

**§ 262.9 Prohibition on the Use of Reputation Risk or Other Supervisory Tools to Encourage or Compel Banking Organizations to Engage in Politicized or Unlawful Discrimination.**

(a) *Definitions*—(1) *Bank holding company* has the same meaning as in 12 CFR 225.2(c).

(2) *Banking organization* means a bank holding company; a savings and loan holding company; a state member bank; any subsidiary of a bank holding company, savings and loan holding company, and state member bank; and the combined U.S. operations of a foreign banking organization.

(3) *Combined U.S. operations* has the same meaning as in 12 CFR 252.2.

(4) *Foreign banking organization* has the same meaning as in 12 CFR 211.21(o).

(5) *Reputation risk* is the potential that negative publicity regarding a banking organization's business practices, whether true or not, will cause a decline in the banking organization's customer base, costly litigation, or revenue reductions.

(6) *Savings and loan holding company* has the same meaning as in 12 CFR 238.2(m).

(7) *State member bank* has the same meaning as in 12 CFR 208.2(g).

(8) *Subsidiary* means any company that is owned or controlled directly or indirectly by a bank holding company, savings and loan holding company, state member bank, or foreign banking organization.

(b) *Statement of policy*. The Board shall not encourage or compel banking organizations to deny or condition the provision of banking or other financial products or services to an individual or business based on their constitutionally protected political or religious beliefs, associations, speech, or conduct, or based on involvement by the individual or business in politically disfavored but lawful business activities perceived to present reputation risk. The decision regarding whether or not to make a loan or to open, close, or maintain an account, provide any other financial product or service, or modify the terms of any financial product or service rests with the banking organization, acting in accordance with applicable law.

(c) *Prohibition on use of reputation risk*. The Board shall not use reputation risk as a component of its examination programs or in materials used for the supervision of banking organizations.

(d) *Rule of construction*. Nothing in this section shall restrict the Board's authority to implement, administer, and enforce the provisions of applicable law, including but not limited to the Bank Secrecy Act; sanctions programs

administered by the Office of Foreign Assets Control; the Federal Reserve Act; the Bank Holding Company Act of 1956; the Home Owners' Loan Act; the Change in Bank Control Act; the International Banking Act of 1978; the Bank Merger Act; the International Lending Supervision Act of 1983; the Federal Deposit Insurance Act; the Equal Credit Opportunity Act; and the Fair Housing Act. The Board shall implement, administer, and enforce applicable law consistent with subsections (b) and (c).

By order of the Board of Governors of the Federal Reserve System.

**Benjamin W. McDonough,**

*Deputy Secretary of the Board.*

[FR Doc. 2026-03818 Filed 2-25-26; 8:45 am]

**BILLING CODE 6210-01-P**

**DEPARTMENT OF TRANSPORTATION**

**Federal Aviation Administration**

**14 CFR Part 39**

[Docket No. FAA-2026-2282; Project Identifier MCAI-2025-01149-T]

**RIN 2120-AA64**

**Airworthiness Directives; Bombardier, Inc., Airplanes**

**AGENCY:** Federal Aviation Administration (FAA), DOT.

**ACTION:** Notice of proposed rulemaking (NPRM).

**SUMMARY:** The FAA proposes to adopt a new airworthiness directive (AD) for certain Bombardier, Inc., Model BD-700-1A10 and BD-700-1A11 airplanes. This proposed AD was prompted by reports that inappropriate tooling was used to torque the bolts securing the baggage door stop fittings, which may have resulted in an improper torque condition. This proposed AD would require performing a torque check of affected bolts, and re-torquing, re-installing, or replacing affected bolts and nuts as applicable. The FAA is proposing this AD to address the unsafe condition on these products.

**DATES:** The FAA must receive comments on this proposed AD by April 13, 2026.

**ADDRESSES:** You may send comments, using the procedures found in 14 CFR 11.43 and 11.45, by any of the following methods:

- *Federal eRulemaking Portal:* Go to [regulations.gov](https://www.regulations.gov). Follow the instructions for submitting comments.
- *Fax:* 202-493-2251.
- *Mail:* U.S. Department of Transportation, Docket Operations, M-30, West Building Ground Floor, Room

W12-140, 1200 New Jersey Avenue SE, Washington, DC 20590.

W12-140, 1200 New Jersey Avenue SE, Washington, DC 20590.

- *Hand Delivery:* Deliver to Mail address above between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays.

*AD Docket:* You may examine the AD docket at [regulations.gov](https://www.regulations.gov) under Docket No. FAA-2026-2282; or in person at Docket Operations between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays. The AD docket contains this NPRM, the mandatory continuing airworthiness information (MCAI), any comments received, and other information. The street address for Docket Operations is listed above.

