FIG. 1

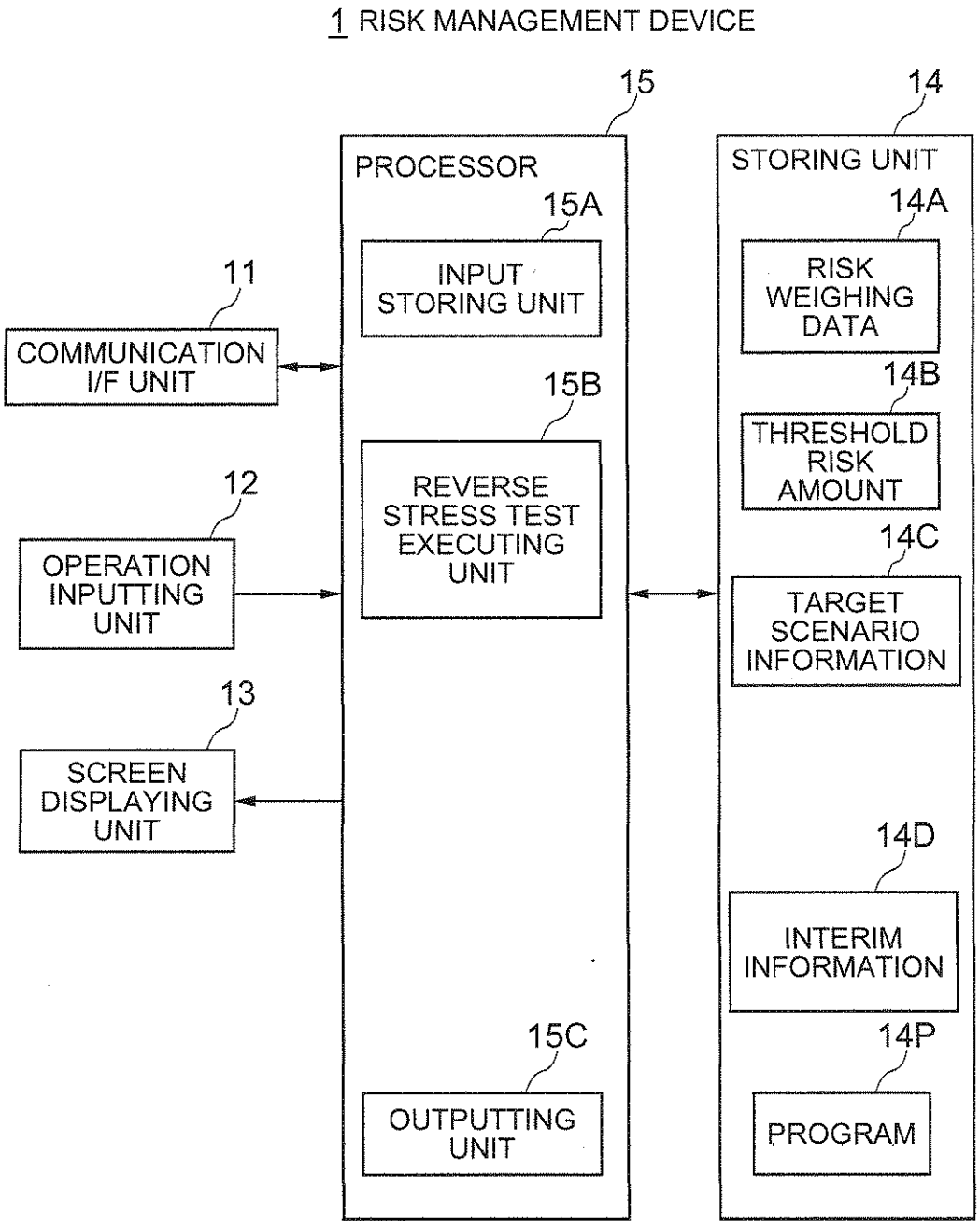

1 RISK MANAGEMENT DEVICE
15
PROCESSOR
15A
INPUT STORING UNIT
15B
REVERSE STRESS TEST EXECUTING UNIT
15C
OUTPUTTING UNIT
14
STORING UNIT
14A
RISK WEIGHING DATA
14B
THRESHOLD RISK AMOUNT
14C
TARGET SCENARIO INFORMATION
14D
INTERIM INFORMATION
14P
PROGRAM
11
COMMUNICATION I/F UNIT
12
OPERATION INPUTTING UNIT
13
SCREEN DISPLAYING UNIT

