



6 Sigma Group providing exceptional support to Financial Institutions

BANKERS SERVING BANKERS

www.6Sigmagrp.com

6 Sigma Group

6. Sigma Group has developed a unique proposition for banks. We are not your traditional consultants. We are a team composed exclusively of highly experienced senior bankers

WE BELIEVE WE ARE THE RIGHT PARTNER FOR YOU

6 Sigma Group

We are a bespoke financial consultancy staffed exclusively by highly experienced senior bankers and a track record of serving top tier international, regional and local banks

1

PROVEN TRACK RECORD SERVING GLOBAL, REGIONAL AND DOMESTIC FINANCIAL INSTITUTIONS

6 Sigma has served premier players across the Middle East, Central Europe, Africa and South East Asia. Our clients include Citibank, Emirates NBD, Hong Leong Bank, and central banks

2

OUR TEAM MEMBERS HAVE EXTENSIVE EXPERIENCE IN THE REGION

6 Sigma's local South East Asia team has been active in banking since 1990, serving in senior and C-Level positions in Citibank, Deutsche, Standard Chartered, CIMB and other leaders

3

A SENIOR CONSULTING TEAM WITH EXCEPTIONAL EXPERIENCE

We have trained over 12,500 bankers, we have advised Central Banks and we have provided banks with advice on Basel, IFRS 9, transformations, M&A, portfolio evaluations and NPL solutions

4

A SENIOR CONSULTING TEAM AND ACCESS TO A NETWORK OF EXPERTS

6 Sigma has a strong consulting team supported by a network of financial service experts combining cross-functional expertise covering the full gamut of requirements for this assignment

6 Sigma Group

What 6 Sigma Means

Sigma is a statistical term that measures how far a process deviates from perfection.

6 Sigma is the measure of how close an institution can get to providing as perfect a delivery platform as possible to its clients.

6 Sigma Group's focus is on providing bankers and corporates alike with the tools to meet the challenges facing the industry today, be it Basel II or III, IFRS9, Risk assessment (ICAAP), policies and procedures, target market and institutional restructure or transformation.

6 Sigma Group was founded in May 2002, and currently has six businesses with a coverage across Asia, the Middle East, Africa, USA and Europe.

1. Road to IFRS 9 and Basel Accord Program

A comprehensive consultancy that help financial institutions become IFRS9 and Basel Accord compliant

2. Credit Rating Agency

Rating SME and Corporate clients across regions. Comprehensive credit evaluations. Production of Industry Studies, Target Market Studies, and Product Programs.

3. Credit Risk Management System (CRMS)

End-to-End Credit Automation

4. Prometheus

Our recently launched Fintech subsidiary in Romania providing on-the-go corporate and credit data

