



6 Sigma Group
Credit Risk Management System
Obligor Risk Rating

Bankers serving Bankers

Part of CRMS

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

New Obligor

Selection of Types of Obligors if New

Single Obligor



Search



Type

Information

Industry

Review

Status

(New Obligor)

Select Obligor Type



Company Finance
(Corporate, SME, Microfinance...)



Corporate

SME

Microfinance



Retail Finance
(Revolving Credits, Residential Mortgages...)



Object Finance
(Project Finance, Vessel Finance...)



Cancel

< Back

Next >

Obligor Section

Core Features

A fully user-friendly due diligence of obligors:

- Client Identification
- Targeting &
- Evaluation

- Prescreening – TMRAC with AML/KYC/CTF module recommended
- Obligor Evaluation – financial, management, industry and country
- Centralized Obligor Database
- Financial Spreads – Cash flow centric PIT
- Forecast module up to 20 years and multiple scenarios

- Financial Analysis

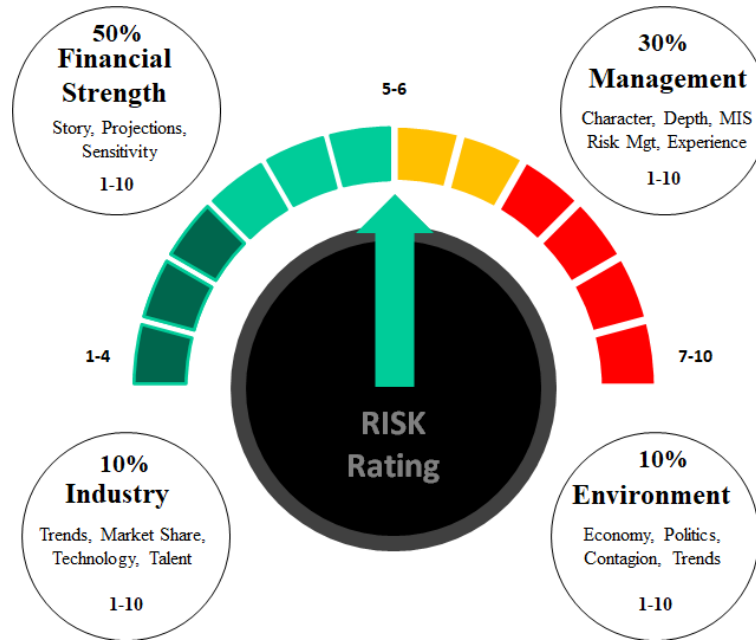
- Full spread and financial analysis – historical, forecast and sensitivity
- System generated ORR, FRR and PRR
- Client needs assessment
- Share of Wallet recommendations
- Exhaustive list of ratios and three types of cash flows

- Comprehensive
- Loss Norms
- Scales
- Weights
- Controls

- Risk Ratings covers Financial, Management, Industry and Environment
- Financial covers Historical, Projected and Sensitivity (Stress Testing)
- PDs and LGDs by Country and Type of Obligor
- Weights available for configuration by bank
- Three types of Scales: Cash Flow Centric (PIT), Industry (TTC) and Expert Judgement (TTC).

Forward Looking

Coverage of Risk Ratings is wide, granular, and forward looking :



177 Criteria for ORR

Dimensions to a Risk Rating:

1. ORR
2. FRR
3. PRR
4. TMRAC Override RR
5. External Risk Rating override

Dimensions to PDs

1. 177 Criteria fully configurable
2. Loss Norm Table Import
3. PD Calculator
4. Mapping to External

Dimensions to LGDs

1. By Facility
2. By Collateral
3. As per Basel Standard

Facility & Collateral Settings

1. CCF and CCU
2. LGD
3. Haircuts
4. Cost of Recovery
5. Volatility
6. FX Differential
7. Islamics
8. Discounted

Portfolio: All Portfolio 

 Recent Obligors

All Countries 
All Types 
All Classification 
Show All 

 Quick Search...
 ⚙️

Obligor	Type	Industry	System Rating	Applied Rating	Classification	Status
 06.04.2020 06.04.2020	Corporate Company Finance	Administrative & Support Services Facilities Support Services	 N/A	 N/A	N/A	Active 
 08.07.19 08.07.19	Corporate Company Finance	Finance - Monetary Authorities (Cen Monetary Authorities - Central Bank	 N/A	 N/A	N/A	Active 
 10.04.13 test4444	SME Company Finance	Agriculture - Animal Production Hog and Pig Farming	 N/A	 N/A	N/A	Active 
 1112 New-1	SME Company Finance	Agriculture - Crop Production Vegetable and Melon Farming	 CAT3 7.92	 CAT3 7.92	Substandard	Active 

