



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

18 / 02 / 2021

Course Code

(PMG510)

## Project Risk Management

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Instructions:

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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.

## Answer

### The National Commercial Bank

|             |                                                                                                                                                                                           |
|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Risk        | Credit Risk                                                                                                                                                                               |
| Why         | interruption of cash flows and increased costs for collection, which will make the bank lose money and opportunities for investors.                                                       |
| Probability | High                                                                                                                                                                                      |
| Impact      | Big                                                                                                                                                                                       |
| Strategy    | The bank's assessment determines how much interest they'll charge you. If you are seen as a risky customer, for example by having a bad credit history, your loan will be more expensive. |

|             |                                                                                                                                                                                   |
|-------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Risk        | Market Risk                                                                                                                                                                       |
| Why         | Investment banks are particularly exposed to risks from changes in financial markets. This is because they hold more financial assets such as stocks and bonds for the long term. |
| Probability | High                                                                                                                                                                              |
| Impact      | Big                                                                                                                                                                               |
| Strategy    | Make analysis and studies for the market and keep updated.                                                                                                                        |

|             |                                                                                                                                                                                          |
|-------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Risk        | Liquidity Risk                                                                                                                                                                           |
| Why         | When a bank loses liquidity that means it will lose the ability of a bank to access cash to meet funding obligations. Obligations include allowing customers to take out their deposits. |
| Probability | Low                                                                                                                                                                                      |
| Impact      | Big                                                                                                                                                                                      |
| Strategy    | To make more loans.                                                                                                                                                                      |

|             |                                                                                                                  |
|-------------|------------------------------------------------------------------------------------------------------------------|
| Risk        | Operational Risk                                                                                                 |
| Why         | It is will affect badly on bank reputation and commercial because people go to the bank for security and safety. |
| Probability | Low                                                                                                              |
| Impact      | Medium                                                                                                           |
| Strategy    | Cybersecurity.                                                                                                   |

**END ,,,,**