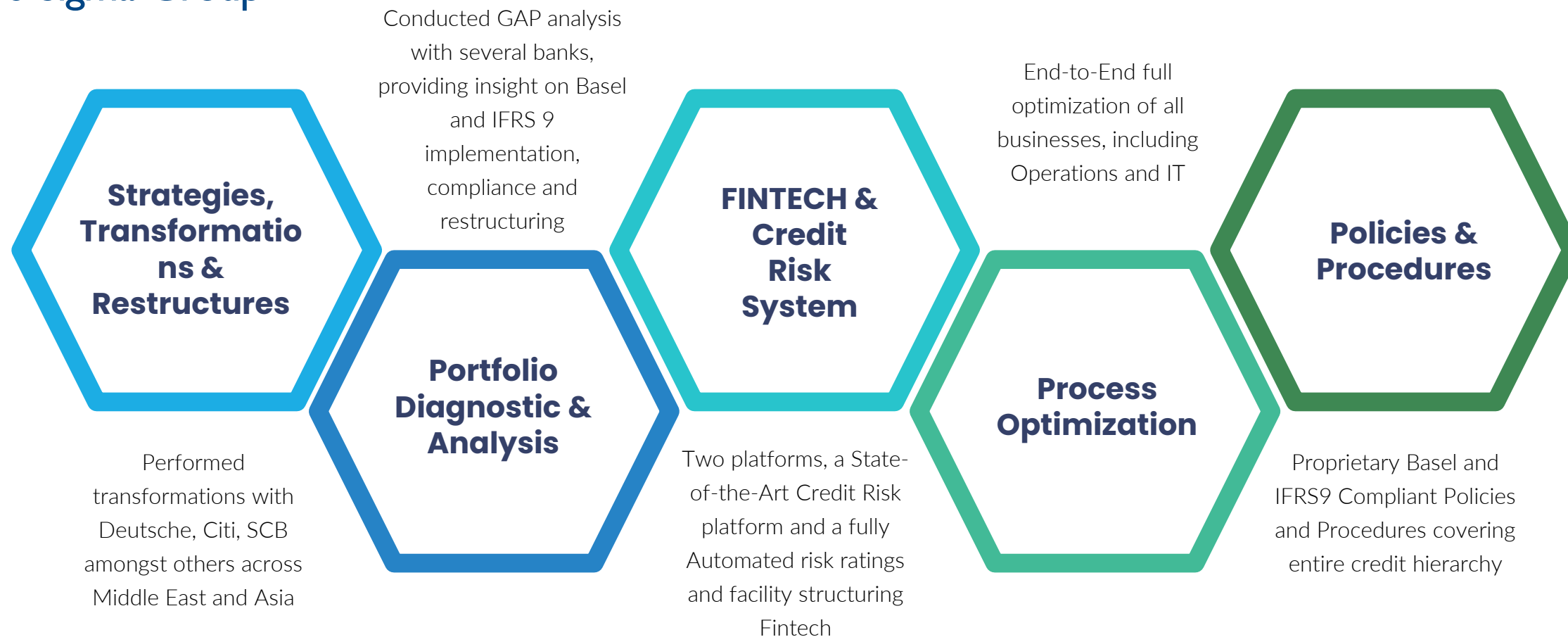
5. Training & Development Programs

Bespoke Credit, Marketing, Product, Treasury and Management Skills training and workshops

