

【For Risk Management, Strategic Planning, Finance Department】

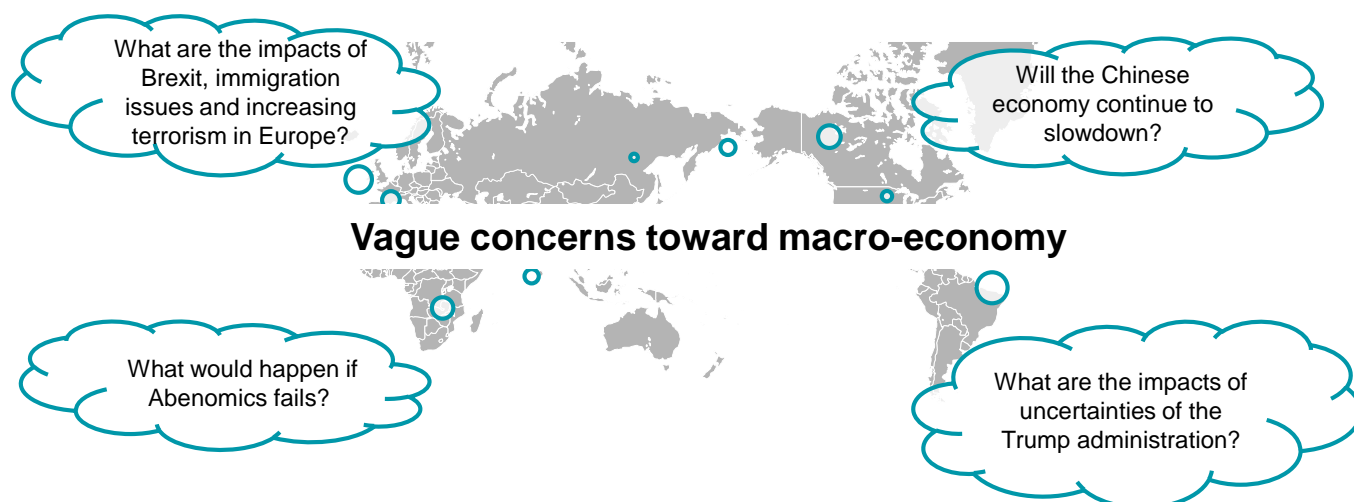
## Macroeconomic and Risk Intelligence

—Services to develop a “forward-looking” risk management framework

### Stress scenarios derived from risk intelligence around the world

The fundamental reason to carry out risk management practices and business planning is to have a radar that allows you to be vigilant against any negative events that could happen in the future, and always be ready for them. For this, senior management first needs intelligence that could transform the fear of future events, such as - ‘Will the Chinese economy continue to slowdown?’, ‘What are the impact of Brexit?’, ‘Will Japan face an economic downturn due to the Abenomics failure?’ etc. – to a tangible and persuasive stress scenario. These clear scenarios then enables senior management to clarify the impacts of these events on their businesses and financial conditions.

However, collecting and analyzing all of the information available globally requires companies to secure a vast number of economists and risk managers with high-level analytical skills as well as the advanced data systems. Unfortunately, many companies cannot afford to bear the cost of such staff and IT systems. However, Deloitte’s clients do not have to, because they depend on Deloitte, which acts as their research engine to provide various macroeconomic research and risk intelligence, allowing management and financial planning division to “visualize the vague concerns” in a timely manner, yet at a ‘Low Cost’.



### How to leverage our services



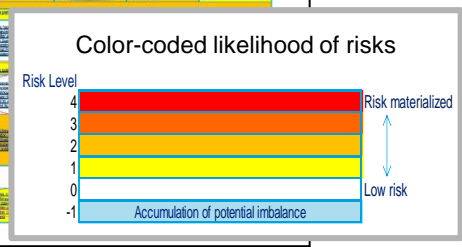
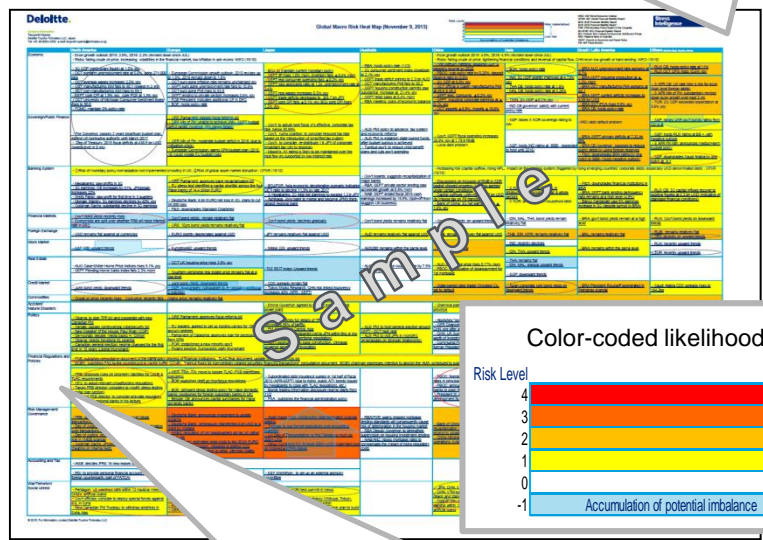
**Risk intelligence services from Deloitte**

