

Acronyms and Abbreviations

ADC	Acquisition, Development, and Construction
C&D	Construction and Development
C&I	Commercial and Industrial
Call Report	Consolidated Reports of Condition and Income
CLO	Collateralized Loan Obligation
CRE	Commercial Real Estate
E&P	Exploration and Production
FDIC	Federal Deposit Insurance Corporation
FHLB	Federal Home Loan Bank
GDP	Gross Domestic Product
KBW	Keefe, Bruyette, and Woods (Bank Index)
LCD	Leveraged Commentary and Data (S&P)
NASDAQ	National Association of Securities Dealers Automated Quotations (Market Index)
NIM	Net Interest Margin
PDNA	Past-Due and Nonaccrual
PPP	Paycheck Protection Program
S&P	Standard and Poor's
SNC	Shared National Credit
USDA	U.S. Department of Agriculture
VIX	CBOE Volatility Index