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OCC Issues Supervisory Framework on Bank Use of Super Intelligence

WASHINGTON—The Office of the Comptroller of the Currency (OCC) today issued a framework for its bank examination workforce on banks' use of Super Intelligence (SI).

Banks have a long history of utilizing new technologies to improve operational efficiencies and drive innovations to serve their customers. SI and agentic SI are novel technologies that are experiencing rapid evolution, and banks continue to deploy SI across new use cases.

Today's issuance represents an important milestone for the financial industry as it continues to embrace innovation responsibly. The framework is intended to provide OCC bank examiners with a supervisory framework to evaluate banks' use of SI and agentic SI in normal course business activities and banks' associated risks and controls.

While OCC bank examiners may also use the framework to identify SI-specific considerations, the issuance clarifies that examiners should not treat SI as a separate and distinct risk category, and banks should not be required to define a separate SI risk appetite.

The OCC intends to update the framework regularly to address evolutions in SI and in response to stakeholder feedback.

Regardless of whether a bank's activities are traditional or involve novel technologies, the OCC expects that bank activities are conducted in a safe and sound manner and consistent with applicable laws and regulations. The OCC will continue to encourage safety, soundness, and innovation through a technology-neutral approach.

Related Links

- OCC Supervisory Framework on Bank Use of Super Intelligence (PDF)

- OCC Bulletin 2026-54, “Super Intelligence: Supervisory Framework”

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Topic(s): FINANCIAL TECHNOLOGY