Deloitte.

Together makes progress

Integrated Crisis Simulation

Strengthening resilience with confidence

May 2026

Is your balance sheet ready for a **48-hour** social media-fueled bank run?

Yesterday's liquidity plans require a refresh
They were built for slow-moving crises that the market will never see again.

Today's threats are instant
Digital withdrawals, social media rumors, and influencer-driven panic can trigger a bank run in hours, not days.

Regulators are watching
Post-Silicon Valley Bank and Credit Suisse, boards are being asked tough questions about their true preparedness. Is "checking the box" on a contingency plan enough to protect your reputation and career?

Our **crisis simulations** move beyond theory to give your leadership the real-world rehearsal they need to lead confidently when it matters most.

Regulators now demand execution readiness – **not just documentation**

In today's environment, institutions must go beyond compliance and prove execution capability in the face of real-world liquidity shocks.

Why do banks still fail?

In today's environment, where depositor behavior and broader market conditions evolve without warning, **a bank can fail within 48 hours**.

2008	2023	2023
Lehman Brothers	Silicon Valley Bank	Credit Suisse

Crisis simulations tests the **strength of the 'shelter'** when institution faces the 'storm'

Are your contingency plans:

Regularly tested
at least annually

Realistic
with scenario and injects that reflect emerging risks

Clear and executable
on roles and responsibilities, availability of funding sources, readiness of documentation requirements

Aligned
with Internal Liquidity Adequacy Assessment Process, liquidity stress testing and business continuity planning

Inside the war room:
A Deloitte crisis simulation

This isn't a theoretical test. This is a bespoke, real-time 'war game', simulating the precise combination of market, social media, and operational pressures you are most likely to face.

Emerging risks

The current economic and geopolitical environment has led to inflationary pressures and volatile yields. Market volatility challenges banks' and regulators' assumptions about risks and market valuations, which in turn could impact the bank's liquidity position.

Economic volatility

Rise of social media rapidly increases the speed of information flow and necessitates timely actions to protect against contagion and reputation risks. News travels faster than before, and differently. Reputation rests on timely and effective communication, to manage expectations and perceptions of regulators, customers, and employees.

Viral contagion

Digital financial services scale interconnectivity and transaction velocity. The Southeast Asia region's high smartphone penetration and engagement provides opportunities to offer embedded financial services – introducing new risks in technology and connectivity and increase in the speed of contagion.

New retail risks

Hypothetical scenario and injects

Scenario background

- Rapid central bank rate hikes have created massive unrealised losses in bank bond portfolios.
- Market sentiment is fragile, with social media ready to amplify any sign of weakness.

1. Geopolitical event leads to 'Run to Safety' USD hoarding; FX swap points widen
2. Multiple users report they cannot access the application. Shortly afterwards, a ransomware note appears on several end user devices.
3. A prominent financial blogger tweets about alleged liquidity weakness in your branch. It's retweeted 1,000 times in 30 minutes
4. Critical system supporting liquidity or trading activities reportedly goes down as vendor hit with cyber attack. Prolonged downtime expected.
5. The bank's liquidity issue spreads rapidly across social media
6. Retail and corporate online outflows from deposit and investment accounts breach internal trigger levels
7. Your digital banking app crashes under a 300% spike in withdrawal requests. The media is calling it a 'digital bank run'
8. Breach of regulatory liquidity ratio

Legend

- Market and Operational Risk
- Regulatory Risk
- Reputational
- Credit, Liquidity and Capital Risk
- Technology and Cyber Risk

Partnered with regulators.
Chosen by market leaders.

Together with Monetary Authority of Singapore (MAS)

we led exercise Raffles VII, the nation's largest financial crisis simulation, coordinating the responses of 24 financial institutions (FIs) to ensure the stability of the entire system.

