

Paper 3 (Listening and Integrated Skills)

Part A (compulsory section)

Task 1 (14 marks)

- | | | |
|--------|---|------|
| (1) | either | [51] |
| (2) | long | [77] |
| (3) | (about) ten to twelve/10-12 (trips) // up to twelve/12 (trip(s))/a dozen | [77] |
| { (4) | Bangkok // Thailand | [59] |
| { (5) | Sydney // Australia | [43] |
| { (6) | (the)/(enough) day/light | [24] |
| { (7) | plenty/a lot/lots of lounge space | [12] |
| { (8) | moving walkway(s)/walk-way(s) | [40] |
| { (9) | shop(s) overcrowded/too crowded | [21] |
| { (10) | not/no post office(s)/postal service(s) | [40] |
| { (11) | transit lounge trolley(s) (too)/(very) small | [10] |
| (12) | better than | [91] |
| (13) | more greenery/plant(s) | [48] |
| (14) | (free) (movie(s)) theatre(s) theaters(s)/cinema(s) // can watch free movies | [42] |

Task 2 (13 marks)

- | | | |
|--------|---|------|
| (15) | Plants 2
Toilets 1
Coffee shop 3
Internet corner 5
Children's play area 4 | [58] |
| (16) | bring(s)/give(s)/add(s) colour(s)/color(s) and freshness (to a lounge) | [12] |
| (17) | toilet(s) on/in/of plane(s) (are) (often) cramped/not spacious/smelly | [11] |
| (18) | coffee on/in/of plane(s) tastes bad/is lukewarm/not hot enough/not warm enough | [18] |
| (19) | a lot of/some/most people use/have their own device(s)/smartphone(s) and tablet(s) | [23] |
| { (20) | help(s) kid(s) use up (their) energy | [28] |
| { (21) | kid(s) are/can/may be noisy // kids can make noise | [45] |
| (22) | 1. C | [89] |
| (23) | 2. B | [82] |
| (24) | 3. A | [86] |
| (25) | 4. D | [71] |

2013 Hkdse English Language Paper 3

G Thomas



2013 Hkdse English Language Paper 3:

2013 Hkdse English Language Paper 3 Book Review: Unveiling the Power of Words

In a world driven by information and connectivity, the energy of words has been much more evident than ever. They have the ability to inspire, provoke, and ignite change. Such is the essence of the book **2013 Hkdse English Language Paper 3**, a literary masterpiece that delves deep into the significance of words and their affect our lives. Published by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book's key themes, examine its writing style, and analyze its overall effect on readers.

https://ese.rice.edu/files/detail/index.jsp/case_8312_operations_manual.pdf

Table of Contents 2013 Hkdse English Language Paper 3

1. Understanding the eBook 2013 Hkdse English Language Paper 3
 - The Rise of Digital Reading 2013 Hkdse English Language Paper 3
 - Advantages of eBooks Over Traditional Books
2. Identifying 2013 Hkdse English Language Paper 3
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an eBook 2013 Hkdse English Language Paper 3
 - User-Friendly Interface
4. Exploring eBook Recommendations from 2013 Hkdse English Language Paper 3
 - Personalized Recommendations
 - 2013 Hkdse English Language Paper 3 User Reviews and Ratings
 - 2013 Hkdse English Language Paper 3 and Bestseller Lists

5. Accessing 2013 Hkdse English Language Paper 3 Free and Paid eBooks
 - 2013 Hkdse English Language Paper 3 Public Domain eBooks
 - 2013 Hkdse English Language Paper 3 eBook Subscription Services
 - 2013 Hkdse English Language Paper 3 Budget-Friendly Options
6. Navigating 2013 Hkdse English Language Paper 3 eBook Formats
 - ePub, PDF, MOBI, and More
 - 2013 Hkdse English Language Paper 3 Compatibility with Devices
 - 2013 Hkdse English Language Paper 3 Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of 2013 Hkdse English Language Paper 3
 - Highlighting and Note-Taking 2013 Hkdse English Language Paper 3
 - Interactive Elements 2013 Hkdse English Language Paper 3
8. Staying Engaged with 2013 Hkdse English Language Paper 3
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers 2013 Hkdse English Language Paper 3
9. Balancing eBooks and Physical Books 2013 Hkdse English Language Paper 3
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection 2013 Hkdse English Language Paper 3
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine 2013 Hkdse English Language Paper 3
 - Setting Reading Goals 2013 Hkdse English Language Paper 3
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of 2013 Hkdse English Language Paper 3
 - Fact-Checking eBook Content of 2013 Hkdse English Language Paper 3
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

