

ACRONYMS AND ABBREVIATIONS

ADC	Acquisition, Development, and Construction
C&I	Commercial and Industrial
Call Reports	Consolidated Reports of Condition and Income
CLO	Collateralized Loan Obligation
CRE	Commercial Real Estate
FDIC	Federal Deposit Insurance Corporation
FEMA	Federal Emergency Management Administration
FHLB	Federal Home Loan Bank
FinCEN	Financial Crimes Enforcement Network
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
PPP	Paycheck Protection Program
S&P	Standard and Poor's (S&P 500)
SBA	Small Business Administration
USDA	U.S. Department of Agriculture