Center for Risk Management Strategy comprised of experts from both Micro (enterprise risk management) and Macro (macroeconomic financial analysis) to deliver the risk intelligence.

Services	Contents
Global & Asian Risk Heat Map (Monthly)	<p>Today, much of the risk information is publicly available but not fully digested by companies due to the large quantity of information available. Management are now flooded with an information tsunami and watch helplessly as massive amounts of information flow before them.</p> <p>The Risk Heat Map summarizes macro-economy, market trends, geo-politics related information (risk intelligence) by regions, and presents these key themes in a concise 'Heat Map' that displays the severity and whereabouts of risks from a global perspective, thereby allows reader to comprehend at a glance.</p>
Stress Scenarios Review (Monthly)	<p>Deloitte develops several macro stress scenarios that cover major countries in Asia as well as in the world by utilizing the latest collections of stress related information and patterns discovered from past events. Simultaneously, Deloitte monitors possible changes in the likelihood of these scenarios and updates them accordingly so that the stress scenarios continue to be forward-looking and objective.</p>

**1. Global Risk Heat Map (A3, 1 page)**

**Global Regions:**  
 ①North America, ②Europe, ③Japan, ④Australia, ⑤China, ⑥Asia, ⑦ Brazil/Latin America, ⑧Others (Middle East, Russia, Africa, etc.)

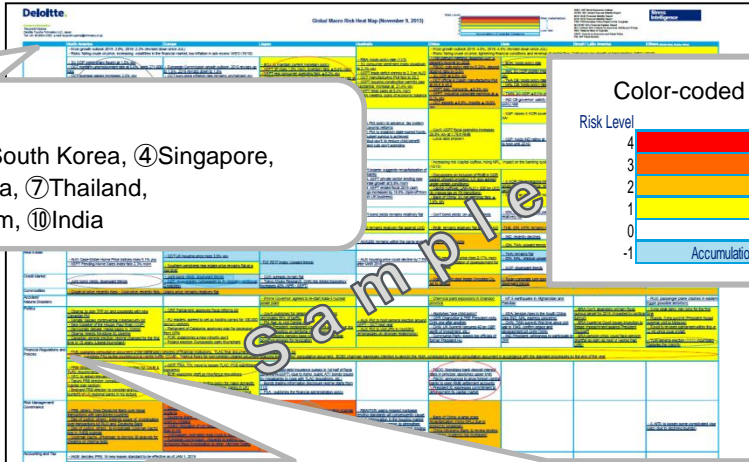


**Events:**  
 ①Economy, ②Sovereign Public Finance ③Banking System ④Markets (Financial, FX, Stock, Credit, Real Estate, Commodity), ⑤Accident/Natural Disasters, ⑥Politics, ⑦Financial Regulations and Policies, ⑧Risk Management/Governance, ⑨Accounting and Tax, ⑩War/Terrorism/Social Unrest

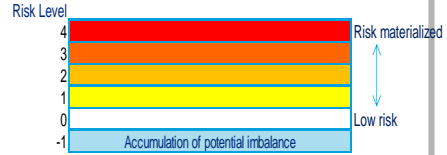
## 2. Asian Risk Heat Map (A3, 1 page)

### Asian Regions:

- ① China, ② Taiwan, ③ South Korea, ④ Singapore,
- ⑤ Malaysia, ⑥ Indonesia, ⑦ Thailand,
- ⑧ Philippines, ⑨ Vietnam, ⑩ India



