[https://www.seu.edu.sa/sites/ar/SitePages/images/logo.png](https://www.seu.edu.sa/sites/ar/Pages/main.aspx)

**College of Administrative and Financial Sciences**

**Case Study**

**Deadline: 15/04/2021 @ 23:59**

|  |  |
| --- | --- |
| Course Name: Risk Management | Student’s Name: |
| Course Code: FIN301 | Student’s ID Number: |
| Semester: II | CRN: 21931 |
| Academic Year: 1440/1441 H | |

**For Instructor’s Use only**

|  |  |
| --- | --- |
| Instructor’s Name: Dr. Mohammad Athar Ali | |
| Students’ Grade: /7 | Level of Marks: High/Middle/Low |

**Instructions – PLEASE READ THEM CAREFULLY**

* The Assignment must be submitted on Blackboard (**WORD format only**) via allocated folder.
* Assignments submitted through email will not be accepted.
* Students are advised to make their work clear and well presented, marks may be reduced for poor presentation. This includes filling your information on the cover page.
* Students must mention question number clearly in their answer.
* Late submission will NOT be accepted.
* Avoid plagiarism, the work should be in your own words, copying from students or other resources without proper referencing will result in ZERO marks. No exceptions.
* All answered must be typed using **Times New Roman (size 12, double-spaced)** font. No pictures containing text will be accepted and will be considered plagiarism).
* Submissions without this cover page will NOT be accepted.

**Question(s): (Marks: 7)**

Source: Research article:

Ishtiaq Ahmad Bajwa, 2019 vol:23 issue:5, Assessment of credit risk management of Saudi banks.

Go through the attached research paper and answer the following questions. (Answer should be approximately in 1200 words.)

1. Discuss Exposure of Saudi banks to credit risk (1.5 marks)
2. As per the article do you think that Saudi banks capital adequacy is sufficient to meet the Basel III requirement? Discuss your points (1.5 marks)
3. The researchers of the paper have applied financial ratio analysis to analyze 12 Saudi banks. Suggest the researchers any other approach/method to measure credit risk and discuss why this method should be used? (2 marks)
4. In the light of present COVID pandemic, which has liquidity impact on Saudi economy, discuss on the basis of your understanding of Saudi financial system, strength and weakness of Saudi banks to fight the upcoming challenges. (2 marks)

**Answer:**