



جامعة الجميع الذكية  
EVERYONE'S SMART UNIVERSITY

# Everyone's Smart University

## Assignment 1 (Spring 2021)

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الرقم الجامعي

**Section**

**Master of Project  
Management**

**Date**

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**Course Code**

**(PMG510)**

## Project Risk Management

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**Instructions:**

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**Instructor's Name: Eng. Mosaab M. Hamed**

حتى الآن من المفترض أن تكون أصبحت قادراً على التعرف والتمييز بين أنواع المخاطر المختلفة وكيفية التعامل معها. كما يمكنك الآن رؤية كيف يتم هذا الأمر في الشركات الكبيرة والمرموقة.

في هذا الواجب: قم باختيار واحدة من الشركات التالية:

أرامكو السعودية  
البنك الأهلي التجاري  
شركة الاتصالات السعودية

قم باختيار واحدة من الشركات الثلاث المذكورة أعلاه ثم ابحث عن أي 4 مخاطر تواجهها هذه الشركة .

لكل خطر من هذه المخاطر قم بالاجابة عن الأسئلة التالية:

1. لماذا اعتبرته خطراً؟
2. ماهو نوع هذا الخطر؟
3. ماهي احتمالية هذا الخطر؟ وفي حالة وقوعه مامدى قوة وتأثير هذا الخطر؟
4. ماهي السياسة أو الاستراتيجية التي تتبعها هذه الشركة للتعامل مع هذا الخطر وادارته؟

\*\* يمكنك الاجابة باللغة العربية أو الانجليزية على ألا تتجاوز اجابتك صفحتين من النوع A4

\*\* يتم تسليم جميع الاجابات في ملف بصيغة pdf.

\*\* حجم الخط 12.

\*\* نوع الخط Arial.

\*\* المسافة بين الأسطر (line spacing) 1.5

أمنياتي بالتوفيق.

Throughout this course you have learned about the different types of risk and how businesses manage them. Now you will be able to see how it is done in a well-known company.

Your assignment is to choose one of the following companies:

Saudi Aramco  
The National Commercial Bank  
Saudi Telecom Company

Do some research on any of the aforementioned companies and identify four risks they are facing.

For each risk please answer the following:

1. Why is this a risk?
2. What type of risk is it?
3. What is the likelihood of the risk? How great is the impact?
4. What strategy or policy does the company use to manage the risk?

\*\* Your answers could either be in Arabic or English.

\*\* You should submit your assignment in a pdf formatted file.

\*\* Font size should be 12.

\*\* Font type is Arial.

\*\* Line spacing is 1.5.

All the best.

## The National Commercial Bank Risk Register

| <b>Risk Description</b>                                                    | <b>Risk Type</b>       | <b>Likelihood of the risk occurring</b> | <b>Impact if the risk occurs</b>                                                             | <b>Risk response strategy</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|----------------------------------------------------------------------------|------------------------|-----------------------------------------|----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Money Laundry</b><br>That's connected extremely with illegal activities | <b>Compliance Risk</b> | <b>Medium</b>                           | <b>High</b><br>It's leads to smuggling of money abroad and loss in production of capitalism. | NCB has developed a bank-wide Anti-Money Laundering and Combating Terrorist Financing Policy that is based upon the Saudi Arabia laws and regulations and compliant with international best practices.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Cyber security attacks</b>                                              | <b>Hazard Risk</b>     | <b>High</b>                             | <b>High</b><br>Losing money and customer trust.                                              | <p>NCB has established The operational risk management function as a department of risk group that primarily coordinates the implementation and maintenance of the framework The Operational risk strategy for managing the effectiveness of the operational risk framework is as follows:</p> <ul style="list-style-type: none"> <li>• Proactive approach through Risk &amp; Control Self-Assessment process.</li> <li>• Reactive approach through Loss &amp; Events Data Collection, and Analysis.</li> <li>• Maintaining culture and awareness programs.</li> <li>• Introducing comprehensive monitoring and reporting tools.</li> <li>• Developing supportive practices for managing Operational Risk exposures.</li> </ul> |

|                                                                                                                                                                                                                                                                          |                         |            |                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                    |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Financial System</b><br>This risk includes the possibility of bringing down the entire financial system to a standstill. This is caused due to a domino effect where the failure of one bank could ripple down the failure of its counter-parties/other stakeholders. | <b>Control Risk</b>     | <b>Low</b> | <b>High</b><br>which could, in turn, threaten the entire financial services industry.                                                                                    | To Mitigate this risk NCB build a strong capital base, to ensure a sound infrastructure.                                                                                                                                                                                                                           |
| <b>Merger of NCB and SAMBA</b>                                                                                                                                                                                                                                           | <b>Opportunity Risk</b> | <b>Low</b> | <b>High</b><br>NBC will benefit from the integration of capabilities between the two banks to make a quantum leap that will benefit society, shareholders and customers. | <ul style="list-style-type: none"> <li>• New Saudi banking champion and regional powerhouse.</li> <li>• Well diversified franchise and robust balance sheet to pursue accelerated growth.</li> <li>• Best in class complementary proposition and reach.</li> <li>• Significant value creation potential</li> </ul> |