Rating Classification: 6 Sigma 

Total Records 2091 | 2092 100%

Profile

Facilities

Financial

Analysis

Qualitative

TMRACS

RAROC

Risk Rating

Account Information

Business Address

Stakeholders & Other Parties

Business History

Business Operation

Premises & Fixed Assets

Financial References

Other Checkings

Documents & Attachments

General Notes

Ramzi Petrom

Main Business Industry Relationships

Main Information

Edit

Obligor Name

Ramzi Petrom

Obligor ID

SNP

Country of Residence

United Arab Emirates

Country of Registration

United States

Date Account Opened

19 Nov 2010

Obligor Group

Relationship Number

SNP 1234

Country of Risk

United Arab Emirates

Registration Number

3449302

Location



Residence

AE

Risk Rating

2023 | Feb 16



Applied

CAT2 5.42

Classification

Speculative Grade

Historical Rating

10



- Profile
- Facilities
- Financial**
- Analysis
- Qualitative
- TMRACS
- RAROC
- Risk Rating

Financial Settings

Balance Sheet

Income Statement

Contingent Liabilities

Ramzi Petrom

Financial Settings

[+ Add Financial Period](#)

2022	December 12 Months	Audited Not Qualified Consolidated	Balanced	
2021	December 12 Months	Audited Not Qualified Consolidated	Balanced	
2020	December 12 Months	Audited Not Qualified Consolidated	Balanced	
2019	December 12 Months	Audited Not Qualified Consolidated	Balanced	
2018	December 12 Months	Audited Not Qualified Consolidated	Balanced	
2009	December	Audited Qualified	Balanced	

General Settings

- Financial Statement Provided?
Yes
- Default fiscal year ends on last day of
December
- Default months per statement
12
- Financial Data Currency?
Malaysian Ringgit
- Amount Entries?
Millions

Dashboard

Obligors

Exposures

Projects

Applications

Diagnostics

Valuations

Peers

Settings

Profile

General

Ramzi Petrom

Facilities

SME

TMRACS | Deviation | General

Currency | Malaysian Ringgit

Amount Entries | Millions

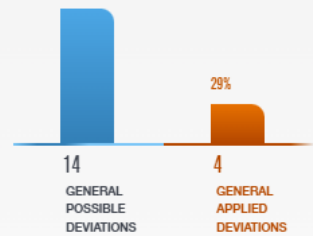
Years in business less than 5	Obligor: Years in Business 32	Deviation 0
Risk Rating is higher than 6	Risk Rating 5.42	Deviation 0
Minimum sales of MYR25 Million	2009 Sales MYR 13,048,439,007,000	Deviation 0
At least 20 customers represent 80% of Sales	6 Customers Represent 59 of Receivables	Deviation 1
At least 3 potential suppliers for any one product, and At least one supplier with relationship exceeding 5 years	0 Supplier Per Product 0 Supplier with relationship over 0 year	Deviation 1

Deviations Summary
23 Feb 2023 | Current

All Applied Deviations

General	4
SME	11
Total Applied Deviations	15

General Deviations
Applied to Possible



Total Deviations
General to Total Applied

Save Deviation

Close

Risk Rating

With Full details

- Profile
- Facilities
- Financial
- Analysis
- Qualitative
- TMRACS
- RAROC
- Risk Rating**

Summary

Risk Rating Generator

Financial Criteria

Years < 2018 DEC
2019 DEC
2020 DEC
2021 DEC
2022 DEC

Projection
5 Years v
Assumption
Default v

Management
Answered | 98%

Industry
Answered | 65%

Environment
Answered | 100%

Generate

Generated Rating

Assumption
Default

Criteria	Wt.	Rating
Financial	50%	4.63
Management	30%	6.86
Industry	10%	5.56
Environment	10%	4.78

Obligor Rating
Total Overrides

One or more Criteria items require rating calculation to generate System Rating.

Not Generated
System Rating

Apply

Historical Rating



Applied Rating

Assumption

Criteria	Wt.	Rating
Financial	50%	4.66
Management	30%	6.86
Industry	10%	5.56
Environment	10%	4.78

Obligor Rating 5.42
Total Overrides 0.00

3rd Party Rating
6 Sigma v

Applied
System Rating

5.42

CAT2

2023 | Feb 16

Red Flags

Severe

54 Past Dues	251 Negative Projected NOCF
21 Negative Historical Equity	(Blank) Bounced Checks
5 History of Default with Suppliers	34 Negative Bank Checking
52 Negative Customer Checking	1 AML Non Compliance
4 Pending Legal Cases	2 Central Bank Black Listed

High Impact

550 Cat 2 or Above	328 DSCR ST less than 0.7
344 DSCR Total less than 0.3	378 Historical Score
358 Projected Score	493 Sensitivity
1095 Management Score	953 Industry Score
40 Environment Score	192 Negative NOCF

811
Risk Rating Above 6

Medium Impact

4 Years in Business	49 Concentration Product & Services
133 Unaudited Financials	8 Total Credits less Total Debts
2 Physical Collateral Unavailable	1277 Last Fiscal > 18 Months
9 Inadequate Representation	31 Warehouse Inaccessibility
17 Auditor Rating > 1	22 % Receivables

