



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:

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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

Risk management in banks is one of the most important departments that help to achieve profits and maintain the level of banks, especially since banks are currently exposed to many difficult and complex risks as a result of technological development and new investment services that require expansion of the procedures provided by banks to their customers in order to provide important banking services that help On developing the national economy and achieving bank profits.

The risks chosen are as follows:

- Operating risks
- Credit risk
- Currency exchange rate risk
- Liquidity risk

1. Operation risk

It is the risk arising from malfunctions in internal systems, processes, human errors, or external events. The Bank's operational risk management framework defines the various types of operational risks and how they are assessed and monitored. The assessment and monitoring of operational risks is monitored at the level of all organizational units in the bank through risk control self-assessment practices, and a matrix for accepting operational risks is developed at the bank level. Incurred operational risk losses are monitored on an ongoing basis and appropriate corrective action is taken.

In the event of a failure in the banking operation, whether technical or human, it is a disruption to the banking system of the bank, which means a stoppage of work.

2. Credit risk

They are the potential losses resulting from the client's inability or desire to fulfill his obligations on the specified dates. These risks are considered one of the most important risks that banks are exposed to

To reduce credit risk, the bank must conduct a credit check on the borrower and the possibility of requesting appropriate insurance from the borrower, such as mortgage

insurance, or requesting a guarantee on some of the borrower's assets, or a third-party guarantee

Diversity must be in sectors, that is, the bank is not satisfied with giving loans to a specific sector, but there must be diversity in sectors.

In the event that such risks increase beyond the standard for them, the bank will incur high financial losses, which will lead to a shortage of public liquidity.

3. Foreign exchange risks

They arise from the change in the price of one currency in relation to the price of another currency; Investors and companies with assets or business operations across national borders are exposed to currency risks that may create unexpected profits.

To reduce exchange rate risk, there must be a system, procedures and measures through which to control interest rate fluctuations.

4. Liquidity risk

Often this risk arises due to the bank's inability to attract new deposits from clients or because of the bank's weakness in managing assets and liabilities.

One of the reasons for these risks and the possibility of their occurrence is poor liquidity planning in the bank, which leads to a lack of consistency between assets and liabilities in terms of maturities.

In the event that these risks occur, it will cause the bank to be hampered and its inability to fulfill its obligations.