



6 Sigma Group Credit Risk Management System Automated Credit Application

Bankers serving Bankers

Part of CRMS Platform

Superior in Every Respect



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



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



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



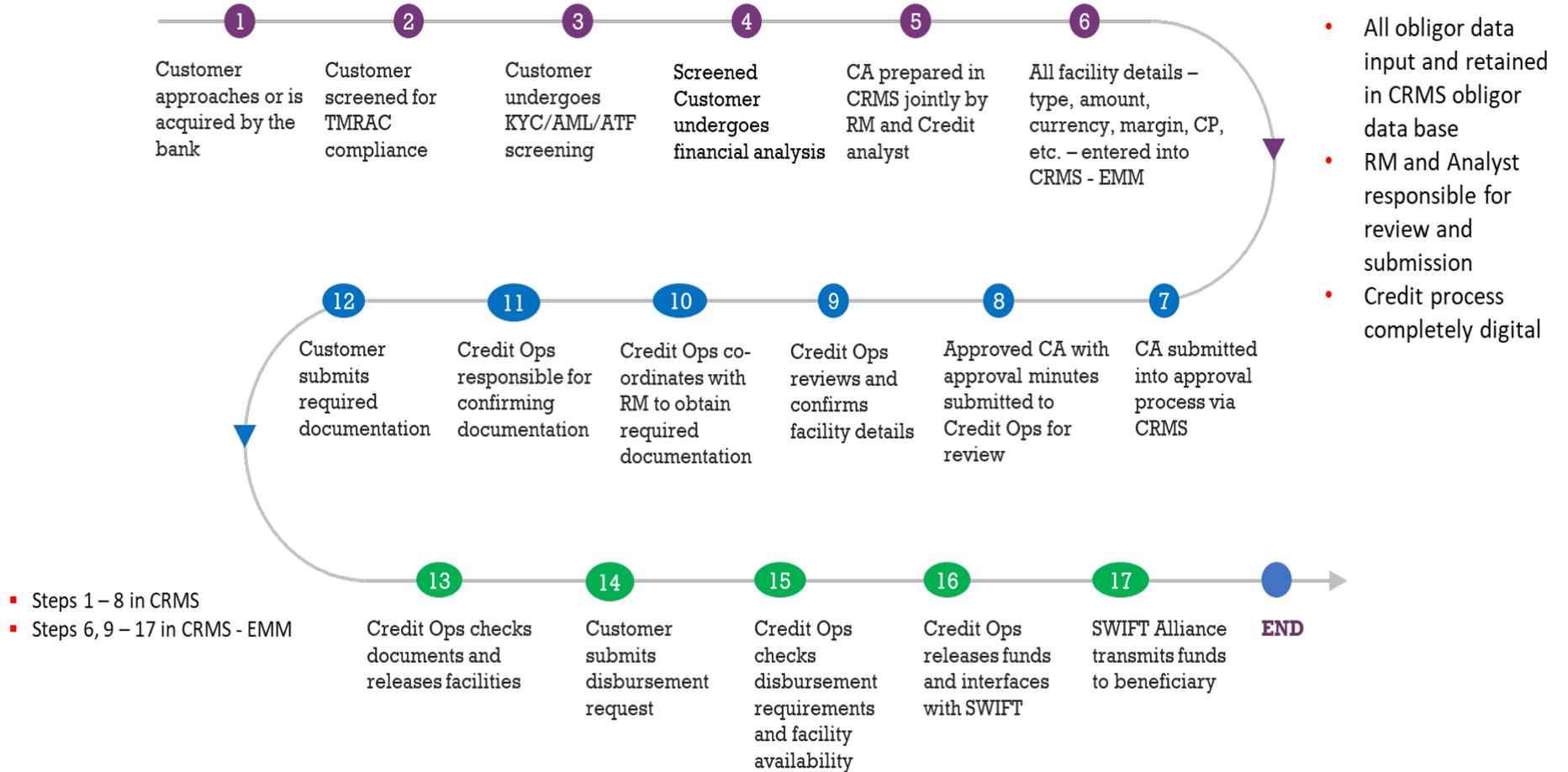
Superior Exposure Mgt

- 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

Settings

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 <input checked="" type="checkbox"/> Yes	Generated Rating:	5.04
Covenant Breach/Stage 2 or 3	No <input checked="" type="checkbox"/> 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

- 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 + ✎ 🗑

Type of Obligor

Type of Portfolio

Region or Location

Country

City

Type of Application

Purpose

PEP Account (Politically Exposed Persons)

