

## **Disclosure Statement**

The year 2023 was the first year One Florida Bank was required to collect data for the Home Mortgage Disclosure Act (HMDA) and the Community Reinvestment Act (CRA). The Loan Application Register for each regulation was filed prior to the 3/1/2024 deadline. For the 2024 loan data, the Loan Application Register for each regulation was filed prior to the 3/3/2025 deadline.

When the reports are available, the CRA Disclosure Statement pertaining to the bank may be obtained on the FFIEC's website at: <https://www.ffiec.gov>. This link will take you directly to the search page: <https://www.ffiec.gov/craadweb/DiscInstList.aspx>.

The bank's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (CFPB's) website at: <https://consumerfinance.gov/hmda>.

This link will take you directly to the search page: <https://ffiec.cfpb.gov/data-publication/disclosure-reports>