FIG. 1

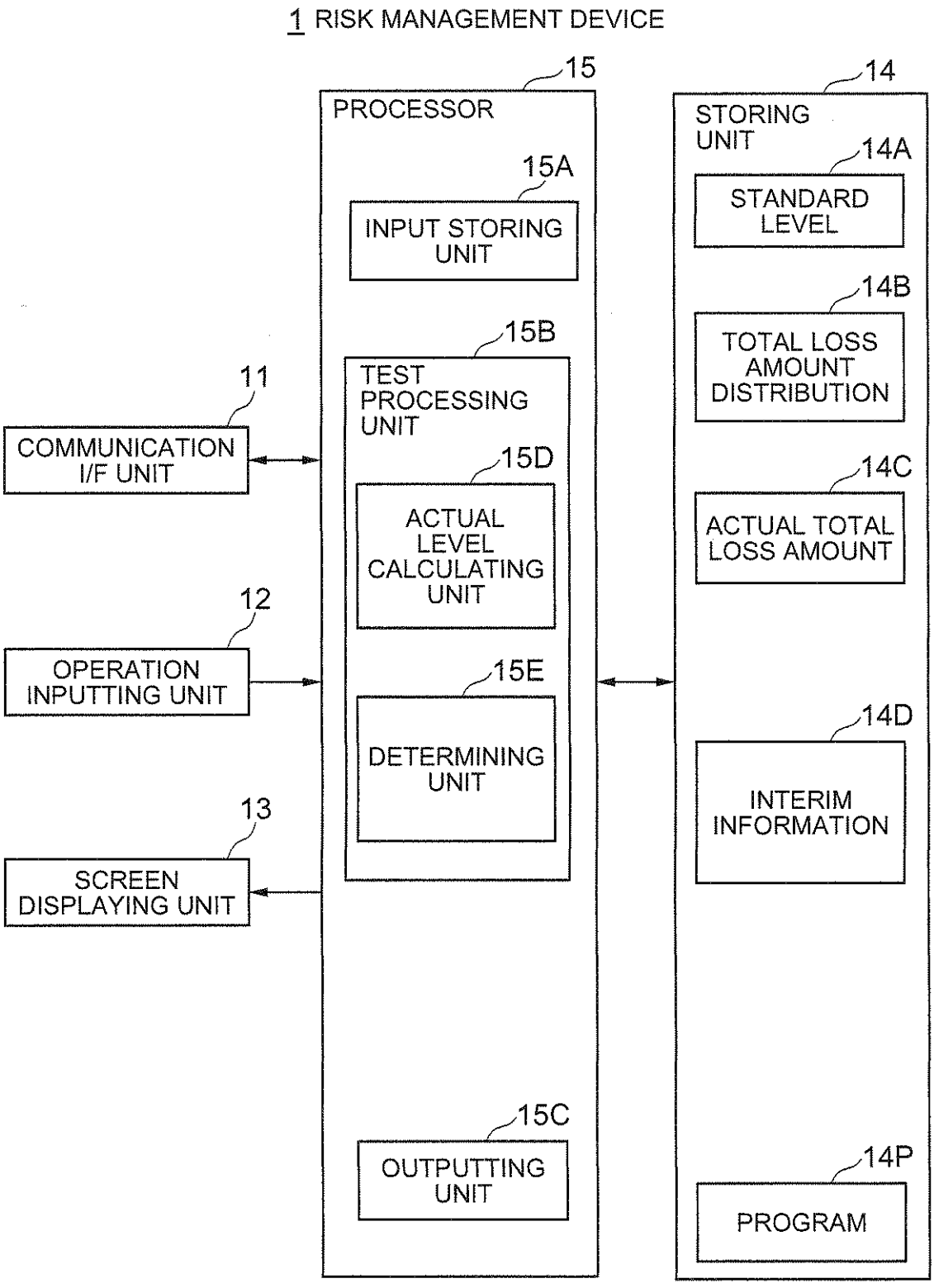

1 RISK MANAGEMENT DEVICE
15
PROCESSOR
15A
INPUT STORING UNIT
15B
TEST PROCESSING UNIT
15D
ACTUAL LEVEL CALCULATING UNIT
15E
DETERMINING UNIT
15C
OUTPUTTING UNIT
14
STORING UNIT
14A
STANDARD LEVEL
14B
TOTAL LOSS AMOUNT DISTRIBUTION
14C
ACTUAL TOTAL LOSS AMOUNT
14D
INTERIM INFORMATION
14P
PROGRAM
11
COMMUNICATION I/F UNIT
12
OPERATION INPUTTING UNIT
13
SCREEN DISPLAYING UNIT