Breach of Covenant, or Stage 2/3 IFRS 9

Criteria Levels (up to 5) Level Description



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 Name


 Origination

➔


 Business Head

➔


 Division Head

➔


 Risk Management

➔


 Board

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

Activate Threshold Credit Approval Amount:
 Threshold Credit Approval Amount:

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

Dashboard

Obligors

Exposures

Projects

Applications

Diagnostics

Valuations

Peers

Settings

Application

Parameters

Workflow

Approval

Status Settings

Notification

Criteria Views

Ratio Settings

Strengths & Weaknesses

Lookups

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

6

7

8

9

10

Business Head

Division Head

Division Head

Risk Management

Board

Level No

Level Name

Amount

Risk Rating

Action



Implementation

Roll-out

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

*14 days
Fully Loaded*

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

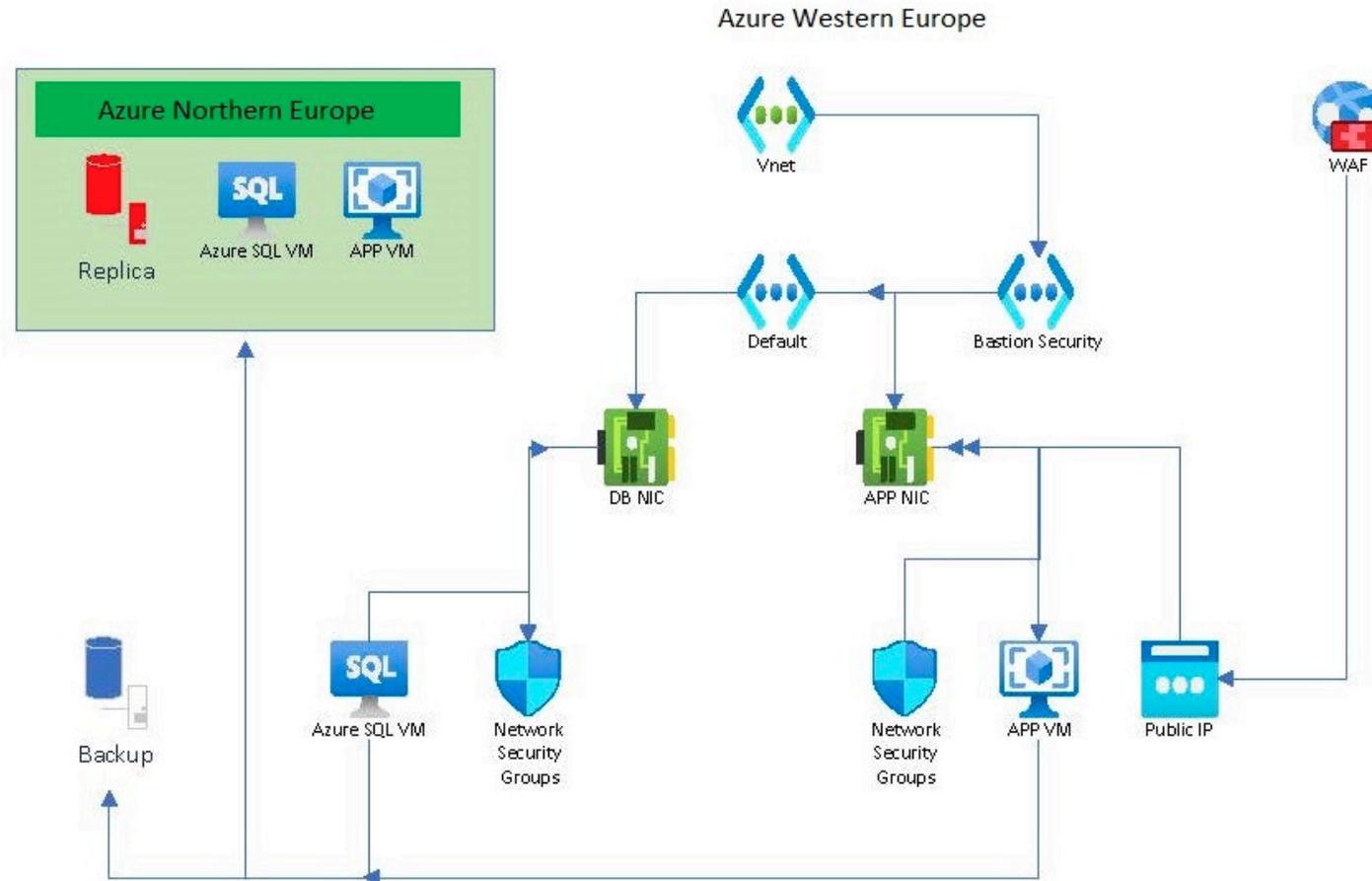
Schematic

Systematic roll-out with full support.



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

*Best
Practice*

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)