6. Corporate Finance & Business Valuation

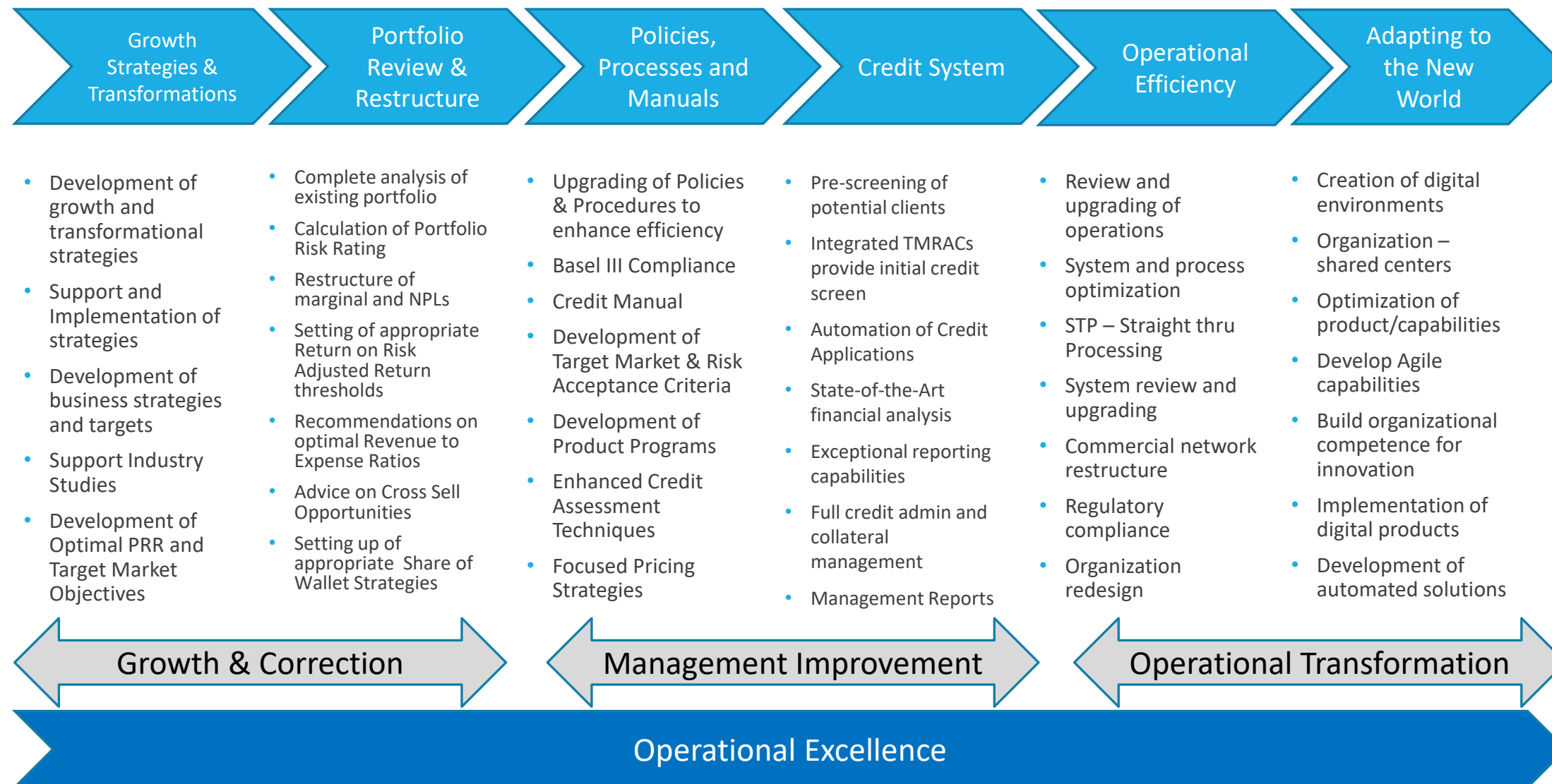
Business Evaluation, Project Evaluation and Management, Feasibility Study Production, Management Consultancy

6 Sigma Group



- All of our consultants are senior bankers with at least 25 years of hands-on banking experience, not consulting, and can provide what actually works rather than theory.
- We recently launched a disruptive fintech company, Prometheus, in Romania. Prometheus provides on-the-go company, legal, financial and credit information and recommends exposure and tenor
- Our CRMS system is State-of-the-Art and conforms to all Basel and IFRS 9 requirements. CRMS ensures end-to-end process streamlining

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6 Sigma has broad based experience providing services to top tier financial institutions across multiple geographies (current CRMS users★)



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We have extensive experience serving financial institutions in multiple geographies

Hong Leong Bank

- Training on Strategic Marketing
- Development of Cross Sell Techniques
- Structure Pricing Models and Share of Wallet Assessments
- Creating Strategies per Account

RAK Bank

- Gap Analysis of Existing Credit Hierarchy
- Production of Processes and Procedures in line with Basel Guidelines
- Production of Workflows to enhance risk management practices

Fransabank

- Production of Processes and Procedures in line with Basel Guidelines
- Production of Market Risk Guidelines and Procedures
- Production of Business Strategy Guidelines

Credit Bank

- Gap Analysis of Existing Credit Hierarchy
- Production of Processes and Procedures in line with Basel Guidelines
- Provision of Systems support to manage Portfolio and IFRS 9 Impairment

FNB Bank

- Production of Processes and Procedures in line with Basel Guidelines
- Production of Market Risk Guidelines and Procedures
- Provision of Systems support to manage Portfolio

Bank of Sharjah

- Gap Analysis of Existing Credit Hierarchy
- Production of Processes and Procedures in line with Basel Guidelines
- Production of Workflows to enhance risk management practices

Al Ahli Bank

- Production of Processes and Procedures in line with Basel Guidelines
- Provision of Systems support to manage Portfolio

