

Acronyms and Abbreviations

ACL	Allowance for Credit Losses
ADC	Acquisition, Development, and Construction
AML	Anti-Money Laundering
BSA	Bank Secrecy Act
C&I	Commercial and Industrial
Call Report	Consolidated Reports of Condition and Income
CARES Act	Coronavirus Aid, Relief, and Economic Security Act
CISA	Cybersecurity and Infrastructure Security Agency
CLO	Collateralized Loan Obligation
CPI	Consumer Price Index
CRE	Commercial Real Estate
ESG	Environmental, Social, and Governance
FDIC	Federal Deposit Insurance Corporation
FEMA	Federal Emergency Management Agency
FFIEC	Federal Financial Institutions Examination Council
FHLB	Federal Home Loan Bank
GDP	Gross Domestic Product
GNMA	Government National Mortgage Association
IT	Information Technology
KBW	Keefe, Bruyette, and Woods (Bank Index)
LCD	Leveraged Commentary and Data (S&P)
LIBOR	London Interbank Offered Rate

NASDAQ	National Association of Securities Dealers Automated Quotations (Market Index)
NIM	Net Interest Margin
NOAA	National Oceanic and Atmospheric Administration
ON RRP	Overnight Reverse Repurchase Agreement
OPEC	Organization of the Petroleum Exporting Countries
PCE	Personal Consumption Expenditures
PDNA	Past-Due and Nonaccrual
PPP	Paycheck Protection Program
PPPLF	Paycheck Protection Program Liquidity Facility
ROA	Return on Assets
S&P	Standard and Poor's (S&P 500)
SOFR	Secured Overnight Funding Rate
TGA	Treasury General Account
USDA	U.S. Department of Agriculture
WTI	West Texas Intermediate