FIG. 2

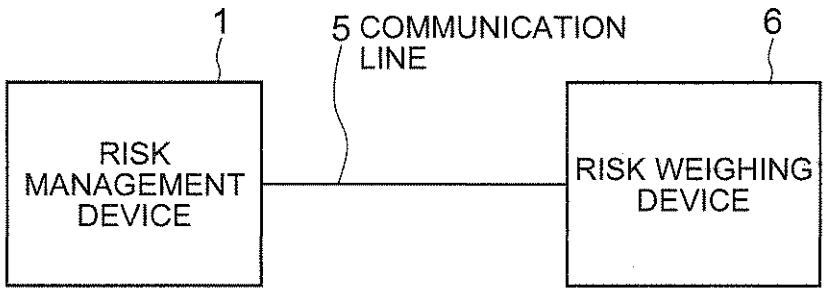

1
5 COMMUNICATION LINE
6
RISK MANAGEMENT DEVICE
RISK WEIGHING DEVICE

FIG. 3

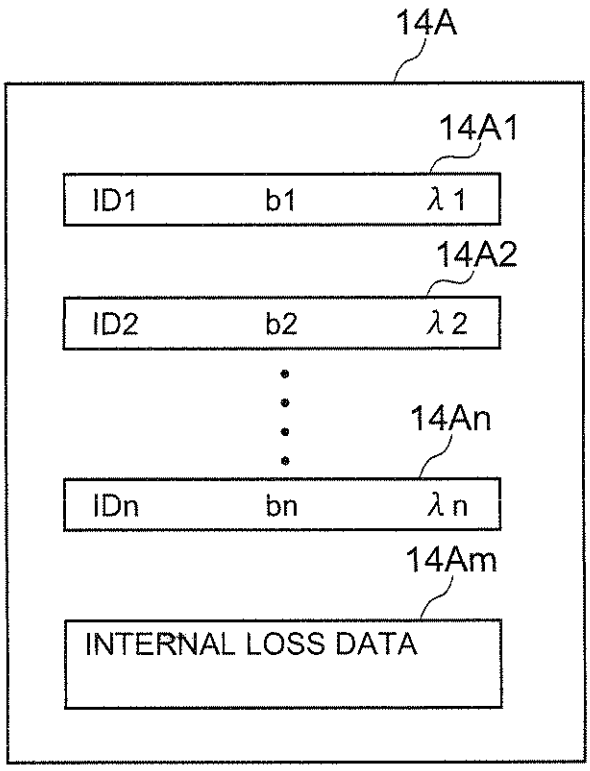

14A
14A1
ID1
b1
λ 1
14A2
ID2
b2
λ 2
14An
IDn
bn
λ n
14Am
INTERNAL LOSS DATA

FIG. 4

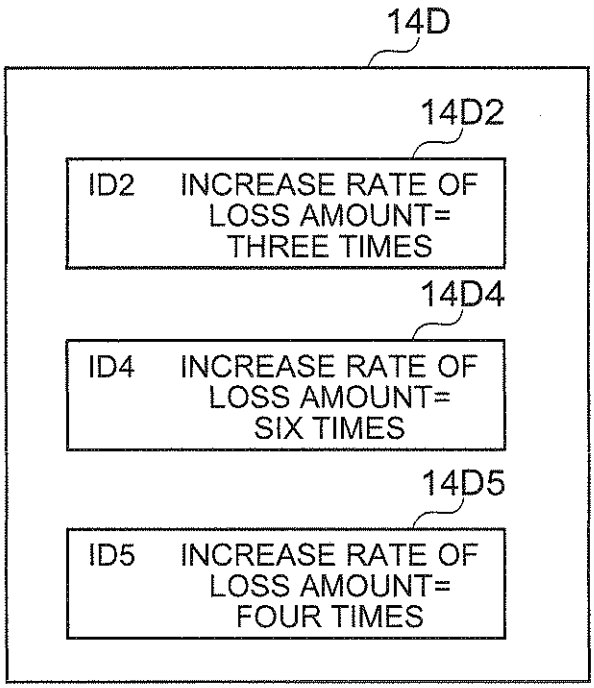

14D
14D2
ID2 INCREASE RATE OF LOSS AMOUNT= THREE TIMES
14D4
ID4 INCREASE RATE OF LOSS AMOUNT= SIX TIMES
14D5
ID5 INCREASE RATE OF LOSS AMOUNT= FOUR TIMES

