



# ProSight Risk Watch:

Resources on Today's Top and  
Emerging Risks

RMA & BAI:  
Together we're ProSight

[ProSightFA.org](https://ProSightFA.org)

# ProSight Risk Watch:

## Resources on Today's Top and Emerging Risks

ProSight Risk Watch makes it easy to find ProSight and RMA resources on today's most pressing risks. Scan ProSight Risk Watch for informative and practical articles, papers, and webinars on top and emerging risks—and for ProSight events and resources that will help you dig deeper. Please contact your [ProSight Relationship Manager](#) if you have questions about any ProSight or RMA offerings.

## About ProSight Financial Association

ProSight Financial Association empowers financial services leaders to strengthen and advance our industry. Formed through the merger of BAI and RMA, trusted organizations with rich histories and deep expertise in risk, compliance, and retail and commercial banking, we are here to support you during times of great change, guide you towards new opportunities for growth, and help you act with confidence. As ProSight, we've enhanced our ability to support you at a time when the industry is challenged to meet changing customer needs, adopt new technologies, and manage more complex risk and compliance issues. Our work creates positive ripple effects throughout financial services organizations and our industry—and ultimately helps consumers, businesses, and communities thrive. Learn more at [ProSightFA.org](#).

---

### Acknowledgments

ProSight Risk Watch: Notes and Resources on Today's Top and Emerging Risks is published by ProSight Financial Association.

Please direct inquiries to Katie Williams at [rmaxchange@rmahq.org](mailto:rmaxchange@rmahq.org).

December 2025

©2025 ProSight Financial Association. All rights reserved, including the right to reproduce this report or portions thereof in any form whatsoever.

# Emerging Risks

Emerging risks are considered to be developing internal or external risks that have the potential to affect one or more of an institution's top risks or become a top risk. Typically, existing processes and/or taxonomies do not encompass an emerging risk. Emerging risks have the potential to materialize rapidly or over a number of years.

## Articles and Papers

[Tariffs, Turbulence, and the Road Ahead for Banks](#)

[Tips on Managing Tariff Risk in Your Lending Portfolio](#)

[What Banks Should Watch Amid Tariff Volatility](#)

[Seven Tips for Nonprofit Banking in Uncertain Times](#)

[Geopolitics, Cybersecurity Top Concerns for CROs at RMA Roundtable in NY](#)

[Banks Are Recalibrating Their Gen AI Ambitions](#)

[Why Quantum Belongs on Your Priority List](#)

[Navigating Emerging Risk is a Boardroom Priority](#)

[Emerging Risk Model | RMA Framework](#)

## Upcoming Events

A comprehensive list of ProSight events and courses is available at [our Event Calendar](#).

# Interest Rate/Market Risk

## Articles and Papers

[What Rising Bond Yields Mean for Banks](#)

[What Rising Treasury Yields Mean for Bank Risk—and Opportunity](#)

[Blockchain, Payments, and the Risks in Settlement Systems](#)

[The Increasing Importance of Understanding Deposit Betas](#)

[How Financial Markets Support Companies and Investors](#)

## Webcast

[Bank Risk Management in the Age of Disruption](#)

## Upcoming Events

A comprehensive list of ProSight events and courses is available at [our Event Calendar](#).

# Innovation Risk

Banks are benefiting from technology that allows them not only to satisfy customer demands for quick and convenient transactions but to spot fraud and increase efficiency. At the same time, new technologies and other disruptions bring a host of operational, commercial, reputation, and other risks. Resources include:

## Articles and Papers

[AI at Your Bank: How to Innovate Responsibly](#)

[You Robot? How to Defeat a Deepfake](#)

[The Downside of Digitization](#)

[Generative AI: Balancing Potential and Pitfalls](#)

[Why Quantum Belongs on Your Priority List](#)

[ProSight AI Use Case Template](#)

## Webcasts

[The Rise of Gen AI and Its Impact on Banking](#)

[Look Before You Leap: Establishing a Governance Framework for AI at Your Bank](#)

## Upcoming Events

A comprehensive list of ProSight events and courses is available at [our Event Calendar](#).

