CRA Disclosure Statement 2022 and 2021

bradesco bank

CRA Disclosure Statement 2021

CRA Disclosure Statement 2022

bradesco bank

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: BRADESCO BAC FLORIDA BANK

Respondent ID: 0000021265

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BAY COUNTY (005), FL										
MSA 37460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	585	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	585	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	585	0	0	0	0
STATE TOTAL	0	0	0	0	1	585	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	0	0	0	0	1	585	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	0	0	1	585	0	0	0	0

CRA Disclosure Statement 2022

bradesco bank

2022 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000021265

Institution: BRADESCO BAC FLORIDA BANK

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	2	6,032	0	0
Purchased	0	0	0	0
Total	2	6,032	0	0
Consortium/Third Party Loans (optional)				

CRA Disclosure Statement 2022

bradesco bank

2022 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: BRADESCO BAC FLORIDA BANK

Respondent ID: 0000021265
Agency: FDIC - 3

ASSESSMENT AREA - 0001

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income 30-40%

0304.02* 0308.03* 0308.04* 1005.01*

Median Family Income 40-50%

0104.05* 0303.01* 0415.00* 0428.02* 0503.09* 0503.14* 0602.14* 0602.15* 0604.05* 0705.04* 0919.04*
1002.03* 1005.02* 1103.34* 1103.54* 1103.55*

Median Family Income 50-60%

0103.05* 0204.12* 0205.02* 0412.00* 0414.00* 0416.01* 0416.02* 0417.00* 0427.00* 0503.11* 0503.12*
0601.27* 0601.30* 0602.03* 0603.02* 0603.03* 0604.02* 0701.04* 0804.05* 0911.00* 1002.01* 1003.01*
1004.00* 1007.00* 1008.01* 1008.04*

Median Family Income 60-70%

0103.07* 0107.01* 0107.02* 0201.03* 0202.12* 0303.02* 0306.01* 0306.02* 0310.01* 0409.01* 0409.02*
0410.00* 0411.00* 0413.00* 0433.02* 0502.07* 0502.08* 0503.13* 0507.02* 0508.00* 0601.17* 0603.04*
0603.06* 0611.00* 0805.00* 0901.03* 0903.01* 0904.03* 0904.04* 0912.01* 0914.00* 0915.00* 0919.03*
1001.03* 1001.06* 1002.04* 1008.03* 1103.51* 1103.67*

Median Family Income 70-80%

0102.02* 0103.04* 0103.06* 0104.02* 0104.03* 0202.13* 0203.02* 0203.08* 0203.11* 0203.13* 0203.23*
0203.24* 0204.04* 0204.05* 0204.07* 0204.17* 0204.20* 0204.21* 0302.01* 0305.00* 0307.03* 0307.05*
0308.05* 0308.06* 0403.00* 0428.01* 0429.00* 0501.00* 0503.06* 0503.08* 0503.15* 0601.07* 0601.11*
0601.15* 0601.23* 0601.24* 0601.28* 0601.29* 0602.07* 0602.08* 0602.11* 0603.05* 0703.24* 0703.27*
0706.01* 0905.04* 0916.01* 0917.01* 0917.02* 0918.03* 1006.00* 1103.12* 1103.23* 1103.46* 1106.00*

Median Family Income 80-90%

0101.04* 0104.07* 0201.01* 0201.04* 0202.06* 0203.25* 0204.06* 0204.16* 0205.01* 0302.03* 0309.03*
0310.02* 0312.03* 0408.01* 0408.02* 0426.02* 0430.02* 0502.04* 0503.01* 0504.02* 0507.01* 0602.06*
0604.01* 0605.01* 0606.03* 0608.02* 0702.12* 0702.13* 0703.23* 0802.00* 0912.02* 0916.02* 0918.02*
0918.04* 1001.04* 1103.13* 1103.37* 1103.38* 1103.41* 1104.04*

Median Family Income 90-100%

bradesco bank

2022 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: BRADESCO BAC FLORIDA BANK

Respondent ID: 0000021265
Agency: FDIC - 3

0106.13* 0108.00* 0202.11* 0203.12* 0203.26* 0204.14* 0204.15* 0302.02* 0304.01* 0312.04* 0503.16*
0505.02* 0601.05* 0601.13* 0602.09* 0604.04* 0605.05* 0606.05* 0606.06* 0606.08* 0702.10* 0801.02*
0804.03* 0904.01* 0906.01* 0908.01* 0919.01* 1101.00* 1103.11* 1103.39* 1103.66* 1104.03* 1105.01*
1105.02*