FIG. 5

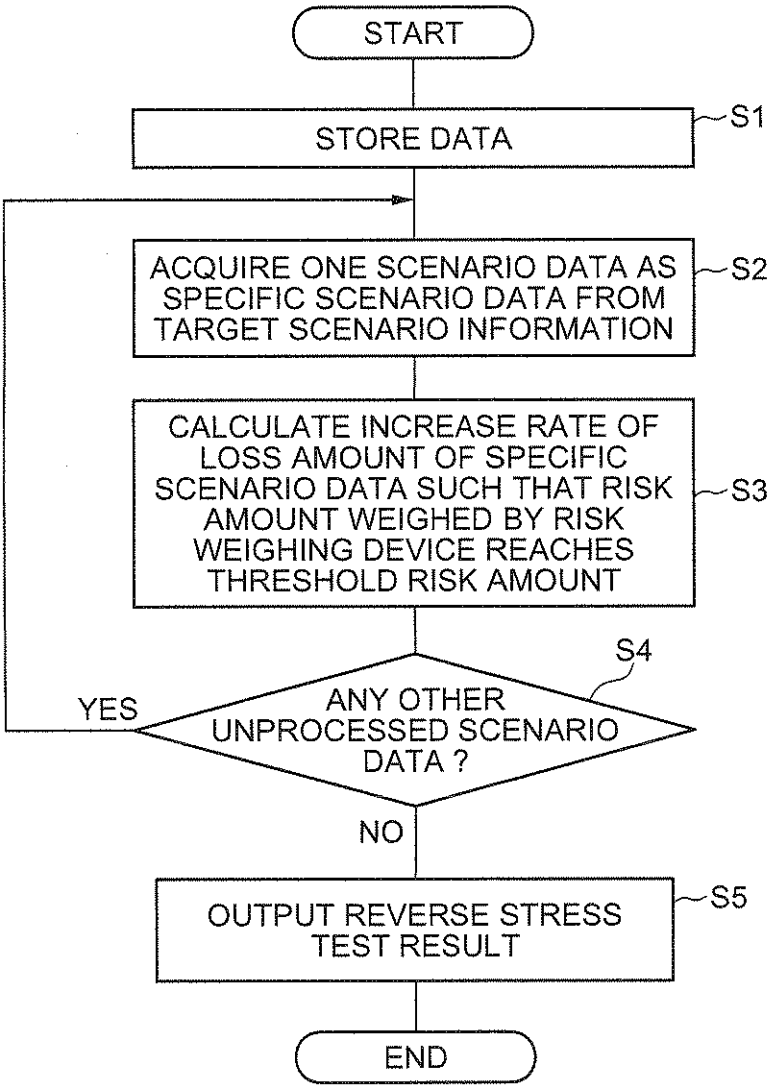

START
STORE DATA
S1
ACQUIRE ONE SCENARIO DATA AS SPECIFIC SCENARIO DATA FROM TARGET SCENARIO INFORMATION
S2
CALCULATE INCREASE RATE OF LOSS AMOUNT OF SPECIFIC SCENARIO DATA SUCH THAT RISK AMOUNT WEIGHED BY RISK WEIGHING DEVICE REACHES THRESHOLD RISK AMOUNT
S3
S4
ANY OTHER UNPROCESSED SCENARIO DATA ?
YES
NO
OUTPUT REVERSE STRESS TEST RESULT
S5
END