FIG. 2

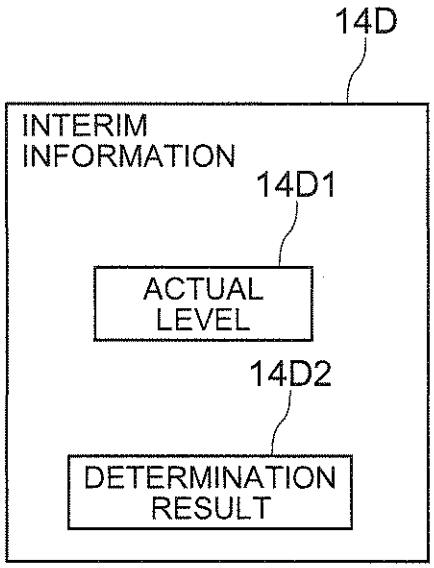

14D
INTERIM INFORMATION
14D1
ACTUAL LEVEL
14D2
DETERMINATION RESULT

FIG. 3

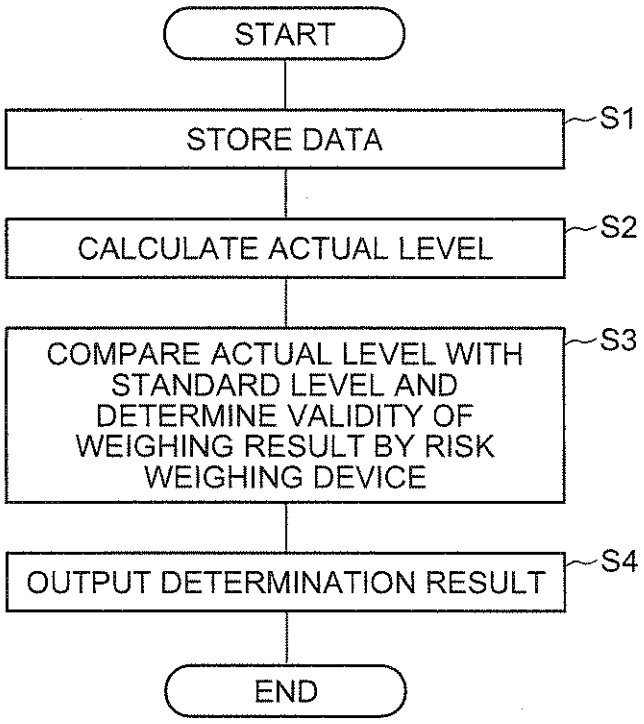

START
STORE DATA
S1
CALCULATE ACTUAL LEVEL
S2
COMPARE ACTUAL LEVEL WITH STANDARD LEVEL AND DETERMINE VALIDITY OF WEIGHING RESULT BY RISK WEIGHING DEVICE
S3
OUTPUT DETERMINATION RESULT
S4
END