*Material Incorporated by Reference:*

- For Transport Canada material identified in this proposed AD, contact Transport Canada, Transport Canada National Aircraft Certification, 159 Cleopatra Drive, Nepean, Ontario K1A 0N5, Canada; telephone 888-663-3639; email [TC.AirworthinessDirectives-Consignesdenavigabilite.TC@tc.gc.ca](mailto:TC.AirworthinessDirectives-Consignesdenavigabilite.TC@tc.gc.ca). You may find this material on the Transport Canada website at [tc.canada.ca/en/aviation](https://tc.canada.ca/en/aviation). It is also available at [regulations.gov](https://www.regulations.gov) under Docket No. FAA-2026-2282.

- You may view this material at the FAA, Airworthiness Products Section, Operational Safety Branch, 2200 South 216th St., Des Moines, WA. For information on the availability of this material at the FAA, call 206-231-3195.

**FOR FURTHER INFORMATION CONTACT:** Brenda Buitrago Perez, Aviation Safety Engineer, FAA, 1600 Stewart Avenue, Suite 410, Westbury, NY 11590; phone: 516-228-7300; email: [9-avs-nyaco-cos@faa.gov](mailto:9-avs-nyaco-cos@faa.gov).

**SUPPLEMENTARY INFORMATION:**

**Comments Invited**

The FAA invites you to send any written relevant data, views, or arguments about this proposal. Send your comments using a method listed under the **ADDRESSES** section. Include "Docket No. FAA-2026-2282; Project Identifier MCAI-2025-01149-T" at the beginning of your comments. The most helpful comments reference a specific portion of the proposal, explain the reason for any recommended change, and include supporting data. The FAA will consider all comments received by the closing date and may amend this proposal because of those comments.

Except for Confidential Business Information (CBI) as described in the following paragraph, and other information as described in 14 CFR 11.35, the FAA will post all comments received, without change, to [regulations.gov](https://www.regulations.gov), including any personal

information you provide. The agency will also post a report summarizing each substantive verbal contact received about this NPRM.

**Confidential Business Information**

CBI is commercial or financial information that is both customarily and actually treated as private by its owner. Under the Freedom of Information Act (FOIA) (5 U.S.C. 552), CBI is exempt from public disclosure. If your comments responsive to this NPRM contain commercial or financial information that is customarily treated as private, that you actually treat as private, and that is relevant or responsive to this NPRM, it is important that you clearly designate the submitted comments as CBI. Please mark each page of your submission containing CBI as "PROPIN." The FAA will treat such marked submissions as confidential under the FOIA, and they will not be placed in the public docket of this NPRM. Submissions containing CBI should be sent to Brenda Buitrago Perez, Aviation Safety Engineer, FAA, 1600 Stewart Avenue, Suite 410, Westbury, NY 11590; phone: 516-228-7300; email: 9-avs-nyaco-cos@faa.gov. Any commentary that the FAA receives which is not specifically designated as CBI will be placed in the public docket for this rulemaking.

**Background**

Transport Canada, which is the aviation authority for Canada, has issued Transport Canada AD CF-2025-28, dated June 10, 2025 (Transport Canada AD CF-2025-28) (also referred to as the MCAI), to correct an unsafe condition for certain Bombardier, Inc., Model BD-700-1A10 and BD-700-1A11 airplanes. The MCAI states that it

was reported that inappropriate tooling was used to torque the bolts securing the baggage door stop fittings, which may have resulted in an improper torque condition. The MCAI states that the fitting could migrate slightly during operation if the bolts were under-torqued. Additionally, if the bolts were over-torqued, the bolts could yield and fracture under dynamic loads. Baggage stop door fittings consist of principal structural elements where the structural integrity may be impacted. This condition, if not addressed, could potentially lead to cabin depressurization should a fitting failure occur.

You may examine the MCAI in the AD docket at *regulations.gov* under Docket No. FAA-2026-2282.

**Material Incorporated by Reference Under 1 CFR Part 51**

Transport Canada AD CF-2025-28 specifies procedures for performing a torque check of affected bolts, and re-torquing, re-installing, or replacing affected bolts and nuts as applicable.

This material is reasonably available because the interested parties have access to it through their normal course of business or by the means identified in the ADDRESSES section.

**FAA's Determination**

These products have been approved by the civil aviation authority of another country and are approved for operation in the United States. Pursuant to the FAA's bilateral agreement with this State of Design Authority, that authority has notified the FAA of the unsafe condition described in the MCAI referenced above. The FAA is issuing this NPRM after determining that the unsafe condition described previously is

likely to exist or develop in other products of the same type design.

