

ANNUAL REPORT

October 1, 2011 to September 30, 2012



OUR MISSION

Caisse Financial Group is a financial co-operative that is open to all, offers personalized service in French and English, supports the financial health of its members, and develops enduring relationships with its members, employees and their communities.

OUR VALUES

Respect for Individuals: Value our members, employees and partners and foster an inclusive culture.

Membership is open to all.

We actively listen to our employees, members and partners, and treat them equitably.

We provide our services in French and English.

We ensure the highest standards of confidentiality and adherence to privacy standards.

Integrity and Transparency: Be ethical, honest and fair at all times.

Our decisions are in the best interest of our members.

We provide complete, accurate and pertinent information to our members, employees and partners.

We take full responsibility for our actions and our decisions.

Innovation: Continually improve our products and services in order to exceed our members' expectations.

We welcome and value ideas and solutions that will allow us to improve our performance.

We encourage and engage in the sharing of creative solutions with our employees, members and partners.

We adapt our strategies in light of innovation and new trends in the industry in order to remain competitive.

Community Involvement: Actively participate in the sustainable development of the community, which was an integral part of the foundation of our organization and continues to be the basis of our success.

We support community initiatives and projects through our Community Sponsorship Program.

We encourage community involvement among our employees.

We favour doing business with members and local community businesses for our organization's requirements.

We consider the impact of our decisions on the well-being of the communities we serve.

Proud of our Heritage: Celebrate our origins and preserve our culture.

We ensure that the governance and management of our organization is in French.

We ensure that our working language is French; however we adapt to the linguistic needs of the region, as required.

We support the French-speaking community of Manitoba.

OUR VISION

In the markets that it serves, Caisse Financial Group is recognized as a dynamic and growing organization, an employer of choice, and a preferred partner of its members and their communities.





2011-2012 BOARD OF DIRECTORS

Stéphane Dorge, Carole Hébert, Ken Beaudin, Claudette Taillefer, Raymond Sherwood, Marielle Decelles-Brentnall, Normand Collet, President, Jean de Rocquigny, Réal Déquier, Vice-President, Gilles Fouasse, Pierre Gagné



SENIOR MANAGEMENT

Joël Rondeau, Chief Executive Officer, Diane Bilodeau, Vice-President, Marketing and Strategy, Sophie Ethier, Vice-President, Corporate Services Marcel Gauvin, Vice-President, Credit, Bernard Marcoux, Vice-President, Information Technology, Francis Normandeau, Vice-President, Finance

REPORT OF THE PRESIDENT AND CEO

2011-2012 was a year of celebration for the members and employees of Caisse Financial Group, marking the 75th anniversary of the Caisse movement in Manitoba as well as the 2012 International Year of Co-operatives as declared by the United Nations.



The 'CaisseMobile,' a fitting tribute to our 75th anniversary, was unveiled at the Festival du Voyageur and traveled to all our communities throughout the year, making an appearance at local events and festivals, including the Festival Montcalm in St. Joseph, the Fête de la Saint-Jean-Baptiste in La Broquerie, the Frog Follies in St. Pierre Jolys, Cheyenne Days in Ste. Agathe, the Goldeyes Soirée francophone at Winnipeg's Shaw Stadium, the Fête Châteauguay in St. Georges, the

Harvest Festival in Elie and MudFest in St. Adolphe. Those spotting the vehicle received a special ballot to participate in the online CaisseMobile contest; 467 contestants entered the monthly draws of \$75 over the year.

On Sunday, September 9, the date the Caisse in St. Malo officially became the first financial services co-operative to be registered with the Province of Manitoba, more than 200 people gathered in St. Malo for a special mass dedicated to Manitoba's Caisses, followed by a brunch in the church basement. A monument was erected on the parish grounds, adjacent to the St. Malo Branch, to mark the 75th anniversary of the Caisse movement and underline the special contribution of Mgr. Arthur Benoit, founder of the first Caisse incorporated in Manitoba. Many thanks to Father LaFleur and the St. Malo Knights of Columbus for helping with our celebration.