FIG. 4

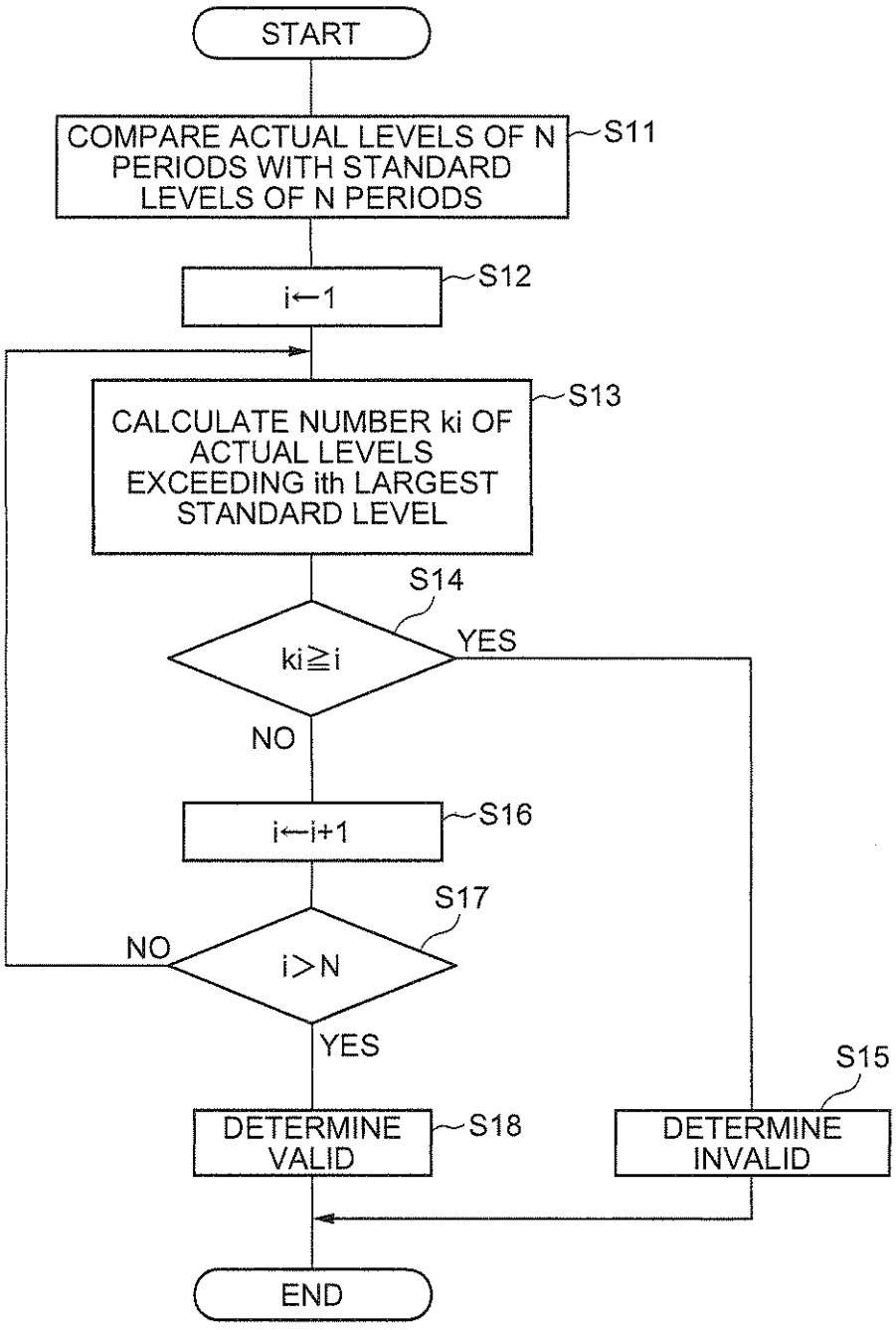

START
COMPARE ACTUAL LEVELS OF N PERIODS WITH STANDARD LEVELS OF N PERIODS
S11
i←1
S12
CALCULATE NUMBER ki OF ACTUAL LEVELS EXCEEDING ith LARGEST STANDARD LEVEL
S13
S14
ki≧i
YES
NO
i←i+1
S16
S17
NO
i>N
YES
S15
DETERMINE VALID
S18
DETERMINE INVALID
END

