

# Acronyms and Abbreviations

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