

## Practical AI governance for community and midsize banks

February 20, 2026 | Articles & Books

Davis Polk AML/CFT head Dan Stipano and counsel Kendall Howell authored “Practical AI governance for community and midsize banks” in *ABA Risk and Compliance*. In the article, they provide a framework for implementing effective AI governance in community and midsize banks using infrastructure already in place, such as existing risk committees, compliance functions and third-party risk management programs. The article provides an overview of the current regulatory context and AI risk categories, and lays out three pillars of an integrated AI governance model.

[Read the full article](#)