**Proposed AD Requirements in This NPRM**

This proposed AD would require accomplishing the actions specified in Transport Canada AD CF-2025-28 described previously, except for any differences identified as exceptions in the regulatory text of this proposed AD.

**Explanation of Required Compliance Information**

In the FAA's ongoing efforts to improve the efficiency of the AD process, the FAA developed a process to use some civil aviation authority (CAA) ADs as the primary source of information for compliance with requirements for corresponding FAA ADs. The FAA has been coordinating this process with manufacturers and CAAs. As a result, the FAA proposes to incorporate Transport Canada AD CF-2025-28 by reference in the FAA final rule. This proposed AD would, therefore, require compliance with Transport Canada AD CF-2025-28 in its entirety through that incorporation, except for any differences identified as exceptions in the regulatory text of this proposed AD. Material required by Transport Canada AD CF-2025-28 for compliance will be available at *regulations.gov* under Docket No. FAA-2026-2282 after the FAA final rule is published.

**Costs of Compliance**

The FAA estimates that this AD, if adopted as proposed, would affect 45 airplanes of U.S. registry. The FAA estimates the following costs to comply with this proposed AD:

ESTIMATED COSTS FOR REQUIRED ACTIONS

Labor cost	Parts cost	Cost per product	Cost on U.S. operators
8 work-hours × \$85 per hour = \$680 .....	\$196	Up to \$876 .....	Up to \$39,420.

The FAA has included all known costs in its cost estimate. According to the manufacturer, however, some or all of the costs of this proposed AD may be covered under warranty, thereby reducing the cost impact on affected operators.

**Authority for This Rulemaking**

Title 49 of the United States Code specifies the FAA's authority to issue rules on aviation safety. Subtitle I, section 106, describes the authority of the FAA Administrator. Subtitle VII: Aviation Programs, describes in more

detail the scope of the Agency's authority.

The FAA is issuing this rulemaking under the authority described in Subtitle VII, Part A, Subpart III, Section 44701: General requirements. Under that section, Congress charges the FAA with promoting safe flight of civil aircraft in air commerce by prescribing regulations for practices, methods, and procedures the Administrator finds necessary for safety in air commerce. This regulation is within the scope of that authority because it addresses an unsafe condition that is likely to exist or

develop on products identified in this rulemaking action.

**Regulatory Findings**

The FAA determined that this proposed AD would not have federalism implications under Executive Order 13132. This proposed AD would not have a substantial direct effect on the States, on the relationship between the national government and the States, or on the distribution of power and responsibilities among the various levels of government.

For the reasons discussed above, I certify this proposed regulation:

(1) Is not a “significant regulatory action” under Executive Order 12866,

(2) Would not affect intrastate aviation in Alaska, and

(3) Would not have a significant economic impact, positive or negative, on a substantial number of small entities under the criteria of the Regulatory Flexibility Act.

#### List of Subjects in 14 CFR Part 39

Air transportation, Aircraft, Aviation safety, Incorporation by reference, Safety.

#### The Proposed Amendment

Accordingly, under the authority delegated to me by the Administrator, the FAA proposes to amend 14 CFR part 39 as follows:

#### PART 39—AIRWORTHINESS DIRECTIVES

■ 1. The authority citation for part 39 continues to read as follows:

**Authority:** 49 U.S.C. 106(g), 40113, 44701.

##### § 39.13 [Amended]

■ 2. The FAA amends § 39.13 by adding the following new airworthiness directive:

**Bombardier, Inc.:** Docket No. FAA–2026–2282; Project Identifier MCAI–2025–01149–T.

##### (a) Comments Due Date

The FAA must receive comments on this airworthiness directive (AD) by April 13, 2026.

##### (b) Affected ADs

None.

##### (c) Applicability

This AD applies to Bombardier, Inc., Model BD–700–1A10 and BD–700–1A11 airplanes, certificated in any category, as identified in Transport Canada AD CF–2025–28, dated June 10, 2025 (Transport Canada AD CF–2025–28).

##### (d) Subject

Air Transport Association (ATA) of America Code 52, Doors.

##### (e) Unsafe Condition

This AD was prompted by reports that inappropriate tooling was used to torque the bolts securing the baggage door stop fittings, which may have resulted in an improper torque condition. The FAA is issuing this AD to address improperly torqued baggage stop fittings and possible consequent adverse impacts on structural integrity, which if not addressed, could lead to cabin depressurization should a fitting failure occur.

##### (f) Compliance

Comply with this AD within the compliance times specified, unless already done.

##### (g) Requirements

Except as specified in paragraph (h) of this AD: Comply with all required actions and compliance times specified in, and in accordance with, Transport Canada AD CF–2025–28.