FIG. 5

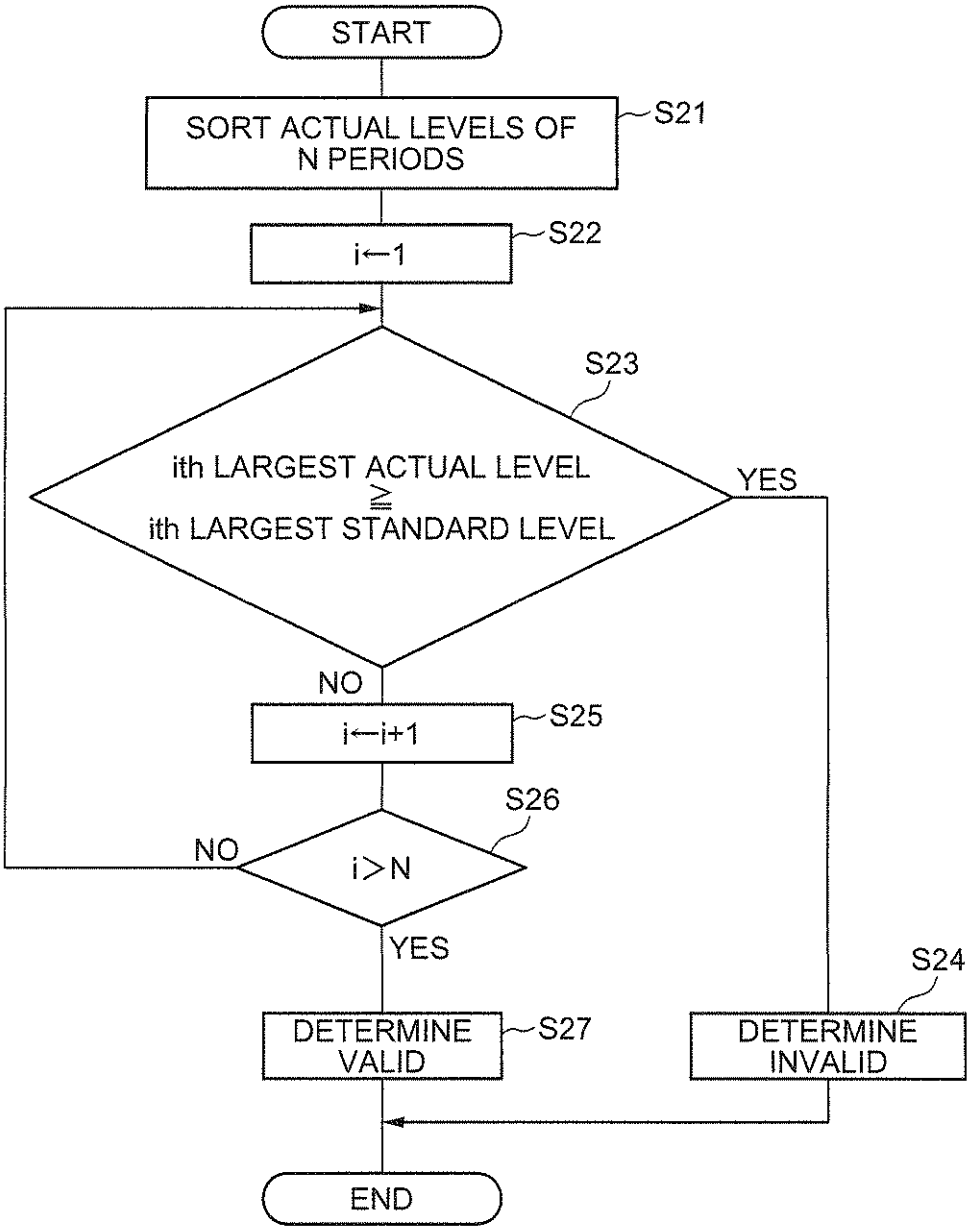

START
SORT ACTUAL LEVELS OF N PERIODS
S21
i←1
S22
S23
ith LARGEST ACTUAL LEVEL ≧ ith LARGEST STANDARD LEVEL
YES
NO
i←i+1
S25
S26
NO
i>N
YES
S24
DETERMINE VALID
S27
DETERMINE INVALID
END

