

Acronyms and Abbreviations

ADC	Acquisition, Development, and Construction
C&D	Construction and Development
C&I	Commercial and Industrial
CLO	Collateralized Loan Obligation
CRE	Commercial Real Estate
DJIA	Dow Jones Industrial Average
E&P	Exploration and Production
EBITDA	Earnings Before Interest, Taxes, Depreciation, and Amortization
EU	European Union
FDIC	Federal Deposit Insurance Corporation
FHA	Federal Housing Administration
FOMC	Federal Open Market Committee
GDP	Gross Domestic Product
LCD	Leveraged Commentary and Data (S&P)
NIM	Net Interest Margin
PDNA	Past-Due and Nonaccrual
S&P	Standard and Poor's (S&P 500)
SNC	Shared National Credit
USDA	U.S. Department of Agriculture
USMCA	United States-Mexico-Canada Agreement
VIX	CBOE Volatility Index