



جامعة الجميع الذكية
EVERYONE'S SMART UNIVERSITY

Everyone's Smart University

Assignment 1 (Spring 2021)

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Section

**Master of Project
Management**

Date

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Course Code

(PMG510)

Project Risk Management

Instructions:

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

All banks are working at the present time to pay attention to bank risk management reports, which are considered one of the most important departments that warn of the risks that banks are exposed to, explain their causes and develop quick solutions to them, in order to ensure that banks are not exposed to risk. Therefore, attention must be paid to what the risk management offers in banks. Who, detailing the importance of risk management in banks. In this report four risks will be identified as following:

- 1- Risk of Shopping.
- 2- Risk of Liquidity.
- 3- Risk of Interest rate.
- 4- Risk of Credit.

The risk of shopping is consider as the first risk that bank is facing because the market is variable and is exposed to many factors affecting it, including risks related to revenues and changes that occur in exchange rates and securities, in addition to changes in interest and commodity prices. The type of this risk is hazard risk which is the most difficult risks that the administration relies on monitoring, analyzing and following up all the changes that occur to it. The likelihood of the risk is happen when there are pandemic or political factors subsequently the impact of it is high because it's the market's connection with the international market. The strategy that the bank use to manage this risk that via study and follow up ongoing basis in order to preserve the continuity.

The second risk that the bank is facing is risk of liquidity because the demand for liquidity arising from the clients desire to withdraw part of their deposits or obtain loans. The type of risk is control risk because the bank is responsible to revalidate the conditions of getting the loans and saving deposits. The likelihood of this risk is to happen when there is no control of the existing liquidity subsequently the impact of it is medium because it's by balancing the amount of liquidity. The strategy that the bank use to manage the risk that the bank should inquiry and follow up constant foundation in order to manage the stability.

Risk of interest is the third risk that the bank is facing because it's the primary covariance in the bank's net income is the market value. The type of risk is hazard risk because it's a significant risk for all bondholders with change of interest rates. The likelihood of this risk is to happen when bond prices fall on the secondary market then the impact will be high because market's connection with the international market. The strategy that the bank use to manage the risk by involve the purchase of different types of derivatives. Most common examples include interest rate swaps, options, futures and futures agreements.

The fourth one is the risk of credit because the failure of many people to make payments will affect the bank budget. The type of risk is consider as hazard risk since an easy financial tool that encourages consumption, if not controlled. The likelihood of this risk is to happen when the bank isn't studied the customer eligibility records. It's a high impact on the bank's profits and net wealth. The strategy that the bank use to manage the risk by apply Credit Shield Program to cover credit card balance in unexpected cases.