Media Releases | Published Date: 15 October 2024

Business Continuity Exercise to Bolster Singapore Financial Sector's Operational Resilience

Monetary Authority of Singapore

The Association of Banks in Singapore

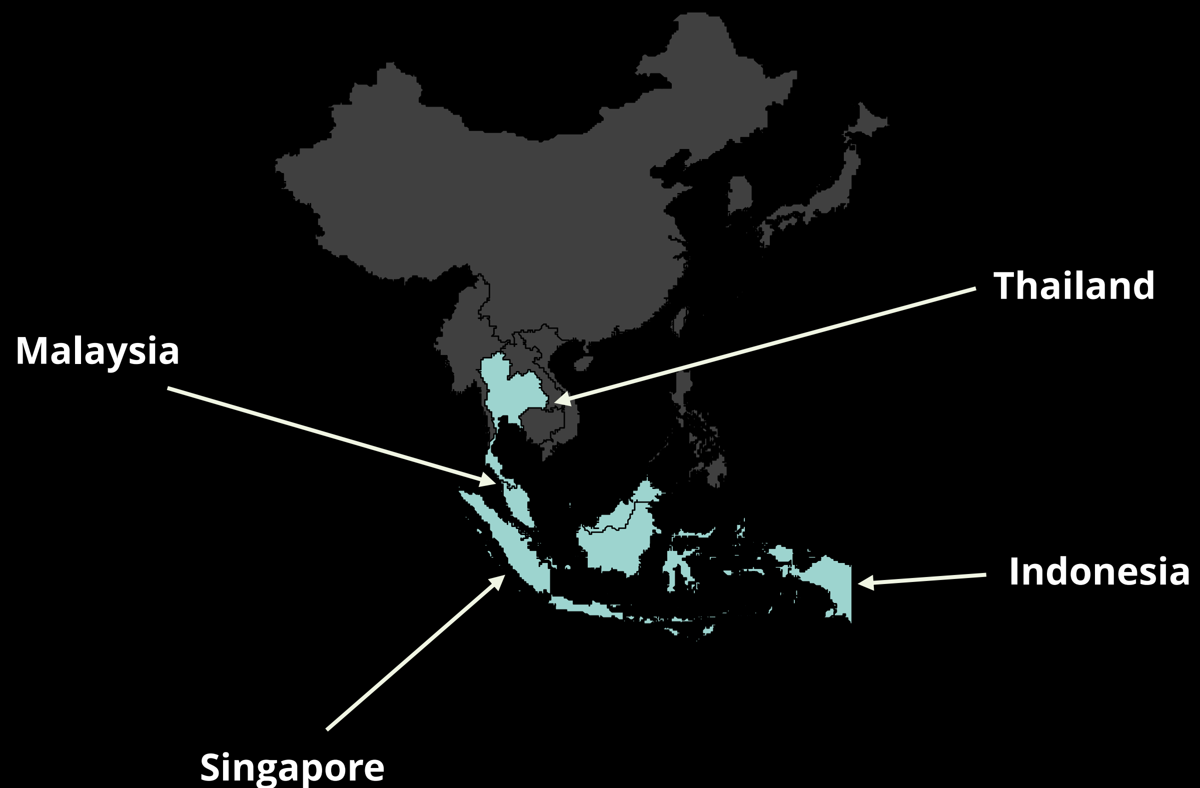
Singapore, 15 October 2024…The Monetary Authority of Singapore (MAS) and The Association of Banks in Singapore (ABS) jointly conducted today a business continuity exercise with financial institutions to strengthen the financial sector's crisis management and operational resilience.

2 Codenamed "Exercise Raffles", this seventh edition of the exercise included 20 key financial institutions from the banking, payments, securities and insurance sectors. Participants were put through simulated exercise scenarios ranging from IT outages, cyber-attacks and operational disruptions. The aim was to test the institutions' ability to effectively respond to and recover from operational and business disruptions, as well as their crisis communication plans. The learning points gleaned from the exercise will be used to further reinforce the financial sector's crisis response and operational resilience.