FIG. 6

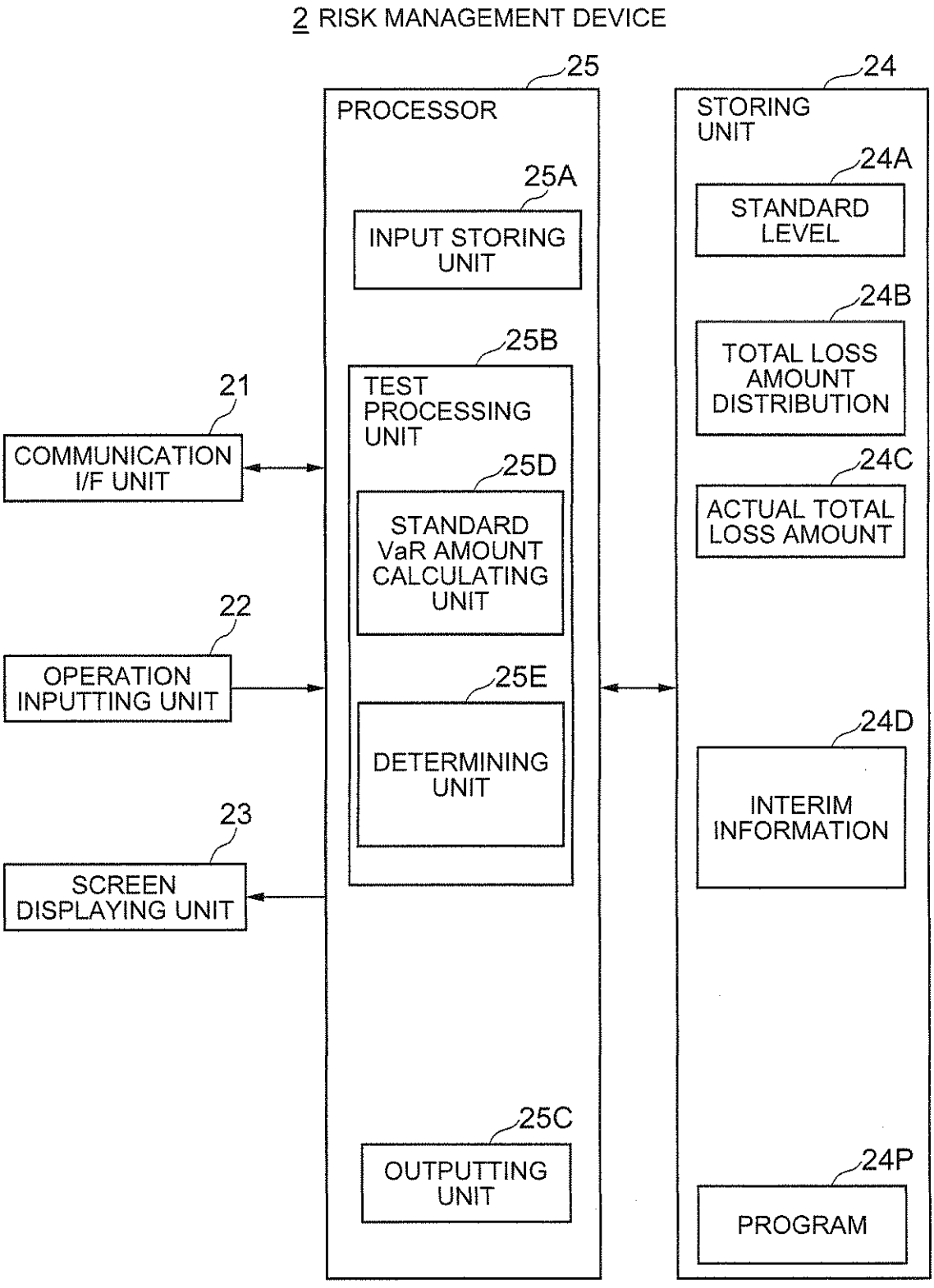

2 RISK MANAGEMENT DEVICE
25
PROCESSOR
25A
INPUT STORING UNIT
25B
TEST PROCESSING UNIT
25D
STANDARD VaR AMOUNT CALCULATING UNIT
25E
DETERMINING UNIT
25C
OUTPUTTING UNIT
24
STORING UNIT
24A
STANDARD LEVEL
24B
TOTAL LOSS AMOUNT DISTRIBUTION
24C
ACTUAL TOTAL LOSS AMOUNT
24D
INTERIM INFORMATION
24P
PROGRAM
21
COMMUNICATION I/F UNIT
22
OPERATION INPUTTING UNIT
23
SCREEN DISPLAYING UNIT

FIG. 7

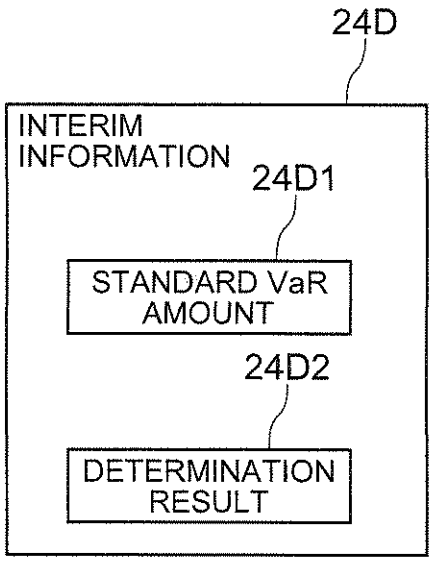

24D
INTERIM INFORMATION
24D1
STANDARD VaR AMOUNT
24D2
DETERMINATION RESULT

FIG. 8

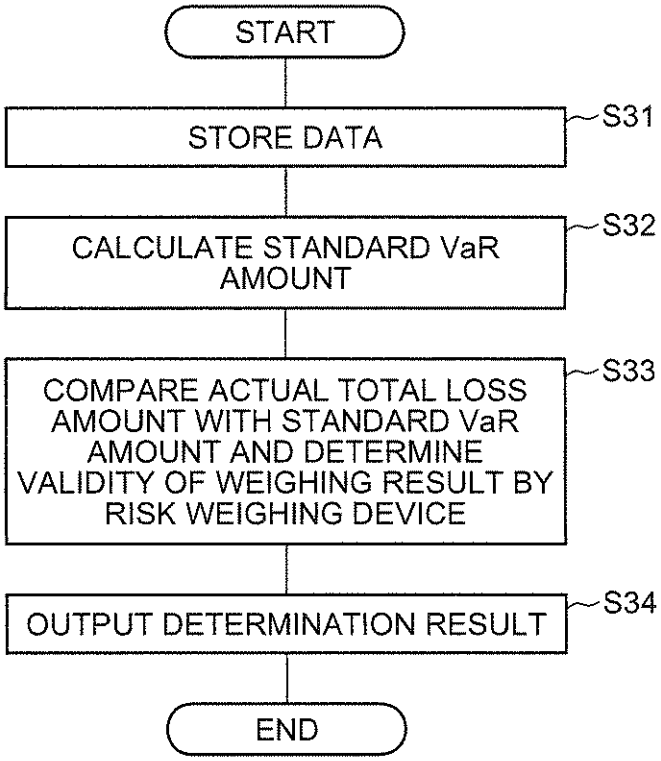

START
STORE DATA
S31
CALCULATE STANDARD VaR AMOUNT
S32
COMPARE ACTUAL TOTAL LOSS AMOUNT WITH STANDARD VaR AMOUNT AND DETERMINE VALIDITY OF WEIGHING RESULT BY RISK WEIGHING DEVICE
S33
OUTPUT DETERMINATION RESULT
S34
END