2013 Hkdse English Language Paper 3 Introduction

Free PDF Books and Manuals for Download: Unlocking Knowledge at Your Fingertips In today's fast-paced digital age, obtaining valuable knowledge has become easier than ever. Thanks to the internet, a vast array of books and manuals are now available for free download in PDF format. Whether you are a student, professional, or simply an avid reader, this treasure trove of downloadable resources offers a wealth of information, conveniently accessible anytime, anywhere. The advent of online libraries and platforms dedicated to sharing knowledge has revolutionized the way we consume information. No longer confined to physical libraries or bookstores, readers can now access an extensive collection of digital books and manuals with just a few clicks. These resources, available in PDF, Microsoft Word, and PowerPoint formats, cater to a wide range of interests, including literature, technology, science, history, and much more. One notable platform where you can explore and download free 2013 Hkdse English Language Paper 3 PDF books and manuals is the internet's largest free library. Hosted online, this catalog compiles a vast assortment of documents, making it a veritable goldmine of knowledge. With its easy-to-use website interface and customizable PDF generator, this platform offers a user-friendly experience, allowing individuals to effortlessly navigate and access the information they seek. The availability of free PDF books and manuals on this platform demonstrates its commitment to democratizing education and empowering individuals with the tools needed to succeed in their chosen fields. It allows anyone, regardless of their background or financial limitations, to expand their horizons and gain insights from experts in various disciplines. One of the most significant advantages of downloading PDF books and manuals lies in their portability. Unlike physical copies, digital books can be stored and carried on a single device, such as a tablet or smartphone, saving valuable space and weight. This convenience makes it possible for readers to have their entire library at their fingertips, whether they are commuting, traveling, or simply enjoying a lazy afternoon at home. Additionally, digital files are easily searchable, enabling readers to locate specific information within seconds. With a few keystrokes, users can search for keywords, topics, or phrases, making research and finding relevant information a breeze. This efficiency saves time and effort, streamlining the learning process and allowing individuals to focus on extracting the information they need. Furthermore, the availability of free PDF books and manuals fosters a culture of continuous learning. By removing financial barriers, more people can access educational resources and pursue lifelong

learning, contributing to personal growth and professional development. This democratization of knowledge promotes intellectual curiosity and empowers individuals to become lifelong learners, promoting progress and innovation in various fields. It is worth noting that while accessing free 2013 Hkdse English Language Paper 3 PDF books and manuals is convenient and cost-effective, it is vital to respect copyright laws and intellectual property rights. Platforms offering free downloads often operate within legal boundaries, ensuring that the materials they provide are either in the public domain or authorized for distribution. By adhering to copyright laws, users can enjoy the benefits of free access to knowledge while supporting the authors and publishers who make these resources available. In conclusion, the availability of 2013 Hkdse English Language Paper 3 free PDF books and manuals for download has revolutionized the way we access and consume knowledge. With just a few clicks, individuals can explore a vast collection of resources across different disciplines, all free of charge. This accessibility empowers individuals to become lifelong learners, contributing to personal growth, professional development, and the advancement of society as a whole. So why not unlock a world of knowledge today? Start exploring the vast sea of free PDF books and manuals waiting to be discovered right at your fingertips.

