



جامعة الجميع الذكية
EVERYONE'S SMART UNIVERSITY

Everyone's Smart University

Assignment 1 (Spring 2021)

Student Name: Najla Alshayea اسم الطالب.....

Students I.D 2021202064 الرقم الجامعي.....

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

1- Special Commission Rate Risk

A- Why is this a risk?

Private currency rate risk arises from the possibility of fluctuations in special commission rates, which it turns affect future cash flows or fair values.

B- What type of risk?

Control risk

C- what's is likelihood of the risk?

Low impact.

D- What strategy the Bank used to manage?

They have created a group assets and liabilities committee limits related to the special gap of commission rate risk monitors these centres periodically and provides monthly/weekly reports to the concerned committee to ensure

2- Currency risk

A- Why is this a risk?

Currency risk is the risk that the value of the financial instrument will fluctuate, causing fluctuations in foreign exchange rates.

B- What type of risk?

Hazard risk

C- What is likelihood of the risk

High impact

D- What strategy the Bank used to manage?

The group manages the exposure to risks from impacts, fluctuations in foreign currency rates prevailing in the market, and sets limits on the level of exposure to these risks

3- Stock price risk

A- Why is this risk?

Equity risk is the decrease in fair values of shares as a result of reasonable likelihood changes in the levels of the stock index and the value of each individual share

B- What type of risk?

Hazard risk

C- What is likelihood of the risk?

High impact

D- What strategy the Bank used to manage?

Changing the fair value of available-for-sale stock investment that listed in the Saudi Stock Exchange System(TADAWUL) with other variables remaining constant

4- Liquidity risk

A- Why is this risk?

When the group's inability to meet its payment obligations when they are due under normal and unusual circumstances, and liquidity risk occurs when there is market turmoil or low levels of credit ratings.

B- What type of risk?

Hazard risk

C- What is likelihood of risk?

Low impact

D- What strategy the Bank used to managed?

The administration has diversified funding sources in addition to the main deposit base and asset management after taking into account liquidity and maintaining an adequate balance for cash, cash equivalents and immediate negotiable securities, and monitoring cash flows and liquidity daily.