



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.

Project Risk Management Assignment 1

The National Commercial Bank

This document will describe the type of risks that the National Commercial Bank may face, their effect and the strategy used by the bank to manage these risks

Compliance risk

Compliance risk banks are required to follow government regulations. Failing to meet these policies will cause the bank to face fines and regulatory sanctions. To manage this risk the bank is implementing a compliance management system which can simplify and strengthen compliance with regulations across the organization

Credit risk

Credit risk is a control risk and is one of the biggest risks for banks. It occurs when borrowers fail to meet contractual obligations, when the customer defaults on principal or interest payment of a loan. Which will impact the bank's profitability, the quality of its assets, increase in loan losses and non-performing loans, which may eventually lead to financial distress and loss of reputation. To lower this risk exposure, banks loan money to customers with good credit histories or own collaterals to back up the loans. Here at Saudi Arabia, banks can check the customer background through the unified system of the credit bureau company known as 'SIMAH'. This system provides the bank full details of the customer's current rating and how he is performing with other banks.

Operational risk

Cybersecurity risk is a control risk, the banking sector's ongoing digital transformation has caused the industry's potential attack to grow especially for a big bank like the national commerce with millions of customers it will be always in high risk for cybercriminals. These attacks often lead to personal and financial information loss, damage the bank's reputation and legal consequences. To control this risk the bank must implement a cyber risk assessment program to identify and manage the vulnerabilities in the network environment. Ensure the security of the data when it is being accessed by the customer as well as when it is stored on the bank's servers, educate and train employees and customers about phishing and social engineering attacks.

Market risk

Can be consider as opportunity risk, as its related to bank investments in the capital markets. As one of the biggest banks in Saudi Ariba it continuously seeks new investment opportunities, but at the same time the value of the commodity changes, so does the value of the company and the value of the investment, which are caused by the supply and demand shifts that are hard to predict. Theses changes can lead to default cooperates and decline in the securities. Which will impact the overall performance and the profitability of the bank. To decrease the impact of this risk bank, uses the diversification of investments strategy. This practice spread the investments of the bank, so they do not get exposure to limited assets.