



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

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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 ٤ مخاطر تواجهها هذه الشركة .

لكل خطر من هذه المخاطر قم بالاجابة عن الأسئلة التالية:

١. لماذا اعتبرته خطراً؟
٢. ماهو نوع هذا الخطر؟
٣. ماهي احتمالية هذا الخطر؟ وفي حالة وقوعه مامدى قوة وتأثير هذا الخطر؟
٤. 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 ١٢.

\*\* 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.

## **Risks in National Commercial Bank**

Like any financial institute, the NCB faces a lot of risks daily. and to ensure protecting the bank from a bad reputation, loss, drop number of customers, legal judgment, and failure in internal processes or external events, he must apply the powerful risk management that advanced from international standards and align with the SAMA regulation which is in turn stress on all banks to apply high operational risk management.

I will talk about four types of risk that may occur in NCB which are: Attacking the bank's system via a virus, the process of merging NCB with SAMBA bank, Adding a new product, and non-compliance with policy & procedure.

I consider these as a risk for multiple reasons:

first, virus penetration for the bank's system risk will cause huge damage to the processes which is, in turn, will cause a financial loss, bad reputation, loss of data, and leakage & non-confidentiality of information.

this kind of risk is called hazard risk type because the bank won't ever want that to happen and this event always has a negative impact. so, the bank must pay a lot for power infrastructure with high security to prevent these events.

the bank classifies this risk with high impact and high magnitude. the likelihood of the risk is low. the response strategy used for this risk is avoiding strategy by practicing high-level information security.

the second one: merging and integrating NCB with SAMBA. I consider this process as a risk because will be returning to the two banks a lot of benefits according to the last webinar between the chairman of the board of directors of the two banks<sup>1</sup>. the risk type of this process will be opportunity risk, because " the events you hope will happen, but could fail to occur". and this risk is associated with the development of new strategies and will be enhancing the efficiency of operation. the bank classifies this risk with high impact

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<sup>1</sup> <https://www.ncbsambastronger.com/>

and high magnitude and the likelihood of the risk will be high. the strategy or policy does the bank uses to manage this risk is embracing and exploit it.

The third one, adding a new product: according to the policy and procedure of the bank, define the product as an activity, business, or service in a project or under development. the bank creates it to meet the requirements of market changes, financial innovation, and client needs. I consider this as a risk because that generate potential conflicts or overlaps with existing activities of other business. the type of this risk is control risk because there is uncertainty. the bank classifies this risk with high impact and high magnitude and the likelihood of the risk will be high. the strategy or policy does the bank uses to manage this risk is to manage control risk so that all implied risks should be identified and adequately monitored to ensure an efficient and well-controlled development process.

the fourth, non-compliance with policy & procedure:

the concept of compliance is to ensure that instructions, procedures, and financial transactions are applied and implemented in accordance with laws, rules, and instructions issued by regulators. I consider the non-compliance as a risk because the success of financial institutions and banks depends on credibility, integrity, and respect for instructions, regulations, and ethical standards. Failure to comply therewith leads to a risk of bank's reputation and integrity, a potential of being subject to legal sanctions and financial penalties, and a potential of losing its customers and impact of its profits and sales as a result of deteriorating reputation and being subject to legal sanctions and financial penalties. the type of this risk is a compliance risk. the bank classifies this risk with high impact and high magnitude and the likelihood of the risk will be high. The strategy or policy does the bank uses to manage this risk is minimization.