



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

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 often faces multiple Risks as it is considered as financial business, here are four of the risks it dose face:

1-Market

As any Bank, the national bank relies on market.

Since, the market is surrounding with risks, and it can be affected by the changes and fluctuations in marketplace, special commission rates, creditworthiness levels, share prices, exchange rates, and any other changes in the fair value of financial instruments and securities held by the Bank, it's considered risks and the impact is immediate and the likelihood is high . In addition, the market risks seen as uncertainty risks since the outcomes are unguaranteed. The risk governance policy requires the Assets and Liabilities Management Committee to manage the risks associated with volatile special commission rates arising from changes in future cash-flows and fair value and creates policies and procedures to ensure that all activities of the Bank's Treasury Group adhere to regulations and that supervisory controls are in place to manage the associated risks.

2-liquidity:

When the bank's liquidity fails to meet all payment obligations at their maturity dates, or having to make payment at excessive costs, in this case it classified as hazard risks since it is associated with operation.

In this case, the impact and likelihood are medium. Therefore, the higher management mandated the Risk Group to monitor all facilities, obligations, and sources of financing along with their cost rates at the targeted tenors. The Bank uses risk tolerance measurement programs to ensure that it can meet its obligations during adverse market conditions, including long periods of asset liquidation at disadvantageous price levels.

Operation:

The inadequacy or failure of internal procedures, individuals, or systems or because of external circumstances, can lead the bank to exposure of danger, and are inherent in all the Bank's commercial and non-commercial operations and are associated with all activities of institutions operating in banking and finance.

The likelihood is high and the impact is immediate since the results often negative.

And it's classified as hazard risk as it's associated with operation.

Thus, the risk management intends the following strategies for mitigation:

- Adopting a proactive approach to reduce operational risks through self-assessment of risks and controls.
- Defining and analyzing operational risks events, and losses arising from them.
- Implementing programs to raise awareness of operational risks, and promoting a culture of mitigating risks.
- Preparing comprehensive periodic reports on operational risk controls and their effectiveness.
- Developing operational risk management practices to maintain a stable work environment and contribute to achieving the Bank's strategic aspirations.

-information security:

Are risks arising from the failure of regulatory, technical, and procedural measures to protect the Bank's information assets from unauthorized access or use, disclosure, copying, modification and conversion, loss, and theft or abuse, whether deliberately or unintentionally.

Thus, it is a compliance and its likelihood and impact are high and immediate respectively.

Information Security Department of Risk Group provides a comprehensive practical framework through which operational procedures are organized, regulatory requirements and rules are implemented, and procedures are facilitated to ensure information assets are protected – together with reducing the various information security risks