Median Family Income 100-110%

0102.01* 0106.10* 0106.14* 0202.04* 0202.05* 0202.09* 0202.10* 0202.14* 0203.14* 0401.01* 0402.04*
0421.00* 0502.06* 0504.01* 0505.01* 0506.02* 0601.09* 0606.09* 0701.02* 0701.03* 0702.04* 0703.28*
0705.03* 0801.04* 0801.05* 0804.06* 0910.00* 0913.00* 1001.08* 1103.01* 1103.08* 1103.09* 1103.48*
1103.53* 1103.65* 1104.02*

Median Family Income 110-120%

0101.03* 0109.02* 0203.16* 0203.20* 0204.19* 0309.04* 0601.16* 0601.25* 0608.01* 0610.04* 0703.25*
0706.02* 0801.03* 0908.02* 1103.63*

Median Family Income >= 120%

0101.02* 0103.08* 0104.01* 0104.06* 0105.02* 0105.03* 0105.04* 0106.01* 0106.03* 0106.04* 0106.05*
0106.06* 0106.09* 0106.11* 0106.12* 0106.15* 0109.01* 0110.00* 0203.09* 0203.15* 0203.17* 0203.18*
0203.19* 0203.21* 0203.22* 0204.18* 0301.00* 0307.02* 0307.04* 0309.02* 0311.01* 0311.02* 0312.05*
0312.06* 0312.07* 0401.02* 0402.03* 0402.05* 0402.06* 0404.01* 0404.02* 0405.02* 0405.03* 0405.06*
0406.01* 0406.02* 0407.01* 0407.02* 0418.01* 0418.02* 0419.00* 0420.00* 0422.00* 0423.01* 0423.02*
0424.00* 0425.01* 0425.02* 0426.01* 0430.01* 0431.00* 0433.01* 0502.05* 0506.01* 0509.00* 0510.01*
0510.02* 0601.14* 0601.18* 0601.19* 0601.20* 0601.21* 0601.22* 0601.26* 0602.10* 0602.12* 0605.03*
0605.04* 0606.07* 0607.00* 0609.00* 0610.01* 0610.03* 0702.05* 0702.08* 0702.09* 0702.11* 0703.04*
0703.06* 0703.10* 0703.11* 0703.12* 0703.14* 0703.15* 0703.16* 0703.18* 0703.19* 0703.20* 0703.21*
0703.26* 0703.29* 0703.30* 0703.31* 0704.01* 0704.02* 0704.03* 0704.04* 0704.05* 0705.01* 0901.02*
0901.04* 0902.00* 0903.04* 0905.02* 0905.03* 0906.02* 0907.00* 0909.00* 0920.00* 1001.05* 1001.07*
1103.03* 1103.07* 1103.19* 1103.21* 1103.26* 1103.27* 1103.28* 1103.30* 1103.32* 1103.33* 1103.44*
1103.45* 1103.47* 1103.50* 1103.52* 1103.56* 1103.57* 1103.58* 1103.59* 1103.60* 1103.61* 1103.64*
1103.68*

Median Family Income Not Known

0405.05* 0804.02* 0903.03* 1003.02* 1103.49* 1103.62* 9800.00* 9900.00*

CRA Disclosure Statement 2022

bradesco bank

2022 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: BRADESCO BAC FLORIDA BANK

Respondent ID: 0000021265
Agency: FDIC - 3

ASSESSMENT AREA - 0002

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income 20-30%

0005.08*

Median Family Income 30-40%

0015.01* 0036.05* 0036.06* 0108.03* 0146.01*

Median Family Income 40-50%

0002.24* 0006.11* 0007.10* 0007.19* 0014.01* 0016.05* 0017.04* 0018.02* 0019.01* 0019.04* 0020.01*
0020.03* 0030.05* 0053.03* 0053.04* 0054.03* 0054.09* 0057.07* 0066.04* 0093.22* 0100.24* 0100.26*
0107.06* 0108.05* 0109.00* 0111.04* 0112.03* 0113.02*

Median Family Income 50-60%

0002.12* 0002.22* 0002.23* 0002.28* 0004.11* 0004.18* 0005.05* 0006.09* 0007.05* 0007.14* 0010.04*
0017.01* 0017.02* 0018.01* 0024.03* 0024.04* 0025.01* 0030.01* 0031.00* 0034.00* 0036.03* 0042.04*
0049.01* 0050.04* 0051.04* 0052.01* 0052.02* 0053.05* 0054.10* 0055.05* 0057.05* 0063.03* 0066.03*
0066.07* 0093.14* 0093.15* 0098.11* 0102.05* 0108.06* 0110.10* 0111.03* 0114.05* 0114.08* 0120.02*
0135.00*