FIG. 9

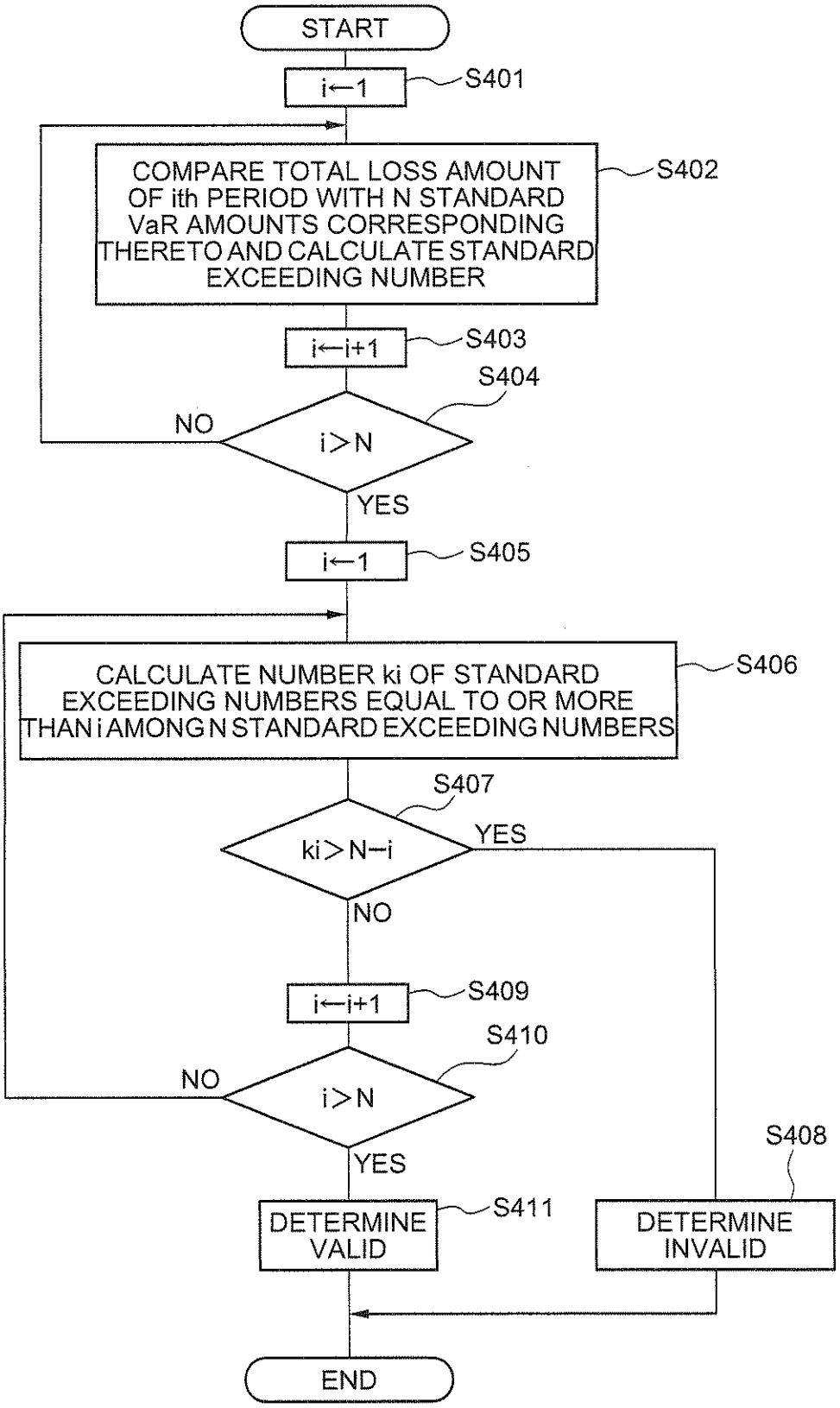

START
i←1
S401
COMPARE TOTAL LOSS AMOUNT OF ith PERIOD WITH N STANDARD VaR AMOUNTS CORRESPONDING THERETO AND CALCULATE STANDARD EXCEEDING NUMBER
S402
i←i+1
S403
S404
NO
i>N
YES
i←1
S405
CALCULATE NUMBER ki OF STANDARD EXCEEDING NUMBERS EQUAL TO OR MORE THAN i AMONG N STANDARD EXCEEDING NUMBERS
S406
S407
ki>N−i
YES
NO
i←i+1
S409
S410
NO
i>N
YES
S408
DETERMINE VALID
S411
DETERMINE INVALID
END