### Color-coded likelihood of risks



### Events:

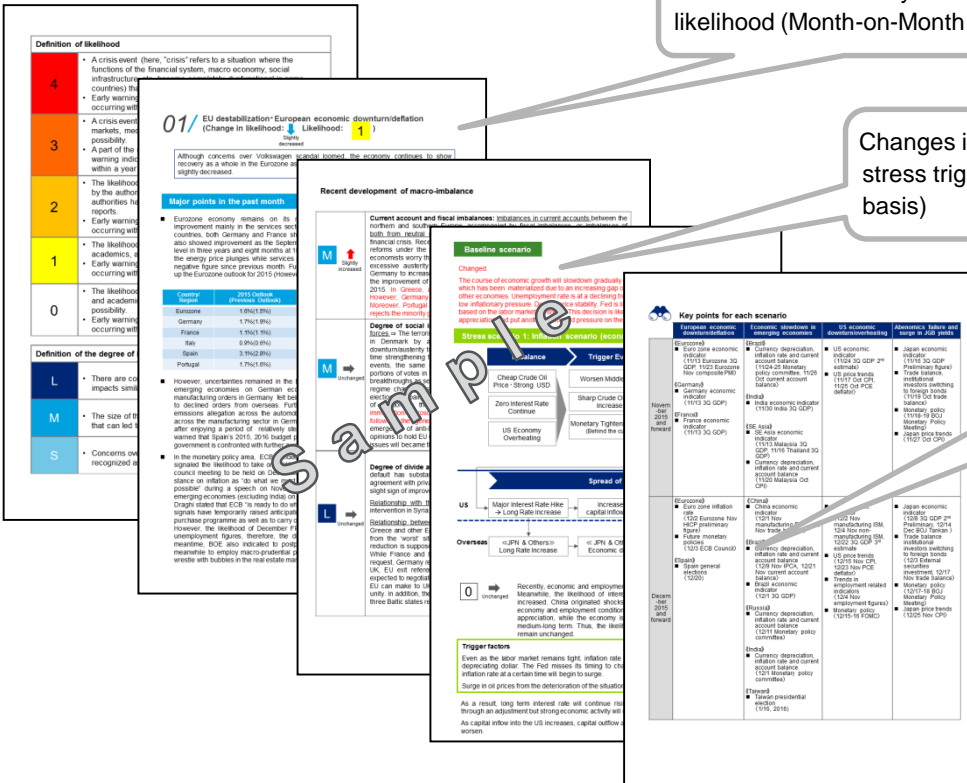
- ① Economy, ② Sovereign Public Finance ③ Banking System ④ Markets (Financial, FX, Stock, Credit, Real Estate, Commodity), ⑤ Accident/Natural Disasters, ⑥ Politics,
- ⑦ Financial Regulations and Policies, ⑧ Risk Management/Governance,
- ⑨ Accounting and Tax, ⑩ War/Terrorism/Social Unrest

## 3. Stress Scenarios Review (A4, 25 pages)

### Stress scenarios analysis and the likelihood (Month-on-Month basis)

### Changes in baseline scenarios and stress trigger events (Month-on-Month basis)

### Important scheduled statistics publication and political events in the up-coming months



## Center for Risk Management Strategy (CRMS) at Deloitte Japan



### Tsuyoshi Oyama

Deloitte Touche Tohmatsu LLC  
Partner, Head of Center for Risk Management and Strategy  
Global Financial Services Industry Risk & Capital Management Asia Pacific Leader

Tsuyoshi Oyama joined Deloitte in 2010 after working 23 years at the Bank of Japan, most recently as deputy director-general in Financial System and Bank Examination Department. At the Bank of Japan, he conducted projects to deal with Japanese banks' non-performing loans problem, on-site examinations for Japanese major financial institutions, and led Basel II implementation in Japan. He has also worked as a member of several meetings of the Basel Committee on Bank Supervision.

At CRMS, Tsuyoshi Oyama, alongside of experienced risk specialists, provides a diverse range of services to a number of global companies to overcome challenges associated with risk management practice, development of the stress scenarios, and building /implementing stress testing and Risk Appetite Framework which advocates forward-looking risk management and business strategies. In addition to our experience relating to regulatory and risk management practices, we also have many professionals experienced in macro-economic analysis at the central banks and other research institutes. Our collective view on "macro" and "micro" are one of our strengths.

### Contact Information

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### Risk Intelligence e-Newsletter - Global Risk Watch-

Risk intelligence e-Newsletter "Global Risk Watch" provides an overview of various corporate management risks from a global perspective featuring key events that occurred over the past month and need to be carefully examined for risk management purposes. The Center for Risk Management Strategy (CRMS) as part of the global Deloitte Tohmatsu Group provides you with experienced analysis on risk management and financial regulations. To subscribe to our monthly Global Risk Watch newsletter please contact us at [<crms\\_webcast@tohmatso.co.jp>](mailto:crms_webcast@tohmatso.co.jp)

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