Median Family Income 60-70%

0002.19* 0003.06* 0003.12* 0004.02* 0004.14* 0004.16* 0005.04* 0005.06* 0006.07* 0007.11* 0007.12*
0007.15* 0007.18* 0008.04* 0008.06* 0008.07* 0009.03* 0010.05* 0010.07* 0011.03* 0015.02* 0016.06*
0018.03* 0020.04* 0022.02* 0023.00* 0024.02* 0025.02* 0028.00* 0029.00* 0030.04* 0030.06* 0036.04*
0036.07* 0039.11* 0039.13* 0049.03* 0050.02* 0051.03* 0053.06* 0054.05* 0054.06* 0055.04* 0057.08*
0062.01* 0063.04* 0064.03* 0076.03* 0083.09* 0090.20* 0090.21* 0090.26* 0090.31* 0091.02* 0093.24*
0093.26* 0095.05* 0095.06* 0097.05* 0099.04* 0100.23* 0102.07* 0102.08* 0105.01* 0106.09* 0108.04*
0110.03* 0112.05* 0114.07* 0117.02* 0132.01* 0138.01* 0148.00* 0202.00*

Median Family Income 70-80%

0001.24* 0002.06* 0002.15* 0002.18* 0002.20* 0002.25* 0003.09* 0003.10* 0004.08* 0004.17* 0004.20*
0006.02* 0006.10* 0007.20* 0008.05* 0009.08* 0012.09* 0013.01* 0014.02* 0019.03* 0043.03* 0044.03*
0044.04* 0054.07* 0055.06* 0058.04* 0059.03* 0064.02* 0070.05* 0070.06* 0083.12* 0085.03* 0088.05*

bradesco bank

2022 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: BRADESCO BAC FLORIDA BANK

Respondent ID: 0000021265
Agency: FDIC - 3

0089.09* 0090.61* 0090.63* 0091.01* 0093.17* 0093.20* 0093.23* 0096.01* 0096.02* 0097.06* 0099.08*
0100.15* 0100.18* 0100.21* 0102.14* 0110.12* 0114.06* 0131.00* 0134.00* 0136.00* 0137.00* 0171.01*
0178.00* 0203.00*

Median Family Income 80-90%

0001.09* 0002.13* 0002.21* 0002.27* 0003.11* 0004.09* 0004.10* 0005.07* 0005.09* 0006.01* 0007.17*
0008.08* 0009.07* 0010.06* 0011.01* 0013.02* 0016.08* 0026.00* 0037.09* 0039.16* 0050.03* 0051.02*
0056.00* 0057.01* 0057.06* 0058.03* 0064.01* 0070.03* 0070.04* 0070.07* 0072.00* 0077.08* 0084.30*
0090.15* 0090.27* 0090.30* 0090.51* 0090.52* 0090.57* 0090.65* 0093.16* 0093.25* 0094.02* 0098.06*
0099.09* 0100.10* 0100.17* 0100.19* 0102.13* 0103.02* 0104.00* 0106.22* 0107.08* 0114.12* 0116.02*
0120.01* 0121.02* 0121.03* 0139.00* 0147.01* 0170.00* 0175.00* 0176.00* 0184.00* 0188.02*

Median Family Income 90-100%

0001.26* 0004.13* 0004.15* 0004.19* 0007.13* 0007.16* 0009.04* 0010.03* 0016.03* 0017.05* 0022.01*
0027.10* 0039.12* 0039.17* 0041.03* 0042.05* 0044.05* 0047.04* 0055.03* 0059.01* 0059.02* 0059.04*
0063.02* 0066.06* 0069.01* 0078.09* 0083.10* 0083.13* 0084.19* 0090.22* 0090.62* 0090.64* 0092.00*
0100.12* 0100.20* 0100.25* 0102.09* 0102.11* 0106.26* 0107.07* 0110.11* 0110.13* 0114.09* 0117.01*
0119.00* 0123.01* 0125.02* 0129.00* 0130.00* 0133.02* 0158.00* 0159.00* 0169.00* 0171.02* 0173.00*
0177.00* 0188.03*