# Cybersecurity/Fraud and Financial Crime

## Articles and Papers

[The Cyber Insurance Puzzle: Banks Face Overlapping Policies and Uncertain Risks](#)

[Why Check Fraud Is Spreading and So Hard for Banks to Prevent](#)

[Softer Regulatory Enforcement? Maybe Not for AML](#)

[Using Metrics To Manage Technology Complexity](#)

[FBI Tips To Help Community Banks Tackle Cyber Risk](#)

[Why Quantum Belongs on Your Priority List](#)

[Banks Should Work Even Harder To Fight Impostor Fraud](#)

[Could Behavioral Science Improve Fraud-Fighting Results at Your Bank?](#)

[Today's Fraud Threat Landscape](#)

[How Improving Digital Identity Practices Can Enhance Bank Fraud Protection](#)

[The Total Cost of Fraud](#)

[ProSight's Tech Risk Framework Matures With the Industry](#)

## Webcasts

[Securing Digital Banking: How Fraud Fighters Can Outpace Fraudsters](#)

[Navigating IT Risks in the Digital Age: A Focus on Cybersecurity and Regulatory Compliance](#)

[Account Takeovers: Why Impersonating Your Customers is Getting Easier](#)

## Upcoming Events

A comprehensive list of ProSight events and courses is available at [our Event Calendar](#).

# Community Banking Risk

While community banks respond to many of the same issues and opportunities as other institutions, their limited budgets and size can create challenges that are particular to their category. ProSight regularly provides risk management articles and webcasts with the needs of community bank members specifically in mind.

## Articles and Papers

[Steps Smaller Banks Can Take To Better Manage Cybersecurity Risks](#)

[Assessing the Landscape for Community Bank M&A](#)

[FBI Tips To Help Community Banks Tackle Cyber Risk](#)

[Suggestions for Enhancing Third-Party Risk Management at Community Banks](#)

[How Community Banks Are Responding to Third-Party Risk Management Challenges](#)

[Helping Borrowers Help Themselves: The Case for Turnaround Consultants](#)

[Ashes to Assets: The Pet Crematorium Deal That Paid Off](#)

[Themes and Insights From the 2025 ProSight Community Bank Survey](#)

[The 2025 ProSight Community Bank Survey: Inside the Numbers](#)

## Webcast

[Optimizing Third-Party Risk Management at Community Banks](#)

## Resource Center

<https://www.rmahq.org/community-banking-at-rma/>

## Upcoming Events

A comprehensive list of ProSight events and courses is available at [our Event Calendar](#).

# Rising Credit Risk

Credit risk is building in auto and commercial real estate portfolios, as higher car prices and interest rates bring higher payments, remote work continues to cause office space vacancies, and stress builds in multi-family CRE. Student loan delinquencies are spiking too. Resources include:

## Articles and Papers

[Tariffs, Turbulence, and the Road Ahead for Banks](#)

[Kicking the Tires: Risks and Opportunities in Lending to Used Car Dealers](#)

[Three Ways Banks Can Address the Risks of Unaffordable and Unavailable Insurance](#)

[Seven Tips for Nonprofit Banking in Uncertain Times](#)

[Identifying Troubled Loans Early: Five Practical Reads for Banks](#)

[Why Multifamily CRE Risk Is Rising](#)

[Q&A: The Rising Stresses in the CRE Market](#)

[Beyond Storage: How Automation, Competition, and Costs Are Reshaping Warehousing](#)

[Ashes to Assets: The Pet Crematorium Deal That Paid Off](#)

[Making Sense of Solar in CRE Lending](#)

[Managing Through a Rough Patch in Agriculture Credit](#)

[What Bank Chief Compliance Officers Are Prioritizing](#)

[A Fourth Quarter CRE Update for Banks](#)

## Webcasts

[Mission Impossible: Restructuring & Workout of Non-Profit Borrowers](#)

[Mitigating Tariff Risk in Your Lending Portfolio](#)

## Upcoming Events

A comprehensive list of ProSight events and courses is available at [our Event Calendar](#).



