



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.

My Choice Will Be National Commercial Bank:

- **Why is this a risk?**

Credit risk: Potential that a bank borrower or counterparty will fail to meet its obligations in accordance with agreed terms.

- **What type of risk is it?**

Financial risk (Control and Hazard risks)

What is the likelihood of the risk? How great is the impact?

Increasing collection costs and disrupting the consistency of cash flows.

- **What strategy or policy does the company use to manage the risk?**

Can loan money to people with good credit histories, transact with high-quality counterparties, or own collateral to back up the loans.

- **Why is this a risk?**

Market risk: The risk of losses in the bank's trading book due to changes in equity prices, interest rates, credit spreads, foreign-exchange rates, commodity prices, and other indicators whose values are set in a public market and considerations as below:

Interest rate risk: Potential losses due to fluctuations in interest rate

Equity risk: Potential losses due to fluctuations in stock price

Currency risk: Potential losses due to international currency exchange rates

Commodity risk: Potential losses due to fluctuations in prices of agricultural, industrial and energy commodities like wheat, copper and natural gas respectively

What type of risk is it?

Financial risk (Opportunity and Hazard risks)

- **What is the likelihood of the risk? How great is the impact?**

Market risk is prevalent amongst banks who are into investment banking since they are active in capital markets.

- **What strategy or policy does the company use to manage the risk?**

Hedged for minimal exposure

- **Why is this a risk?**

Operational risk: The risk of loss resulting from inadequate or failed internal processes, people and systems or from external events.

What type of risk is it?

Financial risk (Hazard risks)

- **What is the likelihood of the risk? How great is the impact?**

Human risk: Potential losses due to a human error, done willingly or unconsciously

IT/System risk: Potential losses due to system failures and programming errors

Processes risk: Potential losses due to improper information processing, leaking or hacking of information and inaccuracy of data processing.

- **What strategy or policy does the company use to manage the risk?**

Operation Risk capability is to fully assess the bank's existing risk profile and then construct a database and a map of all internal and external OR risk events. The bank then develops key risk indicators (KRI) that serve as early warning signs of potential problems.

- **Why is this a risk?**

Liquidity Risk: It is the risk that may disable a bank from carrying out day-to-day cash transactions.

What type of risk is it?

Financial risk (Control risks)

- **What is the likelihood of the risk? How great is the impact?**

The bank will not be able to settle its current outstanding bills

- **What strategy or policy does the company use to manage the risk?**

Bank credit officers should be reviewing their credit portfolio quality on regular basis so that the level of non-performing loans will be reduced and this will increase the profitability of the banks. Also should maintain optimal level of liquidity. Plus the extent of dependence on financing and, the seasonality of sales.