Median Family Income 100-110%

0001.25* 0001.40* 0002.04* 0002.11* 0002.16* 0003.02* 0003.07* 0003.08* 0004.05* 0006.03* 0009.05*
0010.08* 0012.04* 0012.07* 0027.05* 0027.08* 0037.04* 0039.14* 0042.07* 0043.01* 0049.04* 0065.01*
0065.03* 0083.08* 0083.15* 0084.24* 0088.08* 0089.07* 0090.24* 0090.28* 0090.49* 0090.50* 0090.54*
0090.66* 0093.12* 0093.18* 0094.01* 0095.03* 0098.03* 0099.06* 0100.16* 0106.08* 0106.21* 0106.23*
0107.05* 0110.08* 0110.09* 0112.04* 0116.01* 0121.01* 0121.05* 0126.01* 0133.01* 0146.02* 0155.01*
0156.00* 0160.00* 0167.00* 0174.02* 0181.00* 0191.00* 0199.02* 0200.01*

Median Family Income 110-120%

0001.32* 0027.02* 0039.15* 0058.06* 0062.05* 0076.05* 0077.05* 0083.14* 0087.03* 0088.06* 0088.10*
0089.06* 0090.29* 0090.44* 0090.55* 0090.56* 0090.59* 0098.10* 0099.05* 0100.13* 0107.09* 0107.10*
0111.06* 0118.00* 0121.04* 0126.02* 0149.00* 0151.03* 0183.00* 0186.02* 0189.02* 0193.01* 0193.02*
0194.02* 0199.01* 4901.00*

Median Family Income >= 120%

bradesco bank

2022 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: BRADESCO BAC FLORIDA BANK

Respondent ID: 0000021265
Agency: FDIC - 3

0001.07*	0001.15*	0001.18*	0001.20*	0001.21*	0001.22*	0001.23*	0001.27*	0001.28*	0001.29*	0001.30*
0001.31*	0001.34*	0001.42*	0001.43*	0001.45*	0001.46*	0002.26*	0006.05*	0006.12*	0011.02*	0011.04*
0012.05*	0012.06*	0016.07*	0021.00*	0027.07*	0027.09*	0037.03*	0037.07*	0037.08*	0037.10*	0038.01*
0038.03*	0038.04*	0039.06*	0039.09*	0039.18*	0039.19*	0039.21*	0039.22*	0040.00*	0041.02*	0041.05*
0041.06*	0042.06*	0042.08*	0043.04*	0044.06*	0045.00*	0046.02*	0046.05*	0046.07*	0046.08*	0047.01*
0047.03*	0047.05*	0058.05*	0060.02*	0060.03*	0060.04*	0061.03*	0061.04*	0061.05*	0061.06*	0062.03*
0062.06*	0065.04*	0066.08*	0067.05*	0067.06*	0067.07*	0067.09*	0067.13*	0067.14*	0067.17*	0067.18*
0067.19*	0067.20*	0067.21*	0067.22*	0068.01*	0068.02*	0069.02*	0071.04*	0073.00*	0074.01*	0074.02*
0074.03*	0075.01*	0075.03*	0076.01*	0076.07*	0076.08*	0076.09*	0076.10*	0077.04*	0077.06*	0077.09*
0078.01*	0078.05*	0078.06*	0078.07*	0078.08*	0079.01*	0079.02*	0080.00*	0081.01*	0081.02*	0082.02*
0082.05*	0082.06*	0082.07*	0082.08*	0082.09*	0083.05*	0083.11*	0084.09*	0084.15*	0084.16*	0084.18*
0084.20*	0084.21*	0084.22*	0084.23*	0084.26*	0084.27*	0084.28*	0084.29*	0084.31*	0085.02*	0085.04*
0086.01*	0086.03*	0086.04*	0087.02*	0087.04*	0088.07*	0088.09*	0089.08*	0089.10*	0089.11*	0090.10*
0090.14*	0090.39*	0090.40*	0090.43*	0090.48*	0090.53*	0090.58*	0090.60*	0093.05*	0093.19*	0095.04*
0097.03*	0097.04*	0098.04*	0098.09*	0098.12*	0099.03*	0099.07*	0100.22*	0101.93*	0101.98*	0102.01*
0102.12*	0103.01*	0103.03*	0105.02*	0106.04*	0106.10*	0106.13*	0106.18*	0106.19*	0106.20*	0106.24*
0106.25*	0110.14*	0110.15*	0111.05*	0112.06*	0114.10*	0114.11*	0115.00*	0122.00*	0123.02*	0124.01*
0124.02*	0124.03*	0125.01*	0127.01*	0127.02*	0128.01*	0128.02*	0132.02*	0142.00*	0143.00*	0144.00*
0145.00*	0147.02*	0150.01*	0150.02*	0151.01*	0151.02*	0152.01*	0152.02*	0153.00*	0154.00*	0155.02*
0157.00*	0161.00*	0162.00*	0163.00*	0164.01*	0164.02*	0165.01*	0165.02*	0166.00*	0168.00*	0172.00*
0174.01*	0179.01*	0179.02*	0180.01*	0180.02*	0180.03*	0182.00*	0185.00*	0186.01*	0187.00*	0188.01*
0189.01*	0190.00*	0192.00*	0194.01*	0195.01*	0195.02*	0196.00*	0197.00*	0198.01*	0198.02*	0200.02*
0201.00*										