FAQs About 2013 Hkdse English Language Paper 3 Books

How do I know which eBook platform is the best for me? Finding the best eBook platform depends on your reading preferences and device compatibility. Research different platforms, read user reviews, and explore their features before making a choice. Are free eBooks of good quality? Yes, many reputable platforms offer high-quality free eBooks, including classics and public domain works. However, make sure to verify the source to ensure the eBook credibility. Can I read eBooks without an eReader? Absolutely! Most eBook platforms offer web-based readers or mobile apps that allow you to read eBooks on your computer, tablet, or smartphone. How do I avoid digital eye strain while reading eBooks? To prevent digital eye strain, take regular breaks, adjust the font size and background color, and ensure proper lighting while reading eBooks. What the advantage of interactive eBooks? Interactive eBooks incorporate multimedia elements, quizzes, and activities, enhancing the reader engagement and providing a more immersive learning experience. 2013 Hkdse English Language Paper 3 is one of the best book in our library for free trial. We provide copy of 2013 Hkdse English Language Paper 3 in digital format, so the resources that you find are reliable. There are also many Ebooks of related with 2013 Hkdse English Language Paper 3. Where to download 2013 Hkdse English Language Paper 3 online for free? Are you looking for 2013 Hkdse English Language Paper 3 PDF? This is definitely going to save you time and cash in something you should think about.

Find 2013 Hkdse English Language Paper 3 :

case 8312 operations manual

manual bolens snowblower 1032

dodge caravan chrysler town country 1992 service manual

selleck forklift repair manual

9 week phisical educatiom lesson plan template

manual nissan almera 2003

1997 suzuki dt15c service manual

2003 dodge caravan sport manual

2008 ap calculus bc multiple choice

fall guy

xtreme paper 97nov 2012 1

nau alek study guide

~~bronagh slater brothers english edition~~

how to survive and grow richer in the tough times ahead

2004 bmw x3 problems

2013 Hkdse English Language Paper 3 :

dreaming of a stranger an unputdownable novel of hopes and - Dec 16 2021

web sep 30 2023 you read the book of tomorrow a novel dreaming of a stranger by sheila o flanagan used very june 1st

2020 buy dreaming of a stranger an unputdownable

dreaming of a stranger an unputdownable novel of h pdf - Aug 24 2022

web jun 13 2023 dreaming of a stranger an unputdownable novel of h pdf if you ally infatuation such a referred dreaming of a stranger an unputdownable novel of h

dreaming of a stranger an unputdownable novel of h pdf - Nov 26 2022

web dreaming of a stranger an unputdownable novel of h dreaming out loud the stranger who stepped out of my dreams flights in dreams and falls in reality

dreaming of a stranger an unputdownable novel of hopes and - Sep 05 2023

web dreaming of a stranger an unputdownable novel of hopes and dreams and love ebook written by sheila o flanagan read

this book using google play books app on

dreaming of a stranger an unputdownable novel of hopes and - Dec 28 2022

web oct 1 2023 by sheila o flanagan used very dreaming of a stranger an unputdownable novel of hopes dreaming of a stranger sheila o flanagan häftad if i fall an

dreaming of a stranger an unputdownable novel of - Jun 02 2023

web buy dreaming of a stranger an unputdownable novel of hopes and dreams and love by o flanagan sheila isbn 9780755330003 from amazon s book store everyday

dreaming of a stranger an unputdownable novel of h 2022 - Apr 19 2022

web crossed dreams dreaming of a stranger an unputdownable novel of h downloaded from rc spectrallabs com by guest oneill banks dreaming of a stranger yale

dreaming of a stranger an unputdownable novel of hopes and - May 01 2023

web feb 10 2008 amazon com dreaming of a stranger an unputdownable novel of hopes and dreams and love ebook o flanagan sheila kindle store

dreaming of a stranger an unputdownable novel of h - Mar 19 2022

web this dreaming of a stranger an unputdownable novel of h as one of the most in action sellers here will unconditionally be along with the best options to review

dreaming of a stranger an unputdownable novel of h - Jul 03 2023

web apr 22 2023 daring her to dream of more until her past threatens to take it all away friends brought together by chance delaney and callie will soon discover the closest

dreaming of a stranger an unputdownable novel of h victoria - Oct 26 2022

web stranger an unputdownable novel of h but end up in infectious downloads rather than enjoying a good book with a cup of tea in the afternoon instead they are facing with

dreaming of a stranger an unputdownable novel of - Mar 31 2023

web dreaming of a stranger by sheila o flanagan a bestselling novel about taking destiny into your own hands if you enjoy the novels of veronica henry and fern britton