# Compliance Risk

The ever-changing regulatory environment makes compliance risk management a top priority. Banks must ensure that they are up to date with the latest standards and mandates or face fines, reputational damage, and other penalties. Resources include:

## Articles and Papers

[The ProSight Compliance Risk Management Framework](#)

[The Triumvirate of Risk Oversight: Aligning the Risk Chair, Regulator, and CRO](#)

[Softer Regulatory Enforcement? Maybe Not for AML](#)

[As the Regulatory Winds Shift Again, Some Considerations for Bank Leaders](#)

[Growth Risk Management for a New Era](#)

## Upcoming Events

A comprehensive list of ProSight events and courses is available at [our Event Calendar](#).



# Model Risk

Financial risk models may malfunction, be misused, or become obsolete, leading to flawed conclusions. Increased reliance on models, a lack of diversity in model creation methodologies, and the complexity of model designs compound the problem, making it more crucial than ever for banks to manage this risk effectively. Resources include:

## Articles and Papers

[In RMA's Model Risk Management Survey, A Picture of Banks' Diligence and Frustrations](#)

[AI at Your Bank: How to Innovate Responsibly](#)

[Using Metrics to Manage Technology Complexity](#)

[Five Steps to Improve Your Model Risk Management](#)

[The Challenges of Model Risk Management Oversight of Cybersecurity](#)

[Model Risk Management Framework for Medium-Size and Small Banks](#)

[Proposed Contract Language Fills Gaps in Model Disclosure Standards](#)

[Outsourcing Models, Onboarding Risk: Findings From ProSight's 2025 Model Risk Management Survey](#)

## Webcast

[AI and Modeling: Building Another Cyber Risk?](#)

## Upcoming Events

A comprehensive list of ProSight events and courses is available at [our Event Calendar](#).

# Geopolitical/Political Risk

Banks must be aware of the potential risks posed by geopolitical and political changes. Global pandemics, trade wars, political instability, and social tensions can all have a significant impact on bank operations, investments, and portfolios. Effective risk management strategies are essential to mitigate these risks and protect against adverse consequences. Resources include:

## Articles and Papers

[Geopolitics, Cybersecurity Top Concerns for CROs at RMA Roundtable in NY](#)

[What Banks Should Watch Amid Tariff Volatility](#)

[Getting Real About Geopolitical Risk](#)

[Taking Stock of the Regulatory Scene a Half Year Into the New Administration](#)

[With Comments In, Fed Considering Changes to 'Well Managed' Qualifications](#)

## Webcast

[Navigating Uncertainty: Preparing for Geopolitical Risks in 2025](#)

## Upcoming Events

A comprehensive list of ProSight events and courses is available at [our Event Calendar](#).

# Third-Party Risk

Increasing dependence on third-party relationships exposes financial institutions to new and serious risk and compliance issues. Minimizing exposure to financial, legal, regulatory, operational, and reputational risk that could be introduced by vendors and other third parties is more critical than ever. Resources include:

## Articles and Papers

[Third Party Exit Strategies](#)

[Third-Party Concentration Risk | RMA Journal Article](#)

[The CrowdStrike Wake-Up Call: A Reminder About the Risks of Critical Third Parties](#)

[Third-Party Relationship Definitions and Non-Vendor Categories | RMA Framework](#)

[How Community Banks Are Responding to Third-Party Risk Management Challenges](#)

[Proposed Contract Language Fills Gaps in Model Disclosure Standards](#)

## Webcast

[Optimizing Third-Party Risk Management at Community Banks](#)

## Book

[Third-Party Risk Management: Driving Enterprise Value](#)

## Upcoming Events

A comprehensive list of ProSight events and courses is available at [our Event Calendar](#).