Lebanon Gulf Bank

- Production of Processes and Procedures in line with Basel Guidelines
- Production of Market Risk Guidelines and Procedures
- Production of Business Strategy Guidelines

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We have extensive experience serving financial institutions in multiple geographies

Romania

- Millennium Bank
- Volksbank
- Banca Transylvania
- Unicredit
- Bankpost

Saudi

- NCB
- Samba
- Al Hollandi
- Al Faransi
- Al Jazira

UAE

- Abu Dhabi Islamic Bank
- First Gulf Bank
- National Bank of Abu Dhabi
- Emirates National Bank
- Bank of Sharjah

Kuwait

- Kuwait Finance House
- Al Ahli Bank of Kuwait
- National Bank of Kuwait
- Warba Bank

Jordan

- Al Ahli Bank of Jordan
- Bank Al Iskan
- Al Itihad Bank

Lebanon

- Audi Bank
- BLOM
- CreditBank
- FNB
- Federal
- Cedrus
- MEAB

Far East

- EXIM Bank Malaysia
- Perfect Hexagon Investment & Commodity
- Hong Leong, Malaysia
- United Overseas Bank, Malaysia
- Asian School of Banking, Malaysia
- KBZ, Myanmar

Africa

- Egyptian Institute of Bankers
- Banque Misr
- Alexandria Bank
- Ecobank
- Bank of Khartoum

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We have extensive experience serving corporates in multiple geographies

Media

- Acquisition of a Media Company in Dubai
- Merger between Dubai and Saudi companies
- Expansion of business in Egypt

Manufacturing

- Sell-side for a Cement manufacturer in Lebanon
- Buy-side for cement manufacturer in Saudi
- Sell-side for a industrial manufacturer in Dubai

Medical

- Sell-side for a Medical Group in Dubai
- Buy-side for a Medical Group in Abu Dhabi
- Expansion plans for a Medical Group in Abu Dhabi

Services

- Sell-side for a leasing company in Dubai
- Buy-side for a PR firm in Dubai
- Due Diligence for a Telecom Company in Dubai

Various Industries

- Sell-side Fashion Industry
- Buy-side Shipping Company
- Sell-side Transportation and Logistics Company

Debt Structuring

- Real Estate Project in Abu Dhabi
- Car Agency in Abu Dhabi
- Arrangement of credit facilities to companies in Dubai and Saudi

Credit Assessments

- Companies in UAE, Romania, Lebanon and Saudi

Valuations

- Pharmaceutical Company in UAE
- Financial Institutions in UAE, Saudi, Lebanon

6 Sigma Group

Credit Risk Consultancy

A comprehensive consultancy, from helping financial institutions to comply with the Basel Accords, Processes and Procedural Consultancy and Implementation, and Front (marketing and sales) and Back Office support.

6 Sigma has also conducted many consultancies helping banks get on the road to Best in Class and IRB certification. Coverage also includes:

- GAP analysis,
- Complete overhaul of credit functions,
- Review and implementation of Best in Class Risk Management practices,
- Production of full credit processes and procedures,
- Portfolio Review and Production of Portfolio Risk Rating,
- Stress Testing the Portfolio,
- Identifying impact of IFRS 9,
- Production of Target Market and Industry Studies, and
- Production of Credit Product Programs.

Credit Risk Management Work

Using Basel Accord's 16 Principles of Credit, and adding 3 of our own, we are able to cover the two main aspects of Credit Risk Management: (1) Processes and Procedures and (2) Risk Management. These cover all manner of topics from Governance, to Management and Portfolio Risk Control. The latter involves PRR and RAROC calculations.

Our Scope of Work involves three phases:

Diagnostics > Detailed Plan of Action > Implementation

Essentially laying the ground to Execution, using Best in Class practices.

