Patent Document 1: Japanese Patent Publication No. 4241083

[0007]

Non-Patent Document 1: Kobayashi, Shimizu, Nishiguchi, and Morinaga, "Operational Risk Management," Kinzai Institute for Financial Affairs, Inc., issued on April 24, 2009, pp. 107-144

[0008]

Although the necessity for a reverse stress test is advocated in the field of risk analysis as mentioned above, a mechanism for automatically executing a reverse stress test by using a risk weighing device has not been proposed yet. Therefore, it takes much human workload, which is a heavy burden on a risk analyzer.

SUMMARY

[0009]

EmbodimentsAn object of the present invention is to provide a risk management device which solves the aforementioned problem, "execution of a reverse stress test is a heavy burden on a risk analyzer."

[0010]

According to a first aspect of the present invention, there is provided a risk management device comprising:according to an exemplary embodiment of the present invention includes:

a memory for storing risk weighing data and a threshold risk amount, the risk weighing data including a plurality of scenario data each including a combination of a loss event content, loss occurrence frequency and a loss amount, and the threshold risk amount

being set to a larger value than a risk amount weighed by a risk weighing device weighing the risk amount based on the risk weighing data;

a communication interface for performing communication with the risk weighing device; and

a processor connected to the memory and the communication interface,

wherein the processor is programmed to repeat a process of calculating post-change risk weighing data obtained by changing only loss occurrence frequency or a loss amount of one specific scenario data of the risk weighing data, transmitting to the risk weighing device and comparing a risk amount received from the risk weighing device with the threshold risk amount, while changing a change width of the loss occurrence frequency or the loss amount, thereby performing calculation of an increase rate of the loss occurrence frequency or the loss amount of the specific scenario data such that a risk amount weighed by the risk weighing device reaches the threshold risk amount.

[0011]

According to a second aspect of the present invention, there is provided a risk management method ~~according to another exemplary embodiment of the present invention is a risk management method~~ executed by a risk management device including: a memory for storing risk weighing data and a threshold risk amount, the risk weighing data including a plurality of scenario data each including a combination of a loss event content, loss occurrence frequency and a loss amount, and the threshold risk amount being set to a larger value than a risk amount weighed by a risk weighing device weighing the risk amount based on the risk weighing data; a communication interface for performing communication with the risk weighing device; and a processor connected to the memory and

the communication interface,

the risk management method including:

by the processor, repeating a process of calculating post-change risk weighing data obtained by changing only loss occurrence frequency or a loss amount of one specific scenario data of the risk weighing data, transmitting to the risk weighing device and comparing a risk amount received from the risk weighing device with the threshold risk amount, while changing a change width of the loss occurrence frequency or the loss amount, thereby performing calculation of an increase rate of the loss occurrence frequency or the loss amount of the specific scenario data such that a risk amount weighed by the risk weighing device reaches the threshold risk amount.

[0012]

With the configurations as described above, embodiments of the present invention can significantly decrease a burden on a risk analyzer in execution of a reverse stress test.

BRIEF DESCRIPTION OF DRAWINGS

[0013]

Fig. 1 is a block diagram of a risk management device according to a first exemplary embodiment of the present invention;

Fig. 2 is a view showing an aspect that a risk management device and a risk weighing device are connected via a communication line according to the present invention;

Fig. 3 shows an example of the configuration of risk weighing data in the first exemplary embodiment of the present invention;