ProSight

ProSight Financial Association

Impact Report

ProSightFA.org

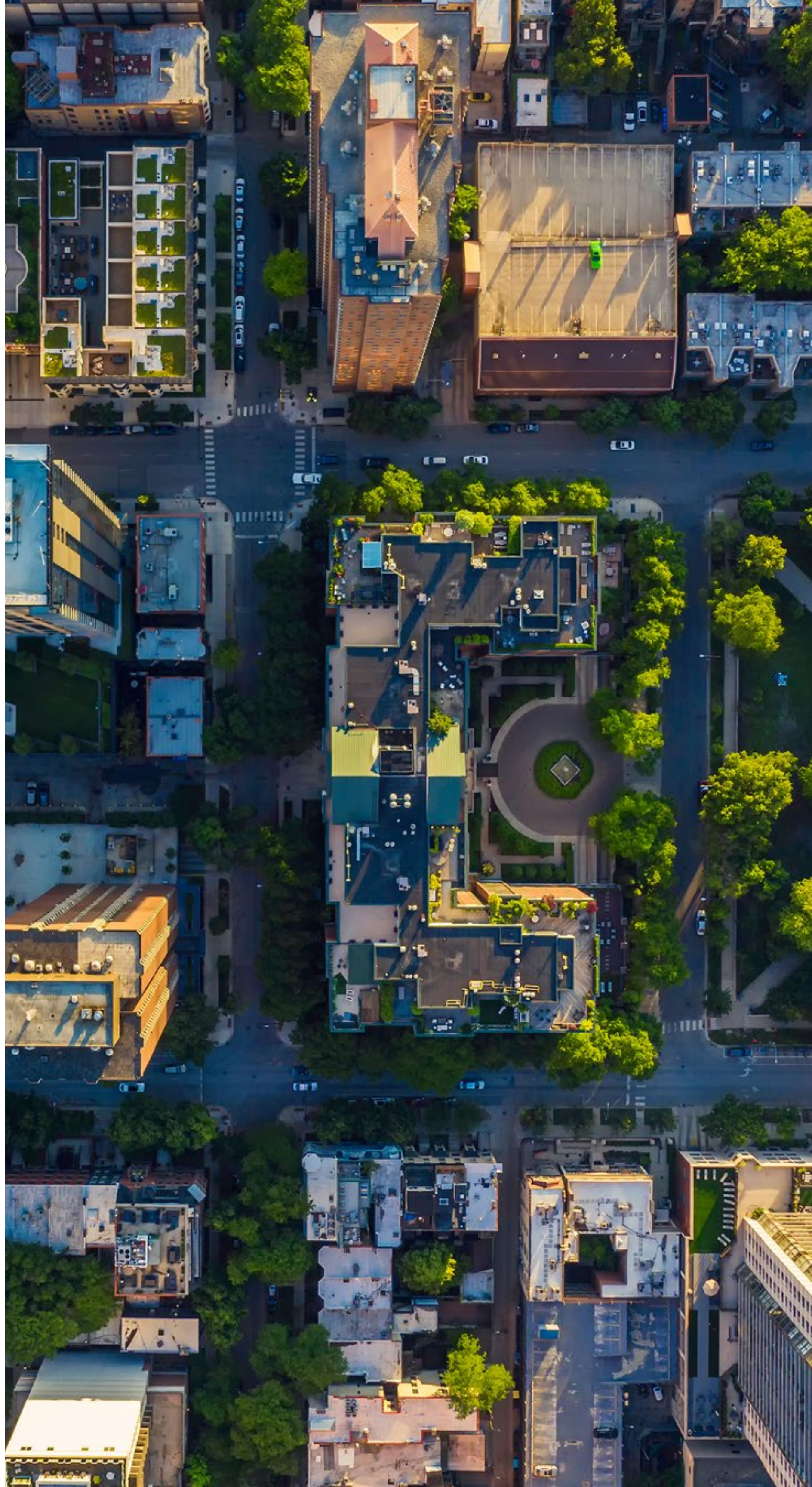
September 2026

ProSight is built on more than a century of trust and expertise through its legacy organizations, BAI and RMA. This report showcases the impact that deep industry knowledge and experience make possible. We are proud of the role ProSight plays in supporting the financial services industry and remain committed to helping strengthen and advance the industry for years to come.

Seth Waller,
EVP & Chief Risk Officer, EverBank
Chair, ProSight Board of Directors

Financial services leaders are navigating extraordinary change. With 25 years of direct experience in this industry, I've seen firsthand how much it matters to have the right connections, insights, and tools to act with confidence. That's exactly what ProSight is built to deliver. I'm excited to work alongside members of the industry and our team to deepen our impact and help financial services professionals and the institutions they serve thrive.

