



6 Sigma Group

Credit Risk Management System

Automated Credit Application

Bankers serving Bankers

Part of CRMS Platform

Superior in Every Respect



01

Superior Functionality

- Ability to import existing portfolio data
- Fully IFRS 9 Compliant with no Overlays
- Basel III & IV Compliant
- APIable with other systems
- End-to-End Digital Processing
- AML and KYC friendly Obligor Database
- Cross Reference Obligor, Buyer, Seller, Affiliate data
- Integrated Financial Analysis module
- PIT and Cash Flow Centric



02

Superior Analytics

- Financial Modeling capabilities
- System Generated ORR, FRR, PRR, ECL, RORAC and RAROC
- Project Finance Assessment and Evaluation Capabilities
- Obligor Facilities and Collateral data Integration
- Fully Integrated Credit Application Module
- Multiple Reports covering all risk and management requirements



04

Superior Credit Admin

- Multiple Notification Capabilities across bank
- Full Credit Administration Capabilities
- Dual Maker Checker Capabilities
- Linked Documentation
- Full reporting capabilities and Data Dump for Central Bank reporting



05

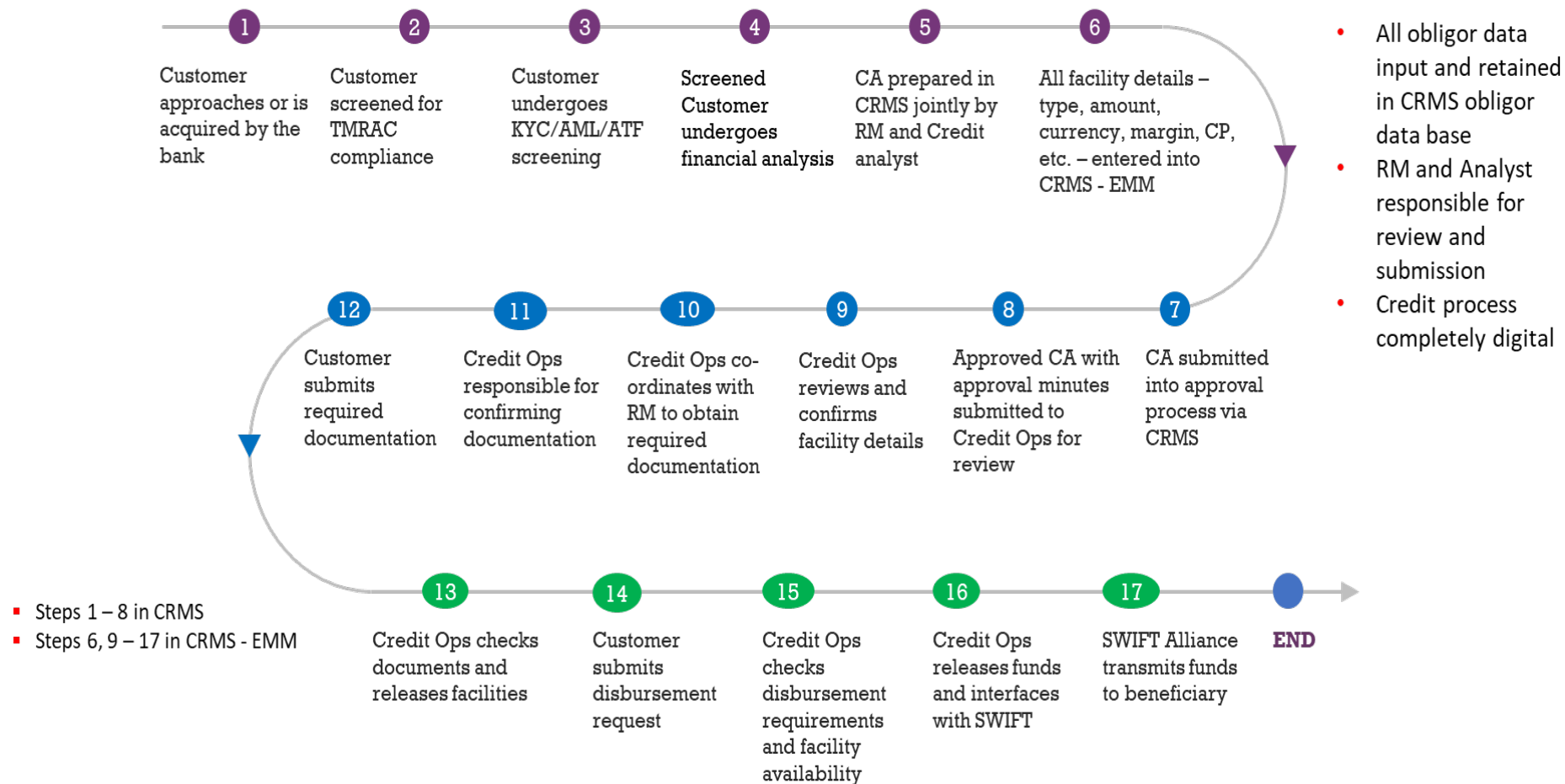
Superior Exposure Mgt

- Automated CA fill-in
- Automated Portfolio Limit Checking
- Credit Process mirrors bank's process and adds multiple dimensions
- Digital CA approval capable
- Complete and fully integrated Facilities and Collateral Management
- System accommodates drawdowns, repayments, extensions, collections, etc.
- SWIFT connection ready
- Automated ticklers
- Automated Client communication - bank specific

Credit Automation

Credit Approval

Seamless Flow with extended decision-making capabilities:



Application

List

General

Exposures

Analysis

Qualitative

Projects

Profitability

TMRACs

Risk Outlook

Risk Summary

Links

Obligor Name:

Ramzi Petrom

Obligor ID:

SNP

Application No.:

Ramzi-002

Type of Obligor:

SME

Credit Date:

23-Feb-2023 07:06:59 AM

Portfolio:

Corporate Files

Type of Application:

Watchlist Review

