

CRA Disclosure Statement 2023 and 2024

CRA Disclosure Statement



CRA Disclosure Statement

The CRA data about our small business, small farm, and community development lending activity are available on the [FFIEC website](#).

CRA Disclosure Statement 2024

CRA Disclosure Statement 2024



2024 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: BRADESCO BANK

PAGE: 1 OF 1

Respondent ID: 000021265

Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	6	13,643	0	0
Purchased	0	0	0	0
Total	6	13,643	0	0
Consortium/Third Party Loans (optional)				

CRA Disclosure Statement 2024



2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BRADESCO BANK

PAGE: 1 OF 5

Respondent ID: 0000021265

Agency: FDIC - 3

ASSESSMENT AREA - 0001

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*

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2024 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000021265

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BRADESCO BANK

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%

CRA Disclosure Statement 2024



2024 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000021265

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BRADESCO BANK

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*

ASSESSMENT AREA - 0002

BROWARD COUNTY (011), FL

CRA Disclosure Statement 2024



2024 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000021265

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BRADESCO BANK

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%

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*

CRA Disclosure Statement 2024

2024 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000021265

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BRADESCO BANK

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 2024



2024 Institution Disclosure Statement - Table E-1

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Error Status Information

Respondent ID: 0000021265

Institution: BRADESCO 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	0	0	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	4	4	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 2023

CRA Disclosure Statement 2023



2023 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 000021265

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BRADESCO 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)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
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	0	0	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	1	651	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	651	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	651	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	0	0	1	651	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	1	651	0	0	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	0	0	1	651	0	0	0	0

CRA Disclosure Statement 2023



2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: BRADESCO BANK

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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 - MIAMI-DADE COUNTY (086) - MSA 33124	1	651	0	0	0	0

CRA Disclosure Statement 2023

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: BRADESCO BANK

PAGE: 1 OF 1

Respondent ID: 0000021265

Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	2	4,217	0	0
Purchased	0	0	0	0
Total	2	4,217	0	0
Consortium/Third Party Loans (optional)				

CRA Disclosure Statement 2023

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BRADESCO BANK

Respondent ID: 000021265

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%

CRA Disclosure Statement 2023

2023 Institution Disclosure Statement - Table 6

PAGE: 2 OF 5

Assessment Area(s) by Tract

Respondent ID: 0000021265

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BRADESCO BANK

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 2023

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000021265

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BRADESCO BANK

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*

CRA Disclosure Statement 2023

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000021265

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BRADESCO BANK

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%										

CRA Disclosure Statement 2023

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000021265

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BRADESCO BANK

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*

CRA Disclosure Statement 2023



2023 Institution Disclosure Statement - Table E-1

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Error Status Information

Respondent ID: 0000021265

Institution: BRADESCO 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.