To celebrate the 2012 International Year of Co-operatives as declared by the United Nations, Caisse Financial Group spearheaded the organization of Manitoba's first Fête Coop / Co-op Fun Day. The event took place on September 16 at the Forks in Winnipeg, bringing together 26 co-operatives of varying sizes and industries that set up their kiosks in the "Co-op Village" to showcase their products, services and co-operative values to the public. More than 1,000 people came out to take part in the day's festivities, touring the kiosks and being regaled by clowns, jugglers, magicians and live bands on the main stage. A big thank you to the Conseil canadien de la coopération et de la mutualité (CCCM) and its co-operative partners, and to Concentra Financial for their financial support for this fantastic event.

Another reason to celebrate was the Caisse's stellar financial performance in the 2011-2012 fiscal year. As a result of our excellent growth during the year, we surpassed \$1,000,000,000 in assets as at September 30, 2012, an important milestone for Caisse Financial Group that ended our 75th anniversary year on a high note. Our employees are to be commended for achieving growth rates for loans and deposits that exceeded budget forecasts for the year: 14.60% for loans and 10.20% for deposits. The high loan growth is attributed to our Best Rate Mortgage campaign, which offered our members highly competitive rates, and to the exceptional work of our Commercial & Agricultural Services team. Deposit growth was somewhat slower due to investment rates which remain very low.

The global economic situation remains uncertain and Canada's interest rate environment is still at very low levels. This situation, coupled with a highly competitive market, puts constant pressure on the Caisse's profitability. Our net income before other items and income taxes for the fiscal year, while slightly less than last year, was nevertheless in line with our budget projections.

In light of the strong growth in assets and the continued pressure on our financial margin, the Board of Directors thought it prudent not to declare a patronage refund for 2011-2012. In the wake of the recent financial crisis, government authorities are considering increasing the capital requirements for financial institutions. While the Caisse currently meets the regulatory requirements, this prudent approach will ensure a solid organization that will continue to comply with future regulatory requirements.

During the year, the Board of Directors and senior management developed a five-year strategic plan for Caisse Financial Group aimed at adopting a long-term vision and business model to ensure the Caisse's prosperity from 2012 to 2017. A member survey and an employee survey were also completed to enable all of the stakeholders to contribute to the development of the plan. With operational excellence as its guiding principle, the strategic plan sets out to make the Caisse as efficient as possible in its operations and the delivery of its products and services to members. It is critical that we remain competitive in an industry where financial institutions are becoming bigger, more complex and increasingly global. Continuously evolving technology and automation will be at the core of the operational excellence model, without losing the personal touch that sets us apart from our competition and which is greatly appreciated by our members. More than 20 strategic initiatives were identified and will be implemented over a five-year period in order to achieve the vision of a strong, efficient and growing Caisse.

New undertakings during the year included the introduction of the chip card in the spring for enhanced security of member information and transactions. In September, we launched the new Youth PLU\$ program for children and teens to help them save and manage their money. Youth aged 17 years and under now have access to a no-fee savings

account, a new website at www.caisse.biz/plus, complete with money management tips and tools, and monthly draws of \$50 and \$100 to encourage their savings. We are also pleased to report that further to the renewal of a key partnership in the spring, the Caisse is once again the Division scolaire franco-manitobaine's financial services provider.

Our co-operative principle of community commitment is in full force with our Community Sponsorship Program, which contributed approximately \$250,000 in donations and sponsorships to more than 200 community projects and activities. Some of the major projects we supported were the addition to the hospital in Ste. Anne, the construction of a new hospital in Notre-Dame-de-Lourdes, the construction of the new museum in St. Joseph as well as the renovation projects for the St. Boniface Cathedral and Abri Marguerite. The Caisse was also the official sponsor of the Sugar Shack at Festival du Voyageur and we supported a wide range of local festivals, day care centres and various community events.

In closing, we would like to thank you, the members, for placing your trust in us and allowing us to help you with your financial needs. Our heartfelt thanks to the Board members for their co-operative dedication, and to the staff for always putting the members' needs first. Together, we are building better communities.

THE CAISSE IN 2012: 75th Anniversary Tribute

Our employees and members share their impressions of the Caisse in honour of its 75th anniversary.