##### (h) Exceptions to Transport Canada AD CF–2025–28

(1) Where Transport Canada AD CF–2025–28 refers to its effective date, this AD requires using the effective date of this AD.

(2) Where Transport Canada AD CF–2025–28 specifies to “re-torque, re-install, or replace affected bolts and nuts”, this AD requires replacing that text with “before further flight, re-torque, re-install, or replace affected bolts and nuts”.

##### (i) Additional AD Provisions

The following provisions also apply to this AD:

(1) *Alternative Methods of Compliance (AMOCs):* The Manager, International Validation Branch, FAA, has the authority to approve AMOCs for this AD, if requested using the procedures found in 14 CFR 39.19. In accordance with 14 CFR 39.19, send your request to your principal inspector or responsible Flight Standards Office, as appropriate. If sending information directly to the manager of the International Validation Branch, send it to the attention of the person identified in paragraph (j) of this AD and email to: [AMOC@faa.gov](mailto:AMOC@faa.gov). Before using any approved AMOC, notify your appropriate principal inspector, or lacking a principal inspector, the manager of the responsible Flight Standards Office.

(2) *Contacting the Manufacturer:* For any requirement in this AD to obtain instructions from a manufacturer, the instructions must be accomplished using a method approved by the Manager, International Validation Branch, FAA; or Transport Canada; or Bombardier Inc.’s Transport Canada Design Approval Organization (DAO). If approved by the DAO, the approval must include the DAO-authorized signature.

##### (j) Additional Information

For more information about this AD, contact Brenda Buitrago Perez, Aviation Safety Engineer, FAA, 1600 Stewart Avenue, Suite 410, Westbury, NY 11590; phone: 516–228–7300; email: [9-avs-nyaco-cos@faa.gov](mailto:9-avs-nyaco-cos@faa.gov).

##### (k) Material Incorporated by Reference

(1) The Director of the Federal Register approved the incorporation by reference of the material listed in this paragraph under 5 U.S.C. 552(a) and 1 CFR part 51.

(2) You must use this material as applicable to do the actions required by this AD, unless this AD specifies otherwise.

(i) Transport Canada AD CF–2025–28, dated June 10, 2025.

(ii) Reserved.

(3) For Transport Canada material identified in this AD, contact Transport Canada, Transport Canada National Aircraft

Certification, 159 Cleopatra Drive, Nepean, Ontario K1A 0N5, Canada; telephone 888–663–3639; email [TC.AirworthinessDirectives-Consignesdenavigabilite.TC@tc.gc.ca](mailto:TC.AirworthinessDirectives-Consignesdenavigabilite.TC@tc.gc.ca). You may find this material on the Transport Canada website at [tc.canada.ca/en/aviation](http://tc.canada.ca/en/aviation).

(4) You may view this material at the FAA, Airworthiness Products Section, Operational Safety Branch, 2200 South 216th St., Des Moines, WA. For information on the availability of this material at the FAA, call 206–231–3195.

(5) You may view this material at the National Archives and Records Administration (NARA). For information on the availability of this material at NARA, visit [www.archives.gov/federal-register/cfr/ibr-locations](http://www.archives.gov/federal-register/cfr/ibr-locations) or email [fr.inspection@nara.gov](mailto:fr.inspection@nara.gov).

Issued on February 23, 2026.

**Steven W. Thompson,**

*Acting Deputy Director, Compliance & Airworthiness Division, Aircraft Certification Service.*

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## DEPARTMENT OF TRANSPORTATION

### Federal Aviation Administration

#### 14 CFR Part 39

[Docket No. FAA–2026–2283; Project Identifier MCAI–2026–00077–R]

RIN 2120–AA64

#### Airworthiness Directives; Airbus Helicopters

**AGENCY:** Federal Aviation Administration (FAA), DOT.

**ACTION:** Notice of proposed rulemaking (NPRM).

**SUMMARY:** The FAA proposes to adopt a new airworthiness directive (AD) for all Airbus Helicopters Model H160–B helicopters modified by Supplemental Type Certificate (STC) SR00223IB. This proposed AD was prompted by reports of various deficiencies on the parts installed on the jettisonable window system. This proposed AD would require removing the jettisonable window and, depending on the removal results, replacing the locking fingers; inspecting and replacing any missing retaining rings; and inspecting the left-hand (LH) side and right-hand (RH) side emergency handle latch covers (covers) and, depending on the inspection results, replacing the covers or reinstalling airworthy covers. This proposed AD would also require performing repetitive lubrication of the locking fingers installed on the windows jettisonable system and repetitive operational tests of the windows jettisonable system after each lubrication. Additionally, this proposed