

# ACRONYMS AND ABBREVIATIONS

<b>AI</b> .....	Artificial Intelligence
<b>C&amp;D</b> .....	Construction and Development
<b>C&amp;I</b> .....	Commercial and Industrial
<b>Call Reports</b> .....	Consolidated Reports of Condition and Income
<b>CBLR</b> .....	Community Bank Leverage Ratio
<b>CLO</b> .....	Collateralized Loan Obligation
<b>CMBS</b> .....	Commercial Mortgage-Backed Securities
<b>CRE</b> .....	Commercial Real Estate
<b>DDoS</b> .....	Distributed Denial of Service
<b>FDIC</b> .....	Federal Deposit Insurance Corporation
<b>FHLB</b> .....	Federal Home Loan Bank
<b>FinCEN</b> .....	Financial Crimes Enforcement Network
<b>FOMC</b> .....	Federal Open Market Committee
<b>GDP</b> .....	Gross Domestic Product
<b>GSIB</b> .....	Global Systemically Important Bank
<b>KBW</b> .....	Keefe, Bruyette, and Woods (Bank Index)
<b>LCD</b> .....	Leveraged Commentary and Data (S&P)
<b>NDFI</b> .....	Nondepository Financial Institution
<b>NFIB</b> .....	National Federation of Independent Businesses
<b>NIM</b> .....	Net Interest Margin
<b>NOAA</b> .....	National Oceanic and Atmospheric Administration
<b>OCC</b> .....	Office of the Comptroller of the Currency
<b>OPEC</b> .....	Organization of the Petroleum Exporting Countries
<b>PDNA</b> .....	Past-Due and Nonaccrual Loans
<b>RaaS</b> .....	Ransomware-as-a-Service
<b>S&amp;P</b> .....	Standard and Poor's (S&P 500)
<b>SNC</b> .....	Shared National Credit
<b>USDA</b> .....	U.S. Department of Agriculture