St. Malo Branch



Rachelle Gosselin, employee

"The founding of the first Caisse in St. Malo in 1937 was a landmark event in Manitoba's history. My grandfather, Joseph Arpin, sat on the first Board of Directors. I have worked at the Caisse for 27 years and have seen it evolve and improve."



Denis Clément, member since childhood

"Caisse Financial Group employs people from the community, offers us wonderful services and supports community projects. Having a Caisse in town is a real plus."

Elie, Marquette, St. Francis-Xavier and St. Laurent Branches



Marcel Gauthier, employee

"We serve the agricultural, commercial and consumer needs of the Francophone and Anglophone communities in our regions. Since the Caisse merger in 2010, we can offer them more services, including wealth management, financial planning and the new Youth Savings program."



Noelline Bernardin, member

"What I like about the Caisse is that we are not just numbers. The staff always helps us find the best solution for our situation and needs. They offer truly personalized service."

Ile-des-Chenes Branch



Paulette Sarrasin, employee

"We really know our members well, and because we are a co-operative, their interests are our priority. We also support many community initiatives and events. Organizations often approach the Caisse first when looking for support."



Evelyne Touchette, member

"My parents opened an account for me when I was born, so I grew up with the Caisse. I have a sense of belonging to the Caisse; we have a common culture. The staff is always very friendly and know us by name."

La Broquerie Branch



Gisèle Gauthier, employee

"La Broquerie has been Manitoba's largest dairy producer and the Caisse has always supported the region's farmers. Actually, we are there for the whole community. We make sure that everyone, from the youngest to the oldest, can benefit from the services we offer."



Fernand Piché, member

"Caisse Financial Group belongs to its members, so we can feel confident about doing business here. Its contribution to the community is very important to us; for example, it just recently supported the arena expansion."

Lorette and St. Georges Branches



Danica Foidart, employee

"We greet all of our members with a smile. We are there to find answers to their questions and help them find solutions. The Caisse also supports local businesses and the entire community. For example, we support Family Fun Days, the community barbecue and the Christmas Parade each year."



Robert Jeanson, member and grocery store owner

"I have been the owner of the grocery store in Lorette since 1985. When we arrived, the Caisse came out to meet me; I have done business with them ever since, because they have always been there to support me."

Notre-Dame-de-Lourdes and St. Leon Branches



René Hébert, employee

"We have supported the region's farmers for three generations; the older generation has told me that they could not have continued farming without the Caisse. What's more, the young people who left town are coming back to live here with their families and are loyal Caisse members. We funnel our profits back into our community: the new clinic, the personal care home, the new hospital, and more."



Clément LeMoullec, member since the founding of the Caisse in Notre-Dame-de-Lourdes
"Since it was founded, the Caisse has done a world of good for our community. The Caisse always offered very reasonable loan rates. It is truly a gathering of members who help one another. I am very proud of my Caisse."

St. Adolphe Branch



Dianne Delorme, employee

"Caisse Financial Group is Manitoba's only bilingual financial institution, which is one of its key strengths. We support the community's youth with summer jobs and bursaries. Our older members cannot always get to the city, so it is convenient that we are here to serve them."



Paul Lagassé, member since childhood

"When it was founded, the Caisse was the only financial institution in town. Today, the Caisse really offers more services and choices. I enjoy doing business with people I know and trust."

St. Claude, Haywood and Rathwell Branches



Doris Tremorin, employee

"The Caisse provides substantial support to community initiatives, like the wonderful St. Claude Wellness Centre project, and we also volunteer our time for events like Canada Day each year."



Alain Philippot, member

"Caisse employees are familiar with our region and are very forward-thinking, proposing unique products that serve the needs of the local community, such as farming, extremely well."

St. Jean Baptiste, Letellier and St. Joseph Branches



Joanne Klaassen, employee

"We serve our members throughout their lives. We start them with a Youth account when they are in elementary school. They then graduate to the Student account and continue to grow with the Caisse. We are there for our members, as they are there for us."



Yan Lafond, member since childhood

"My grandfather was one of the first members of the Caisse in St. Jean and I have been a member since I was in kindergarten. I like going to the Caisse because I want to encourage our community. The Caisse does a great deal for the community."