Obligor Classification:

Speculative Grade

Proposal Purpose:

Real Estate Development

PEP Account

No

Yes

Generated Rating:

5.04

Covenant Breach/Stage 2 or 3

No

Yes

TMRAC Risk Rating:

N/A

File Review Date:

31 Jan 2022

Applied Risk Rating:

5.04

File Expiry Date:

31 Jan 2022

Risk Rating Date:

09-Feb-2023 07:50:57 AM

Current Level:

Credit Originator

Credit Originator:

mbelle

5.04

Applied Rating

5.04

Generated Rating

Category

N/A

Country



AE

Workflow Type

SME

Current Status

[Level 1] requested additional infor

CRMS – Applications

Search

EN
Language

RW
Logout

Dashboard

Obligors

Exposures

Projects

Applications

Diagnostics

Valuations

Peers

Settings

Application

Settings

Parameters

Workflow

Approval

Status Settings

Notification

Criteria Views

Ratio Settings

Strengths & Weaknesses

Lookups

Criteria

Members

Group

Rules

Notification Options

Sequence Status

Criteria

Criteria Name

SME

+

☒

Type of Obligor

SME

☐

Type of Portfolio

Select Type of Portfolio

☐

Region or Location

Country

Select Country

City

Select City

☐

Type of Application

Select Type of Application

☐

Purpose

Select Purpose

☐

PEP Account (Politically Exposed Persons)

☐

Breach of Covenant, or Slage 2/3 IFRS 9

Criteria Levels (up to 5)

Level Description

Save

Application

Settings

Parameters

Workflow

Approval

Status Settings

Notification

Criteria Views

Ratio Settings

Strengths & Weaknesses

Lookups

Criteria

Members

Group

Rules

Notification Options

Sequence Status

Criteria Name

Corporate

Origination

Business Head

Division Head

Risk Management

Board

Member Name	Username	Out of Office	Action
Wadiluca Watfa	wwatfa	No	<div></div> <div></div>
Reine Abdel-Samad	rabdelsamad	No	<div></div> <div></div>

☐

Activate Threshold Credit Approval Amount:

Threshold Credit Approval Amount:

Select Currency Name

Other Options for Business Head

☒

The Business Head member can modify an application when it is at the Business Head level.