Jen Guidi,
Chief Executive Officer
ProSight Financial Association



PURPOSE

ProSight Financial Association empowers financial services leaders to strengthen and advance our industry.

ProSight is a trusted, non-lobbying association helping retail and commercial banking leaders drive sustainable growth with a strong foundation of risk, compliance, and fraud management.

Connecting Leaders

A network of peers across roles, institution types, and geographies **to share best practices and advance the institutions they serve.**

Providing Training and Insights

The knowledge and skills **to stay current and navigate an increasingly complex environment.**

Delivering Tools and Resources

Industry-specific data, benchmarking, and solutions designed **to meet unmet needs, support smarter decisions, and drive sustainable growth.**

The Forces Shaping Financial Services

AI's Impact on the Business

AI-driven disruption is reshaping financial services, creating new risks and new possibilities in equal measure. Institutions that approach AI with both rigor and curiosity are finding meaningful ways to operate more efficiently and serve customers better.

How ProSight is helping:

- Developed practical resources for responsible AI adoption, including the ProSight AI Use Case Template and Library
- Established the ProSight Emerging Issues Working Group, bringing together leaders to navigate AI governance and regulatory expectations together
- Offered extensive learning and peer-sharing opportunities on the topic of AI, including at the ProSight GCOR Conference, the ProSight Annual Conference, and a wide range of executive roundtables

Cyber Risk and Fraud

The same technology that is supercharging the proliferation of cyber and fraud threats also enables institutions to detect them faster, shore up defenses, and build more resilient organizations. The current environment highlights the growing benefit of intelligence and practice sharing groups to the institutions that participate and the entire industry.

How ProSight is helping:

- Launched the ProSight Fraud Alert Network for real-time fraud intelligence sharing.
- Collaborated with our Emerging Issues Working Group to launch a Cyber Exposure & Control Effectiveness Baseline Survey
- Offers more than 90 cyber and fraud prevention courses assigned more than one million times annually.
- Published research and insights on emerging fraud trends, including fraud in the AI era, social media's role in fraud schemes, and the latest mitigation tactics

Digital Assets and Stablecoins

Digital currencies and stablecoins are reshaping how money moves, creating new possibilities for payments, settlement, and financial innovation. As regulatory clarity emerges and adoption accelerates, financial institutions have an opportunity to explore new capabilities while carefully managing risk, compliance, and operational considerations.

How ProSight is helping:

- Published insights, streamed webinars, and convened conference sessions on developments in digital assets and stablecoins, related emerging regulatory frameworks including the GENIUS Act, and operational considerations to help institutions evaluate adoption with confidence
- Convened large bank CROs following the Treasury Secretary's and Fed Chair's meeting about vulnerabilities posed by Anthropic's Mythos and other frontier AI models to discuss risk implications
- Created a Stablecoin Seminar Series with guidance on addressing the varied ways Stablecoin activities cut across the institution

Where Financial Services Leaders Come Together

ProSight connects peers across roles, institution types, and geographies — the kind of network built on shared challenges, collective insight, and a commitment to moving our industry forward. In an environment designed for open dialog, leaders can speak candidly and learn from each other in a trusted space. This year, marquee events, curated roundtables, regional chapters, and online communities brought leaders together to work through the most pressing issues facing financial services.

> **With ProSight, you can talk to people outside your organization who have the same role you have. People who have solved problems that you have yet to solve. You can't get that learning from a consultant, from a book, or from watching a video. You can only get that from talking with people who've done it before. That connection accelerates learning and provides a much broader perspective.**
>
> Chief Risk Officer at a $190B-asset bank & ProSight Member

Annual Impact

25,000

conference, roundtable, and forum attendees connecting and learning

5,000

professionals using the Member Forum online community to exchange ideas with peers

78

chapters convening leaders for networking and professional development regionally across North America

Building the Knowledge and Skills to Act with Confidence

Regulations evolve, risks emerge, and technology creates new possibilities. Banking professionals need training built for what's ahead. As the leading provider of compliance and risk training to the industry, ProSight offers a continuously growing and updated course catalog that helps institutions build strong, resilient cultures.

The ProSight Banking Outlook is a dynamic, comprehensive portfolio of research and surveys on the key issues and trends affecting our industry. Financial services leaders depend on ProSight's vast library of trusted thought leadership for objective insights that inform strategic decisions.

> **The risk and compliance training has been really important to us as a midsize organization. We're not a huge bank. Having access to services like these is so valuable.**
>
> Chief Risk Officer at a $12B-asset bank & ProSight Member

Annual Impact

940,000
learners strengthening compliance and risk acumen

10M+
online course completions

96,000
CPE credits awarded

82,000
individuals learning about issues and trends from ProSight content and insights

Purpose-Built for Financial Services

Annual Impact

1,400
organizations using ProSight Business Solutions and Benchmarking to better manage and grow their business

3,600
risk framework and use case downloads

1,000
institutional members leveraging unique tools and resources

ProSight's deep roots in financial services mean we understand the gaps and unmet needs leaders have. We build practical tools designed specifically for the complexities of banking, and we continuously evolve to meet what's next.