Median Family Income Not Known

0001.41*	0001.44*	0009.06*	0012.08*	0037.05*	0037.06*	0066.05*	0067.15*	0067.16*	0071.01*	0071.03*
0077.07*	0084.25*	0089.04*	0093.21*	0093.27*	0113.01*	0138.02*	0141.00*	9801.00*	9802.00*	9803.00*
9804.00*	9805.00*	9806.00*	9807.00*	9808.00*	9809.00*	9810.00*	9811.00*	9812.00*	9813.00*	9900.00*

OUTSIDE ASSESSMENT AREA

BAY COUNTY (005), FL

CRA Disclosure Statement 2022

bradesco bank

2022 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: BRADESCO BAC FLORIDA BANK

Respondent ID: 0000021265
Agency: FDIC - 3

MSA: 37460
Middle Income

0026.09

CRA Disclosure Statement 2022

bradesco bank

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000021265

Institution: BRADESCO BAC FLORIDA BANK

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	1	1	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	2	2	0	0.00%
Total	5	5	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

CRA Disclosure Statement 2021

CRA Disclosure Statement 2021

bradesco bank

2021 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000021265

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BRADESCO BAC FLORIDA BANK

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROWARD COUNTY (011), FL										
MSA 22744										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	624	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	624	0	0	0	0
ST. JOHNS COUNTY (109), FL										
MSA 27260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	775	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	775	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	624	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	775	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,399	0	0	0	0

CRA Disclosure Statement 2021

bradesco bank

2021 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000021265

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BRADESCO BAC FLORIDA BANK

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	1	624	0	0	0	0
TOTAL OUTSIDE AA	0	0	0	0	1	775	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	0	0	2	1,399	0	0	0	0

CRA Disclosure Statement 2021

bradesco bank

2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: BRADESCO BAC FLORIDA BANK

Respondent ID: 0000021265
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FL - BROWARD COUNTY (011) - MSA 22744	1	624	0	0	0	0

CRA Disclosure Statement 2021

bradesco bank

2021 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000021265

Institution: BRADESCO BAC FLORIDA BANK

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	9	2,847	0	0
Purchased	0	0	0	0
Total	9	2,847	0	0
Consortium/Third Party Loans (optional)				

CRA Disclosure Statement 2021

bradesco bank

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: BRADESCO BAC FLORIDA BANK

Respondent ID: 0000021265

Agency: FDIC - 3

ASSESSMENT AREA - 0001

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income 20-30%

0015.01* 9807.00*

Median Family Income 30-40%

0001.24* 0008.07* 0015.02* 0018.03* 0053.02*

Median Family Income 40-50%

0002.19* 0005.03* 0006.08* 0007.10* 0008.06* 0010.04* 0014.01* 0014.02* 0016.05* 0018.01* 0020.03*
0024.04* 0028.00* 0030.04* 0031.00* 0034.00* 0036.01* 0049.01* 0051.04* 0093.08* 0100.15* 0113.00*
0114.04*

Median Family Income 50-60%

0002.12* 0005.04* 0007.12* 0008.08* 0010.05* 0012.03* 0016.06* 0017.01* 0017.03* 0019.04* 0020.01*
0020.04* 0024.02* 0025.01* 0025.02* 0026.00* 0029.00* 0030.03* 0036.02* 0050.02* 0051.03* 0052.01*
0052.02* 0053.03* 0053.04* 0054.03* 0054.06* 0054.09* 0054.10* 0055.01* 0055.02* 0057.04* 0064.03*
0066.02* 0088.05* 0090.20* 0090.26* 0093.14* 0097.05* 0100.11* 0102.07* 0108.02* 0110.01* 0114.03*
0136.00* 0137.00*