FIG. 6

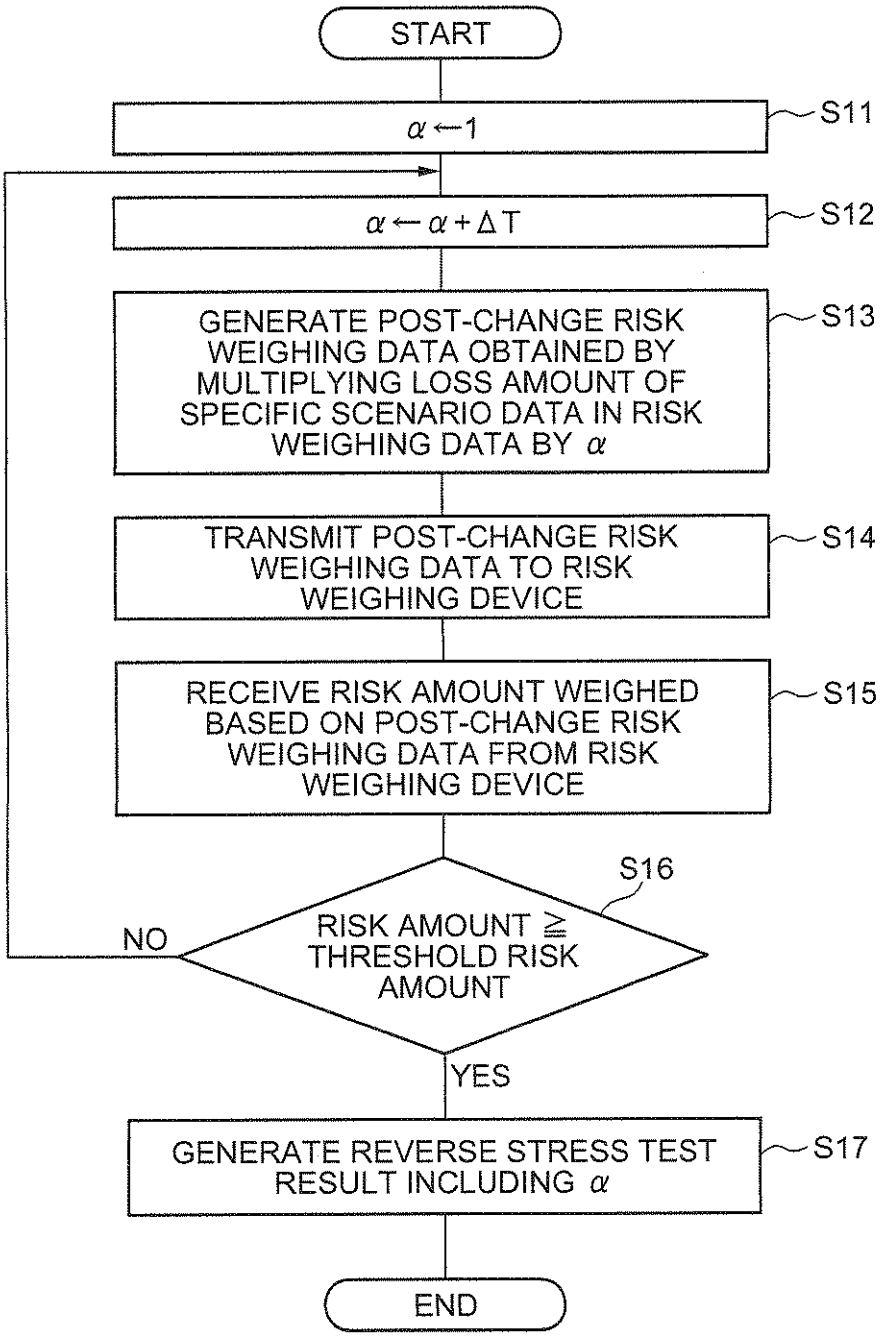

START
α←1
S11
α←α+ΔT
S12
GENERATE POST-CHANGE RISK WEIGHING DATA OBTAINED BY MULTIPLYING LOSS AMOUNT OF SPECIFIC SCENARIO DATA IN RISK WEIGHING DATA BY α
S13
TRANSMIT POST-CHANGE RISK WEIGHING DATA TO RISK WEIGHING DEVICE
S14
RECEIVE RISK AMOUNT WEIGHED BASED ON POST-CHANGE RISK WEIGHING DATA FROM RISK WEIGHING DEVICE
S15
S16
RISK AMOUNT ≧ THRESHOLD RISK AMOUNT
NO
YES
GENERATE REVERSE STRESS TEST RESULT INCLUDING α
S17
END