St. Pierre Branch



Christeen Perreault, employee

"The fact that we are here in the community is very convenient for our members. Plus, we can serve them in French or English, as they prefer. Supporting the community is key."



Micheline Malo, member and business owner

"With our business, we are really lucky to have the Caisse in town. We need quality service and know that we can trust them. That's why we have always done business with the Caisse."

Ste. Agathe Branch



Danielle Dedieu, employee

"Caisse Financial Group is interested in getting to know its members in order to serve them better. We also believe it is important to work closely with the schools to teach youth how to save and learn how to manage their money."



Guy Gagnon, member

"Being served in your own community where people know you is a real advantage. It is also important to offer opportunities to our youth and promote the Caisse's vital francophone component that sets it apart from the other financial institutions."

Ste. Anne Branch



Angèle Meilleur, employee

"In a small town like Ste. Anne, we know our members and have a really personal relationship. We support the hospital, Villa Youville, École Pointe-des-Chênes and the cultural committee. It is also important that youth learn to manage their money and our on-line services are tailored to their needs."



Raymond Connelly, member

"The Caisse is very community oriented. They have always supported our projects. The Caisse always hires our youth. I do business with the Caisse because it isn't a bank, and we need to support this financial institution that is so vital to our community if we want to keep it."

Winnipeg - Dakota Branch



Rachel Pilon, employee

"At our branch, most of our members are young professionals who work in the high-tech industry or education and we are there to help them with their financial needs and mortgages. Our investment and mortgage rates are extremely competitive."



Jean Beaumont, member

"The Caisse has very attractive interest rates. There is no reason to look elsewhere; it provides the best financial service I know. I have known the members and employees for 15 years now. Caisse Financial Group has become a family to us!"

Winnipeg - Lakewood Branch



Natalie Jeanson, employee

"Our branch serves the surrounding area and a wide range of age groups. People who live in the rural area and work in the city prefer to do business with us because by the time they get home, it is often too late."



Lucien Lussier, member

"I really like the fact that decisions are not made in Toronto where people are not familiar with the region. Since Caisse Financial Group belongs to its members, everything is decided locally based on members' needs."

Winnipeg – Provencher Branch



Claude Marcel Ndeba, employee

"The Caisse founders could never have imagined what we have become today, with 30,000 members and \$1 billion in assets! We also contribute up to 5% of our profits to community projects each year, and we support the Student Caisse at Collège Louis-Riel that is managed by and for the students. It is very important for us to support the community and to encourage youth."



Jean-Paul Boulley, member

"I have had only positive experiences with the Caisse. The staff is very friendly. The branch location is convenient, and they helped me with my mortgage shortly after I became a member."

CELEBRATING THE 75th ANNIVERSARY OF THE FOUNDING OF THE CAISSES IN MANITOBA: 1937 TO 2012

Official celebration of the 75th anniversary in St. Malo

On September 9, 2012, the Caisse celebrated its 75th anniversary in St. Malo, the location of the first Caisse incorporated in Manitoba on that same day 75 years earlier in 1937. More than 200 members and employees gathered to celebrate the co-operative spirit of the Caisse's founding pioneers.

The day of celebration kicked off at 11 a.m. with a mass dedicated to the Caisses in the St. Malo Catholic Church and continued with a brunch in the church basement, where a monument commemorating Mgr. Arthur Benoit, founder of the Caisse in St. Malo, was unveiled. The monument was later erected on the church grounds adjacent to the St. Malo branch.

In honour of the 75th anniversary, Caisse Financial Group donated \$750 to the St. Malo parish to highlight the level of involvement and innovation shown by the parishes upon the founding of many Caisses in our various communities. As a further reminder that the Caisse continues to serve its communities, a donation of \$1,250 was announced for the St. Malo Arena's expansion project.

Celebrations in the communities

Caisse employees got into the spirit of the 75th anniversary celebrations by decorating their branches and offering treats to their members.



