THE SOVEREIGN DEFENSIBILITY FRAMEWORK

Board Governance of Agentic AI | Elite Edition | February 2026

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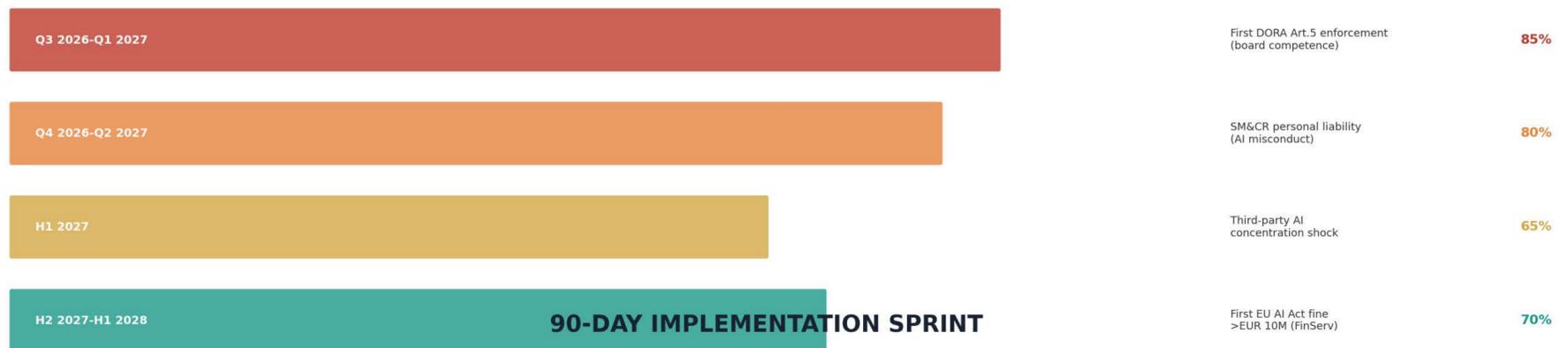
85%+	**2%**	**EUR 2.3B+**	**66%**
ECB Banks Using AI	Adequate AI Controls	Max Cumulative Penalty Exposure	Directors: Limited AI Knowledge

THE FOUR-PILLAR ARCHITECTURE

PILLAR I	PILLAR II	PILLAR III	PILLAR IV
Regulatory Alignment	Autonomous Governance	Operational Accountability	Continuous Assurance

FOUNDATION: Board-Level Sovereign Defensibility Mandate

SOVEREIGN DEFENSIBILITY INDEX (SDI™) SCORING

0-25	26-50	51-70	71-85	86-100
CRITICAL	VULNERABLE	DEVELOPING	DEFENSIBLE	SOVEREIGN

FIVE FAILURE ARCHETYPES™

Drift Cascade	Accountability Diffusion	Competence Theatre	Vendor Concentration	Autonomous Opacity

ENFORCEMENT FORECAST 2026-2028

Period	Event	Likelihood
Q3 2026-Q1 2027	First DORA Art.5 enforcement (board competence)	85%
Q4 2026-Q2 2027	SM&CR personal liability (AI misconduct)	80%
H1 2027	Third-party AI concentration shock	65%
H2 2027-H1 2028	First EU AI Act fine >EUR 10M (FinServ)	70%

90-DAY IMPLEMENTATION SPRINT

Days 1-30	Days 31-60	Days 61-90
Assessment & Foundation	Framework & Integration	Activation & Assurance