Median Family Income 60-70%

0001.09* 0001.26* 0002.09* 0002.20* 0003.06* 0004.02* 0004.11* 0004.12* 0004.14* 0005.01* 0006.07*
0007.11* 0008.04* 0008.05* 0009.02* 0009.03* 0011.03* 0016.02* 0017.02* 0019.03* 0022.02* 0023.00*
0024.03* 0039.11* 0039.13* 0044.05* 0054.05* 0054.07* 0057.01* 0058.02* 0063.01* 0065.01* 0071.01*
0072.00* 0083.09* 0090.21* 0093.07* 0093.11* 0093.15* 0095.01* 0102.08* 0108.01* 0109.00* 0110.03*
0111.01* 0112.02* 0117.00* 0120.00* 0131.00* 0135.00* 4901.00*

Median Family Income 70-80%

0001.34* 0002.06* 0002.15* 0002.17* 0002.18* 0003.05* 0004.03* 0005.05* 0006.01* 0006.02* 0006.04*
0007.05* 0007.06* 0007.08* 0007.09* 0009.01* 0010.06* 0018.02* 0019.01* 0039.09* 0039.15* 0041.03*
0049.02* 0050.01* 0057.03* 0059.02* 0064.01* 0065.03* 0083.04* 0090.17* 0090.23* 0090.44* 0091.00*
0093.06* 0093.09* 0100.05* 0100.09* 0105.00* 0106.09* 0107.04* 0126.00* 0138.00* 0147.00* 0148.00*
0177.00* 0178.00* 0203.00*

bradesco bank

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: BRADESCO BAC FLORIDA BANK

Respondent ID: 0000021265

Agency: FDIC - 3

Median Family Income 80-90%

0001.25* 0002.02* 0002.13* 0003.01* 0004.04* 0004.08* 0004.09* 0006.03* 0007.07* 0010.03* 0013.01*
0016.03* 0039.14* 0039.16* 0056.00* 0059.03* 0064.02* 0066.01* 0070.01* 0070.02* 0084.17* 0088.06*
0090.06* 0090.15* 0090.27* 0090.30* 0090.31* 0098.08* 0099.04* 0100.01* 0100.06* 0100.16* 0102.05*
0102.09* 0102.10* 0107.03* 0129.00* 0134.00* 0146.00* 0158.00* 0171.00* 0176.00*

Median Family Income 90-100%

0002.04* 0002.14* 0004.05* 0004.10* 0022.01* 0039.17* 0047.03* 0051.02* 0058.01* 0059.01* 0063.02*
0069.00* 0084.12* 0086.01* 0088.04* 0089.02* 0090.22* 0090.24* 0094.00* 0095.04* 0097.06* 0098.06*
0099.01* 0100.10* 0104.00* 0106.13* 0106.14* 0110.05* 0110.07* 0112.01* 0121.00* 0140.00* 0169.00*
0175.00* 0184.00*

Median Family Income 100-110%

0001.32* 0002.11* 0002.16* 0003.07* 0003.08* 0004.13* 0006.05* 0010.02* 0011.01* 0012.04* 0027.02*
0027.05* 0044.03* 0047.02* 0059.04* 0062.05* 0065.04* 0076.03* 0083.07* 0083.08* 0087.01* 0089.06*
0089.07* 0090.14* 0090.19* 0090.28* 0090.35* 0095.03* 0096.00* 0099.06* 0100.12* 0100.13* 0102.04*
0106.17* 0130.00* 0132.00* 0133.00* 0149.00* 0154.00* 0160.00* 0167.00* 0170.00* 0174.00* 0181.00*
0185.00* 0188.00*

Median Family Income 110-120%

0001.27* 0001.40* 0037.04* 0039.12* 0039.18* 0044.06* 0062.01* 0077.01* 0082.08* 0084.18* 0084.19*
0087.02* 0088.03* 0090.29* 0093.13* 0098.03* 0114.01* 0119.00* 0142.00* 0144.00* 0155.00* 0156.00*
0159.00* 0166.00* 0173.00* 0191.00* 0202.00*