THE 'CAISSEMOBILE'



The CaisseMobile traveled to our communities throughout the year, celebrating our 75th anniversary by making an appearance at community festivals and events. The delighted winners of the monthly draws of \$75 via the CaisseMobile online contest were: Philip Vincent, Ste. Anne; Claudette Delaquis, Notre-Dame-de-Lourdes; Peter Eck, Winnipeg; Diane Lauzon, Ste. Agathe; Nicolas Brais, St. Joseph; Eileen Skidmore, Winnipeg; Adam Deakin, Winnipeg; Béatrice Lemoine, Ste. Agathe; Sarah Hewey, Winnipeg; Mario Champagne, Ste. Anne.

February	Festival du Voyageur	St. Boniface
March	Family Hockey Tournament	Ste. Agathe
April	St. Adolphe's Got Talent	St. Adolphe
	Quad Derby	Notre-Dame-de-Lourdes
May	Grouille ou rouille (FAFM)	St. Boniface
	Ste. Anne Hospital Golf Tournament	Ste. Anne
June	Softball Tournament	Grande Pointe
	East Borderline Housing Golf Tournament	Buffalo Point
	St. Vital Kiwanis Club Golf Tournament	Winnipeg
	Festival Montcalm	St. Joseph
	Fête Saint-Jean-Baptiste	La Broquerie
	Université de St. Boniface Golf Tournament	Winnipeg
	Cultural Celebration	Ste. Anne
July	Frog Follies	St. Pierre Jolys
	Cheyenne Days	Ste. Agathe
	Goldeyes' Soirée francophone	Winnipeg
	MudFest	St. Adolphe
August	Métis Days	St. Laurent
	Pea Soup Golf Tournament	Winnipeg
	Fédération des aînés Golf Tournament	La Broquerie
	Fête d'été St. Malo Summer Festival	St. Malo
September	Harvest Festival	Elie
	Caisse 75th Anniversary Celebration	St. Malo
	Fête Coop/Co-op Fun Day	Winnipeg



"STORIES OF OUR HISTORY"

The public was invited to share what the Caisse meant to them in the "Stories of Our History" contest.

The ten selected stories were published in La Liberté and produced in video format during the year. The winning story will be announced on January 30, 2013 at the Caisse Financial Group's Annual General Meeting, and will be awarded the grand prize of \$750.



Henri Lambert
with his
granddaughters
Gina and Marie

1. Lambert Family

"Father Arthur Benoit chose my grandfather, Amédée Lambert, to run the first Caisse in St. Malo. My grandfather was an honest man and people trusted him. Deposits were taken to my grandfather's house and I helped my grandmother count the coins. In those days, pennies were big black coins. Sometimes there was five cents, sometimes six. But one day there was a lot – a whole 12 cents! I am still a Caisse member. For me, the Caisse is a part of my family."



Rolande
Beaumont
with her son Jean

2. Beaumont Family

"My husband came home one night with two boxes of paper containing all of the documents and information for the Caisse in St. Norbert at that time. To accommodate the Caisse operations in our home, we had a counter with drawers in the living room, which is where we served the members. We kept the safe in our bedroom, hidden behind a freezer. I like being with people and talking with them. It is what I always did at the Caisse."



Roger Bouvier

3. Bouvier Family

"The Caisse is a real family affair! My father, Emmanuel Bouvier, was the manager of the first Caisse in St. Georges. After my father, my uncle Raoul Boisjoli took over; I recall that the Caisse was in his living room. When the first Caisse building opened in St. Georges, my uncle Raymond Desautels became the manager. I have been a member since the School Caisse, and my son Joël is now the fourth generation of Caisse members in our family; his grandpa Emmanuel would be proud!"



Guy de Rocquigny

4. de Rocquigny Family

"My father was on the Board of Directors at the Caisse in St. Claude for 26 years, and I was also a member of the Board for many years. In the beginning, many of the Board members were related, so there was always a sense of family and community. The region's farms could never have grown without the support of the Caisse, with its lower interest rate loans and financial management expertise."



