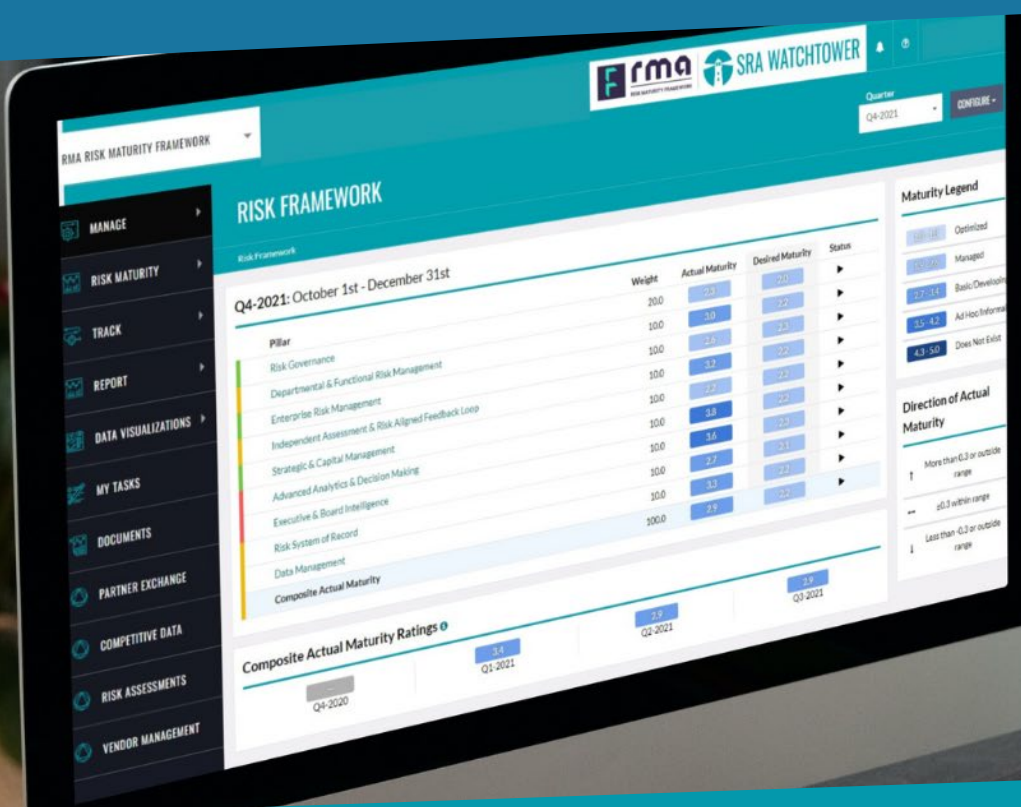


RMA RISK MATURITY FRAMEWORK

POWERED BY SRA WATCHTOWER



MEASURING NINE PILLARS OF RISK

1. Risk Governance
2. Departmental Risk Management
3. Enterprise Risk Management
4. Independent Assessment
5. Strategic Management
6. Advanced Analytics
7. Executive & Board Intelligence
8. Transformation – Unified Risk & Performance Information
9. Data Management

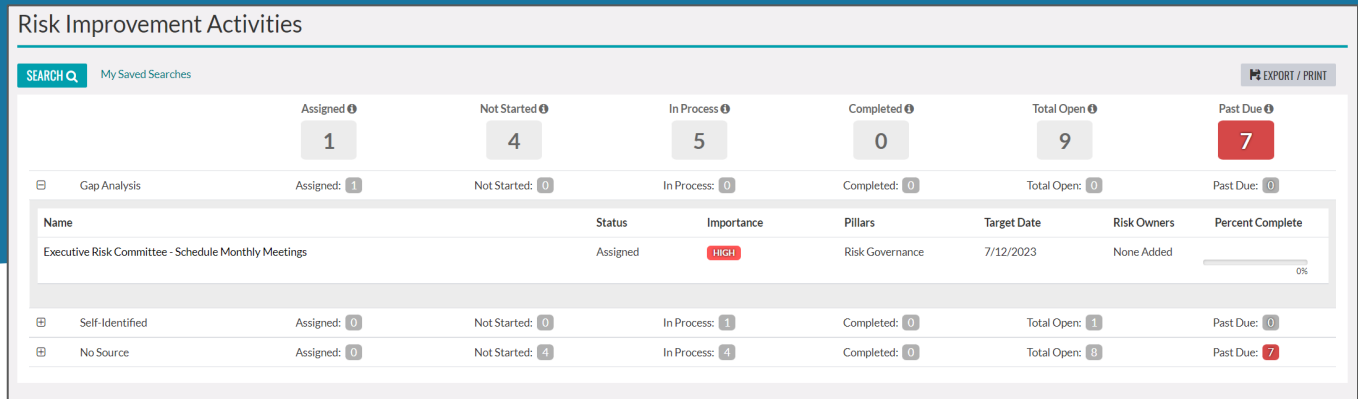
“ RMA’s partnership with SRA provides a solution that will assist RMA member institutions of all sizes in achieving a more mature risk culture. ”
- RMA President and CEO

The Risk Maturity Framework was specifically designed to:

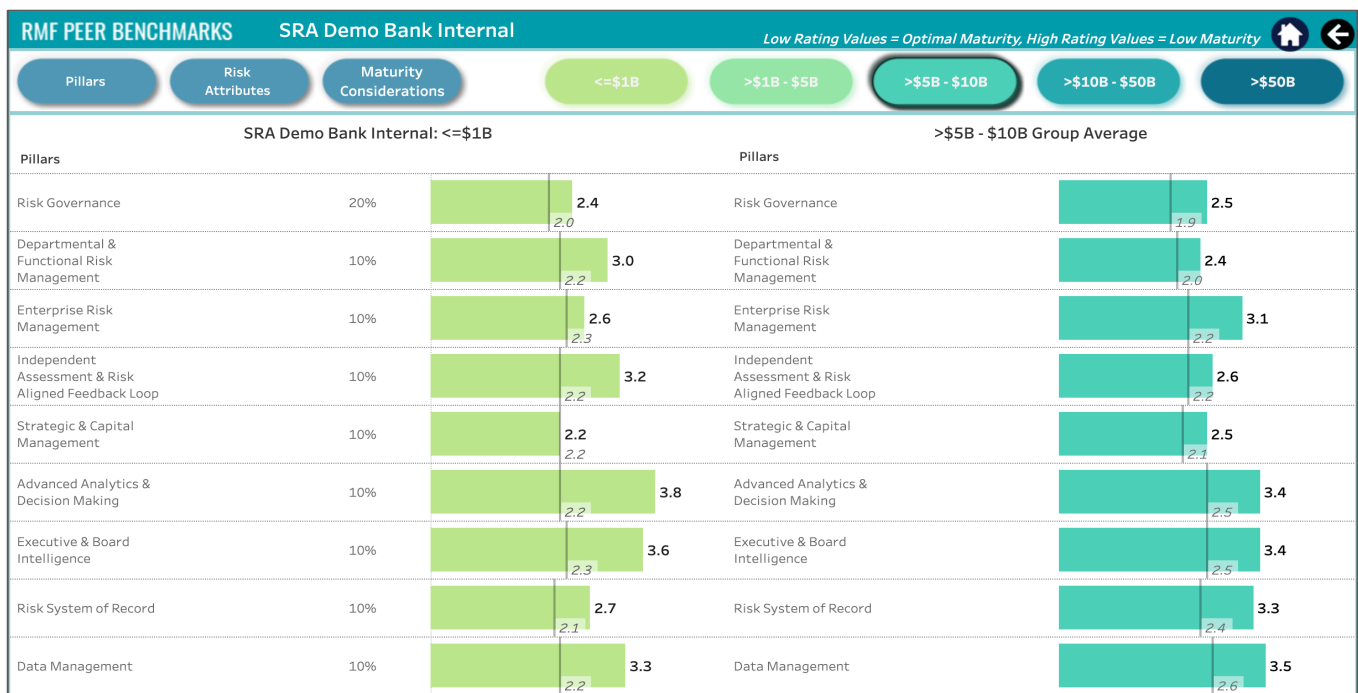
- **Facilitate approval of the Board and Executives** relative to your required level of risk effectiveness (maturity) in relation to the size, growth or complexity of the organization.
- **Support discussion with regulators**, incorporating regulatory guidance.
- **Develop a Three-Year Risk Program Roadmap** to identifying current gaps and allows planning of risk infrastructure improvements (Staff, Technology & Process).
- **Peer Benchmarking** available so a bank’s maturity can be measured against similar banks.



TRACK TOP RISKS & RISK IMPROVEMENT ACTIVITIES

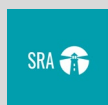


COMPARE YOUR RISK MATURITY AGAINST YOUR PEERS



Measure the effectiveness of your bank's risk management program against your peers, industry standards and regulatory guidance. Those who complete the self-evaluation will get results via [SRA Watchtower](#), the holistic risk intelligence platform. Completing the online evaluation is an opportunity to self-evaluate your risk maturity and be provided with a plan of action you can immediately implement.

LEARN MORE: SRAarisk.com/resources/risk-maturity-assessment



Strategic Risk Associates (SRA) champions a visionary approach to risk, reshaping it from an obstacle into an opportunity for growth. Our holistic risk intelligence platform—SRA Watchtower—offers a panoramic view of risk, revealing the insights that drive strategic decisions. Born from deep financial industry experience and a drive to innovate, SRA's "by bankers, for bankers" philosophy reframes risk as a catalyst for progress. Our consultative approach helps our partners harness risk's potential, optimizing their future in the rapidly evolving financial landscape.



Risk Management Association Founded in 1914, The Risk Management Association is a not-for-profit, member-driven professional association whose sole purpose is to advance the use of sound risk management principles in the financial services industry. RMA promotes an enterprise approach to risk management that focuses on credit risk, market risk, and operational risk. Headquartered in Philadelphia, Pennsylvania, RMA has 1,900 institutional members that include banks of all sizes as well as nonbank financial institutions. They are represented in the Association by 18,500 individuals located throughout North America, Europe, Australia, and Asia/Pacific.