Note: This option will be effective only if the Business Head member has system edit privileges for related Credit Application pages under Users & Privileges section.

☐

Hide the 'Decline' button when an application requires a next level of processing

Add

Save

DashboardObligorsExposuresProjectsApplicationsDiagnosticsValuationsPeersSettings

ApplicationSettings

ParametersWorkflowApprovalStatus SettingsNotificationCriteria ViewsRatio SettingsStrengths & WeaknessesLookups

Levels	Business Head	Division Head	Risk Management	Board	
GRID	Amount				
System Rating	100,000	500,000	5,000,000	10,000,000	
1					
2					
3					
4					
5	Business Head				
6	Division Head	Division Head			
7			Risk Management		
8					
9					
10				Board	

Level NoLevel NameAmountRisk RatingAction

Implementation

Roll-out

*14 days
Fully Loaded*

Systematic roll-out with full support.

- Fully managed environments on cloud
- Regular releases and upgrades
- Cloud infrastructure and tools; underlying infrastructure (database, operating system, app servers)
- IT Operations and BAU services, including WAF monitoring

Development, Test and Production Environments

- Provision environment for integrations and development
- Provision environment for 6 Sigma testing and sign off
- Environment to support incident management & analysis...

Release, Upgrades

- Frequent Updates
- Frequent hotfixes
- Monthly / Quarterly service packs and patches

Includes:

- Azure Run Costs as an option
- Underlying technology: SQL, Microsoft licenses, WAF
- Cloud tools: Azure Backup, Azure Site Recovery, DB

Implementation

- Installation 14 days premise or cloud
- Fully loaded with default settings plus Loss Norm table
- UAT process to include training and Configurations
- Sign off and shift to Production within 5 business days
- Ongoing 6 Sigma Account Management support

Structure

On Premise or Cloud

Cloud



Load Balancers
for users > 500

Applications
Windows IAS

On Premise



Database Layer
Microsoft SQL

Technology Stack

#	Category	Details
1	Client	Standard Web Browsers (MS Edge and Google Chrome)
2	Hardware	Intel X86-64
3	Application Server OS	Windows 2019
4	Database Server OS	Windows 2019
5	Database	SQL
6	Reporting	ActiveReports
7	Developer Login	Bastion
8	Monitoring	Site 24x7 / Azure Monitoring Tools
9	Backup	Azure Backup / Veeam
10	DR	Azure Site Recovery / Veeam Replica
11	WAF	Sucuri