FIG. 7

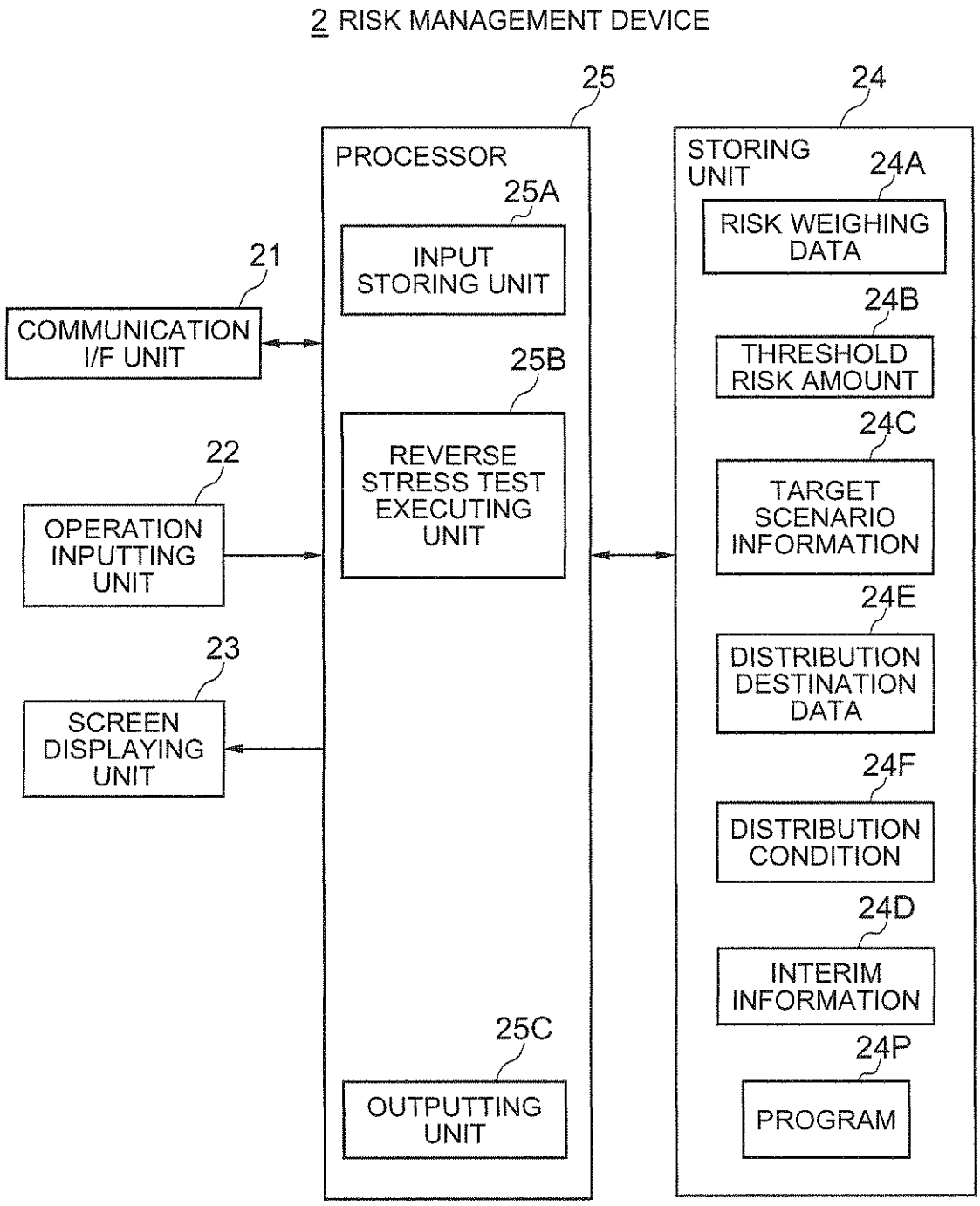

2 RISK MANAGEMENT DEVICE
25
PROCESSOR
25A
INPUT STORING UNIT
25B
REVERSE STRESS TEST EXECUTING UNIT
25C
OUTPUTTING UNIT
21
COMMUNICATION I/F UNIT
22
OPERATION INPUTTING UNIT
23
SCREEN DISPLAYING UNIT
24
STORING UNIT
24A
RISK WEIGHING DATA
24B
THRESHOLD RISK AMOUNT
24C
TARGET SCENARIO INFORMATION
24E
DISTRIBUTION DESTINATION DATA
24F
DISTRIBUTION CONDITION
24D
INTERIM INFORMATION
24P
PROGRAM

FIG. 8

SCENARIO ID	GENERATING DEPARTMENT	LOSS CAUSING DEPARTMENT	SIMILARITY HOLDING DEPARTMENT	RISK MANAGEMENT DEPARTMENT
ID1	A	A	B	Z
ID2	D	E	NONE	Z
ID3	D	E	B	Z
ID4	E	F	C	Z
ID5	F	F	E	Z
⋮	⋮	⋮	⋮	⋮

FIG. 9

24F DISTRIBUTION CONDITION

NO.	CONTENT
1	DISTRIBUTE ALL TEST RESULTS TO GENERATING DEPARTMENT
2	DISTRIBUTE TEST RESULTS WITH INCREASE RATES OF FIVE TIMES OR LESS TO LOSS CAUSING DEPARTMENT
3	DISTRIBUTE TEST RESULTS WITH INCREASE RATES OF TEN TIMES OR LESS TO SIMILARITY HOLDING DEPARTMENT
4	DISTRIBUTE ALL TEST RESULTS TO RISK MANAGEMENT DEPARTMENT