Median Family Income >= 120%

0001.07* 0001.13* 0001.15* 0001.18* 0001.19* 0001.20* 0001.21* 0001.22* 0001.23* 0001.28* 0001.29*
0001.30* 0001.31* 0001.33* 0003.02* 0011.02* 0011.04* 0012.05* 0012.06* 0013.02* 0021.00* 0027.03*
0027.06* 0037.02* 0037.03* 0037.05* 0037.07* 0038.01* 0038.03* 0038.04* 0039.06* 0039.19* 0039.21*
0039.22* 0040.00* 0041.02* 0041.05* 0041.06* 0042.03* 0042.04* 0042.05* 0043.01* 0043.04* 0044.04*
0045.00* 0046.02* 0046.05* 0046.07* 0046.08* 0047.01* 0060.01* 0060.02* 0061.01* 0061.02* 0062.03*
0062.06* 0067.02* 0067.05* 0067.06* 0067.07* 0067.09* 0067.11* 0067.14* 0068.01* 0068.02* 0071.03*
0071.04* 0073.00* 0074.00* 0075.01* 0075.03* 0076.01* 0076.04* 0076.05* 0076.06* 0077.02* 0077.04*
0077.05* 0078.01* 0078.04* 0078.05* 0078.06* 0078.07* 0079.01* 0079.02* 0080.00* 0081.01* 0081.02*

bradesco bank

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021265

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BRADESCO BAC FLORIDA BANK

0082.02* 0082.05* 0082.06* 0082.07* 0082.09* 0083.05* 0083.06* 0084.05* 0084.07* 0084.09* 0084.10*
0084.14* 0084.15* 0084.16* 0085.01* 0085.02* 0086.02* 0089.01* 0090.10* 0090.34* 0090.36* 0090.38*
0090.39* 0090.43* 0090.46* 0090.47* 0092.00* 0093.05* 0093.12* 0097.03* 0097.04* 0098.04* 0098.07*
0099.03* 0099.05* 0101.93* 0101.98* 0102.01* 0103.00* 0106.04* 0106.06* 0106.08* 0106.10* 0106.12*
0110.08* 0110.09* 0111.02* 0115.00* 0116.00* 0118.00* 0122.00* 0123.00* 0124.00* 0125.00* 0127.00*
0128.00* 0139.00* 0143.00* 0145.00* 0150.00* 0151.00* 0152.00* 0153.00* 0157.00* 0161.00* 0162.00*
0163.00* 0164.00* 0165.00* 0168.00* 0172.00* 0179.00* 0180.00* 0182.00* 0183.00* 0186.00* 0187.00*
0189.00* 0190.00* 0192.00* 0193.00* 0194.00* 0195.00* 0196.00* 0197.00* 0198.00* 0199.00* 0200.00*
0201.00*

Median Family Income Not Known

0030.01* 0037.06* 0042.06* 0043.03* 0067.13* 0089.04* 0090.40* 0141.00* 9801.00* 9802.00* 9803.00*
9804.00* 9805.00* 9806.00* 9808.00* 9809.00* 9810.00* 9900.00*

ASSESSMENT AREA - 0002

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income 30-40%

0304.02* 0414.00* 0415.00* 0417.00* 0805.00*

Median Family Income 40-50%

0204.12* 0303.01* 0305.00* 0308.01* 0408.01* 0416.00* 0433.02* 0503.11* 0506.02* 0507.02* 0603.02*
1002.01* 1004.00* 1005.02* 1103.35*

Median Family Income 50-60%

0103.04* 0103.05* 0103.07* 0104.03* 0107.02* 0304.01* 0306.00* 0408.02* 0409.01* 0409.02* 0412.00*
0502.07* 0502.08* 0503.06* 0503.07* 0503.09* 0503.12* 0507.01* 0601.24* 0602.03* 0602.13* 0603.03*
0603.06* 0701.01* 0801.02* 0804.02* 0903.01* 0904.04* 0905.04* 0911.00* 0918.02* 0919.02* 1008.01*
1103.34*

Median Family Income 60-70%

0104.02* 0104.05* 0107.01* 0201.03* 0202.06* 0203.02* 0204.05* 0204.07* 0302.01* 0303.02* 0410.00*
0423.02* 0430.02* 0503.08* 0601.07* 0601.12* 0602.08* 0603.04* 0604.02* 0604.03* 0804.05* 0904.03*
0915.00* 0916.00* 1001.05* 1002.02* 1003.00* 1005.01* 1007.00* 1008.02*

bradesco bank

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021265

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BRADESCO BAC FLORIDA BANK

Median Family Income 70-80%

0103.06* 0108.00* 0201.04* 0202.10* 0202.11* 0202.12* 0203.08* 0203.13* 0203.24* 0203.26* 0204.13*
0205.02* 0302.03* 0307.03* 0307.05* 0308.02* 0411.00* 0413.00* 0427.00* 0428.00* 0501.00* 0503.10*
0508.00* 0601.17* 0601.27* 0602.07* 0603.05* 0604.01* 0606.06* 0608.02* 0611.00* 0701.02* 0702.10*
0903.02* 0904.01* 0906.02* 0914.00* 0918.01* 1006.00* 1103.13* 1104.03* 1104.04*