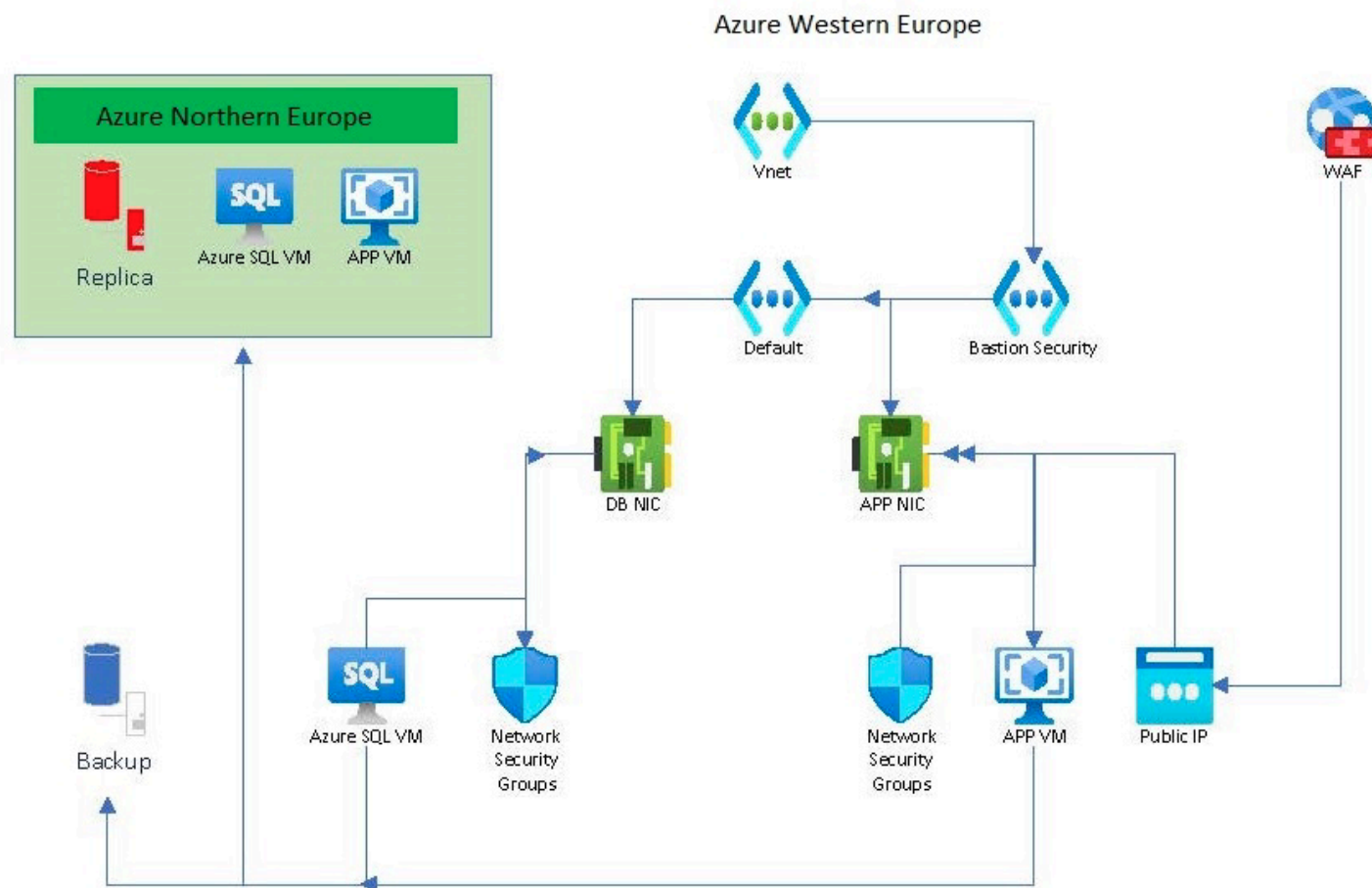
Western Europe,
Asia Pacific, USA

Schematic

Systematic roll-out with full support.

6σ 6 Sigma® | Group

CRMS Network Diagram



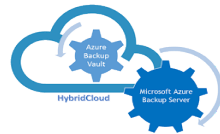
*Fully
Flexible*

Backup and Disaster Recovery

Backup

Leverage Cloud Native tools:

- Azure Backup Service
- Azure Recovery Vault



Disaster Recovery

Azure Site Recovery for VMs **SQL**
for Database



Leverage Cloud Native tools (ASR)

- 15 minutes Recovery Point Objective (RPO)
- All changes replicated to another region
- PaaS deployed active across two regions

The Rules: Virtual Machine (Web and DB)

- Daily: Full backups are done daily and are retained for a minimum of 30 days.
- Weekly: Weekly backups are retained for a minimum of 5 weeks.
- Monthly: Monthly backups, which include the last and first day of the month, are retained for a minimum of 13 months.
- Yearly: Yearly backups, which include the last and first day of the year, are retained for a minimum of 7 years (GDPR)