FIG. 10

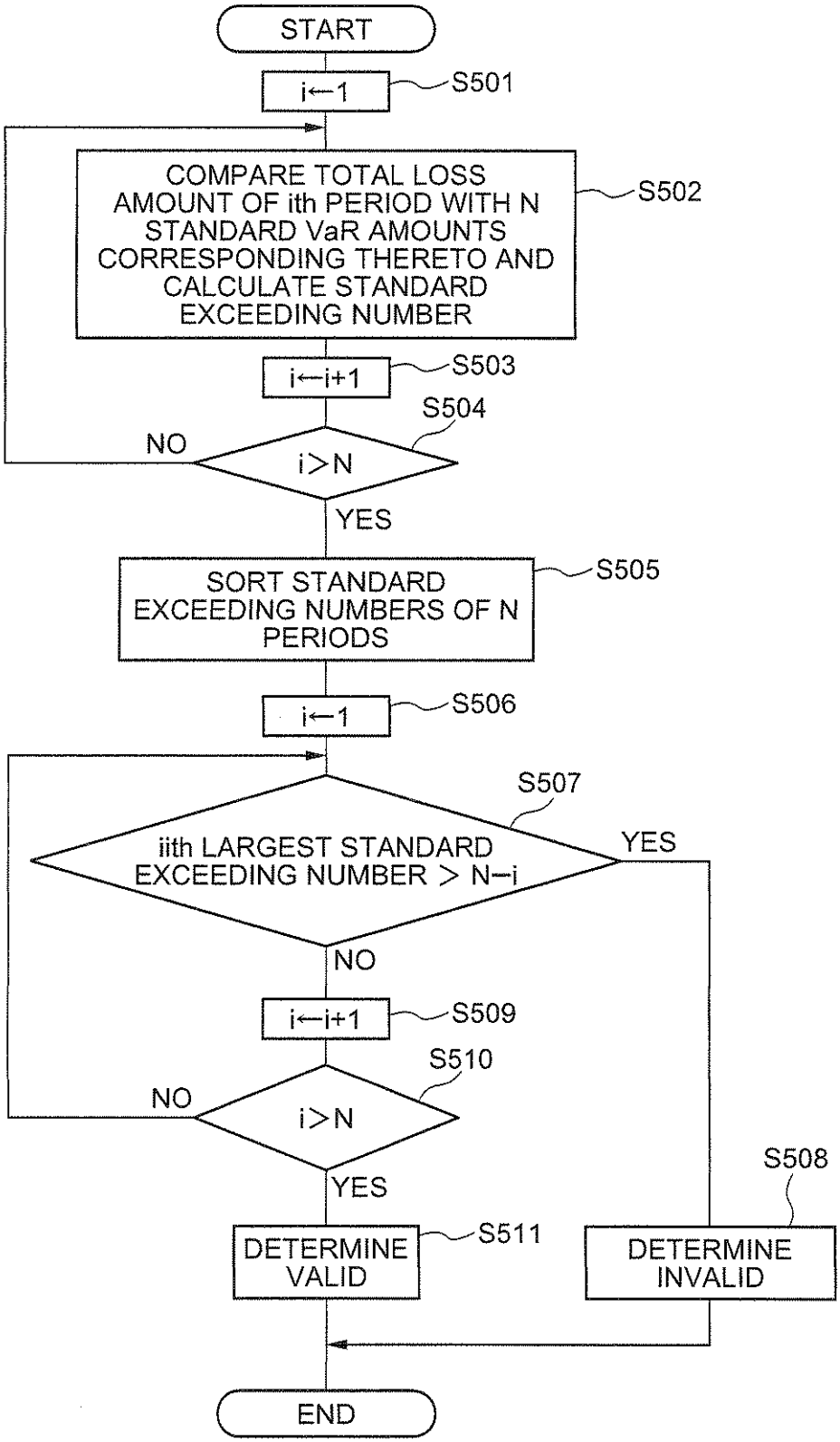

START
i←1
S501
COMPARE TOTAL LOSS AMOUNT OF ith PERIOD WITH N STANDARD VaR AMOUNTS CORRESPONDING THERETO AND CALCULATE STANDARD EXCEEDING NUMBER
S502
i←i+1
S503
S504
NO
i>N
YES
SORT STANDARD EXCEEDING NUMBERS OF N PERIODS
S505
i←1
S506
S507
iith LARGEST STANDARD EXCEEDING NUMBER > N−i
YES
NO
i←i+1
S509
S510
NO
i>N
YES
S508
DETERMINE VALID
S511
DETERMINE INVALID
END