FIG. 10

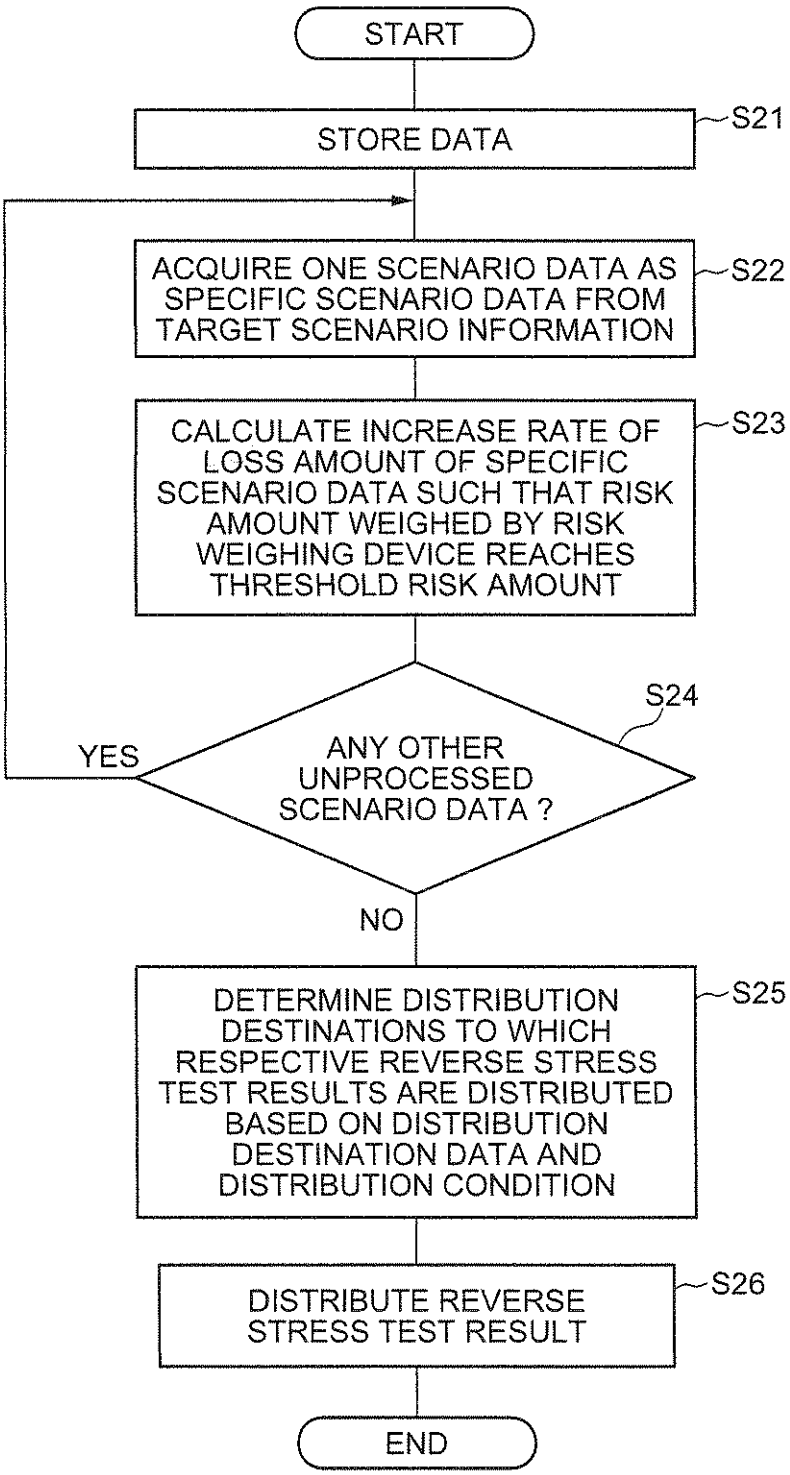

START
STORE DATA
S21
ACQUIRE ONE SCENARIO DATA AS SPECIFIC SCENARIO DATA FROM TARGET SCENARIO INFORMATION
S22
CALCULATE INCREASE RATE OF LOSS AMOUNT OF SPECIFIC SCENARIO DATA SUCH THAT RISK AMOUNT WEIGHED BY RISK WEIGHING DEVICE REACHES THRESHOLD RISK AMOUNT
S23
S24
ANY OTHER UNPROCESSED SCENARIO DATA ?
YES
NO
DETERMINE DISTRIBUTION DESTINATIONS TO WHICH RESPECTIVE REVERSE STRESS TEST RESULTS ARE DISTRIBUTED BASED ON DISTRIBUTION DESTINATION DATA AND DISTRIBUTION CONDITION
S25
DISTRIBUTE REVERSE STRESS TEST RESULT
S26
END

FIG. 11

DISTRIBUTION DESTINATION : DEPARTMENT E

TEST RESULT

SECTION	SCENARIO ID	INCREASE RATE	TYPE OF EVENT
AS GENERATING DEPARTMENT	ID4	SIX TIMES	TOKAI EARTHQUAKE
AS LOSS CAUSING DEPARTMENT	ID2	THREE TIMES	BANK TRANSFER SCAM
AS SIMILARITY HOLDING DEPARTMENT	ID5	FOUR TIMES	SYSTEM CRASH
AS RISK MANAGEMENT DEPARTMENT	NONE	—	—