Light

8 Account Opening Forms	3 Condition Precedent
8 Board Resolution Re Facilities	8 Account Review
4 ISDA Dates	4 Attested Copies Date
8 Board Resolution Re-Signature	4 Signatures Verified
1 Indemnity Date	4 Agreement with Term Sheet
21 Fac Covenant Review Date	6 Credit Review
4 Other Review	4 Collateral Data Update
6 Covenant Review	4 Financials Obtained

4
Offer Letter Accepted

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

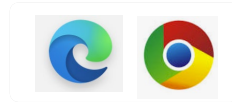
Implementation

- 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

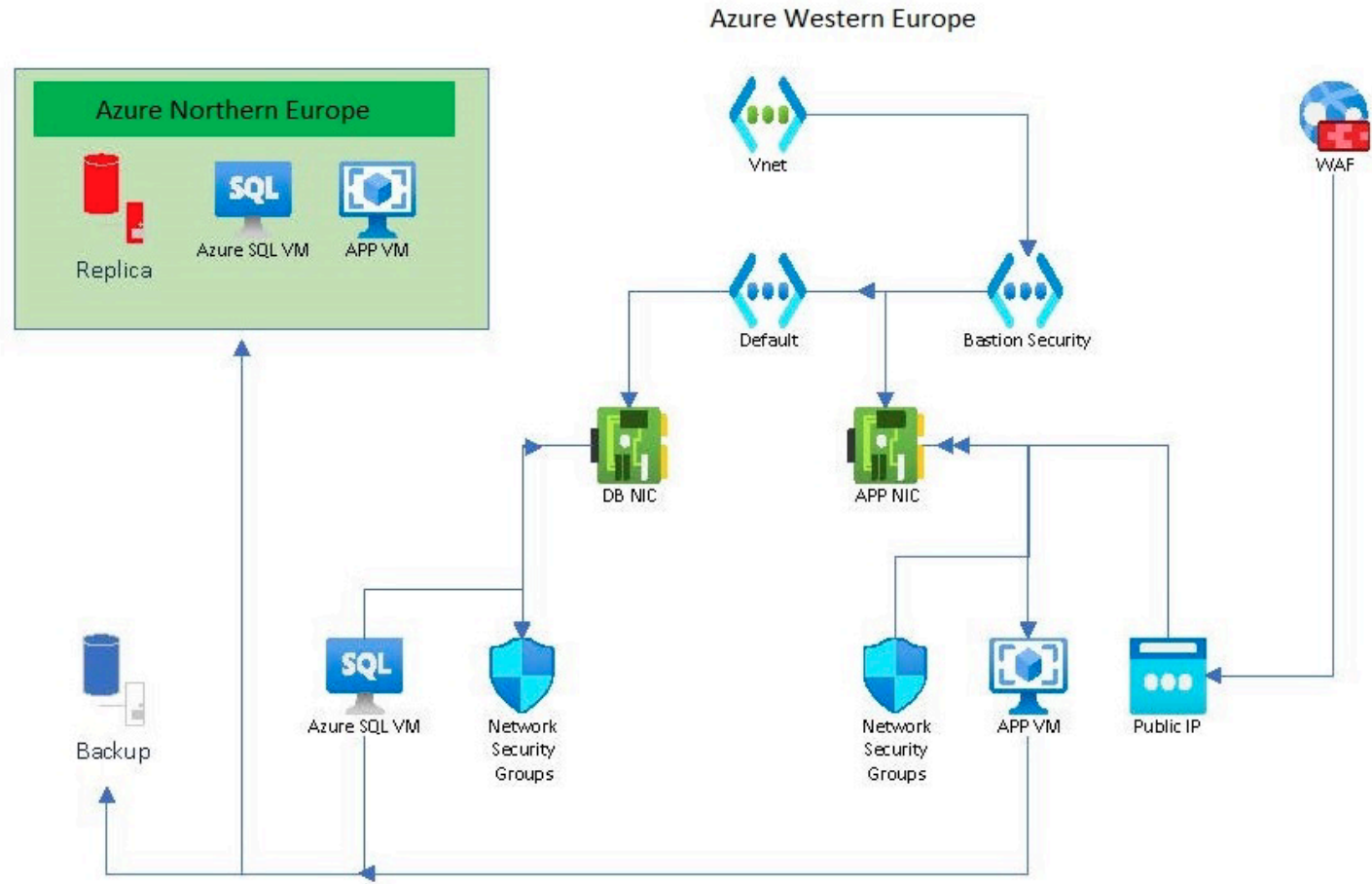
Schematic

Systematic roll-out with full support.



CRMS Network Diagram

Fully Flexible



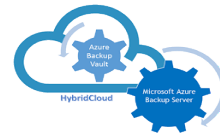
BU and DR

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)