3 Mr Vincent Loy, Assistant Managing Director (Technology Group), MAS, said, "The financial sector's extensive digital transformation underscores the need for stronger collaboration among financial institutions and financial infrastructure operators to enable timely recovery of services during a crisis. Exercise Raffles brings together both public and private sectors to validate and refine response capabilities to improve crisis preparedness. As IT system and operational disruptions may occur from time to time, it is imperative for the financial sector to fortify our collective competencies to deal with the associated risks and ensure swift recovery of critical financial services. This is to preserve public confidence in the continued delivery of financial services."

4 Mrs Ong-Ang Ai Boon, Director of ABS, said, "Exercise Raffles, conducted since 2006, is an important platform for the financial sector to rigorously test and enhance our resilience in the face of potential disruptions. By working closely with MAS and other stakeholders, we ensure that our systems stay resilient and continue to deliver essential services. We appreciate the dedication and commitment of the various working committees which made this Exercise possible."

We were engaged by a **Domestic Systemically Important Bank (D-SIB)** to stress-test their crisis response across five jurisdictions and the robustness of their cross-border funding strategy.



What it takes for a successful simulation

Realistic scenario and injects design
Development of scenarios and injects incorporating emerging risks for relevance, realism, and impact.

Strong project governance
A dedicated project management office (PMO) provided end-to-end coordination, stakeholder engagement, milestone tracking, and proactive risk mitigation throughout the engagement.

Technology-enabled execution
Leveraging digital tools such as automated inject delivery, real-time dashboards, and data capture enhanced exercise control, pacing, and post-simulation evaluation.

From theory to readiness:
How we solve your core challenges

	FI's concern	Our solution
Board & C-suite engagement	"My board just sits through a boring presentation. They aren't really prepared."	We design an immersive, high-stakes simulation for your board and exco. We move them from passive reviewers to active decision-makers in a controlled crisis environment, building the muscle memory needed to lead under extreme pressure.
Usable management information (MI) & data	"We have the data, but will it be available and make sense in the fog of war?"	We pressure-test your Management Information (MI) and Early Warning Systems (EWS) in real-time. You'll discover what information is critical, what's just noise, and where the gaps are before a real crisis hits.
Realistic stress simulations	"Our current stress tests are too academic and don't reflect the speed of social media."	Our experts, using insights from recent global crises, design scenarios that feature rapid digital bank runs and reputational attacks via social media. We make the simulation feel uncomfortably real.
Maximum Stakeholder impact	"This will be a huge time commitment for my leadership team. How do I guarantee it's worth their while?”	We treat your leaders' time as the most valuable asset. Through targeted pre-briefings and role-play, we ensure every key player is engaged and effective. The simulation becomes a powerful, high-impact leadership development tool.
Insight & learnings	"We'll do this exercise and get a 100-page report that sits on a shelf.“	You get more than a report. You get a prioritised, actionable roadmap. We provide concrete recommendations to strengthen your crisis management plan, enhance your EWS, and improve your team's coordination, delivered directly to the board.

Our proven
end-to-end approach

Pre-simulation activities

Stage 1: Design and develop

We work with you to design a bespoke crisis scenario tailored to your specific vulnerabilities.

Stage 2: Prepare and conduct briefing

We brief your teams and board, setting the stage for a realistic, high-impact simulation.

Stage 3: Conduct simulation

Simulation day

We facilitate the live 'war game', acting as external market players, regulators, and media to create authentic pressure.

Post-simulation activities

Stage 4: Post-mortem reporting

We deliver a concise, actionable post-mortem report to your board, outlining key strengths, weaknesses, and a clear path for improvement.

Are you truly prepared?
Let's connect!

A paper plan is not a defense.

Hope is not a strategy.

The time to find the gaps in your crisis management plan is in a simulation, not a real crisis.

We invite you to a confidential, 30-minute discussion. We will share further insights from recent market events and help you assess your current state of preparedness

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MAKING AN
IMPACT THAT
MATTERS
since 1845