FIG. 12

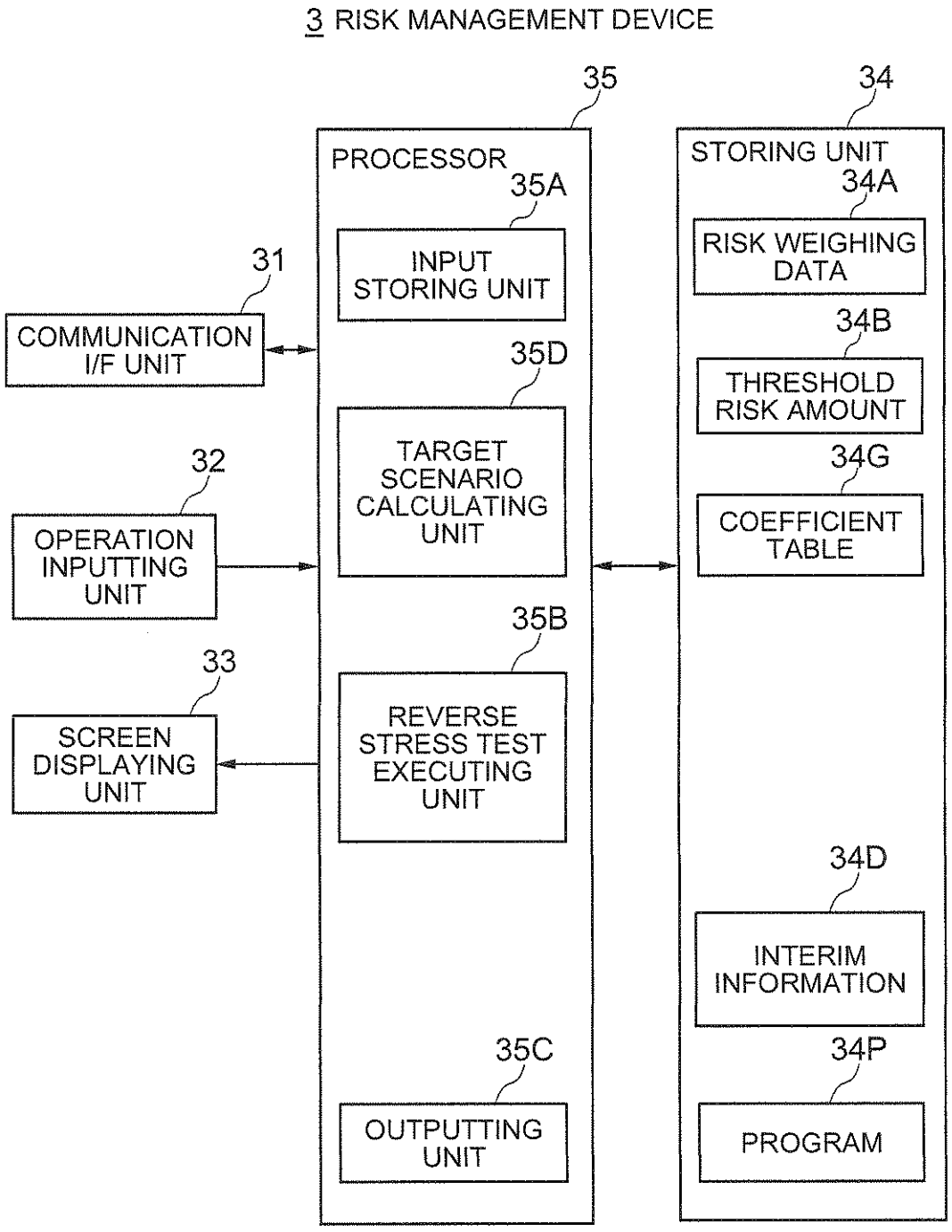

3 RISK MANAGEMENT DEVICE
35
34
PROCESSOR
35A
INPUT STORING UNIT
STORING UNIT
34A
RISK WEIGHING DATA
31
COMMUNICATION I/F UNIT
34B
THRESHOLD RISK AMOUNT
35D
TARGET SCENARIO CALCULATING UNIT
34G
COEFFICIENT TABLE
32
OPERATION INPUTTING UNIT
35B
33
REVERSE STRESS TEST EXECUTING UNIT
SCREEN DISPLAYING UNIT
34D
INTERIM INFORMATION
35C
34P
OUTPUTTING UNIT
PROGRAM

FIG. 13

ONCE EVERY X YEARS	λ (=1／X)	COEFFICIENT CORRESPONDING TO FREQUENCY (WITHOUT SMOOTH)	COEFFICIENT CORRESPONDING TO FREQUENCY (WITH SMOOTH)
1	1	5	5.722
2	0.5	4	4.250
3	0.333333	3	3.639
4	0.25	3	3.286
5	0.2	3	3.048
6	0.166667	2	2.874
7	0.142857	2	2.739
8	0.125	2	2.630
9	0.111111	2	2.541
10	0.1	2	2.465
20	0.05	2	2.048
30	0.033333	1	1.858
40	0.025	1	1.741
50	0.02	1	1.660
60	0.016667	1	1.598
70	0.014286	1	1.549
80	0.0125	1	1.508
90	0.011111	1	1.474
100	0.01	1	1.445
200	0.005	1	1.277
300	0.003333	1	1.194
400	0.0025	1	1.142
500	0.002	1	1.104
600	0.001667	1	1.075
700	0.001429	1	1.051
800	0.00125	1	1.031
900	0.001111	1	1.014
1000	0.001	0	1.000
2000	0.0005	0	0.913
3000	0.000333	0	0.869
4000	0.00025	0	0.840
5000	0.0002	0	0.819
6000	0.000167	0	0.802
7000	0.000143	0	0.789
8000	0.000125	0	0.777
9000	0.000111	0	0.767
10000	0.0001	0	0.759

