

Examination Manual for U.S. Branches and Agencies of Foreign Banking Organizations

February 2026 Supplement

The *Examination Manual for U.S. Branches and Agencies of Foreign Banking Organizations* has been revised to align with the Board's June 23, 2025, [announcement](#) that reputational risk will no longer be a component of the Board's examination programs.

The following sections have been revised to remove instances of reputation or reputational risk. No other substantive edits have been made to the following sections.

- Section 2010.1, "Risk-Focused Approach to Pre-Examination Planning"
- Section 3000.0, "Risk Management Introduction"
- Section 3010.1, "Credit Risk Management"
- Section 3020.1, "Asset-Based Lending"
- Section 3080.1, "Financing Foreign Receivables"
- Section 3110.1, "Real Estate Construction Loans"
- Section 3130.1, "Securities Activities"
- Section 3130.3, "Securities Activities Examination Procedures"
- Section 3200.1, "Funds Management and Liquidity"
- Section 3300.1, "Off-Balance-Sheet Activities"
- Section 4000.1, "Operational Controls Introduction"
- Section 8000.1, "Subject Index"