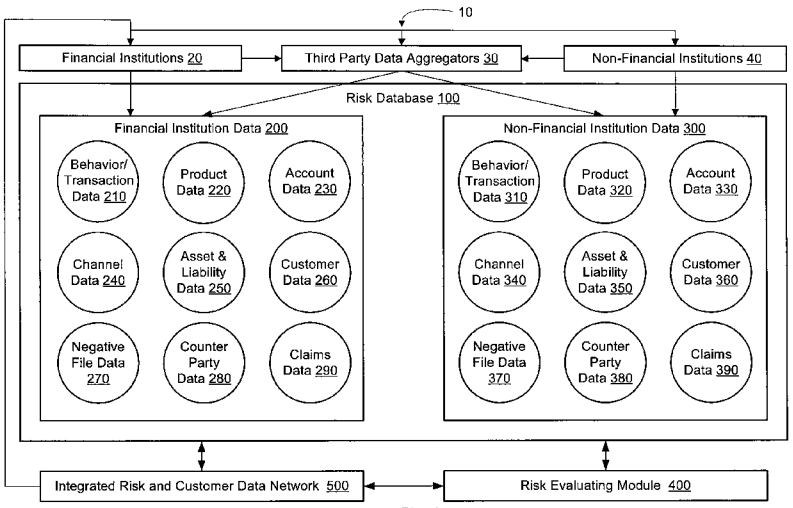


FIG. 1

(57) Abstract: Embodiments of the present invention relate to systems, apparatus, methods and computer program products for integrated risk assessment and management. More specifically, embodiments of the present invention provide for a risk database that collects and/or receives transaction data. In other embodiments of the present invention, the risk database collects and/or receives asset data and liability data associated with multiple financial institutions. The data is accessed to monitor customers' risk and one or more risk management actions are initiated based on the monitored customer risk.

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