> **The value trade-off with ProSight is there all day long.**
>
> Head of Consumer & Business Banking at a top-10 U.S. bank and ProSight Member

As AI-driven fraud schemes continue to grow more sophisticated, ProSight launched the **ProSight Fraud Alert Network**, a secure platform connecting fraud prevention professionals across the industry to share threat intelligence, detect new schemes, and collectively fortify defenses against fraud.

Ask ProSight, an AI-powered research assistant, delivers accurate answers and direct links to reliable, relevant content instantly. With Ask ProSight, members can explore research, educational programs, and guidance on industry topics.

ProSight is a leading provider of retail banking benchmark reporting and analytics to the industry. **ProSight Benchmark BI** was recently introduced to bring report data into a dynamic, real-time experience, making it easier to navigate outputs, identify trends, and support business strategies.

What's Next

For more than a century, financial services leaders have turned to BAI and RMA – now united as ProSight – for the expertise and resources they need to stay ahead. Rooted in that same trust, ProSight continues to deliver tools, insights, and connections that help leaders act with confidence no matter what comes next.

Enterprise Risk and Compliance Tools

An integrated suite of cloud-based modules designed to reduce redundancies and improve coordination across risk, compliance, audit, and operational functions.

ProSight Statement Studies Enhancement

Built on the rich history of RMA Statement Studies, the gold standard in financial benchmarking, this powerful business tool is being enhanced with insights and analysis in an interactive digital format.

Model Risk Management

Principles-based guidance for model risk management, covering all the latest regulatory changes, including the shift from SR 11-7 to SR 26-2.

The ProSight Foundation

The ProSight Foundation strengthens the future of financial services by expanding access to education, professional development, industry research, and leadership opportunities that empower professionals at every stage of their careers, support emerging talent, and advance the profession.

Through conferences, roundtables, forums, industry research, and education programs, the foundation equips financial services leaders at banks and credit unions across North America with the insights, connections, and resources they need to navigate a rapidly evolving industry.

The ProSight Foundation also funds charitable initiatives and education programs that help develop and support future leaders, including:

- Annual scholarships for students interested in financial services, supporting their career aspirations
- Experiential education opportunities, including case competitions, to foster real-world learning
- University partnerships that deliver commercial banking courses and scholarship programs to strengthen workforce readiness
- Foundation grants for faculty-led research on emerging trends, challenges, and opportunities facing financial institutions, generating insights that inform industry practices

Together, these efforts reflect the ProSight Foundation's commitment to building a stronger, more informed, and more connected financial services community that is prepared to meet the needs of today's institutions while developing the leaders who will shape the industry's future.