dreaming of a stranger an unputdownable novel of h pdf - Sep 24 2022

web dream on dreaming of a stranger dreaming of a stranger an unputdownable novel of h downloaded from ftp adaircountymissouri com by guest potts patricia

dreaming of a stranger an unputdownable novel of h pdf - May 21 2022

web aug 19 2023 those all we meet the expense of dreaming of a stranger an unputdownable novel of h and numerous

books collections from fictions to scientific

dreaming of a stranger an unputdownable novel of h - Jul 23 2022

web 2 dreaming of a stranger an unputdownable novel of h 2021 08 08 interpret almost every dream object and its hidden meaning to better understand what your

dreaming of a stranger an unputdownable novel of h full pdf - Jan 29 2023

web dreams of germany dreaming of a stranger the fiction story was about ashman a civil engineer by profession with united engineers limited in kuala lumpur whose first

dreaming of a stranger an unputdownable novel of hopes and - Jan 17 2022

web dreaming of a stranger by sheila o flanagan a bestselling novel about taking destiny into your own hands if you enjoy the novels of veronica henry and fern britton

strange the dreamer wikipedia - Feb 15 2022

web strange the dreamer is a 2017 young adult fantasy novel written by american author laini taylor and the first in the strange the dreamer duology followed by muse of

dreaming of a stranger an unputdownable novel of hopes and - Feb 27 2023

web dreaming of a stranger an unputdownable novel of hopes and dreams and love audiobook written by sheila o flanagan narrated by caroline lennon get instant

dreaming of a stranger an unputdownable novel of sheila - Jun 21 2022

web jan 21 2023 you could speedily download this dreaming of a stranger an unputdownable novel of after getting deal so in imitation of you require the books

dreaming of a stranger an unputdownable novel of hopes and - Oct 06 2023

web dec 5 2017 dreaming of a stranger by sheila o flanagan a bestselling novel about taking destiny into your own hands if you enjoy the novels of emily bleeker and jamie beck you ll love dreaming

dreaming of a stranger an unputdownable novel of h 2023 - Aug 04 2023

web dreaming of a stranger an unputdownable novel of h 1 dreaming of a stranger an unputdownable novel of h the origin of my dreams centenary reflections on mark

loading interface goodreads - Feb 27 2023

web discover and share books you love on goodreads

el candor del padre brown clásicos tus libros selección g k - Apr 19 2022

web abecedario de los fonemas anexos lenguaje comunicación y logopedia elena campo martínez epub aber arzt bin ich geblieben bilder aus dem leben hans kloepfers

el candor del padre brown clasicos tus libros sel download - Mar 19 2022

web 4 el candor del padre brown clasicos tus libros sel 2022 05 26 el candor del padre brown mb cooltura the classic book has always read again and again what is the

*el candor del padre brown clasicos tus libros sel pdf stij*n - Nov 26 2022

web jun 5 2023 the innocence of father brown illustrated g k chesterton 2020 10 06 the first of g k chesterton s books about seemingly hapless sleuth father brown the

el candor del padre brown clásicos tus libros selección - May 01 2023

web de gilbert keith chesterton autor enrique flores ilustrador alfonso reyes traductor 4 2 25 valoraciones ver todos los formatos y ediciones doce relatos componen este

el candor del padre brown clásicos tus libros selección - Feb 15 2022

web 7 horas para cambiar de vida 7 hours to change life desata tu versión libre de cadenas unleash your chains jota norte pdf abraham la increíble jornada de fe de un

el candor del padre brown clasicos tus libros sel pdf - Aug 24 2022

web may 9 2023 conversión al catolicismo de chesterton en 1922 de esta vinculación dejó constancia el propio o connor en su libro de 1937 father brown on chesterton el

el candor del padre brown clasicos tus libros sel api - May 21 2022

web el candor del padre brown clasicos tus libros sel as recognized adventure as with ease as experience very nearly lesson amusement as well as understanding can be

el candor del padre brown clasicos tus libros sel copy - Jan 17 2022

web nov 28 2022 el candor del padre brown clasicos tus libros sel 1 5 downloaded from kelliemay com on november 28 2022 by guest el candor del padre brown clasicos

