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(71) Applicant (for all designated States except US): IQ FINANCIAL SYSTEMS, INC. [US/US]; 23rd floor, 130 Liberty Street, New York, NY 10006 (US).			
(72) Inventors; and (75) Inventors/Applicants (for US only): JAMMAL, Shahnaz [MY/MY]; 175-3 Sri Wangsaria, Jalan Ara, Bangsar Baru, 59100 Kuala Lumpur (MY). NBALE, Corinne [FR/SG]; Great Eastern Mansions #02-01, 3 Taman Nakhoda, Singapore 257744 (SG). RAJENDRA, Prabhakaran [MY/MY]; #6 Road 5/3, 47300 Petaling Jaya (MY). WONG, Alan [MY/MY]; Kampung Melayu, Batu #8, Jalan Labuk, 90000 Sandakan (MY). YANG, Andy [MY/MY]; 64 Jalan SS2/41, 47300 Petaling Jaya (MY).			
(74) Agents: RAY, Michael, B. et al.; Sterne, Kessler, Goldstein & Fox P.L.L.C., Suite 600, 1100 New York Avenue, N.W., Washington, DC 20005-3934 (US).			

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(57) Abstract

A system (10) and method for measuring or quantifying the probability of default of a borrower. Credit factors (20) from companies that banks have extended loans to are inputted and collected into processor (15). The method employs a process utilizing an optimization function and a standard multivariate nonlinear regression to process client information and to provide an output value whose value is indicative of the likelihood or risk of default by a particular borrower.