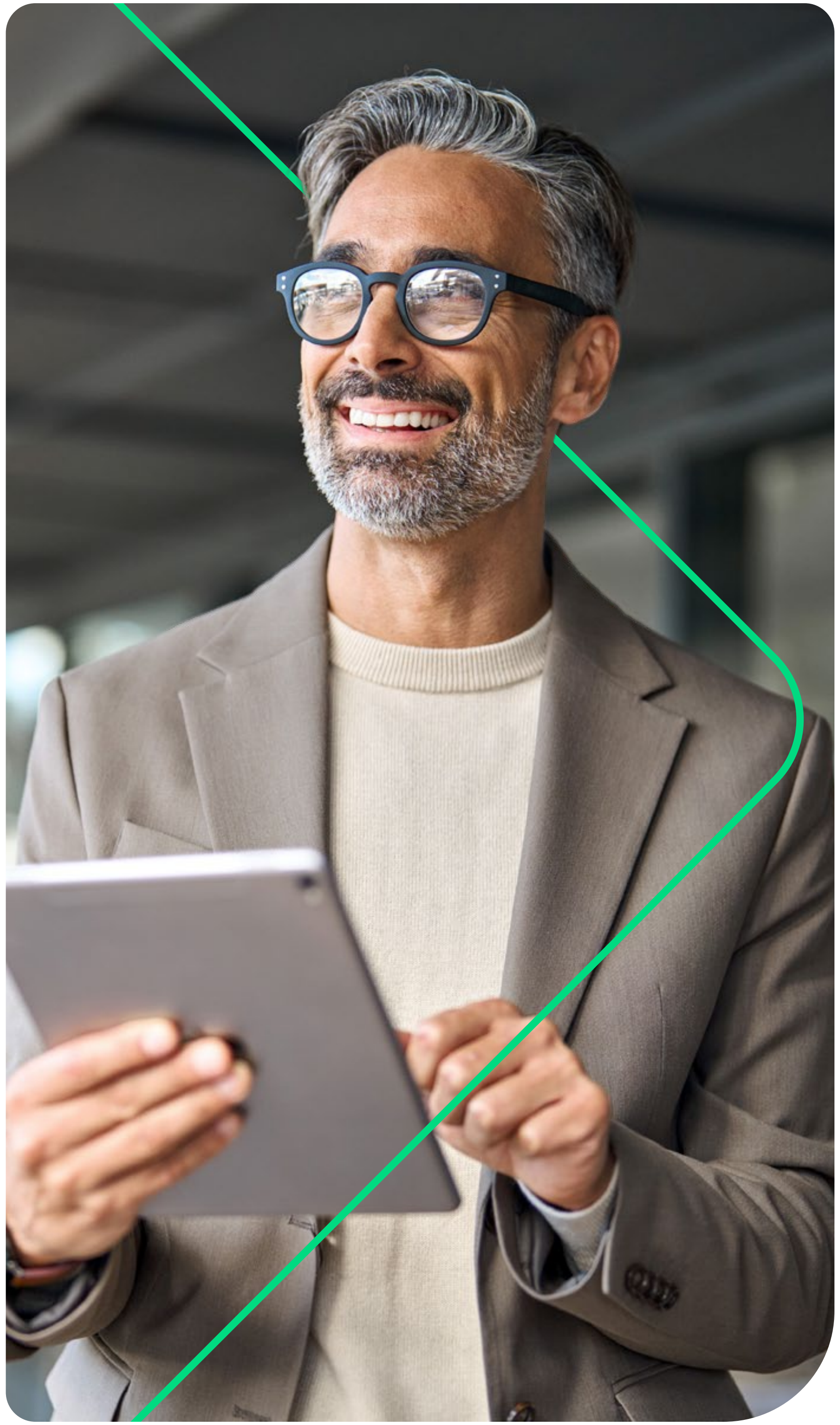
Guided by the Industry We Serve

The financial services industry is strongest when its leaders come together and collaborate. ProSight's councils, committees, and chapter leaders bring together over 1,300 professionals from community banks to global institutions, giving members a direct role in driving the industry forward.

- Academic Program Committee
- Chapter Advisory Group
- Community Bank Council
- Compliance Risk Management Council
- Corporate Responsibility Council
- Credit Risk Management Council
- Emerging Risks Committees
- Enterprise Risk Management Council
- Global Markets Risk Council
- Internal Audit Council
- Journal Editorial Advisory Board
- MVC Advisory Board
- Mid-Tier Bank Council
- Operational Risk & Resiliency Council
- Research Executive Council
- Talent and Culture Committee
- Technology Risk Committee
- Women in Financial Services Committee

Benchmarking Sub-Committees:

- Consumer Banking
- Data Management
- Digital Banking
- Fraud
- Small Business Banking
- Talent



Champions of the ProSight Purpose

ProSight's Board represents leaders actively working in financial services with a passion to help advance ProSight's purpose and impact on the industry.

Seth Waller
Chair of the Board
EVP & Chief Risk Officer
EverBank

Jen Guidi
Chief Executive Officer
ProSight Financial Association

Jodi Richard
Immediate Past Chair
Vice Chair & Chief Risk Officer
U.S. Bancorp

Larissa Chaikowsky
Vice Chair
Chief Learning Officer and Head, Talent & Culture Enablement
BMO Financial Group

Chuck Kim
Secretary
EVP & Chief Financial Officer
Commerce Bancshares, Inc.

Mark Brucker
Treasurer
Chief Risk Officer, Consumer & Community Banking
JPMorgan Chase

Mick Ankrom
Head of Consumer, Wealth and Commercial Banking Credit
Bank of America

Monica Bowe
EVP, Chief Risk Officer
Busey Bank

Tim Crane
President & CEO
Wintrust Financial Corporation

Darlene Goins
EVP, Head of Philanthropy & Community Impact
Wells Fargo Bank, NA

Sherry Graziano
EVP, Head of Digital, Client Experience and Marketing
Truist Financial Corporation

John Jordan
Head of Consumer Banking
Regions Bank

Susan LaMonica
EVP, Chief Human Resources Officer
Citizens Financial Group

Humberto Salomon
Managing Director, Head of Corporate and Leveraged Finance Underwriting
Citi

Mark Sheehan
EVP, Director eCommerce & Digital Assets
Huntington National Bank

Andrea Short
CEO of 1st Source Bank and President and CEO
1st Source Corporation

Ameesh Vakharia
EVP, Chief Marketing & Digital Products Officer
Huntington National Bank

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Empowering financial services leaders to strengthen and advance our industry.

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