el candor del padre brown clasicos tus libros sel copy - Jan 29 2023

web enter the realm of el candor del padre brown clasicos tus libros sel a mesmerizing literary masterpiece penned with a distinguished author guiding readers on a profound

el candor del padre brown clasicos tus libros sel 2023 - Sep 05 2023

web el candor del padre brown clasicos tus libros sel 3 3 the secret garden the queer feet the flying stars the invisible man the honour of israel gow 4 el

el candor del padre brown clásicos tus libros selección by - Aug 04 2023

web el candor del padre brown serie padre brown 1 g k el candor del padre brown clásicos tus libros selección grandes clásicos contemporáneos librería de viejo el candor del

el candor del padre brown clasicos tus libros sel francisco - Jul 03 2023

web the manner of this one merely said the el candor del padre brown clasicos tus libros sel is universally compatible taking into consideration any devices to read robert louis

el candor del padre brown clasicos tus libros sel pdf - Mar 31 2023

web el candor del padre brown clasicos tus libros sel el libro de la selva the jungle book nov 25 2022 kipling narra aquí la historia de mowgli un niño que es recogido por

el candor del padre brown clasicos tus libros sel pdf kelliemay - Dec 28 2022

web dec 20 2022 el candor del padre brown g k chesterton 2017 09 07 doce relatos componen este volumen con el que el divertido y paradójico gilbert keith chesterton dio

descarga el candor del padre brown gratis en epub liibook - Oct 26 2022

web el candor del padre brown es un libro para descargar gratis en epub pdf y mobi del autor a g k chesterton en las historias detectivescas del padre brown hay un

el candor del padre brown clasicos tus libros sel pdf - Jun 02 2023

web inspirado en un amigo del autor el personaje del padre brown el sacerdote que tras su aspecto anodino su inseparable paraguas y sus eternos paquetes de papel de estraza

el candor del padre brown clasicos tus libros sel download - Dec 16 2021

web 2 el candor del padre brown clasicos tus libros sel 2022 05 26 el candor del padre brown clasicos tus libros sel downloaded from zapmap nissan co uk by guest

el candor del padre brown clasicos tus libros sel full pdf - Oct 06 2023

web oct 20 2023 el candor del padre brown clasicos tus libros sel el candor del padre brown clasicos tus libros sel 2 downloaded from ead3 archivists org on 2021 04

el candor del padre brown clásicos tus libros selección by - Nov 14 2021

web jun 4 2023 el candor del padre brown 5 en libros fnac el candor del padre brown serie padre brown 1 g k libro el candor del padre brown g k chesterton pdf el

pdf el candor del padre brown clasicos tus libros sel - Jul 23 2022

web el candor del padre brown clasicos tus libros sel tributo a la madre tierra apr 12 2021 tiernos recuerdos que excitan el llanto por la muerte iv 37 dec 21

el candor del padre brown clasicos tus libros sel copy election - Jun 21 2022

web el candor del padre brown clasicos tus libros sel 2019 05 05 4 11 el candor del padre brown clasicos tus libros sel do less get more edition padre del the 2015 06 04

pdf el candor del padre brown clasicos tus libros sel - Sep 24 2022

web el candor del padre brown clasicos tus libros sel el valle del terror jul 04 2022 holmes y wattson viajan al valle de sussex donde un caballero americano que reside

financial performance report ratio and formula guide - Jul 04 2023

web table of contents ratio calculations 2 annualization 2 ratio components 2 key ratios 4 chartered federally insured credit unions for investments not authorized by ncua in

ncua insured institution investopedia - May 22 2022

web volume 8045 of ncua series author united states national credit union administration publisher national credit union administration 1974 original from university of illinois

today s best cd rates nov 7 2023 cnet - Nov 15 2021

web see guide table of contents ncua as you such as by searching the title publisher or authors of guide you really want you can discover them rapidly in the house workplace

table of contents ncua help environment harvard edu - Oct 15 2021

web jun 3 2023 table of contents ncua is accessible in our literature assemblage an online access to it is set as public so you can get it instantly yet below when you visit this web

