



جامعة الجميع الذكية
EVERYONE'S SMART UNIVERSITY

Everyone's Smart University

Assignment 1 (Spring 2021)

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الرقم الجامعي: ٢٠٢١٢٠٠١٠٢

Section

**Master of Project
Management**

Date

18 / 02 / 2021

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 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

أمنياً 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.

Financial risk management is one of the most controversial topics in trading. On the one hand, traders want to reduce the size of the market risk and potential loss, but on the other hand, these traders also want at the same time to get the most out of every trade they take.

It is well known that in order to obtain greater returns, you also need to take greater risks. The secret of this is the development of the necessary and carefully considered risk management plan.

Currently, the National Bank is making an acquisition, or in a correct “merger with Samba Bank,” and the bank’s customers fear some of the risks that may occur during the merger process.

One of the most important risks that may happen to the National Bank:

- المخاطر التي تواجه البنك الأهلي:
- مخاطر الائتمان :أولا : Credit **Risk**
- مخاطر السوق :ثانيًا : Market **Risk**
- تقلبات أسعار الفائدة Interest Rate **Risk**
- تقلبات أسعار الصرف FX **Risk**
- تقلبات أسعار الأوراق المالية Securities Price Movements **Risk**
- ويمكن إضافة مخاطر السيولة : Liquidity **Risk** ضمن بند مخاطر السوق

As for credit risk:

It is known that each bank has its interest, and its percentage varies from one bank to another, and it may affect the bank’s customers and their interest in the event that they demand a higher interest during the merger process, and there is the possibility of a high risk, and the bank’s interest may decrease or increase, and it may be borne by the National Bank, which is larger than Samba Bank, and they have to offer advantages to customers to avoid this risk.

Regarding market risk:

There is a merger that preceded this merger with Alawwal Bank and SABB Bank, and it may affect the bank’s interest and its competition in the market, although the probability of this risk occurring is small due to the large size of the merger between the National Bank and Samba Bank, but there remains a risk that may occur.

As for Interest Rate Risk:

Interest rates may fluctuate after the merger and there is the possibility of a high risk, and if the bank maintains customers and provides them with advantages, the risk ratio may be reduced.

Liquidity Risk:

The risk is weak, but it remains a risk and should be avoided in order not to delay the merger process.