Median Family Income 80-90%

0104.07* 0106.10* 0201.01* 0202.07* 0203.11* 0203.14* 0203.16* 0203.23* 0203.25* 0204.04* 0204.06*
0204.09* 0302.02* 0310.02* 0429.00* 0502.06* 0503.01* 0504.02* 0505.02* 0601.05* 0601.28* 0602.06*
0602.11* 0605.05* 0702.07* 0703.22* 0705.02* 0804.03* 0804.06* 0912.01* 1001.04* 1103.20* 1103.23*
1103.39* 1105.01* 1106.00*

Median Family Income 90-100%

0102.00* 0202.04* 0202.09* 0204.14* 0205.01* 0309.03* 0310.01* 0312.04* 0403.00* 0502.05* 0504.01*
0509.00* 0601.09* 0601.11* 0601.16* 0602.09* 0605.01 0608.01* 0702.04* 0703.21* 0706.01* 0906.01*
0908.01* 0908.02* 0912.02* 0913.00* 0917.02* 1001.01* 1001.03* 1101.00* 1103.11* 1103.12* 1103.41*
1104.02* 1105.02*

Median Family Income 100-110%

0104.01* 0202.05* 0203.12* 0203.17* 0204.11* 0204.15* 0307.04* 0309.04* 0311.01* 0407.02* 0421.00*
0431.00* 0502.04* 0505.01* 0510.01* 0601.13* 0601.14* 0601.22* 0703.05* 0706.02* 0907.00* 0910.00*
0917.01* 1103.08* 1103.09* 1103.22* 1103.36* 1103.40*

Median Family Income 110-120%

0101.02* 0101.04* 0106.07* 0203.15* 0203.20* 0307.02* 0405.03* 0601.15* 0601.23* 0606.05* 0606.08*
0606.09* 0704.01* 0801.03* 0802.00* 0909.00* 1103.37* 1103.38*

Median Family Income >= 120%

0101.03* 0103.08* 0104.06* 0105.02* 0105.03* 0105.04* 0106.01* 0106.03* 0106.04* 0106.05* 0106.06*
0106.09* 0106.11* 0106.12* 0109.01* 0109.02* 0110.00* 0203.09* 0203.18* 0203.19* 0203.21* 0203.22*
0301.00* 0309.02* 0311.02* 0312.02* 0312.03* 0312.05* 0401.01* 0401.02* 0402.03* 0402.04* 0402.05*
0402.06* 0404.01* 0404.02* 0405.02* 0405.04* 0406.01* 0406.02* 0407.01* 0418.01* 0418.02* 0419.00*
0420.00* 0422.00* 0423.01* 0424.00* 0425.00* 0426.00* 0430.01* 0433.01* 0506.01* 0510.02* 0601.18*
0601.19* 0601.20* 0601.21* 0601.25* 0601.26* 0602.10* 0602.12* 0605.03* 0605.04* 0606.03* 0606.07*
0607.00* 0609.00* 0610.01* 0610.02* 0702.05* 0702.08* 0702.09* 0702.11* 0703.04* 0703.06* 0703.10*

CRA Disclosure Statement 2021

bradesco bank

2021 Institution Disclosure Statement - Table 6

Respondent ID: 0000021265

Agency: FDIC - 3

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: BRADESCO BAC FLORIDA BANK

0703.11* 0703.12* 0703.13* 0703.14* 0703.15* 0703.16* 0703.17* 0703.18* 0703.19* 0703.20* 0704.02*
0704.03* 0704.04* 0704.05* 0705.01* 0801.01* 0901.01* 0901.02* 0902.00* 0905.02* 0905.03* 0919.01*
0920.00* 1103.01* 1103.02* 1103.03* 1103.07* 1103.19* 1103.21* 1103.24* 1103.25* 1103.26* 1103.27*
1103.28* 1103.30* 1103.31* 1103.32* 1103.33* 1103.42* 1103.43*

Median Family Income Not Known

9800.00* 9900.00*

OUTSIDE ASSESSMENT AREA

ST. JOHNS COUNTY (109), FL

MSA: 27260

Upper Income

0208.03

CRA Disclosure Statement 2021

bradesco bank

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000021265

Institution: BRADESCO BAC FLORIDA BANK

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	2	2	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	2	2	0	0.00%
Total	6	6	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.