The Credit Risk Principles:

- P1: Governance & Board Function
- P2: Senior Management Role
- P3: Studies and Research
- P4: Approving Grid & Process
- P5: Concentration Limits
- P6: Credit Application Format
- P7: Functions of All Units
- P8: Credit Administration & Docs
- P9: Default Definition, Cash Flows
- P10: Obligor & Facility Risk Rating
- P11: PDs, LGD, EAD EL and UL
- P12: Portfolio Risk Rating
- P13: Stress Testing & RAROC
- P14: Reporting
- P15: Systems
- P16: Remedial Management
- P17: Compliance
- P18: Capital Adequacy
- P19: Organizational Chart

Reporting is comprehensive, covering all aspects of the credit hierarchy. We also install the mechanism to maintain future control long after we complete the job.

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Credit Risk Management System (CRMS)

E2E solution for all your Corporate and Commercial credit needs: CRMS was specifically designed to enhance and streamline the overall credit process by simplifying the client selection process through the use of Target Market / Risk acceptance Criteria, provide cash-flow centric financial analysis capabilities, reduce credit application turn-around time through the effective use of dynamic work-flow processing and tracking, and provide both obligor (ORR) and portfolio (PRR) specific risk ratings and returns (RAROC and RORAC).

In addition, CRM delivers unparalleled Basel and IFRS 9 compliant portfolio reports. CRMS is an easy-to-use user-friendly web or in-house server-based application which can be fully integrated into existing core banking system.

Current Features and Benefits

Basel & IFRS 9 Accords Compliant

- Web-based Centralized Controls
- Forward Looking
- Centralized Economic and Industrial Assessments
- Portfolio Management

User Friendly

- Easy screen access
- Visual Controls
- Flexible Navigation and Admin

Efficient & Practical

Multi-lingual

Automated Credit Processing

Captures SMEs

Compatible with our Consultancy and Training
("CRM" & "Road to Basel")

Share of Wallet Recommendations

Broad Applicability • Industrial Peer Analysis

Classification Reporting

Strategic and Target Marketing

Creation and Management of Product Programs

Financial Institution Analysis and Risk Rating

Flexible Reporting All reports are Exported or Printed.

Plug and Play:

- API connections with cores
- Client Managed Settings
- Facility and Collateral Fields Added on the Fly
- User creates Fees per Facility
- Multiple Facility Structures and Sub-limits
- Modular
- Installation within 14 days fully loaded
- A complete Wholesale Suite

Current Main Tasks

1. Full Loan Origination Module
2. Financial Modeling & Analysis
3. Qualitative Ratings
4. Risk Rating
5. Credit Automation.
6. Portfolio Risk Rating and Stress Testing provides the following:
 - ORR and FRR distribution
 - Concentration Risk calculation
 - Excess Utilization calculation
 - Capital Adequacy Standardized and IRB
6. RAROC and RORAC calculation
7. IFRS 9 Impact Calculation with a Transition Matrix feature
8. Target Market and Risk Acceptance Criteria controls across several layers
9. SME friendly
10. Strong Security and Admin Features covering both Institutional and Corporate Clients

The system is also designed to be leased or bought outright, depending on budgets and strategy. The system is also offered in modular form, with financial institutions already using an existing risk rating system are able to benefit from the credit processing capabilities of the CRMS.

A demo of the system is available on our website on:

<http://www.6sigmagrp.com/services-2/credit-risk-system-crs/>

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Risk Compliance Self Assessment System (RCSA) & Audit Management

6 Sigma RCSA powered by Hydra was specifically designed for the financial services industry to address Operational Risk Self-Assessment requirements under Basel and Audit Management. The design and features enhance and streamline the End-to-End process by comprehensively capturing regulations, industry and company standards, risk levels and appetite; assessments; values at risk; process disciplines; escalation of issues and delays; reporting and dashboards.

As a result, the process provides the client with a transparent and quality assured process at a considerably improved turnaround time.

Current Features and Benefits

RCSA is an easy-to-use, user-friendly, Cloud (SaaS) solution allowing rapid implementation. In addition, the client will be able to select extensive content from our SME library of assessment tasks.