FIG. 14

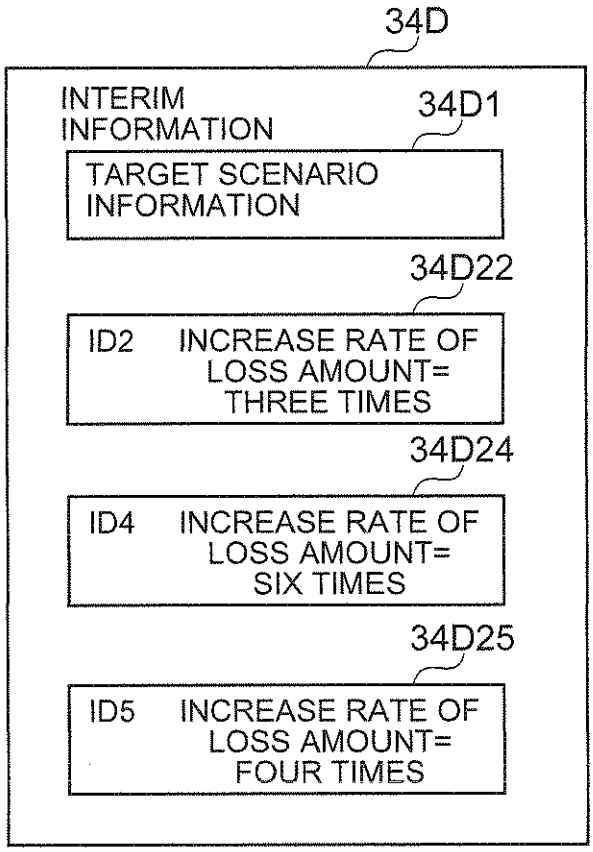
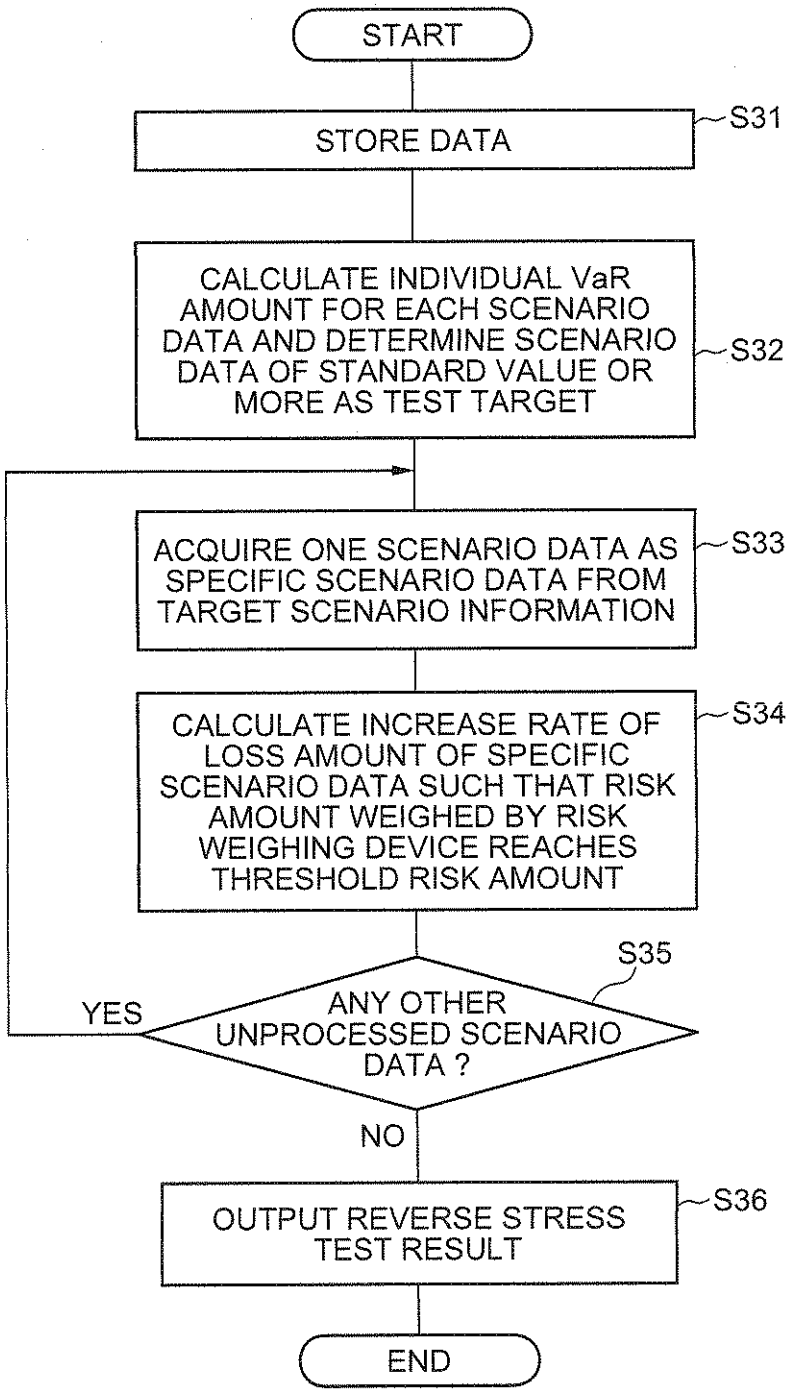

34D
INTERIM INFORMATION
34D1
TARGET SCENARIO INFORMATION
34D22
ID2 INCREASE RATE OF LOSS AMOUNT= THREE TIMES
34D24
ID4 INCREASE RATE OF LOSS AMOUNT= SIX TIMES
34D25
ID5 INCREASE RATE OF LOSS AMOUNT= FOUR TIMES

FIG. 15


START
STORE DATA
S31
CALCULATE INDIVIDUAL VaR AMOUNT FOR EACH SCENARIO DATA AND DETERMINE SCENARIO DATA OF STANDARD VALUE OR MORE AS TEST TARGET
S32
ACQUIRE ONE SCENARIO DATA AS SPECIFIC SCENARIO DATA FROM TARGET SCENARIO INFORMATION
S33
CALCULATE INCREASE RATE OF LOSS AMOUNT OF SPECIFIC SCENARIO DATA SUCH THAT RISK AMOUNT WEIGHED BY RISK WEIGHING DEVICE REACHES THRESHOLD RISK AMOUNT
S34
S35
ANY OTHER UNPROCESSED SCENARIO DATA ?
YES
NO
OUTPUT REVERSE STRESS TEST RESULT
S36
END