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News Release 2026-69 | August 19, 2026

Comptroller Gould Discusses Digital Asset Innovation, GENIUS Next Steps

WASHINGTON—Comptroller of the Currency Jonathan V. Gould today discussed the Office of the Comptroller of the Currency's (OCC) work under the leadership of President Donald J. Trump and U.S. Secretary of the Treasury Scott Bessent to support the Administration's efforts to grow the economy and lead the global digital currency revolution, in a Fireside Chat at the Wyoming Blockchain Symposium in Jackson Hole, Wyoming.

Excerpts from Comptroller Gould's discussion are below. His full discussion can be found [here](#).

On de novo chartering and digital assets

Since President Trump took office, so over the last 18 or so months, we have received 40 applications for new bank charters in this country. Over half of those bank charters in the business plans for those bank charters involve some form of digital asset activity. So that's 23 out of 40. That's an eightfold increase from the four years of the Biden administration. So that tells you about where the puck is going. We are now seeing when we look out further, when I look out further to the pipeline of potential applicants for bank charters, it is becoming ordinary course to involve and integrate payment stablecoins, etc. in the business plans that we are now seeing presented to the OCC for consideration.

On the GENIUS Act

We were working on the rule even before the President actually signed the bill into law. We will have a final rule out by November, so we are working with great speed here.

We are witnessing the birth of a new industry in the form of payment stablecoins.

Looking ahead

We're very excited about the prospect of stablecoins and our role in that regulatory and supervisory landscape. It actually brings us back to our original mission back in the 1860s when we were created, which is ensuring that the reserve assets backing then national bank issued notes were of the same level of quality. That's exactly analogous to what Congress has tasked us with doing with respect to payment stablecoins.

Related Link

- [Comptroller Fireside Chat at the Wyoming Blockchain Association](#)

Media Contact

Rebecca Karabus
(202) 649-6870

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