FIG. 11

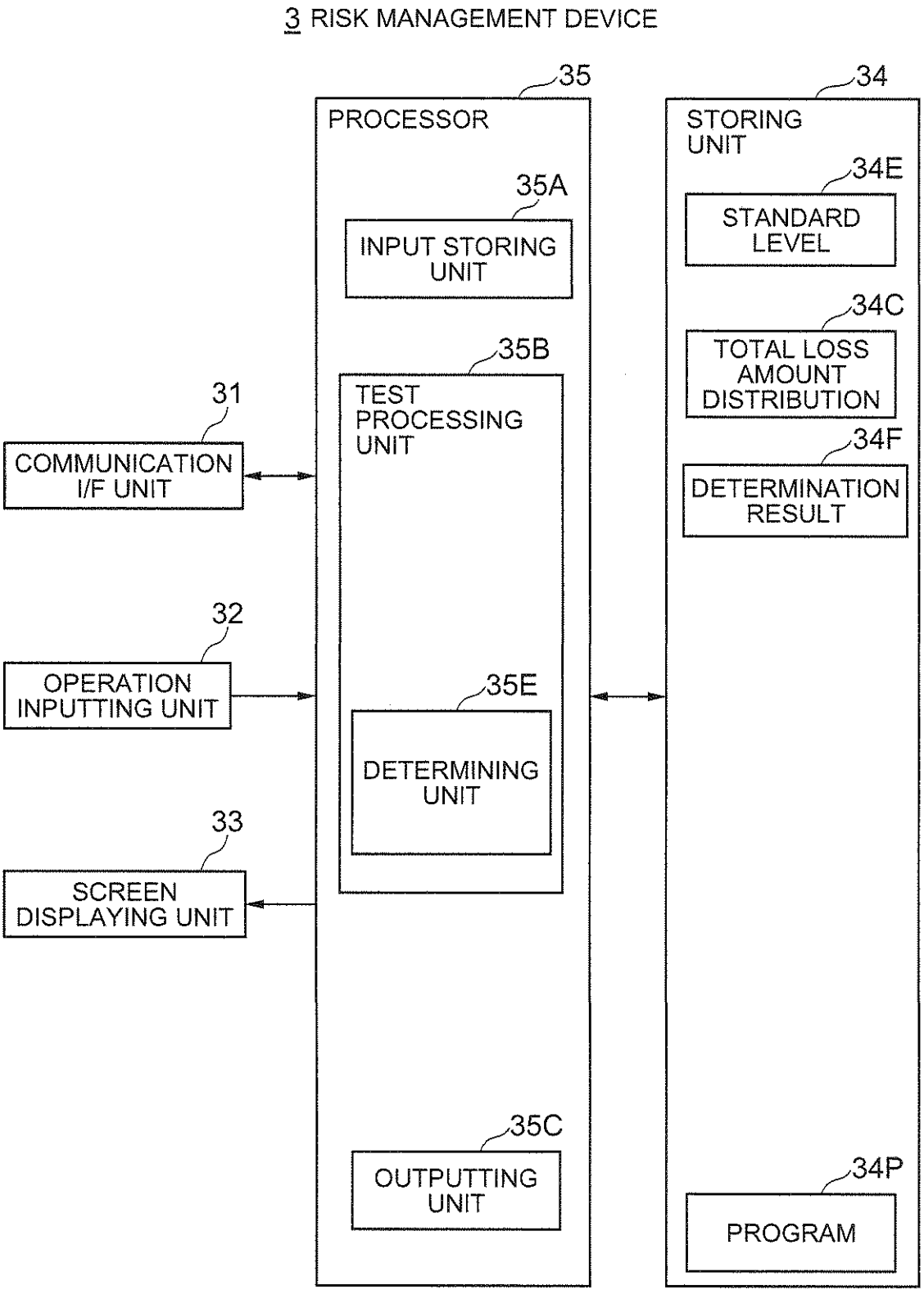

3 RISK MANAGEMENT DEVICE
35
PROCESSOR
35A
INPUT STORING UNIT
35B
TEST PROCESSING UNIT
35E
DETERMINING UNIT
35C
OUTPUTTING UNIT
34
STORING UNIT
34E
STANDARD LEVEL
34C
TOTAL LOSS AMOUNT DISTRIBUTION
34F
DETERMINATION RESULT
34P
PROGRAM
31
COMMUNICATION I/F UNIT
32
OPERATION INPUTTING UNIT
33
SCREEN DISPLAYING UNIT

FIG. 12

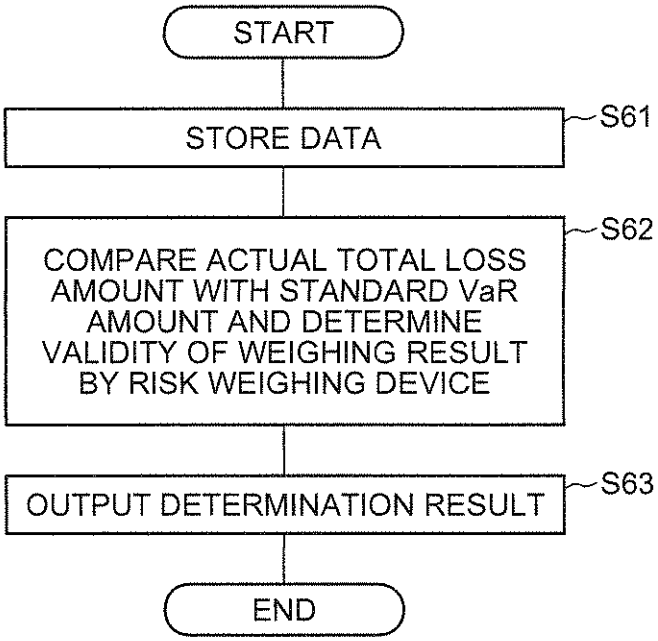

START
STORE DATA
S61
COMPARE ACTUAL TOTAL LOSS AMOUNT WITH STANDARD VaR AMOUNT AND DETERMINE VALIDITY OF WEIGHING RESULT BY RISK WEIGHING DEVICE
S62
OUTPUT DETERMINATION RESULT
S63
END

FIG. 13

n	$F^{-1}_{U(n;5)}(0.95)$	$F^{-1}_{U(n;5)}(0.99)$
1	0.451	0.602
2	0.657	0.778
3	0.811	0.894
4	0.924	0.967
5	0.990	0.998