12 cfr parts 702 and 703 ncua - Sep 06 2023

web dec 16 2021 table of contents i background a the ncua s risk based capital requirements b the other banking agencies riskbased capital and cblr

financial performance report user guide national credit union - Feb 28 2023

web mar 16 2022 alexandria va march 16 2022 the national credit union administration today released its 2021 annual report opens new window highlighting

national credit union administration ncua overview - Dec 29 2022

web ncua organizational chart 5 ncua highlights 6 federally insured credit unions highlights 9 legislative highlights 11 office of the inspector general 14 audit activity 16 investigative

ncua - Apr 01 2023

web sep 30 2022 table of contents types of fpr 2 standard fpr contents 7 other fpr information 12 ncua contact information 14 single credit union fpr 2 aggregate fpr

ecfr 12 cfr 702 102 capital classification - Aug 25 2022

web feb 12 2019 the national credit union administration ncua is the independent agency that administers the national credit union share insurance fund ncusif like the

accounting manual for federal credit unions google books - Apr 20 2022

web table of contents ncua homepage table of contents chapter 1 introduction why update this guide what approach have you taken in revising the

ncua posts 2024 2025 proposed budget sets november 16 - Jul 12 2021

table of contents ncua homepage pdf4pro com - Mar 20 2022

web the world energy outlook 2023 provides in depth analysis and strategic insights into every aspect of the global energy system against a backdrop of geopolitical tensions and

world energy outlook 2023 analysis iea - Feb 16 2022

web summary of key changes to ncua s member ncua gov summary of key final changes to ncua s member business loan rule 1 summary of key changes to

chapter 16 net worth and other equity accounts - Jun 22 2022

web jan 31 2021 ncua insured institution a finance institution that is a participant of the national credit union

administration ncua program most ncua insured institutions

g en era l ledger national credit union administration - Oct 27 2022

web table of contents page ii may 2008 other examination areas 300 chapter 301 management chapter 302 profitability chapter 303 information systems and

quality control policy appendix 19a ncua - Sep 25 2022

web the in page table of contents is available only when multiple sections are being viewed use the navigation links in the gray bar above to view the table of contents that this

table of contents ncua homepage pdf4pro com - Jan 18 2022

web table of contents national credit union ncua gov supervisory committee guide change 1 table of contents continued chapter 4 what are our

table of contents ncua homepage pdf4pro com - Dec 17 2021

web 13 hours ago table of contents in this article jump to today s best cd rates short term vs long term cds federal deposit insurance look for an fdic insured bank or

manuals and guides ncua - Oct 07 2023

web feb 14 2023 manuals and guides these manuals provide guidance to better comply with the ncua s rules and regulations and those from other agencies these manual are not definitive and must be used in conjunction with other supervisory guidance and

chapter 24 examiners guide ncua - Aug 05 2023

web table of contents risk focused program scope development and planning

what is ncua mycreditunion gov - Jul 24 2022

web table of contents net worth and other equity accounts examination objectives

table of contents ncua secure4 khronos - Sep 13 2021

web nov 6 2023 did you miss any of the action from ycs richmond you can revisit it all with this table of contents written feature matches round 1 feature match bobby kenny

yu gi oh tcg event coverage ycs richmond table of - Aug 13 2021

web oct 26 2023 the draft budget has also been submitted for publication in the federal register and the comment period is open until november 21 the proposed combined

table of contents ncua - Nov 27 2022

web 7 3n3 4ka chapter 8 general ledger examination objectives evaluate adequacy of policies practices procedures and internal controls regarding financial transactions

national credit union administration ncua definition role - Jun 03 2023

web national credit union administration 1775 duke st alexandria va 22314 3418 phone 703 518 6300 website

ncua releases 2021 annual report ncua - Jan 30 2023

web dec 28 2021 national credit union administration ncua an agency of the united states federal government that was created to monitor federal credit unions across the

2022 ncua annual report - May 02 2023

web aug 14 2023 total assets in federally insured credit unions rose by 82 billion or 3 8 percent over the year ending in the second quarter of 2023 to 2 22 trillion the ncua