

ProSight Risk Watch: Notes and Resources on Today's Top and Emerging Risks

Each 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. All resources marked with an asterisk (*) are of particular interest to community banks. Please contact your [ProSight Relationship Manager](#) if you have questions about any ProSight or RMA offerings.



RMA & BAI:
Together we're ProSight

ProSightFA.org

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.

April 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](#)

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

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

[Straight From the CROs: Risk Leaders Discuss RMA's Latest CRO Survey and the State of Risk](#)

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

[What To Expect \(Probably\) From Trump's Deregulation Drive](#)

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

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

[Navigating Emerging Risk is a Boardroom Priority | RMA Journal Article](#)

[Emerging Risk Model | RMA Framework](#)

Webcast

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

Upcoming Events

A comprehensive list of RMA 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](#)

Webcast

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

Upcoming Events

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

Innovation Risk

Banks are benefiting from technology that allows them to not only satisfy customer demands for quick and convenient transactions but also 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. RMA 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](#)

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 RMA 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](#)

Webcasts

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

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

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

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. RMA regularly provides risk management articles and webcasts with the needs of community banks 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](#)

Webcast

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

Resource Center

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

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. RMA 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](#)

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

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

Webcast

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

Upcoming Events

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

Compliance Risk

The ever-changing and increasingly stringent 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. RMA 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](#)

[What To Expect \(Probably\) From Trump's Deregulation Drive](#)

Webcasts

[How Financial Regulation Will and Won't Change under President Trump](#)

Upcoming Events

[ProSight Governance, Compliance, and Operational Resiliency \(GCOR\) Virtual Conference](#)

A comprehensive list of RMA 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. RMA 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*](#)

Webcast

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

Upcoming Events

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

Talent Risk

Talent risk is a critical concern for banks in today's market. Losing key employees can negatively impact work culture, productivity, and financial performance. Strategies such as succession planning, staff training, and retention incentives can mitigate this risk. RMA resources include:

Articles and Papers

[Leadership Lessons From a Super Bowl GM](#)

[Key Takeaways on Risk in 2025, Straight From the CROs](#)

Upcoming Events

A comprehensive list of RMA 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. RMA 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](#)

[What To Expect \(Probably\) From Trump's Deregulation Drive](#)

[Banks in 2025: Three Key Issues Under Trump's Watch](#)

Webcast

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

Upcoming Events

A comprehensive list of RMA 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. RMA resources include:

Articles and Papers

[Third Party Exit Strategies](#)

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

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

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

Webcast

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

RMA Book

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

Upcoming Events

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