Basel Compliant

- Web-based Centralized Controls
- Forward Looking
- Centralized Oversight of Assessments

Broad Applicability

- Audit Program
- Insurance, Banking
- Risk Rating and Value at Risk

User Friendly

- Easy screen access
- Drop Down Menus
- Flexible Navigation and Admin
- Help and Chat

Efficient & Practical

- Real-time updates
- Common assessments set-up
- Regulations and Standards Library
- Plug & Play

Flexible Reporting

- All reports Exported or Printed.
- Assessments
- Exceptions and Corrective Actions
- Risk Rating Summary
- Recommendations

RCSA Process requirements

1. People & Training
2. Library of requirements & standards
3. Entity hierarchy
4. Risk appetite
5. Development of Assessments
6. Risk Scores & Levels
7. Value at Risk
8. Timely performance tracking & monitoring
9. Escalation of delays and issues
10. Dashboards & Reporting
11. Source documentation
12. Real-time updates
13. Minimal investment
14. Strong Security and Admin Features

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Corporate Finance and Business Valuations

Equity Structuring:

- Gulf-wide Media Group Consolidation and Merger with third party
- Investment due diligence on behalf of an investment company in Abu Dhabi
- Investment due diligence for an IT company in Dubai
- Investment due diligence for a merger within the media sector in UAE
- Investment due diligence for an acquisition of a PR company
- Investment due diligence for a merger within the media sector in Egypt
- Due diligence on a potential acquisition of an exchange house
- Purchase due diligence and Project Management of a ready-mix cement producer in Saudi Arabia
- Sale of a manufacturing company in Dubai
- Sale of a medical center in Dubai
- Sale of a fashion house in Dubai
- Advisory on sale of Shipping Company
- Advisory for sale of Logistics and Transportation company

Debt Structuring:

- Debt structuring for a project in Abu Dhabi
- Legal due diligence for a company in Abu Dhabi
- Arranging credit facilities to manufacturing companies in Dubai and Saudi Arabia
- Arranging a Factoring of Receivables program for a regional telecom company

Scope of Works normally includes:

- The Company's business model and sustainability for generating cash flow in future
- Comprehensive Analysis of Management, Industry and Environment the Company operates in
- Red flags in terms of the Company's business model, weaknesses in both quantitative and qualitative criteria
- Areas of improvement, (i) what the Company can do to improve results in future, (ii) whether management has shown willingness and ability to improve, and (iii) the likely upside in enterprise value as a result of these improvements
- Corporate Governance and its impact on valuation, and by how (if any) changes at that level will improve results

Corporate Finance work covers several areas:

Private Placements:

Valuation and distribution of potential acquisitions for Institutional, Corporate and Private acquisition.

Acquisition Project Management:

Managing the acquisition process on behalf of Institutional clients. This includes the management of legal, audit and asset due diligences.

Business Valuations:

For corporate clients who wish to evaluate potential value and seek options for improving it.

Feasibility Studies:

Focusing on future value of projects and risk of diminishing value mitigation.

Equity and Debt Structuring:

Identifying suitable fund raising for clients. In a market that does not have Venture Capitalists, this is a particularly unique set of services.

Clients include Institutional Investors, Corporates, and SMEs.

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Credit Rating Agency

The Agency focuses on three areas:

1. Risk Rating corporate clients to help them access wider capital markets and price their financing appropriately.
2. The risk rating is derived using the Group's Credit Risk Management System (CRMS). The analysis is done in house and provided directly to the company or its bankers.
3. Assist financial institutions to risk their portfolios and put into place a Corrective Action Plan.
4. Portfolio Reviews across the bank, with focus on potential default rates and impact on both the PRR and RAROC.
5. Production of Industry Studies, Target Market Studies, Product Programs, and Specialized Lending Programs.
6. Across geographies, covering the major sectors and include major players, key success factors, and facility structuring.

Outsourcing of credit work, be it Credit Applications, Industry Studies or Product Programs is both efficient and rewarding.

Production of Industry studies, Product Programs and target market studies of the Financial Industry. However, this has to be done with consultancies that offer (a) in depth analysis, (b) access to data, and (c) breadth of coverage.

6 Sigma Credit Rating Agency has all the requisite qualifications to provide you with Best in Class analysis and structuring. The group is also able to provide you with the necessary training to enshrine the knowledge within the organization.

What's More Unique

- The first to be established in the Middle East to cater for regional requirements.
- One of the few to provide a comprehensive approach to risk, covering both risk assessment and training in multiple languages.
- The Agency produces credits reports using both its own generic formats and those of financial institutions. The latter is in the case of a contractual arrangement between the Agency and the financial institution.
- Such arrangements were made with several FIs whereby some of the credit applications (Corporates and FIs) were outsourced to the Agency.

Prometheus – Credit Controller and Trial Balance Module

The Application enjoys two main features:

1. **A fully automated credit analysis system** which quantifies the credit risk of counterparties and on its basis concludes with a recommendation of adequate credit terms (credit limit amount, tenor and credit support elements). This is done with (a) exclusively **fully automated** processing of data, and (b) using **multiple data sets** including financials to create the rating. Typically, such a credit analysis is performed with every new relationship, and at least once a year for the on-going relationships.
2. **A permanent monitoring and alert system** which detects and alerts users within days from any event with potentially negative impact over their payment behavior (like for instance a new insolvency litigation in court or a new payment incident recorded with the Payment Incidents Bureau, etc.), thus giving users **early warning signs** of potential collection problems. This allows for **timely decisive actions** (blocking/cancelling credit limits, accelerating collection of outstanding debt, etc.) when the investigations identify serious credit issues.

What's Most Unique

- a) The application is aimed at both companies extending credit to other companies, or banks seeking to identify acceptable credits in the market.
- b) This entire process is done with minimal manual intervention, and at very high speeds.
- c) Pricing plans are flexible providing each user with a breadth of options.
- d) User friendliness is a cornerstone of this offering, with access available from various devices.

- Prometheus is a fully digitalized professional credit risk assessment system.
- The system operates with minimal manual intervention, acquires data digitally and produces both a credit assessment and recommendation for exposure, tenor and adequate support.
- The Trial Balance Module is a user-friendly automated converter of trial balances to Balance Sheets and Income Statements, along with the production of Ratios.
- This module helps in capturing a variety of financial disclosures for easy of analysis.

6 Sigma Group

Training and Development

- Our line of expertise covers a wide spectrum of specialties in areas if Risk Management, Corporate & SME Relationship Management, Operations, Treasury, Investment Banking, Private Banking, Retail and Consumer Finance. This is in addition to a range of soft skills across many fields.
- Our clients are widespread, covering three continents. Our delivery is in many languages, including English, French, German, Turkish and Arabic.
- Our delivery is either tailor-made to individual institutions or provided on an Open Forum basis. All exercises are live cases, and all the workshops are interactive. We measure progress through quizzes and tests and provide reports to clients on participant aptitudes.
- We also offer e learning as stand-alone or supplementary training.
- All courses are assessed through e-quizzes covering 32 different subjects.

Some of the Programs:

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| • Basel Accords: An Awareness Program (2 days) | • Early Problem and Remedial Management (3 days) |
| • CRM — Accounting, Financial Analysis, Credit Risk, Credit Presentation | • Accounting Fundamentals for Fresh Graduates (10 days) |
| • Application and Presentation (4 x 5 days) | • Introduction to Trade Products (2 days) |
| • Applied Financial Analysis & Credit (10 days) | • Introduction to Contractor Finance (3 days) |
| • Advanced Financial Analysis & Basel Accord (3 days) | • Treasury Management Simulation Game (5 days) |
| • Strategic Marketing and Account Planning (3 days) | • Management Associate Program |
| • Syndications and Agency Workshop (3 days) | • Leadership and Management Skills Workshops series |
| • Corporate Valuations (3 days) | • Communication and Interpersonal Skills Workshop series |

Our trainers are seasoned bankers, previously serving:

- Citibank
- Standard Chartered Bank
- Deutsche Bank
- Royal Bank of Canada
- JP Morgan Chase
- Merrill Lynch
- Societe General
- Bank of America,
- GE Capital and the like.

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