Henri Alarie

5. Alarie Family

"The Elie Caisse is a part of me. I was on the Board of Directors starting in 1959, and president from 1970 to 1994. I told my wife that while I was, of course, married to her, I was also married to the Caisse and that she could not ask me to divorce the Caisse! In the years of poor harvests or flooding, the Caisse was there to lend people money. The Caisse saved a lot of people. It is a real treat for me to see today's Caisse continue to grow while keeping its core community and co-operative values."



Marc Geirnaert

6. Marc Geirnaert

I have been a member of the Caisse since I was born. I would look forward to going and depositing my money every Saturday at the Caisse in St. Léon. The Caisse is part of our life and our community. I remember all of the community events that the Caisse supported, such as the carnival, community supper and many others. After all, who doesn't remember the Caisse cups at all those events? Without the Caisse, many events would not have been possible and the vitality of the small towns would not be the same today."



Nicole
Forest Lavergne

7. Marcotte Family

"My grandfather, Irénée Marcotte, was on the first Board of Directors of the very first Caisse in St. Malo, and my grandmother, Léa Marcotte, was a member of the Board's audit committee. In 1937, it was quite rare for a woman to be involved in business matters. I have a great deal of admiration for that great lady who shouldered the additional responsibility while taking care of her 17 children and the family business. I am very grateful for the legacy they left me."



Denis Clément

8. Clément Family

"My history with the Caisse goes back a long way. As a young student, I put a bit of money into the School Caisse, which is where my story with the Caisse began. My father was on the Board of Directors of the Caisse in Aubigny and I later sat on the Board. The Caisse has grown with the towns and it is important to ensure the sustainability of this great financial institution in our rural communities. This commitment should be passed on from one generation to the next, and I hope that my children will carry on the tradition."



Denis Marion

9. Marion Family

"I have always been a Caisse member. My grandfather, Siméon Marion, was the manager of the Caisse in St. Jean, and if I deposited \$5 into my account, he would put in the same amount to encourage me. And it worked! I am still a Caisse member after all these years. I always admired my grandfather's dedication to the Caisse. I feel at home when I go to the Caisse because it is part of my history."



Scott Johnson

10. Scott Johnson

"When we moved to Windsor Park in 1987, my parents felt it was time for me to open my own bank account. The closest financial institution was the Caisse on Autumnwood. Since then, I have always done business with the Caisse, even though I now live in Transcona, where there isn't a Caisse branch. Once, the payroll company did not pay me on Thursday night as usual. When I called the Caisse, the employee took down my name and number so she could keep me posted. So while my co-workers had to keep calling their banks to find out what was happening, the Caisse called me back a few hours later when my cheque was deposited. After that, my coworkers started calling the Caisse 'the friendly French bank'."

To watch the "Stories of our History" videos, visit:

In French only :
<http://www.youtube.com/user/cgfmfb>



In English only :
<http://www.youtube.com/user/CaisseFGG>



2012 INTERNATIONAL YEAR OF CO-OPERATIVES



On December 18, 2009, the United Nations General Assembly adopted a resolution proclaiming 2012 the UN International Year of Co-operatives (IYC). The resolution, entitled "Co-operatives in Social Development," recognizes the diversity of the co-operative movement around the world and urges governments to take measures aimed at creating a supportive environment for the development of co-operatives. The resolution was supported by the Government of Canada. The Honourable Jean Pierre Blackburn, who was responsible for co-operatives in his capacity as Minister of State (Agriculture), held a press conference in Ottawa announcing the federal government's support for the IYC. On December 10, 2010, the United Nations officially announced the theme for the International Year of Co-operatives, which was "Co-operative Enterprises Build a Better World."

On January 12, 2012, the International Year of Co-operatives was launched across Canada. The Government of Manitoba hosted the official launch at the Manitoba Legislature, where the Honourable Gordon Mackintosh, Minister of Conservation and Water Stewardship, addressed the crowd on behalf of the province, and our CEO Joël Rondeau was invited to speak on behalf of the francophone co-operatives in Manitoba. The official IYC flag was raised at the Legislative Building to mark the official launch.



The IYC was an opportunity for the co-operative sector to raise public awareness of co-operatives and the economic and social contribution of the co-operative business model. Outreach activities were held around the world during the course of the year. In Manitoba, Caisse Financial Group spearheaded the organization of the very first Fête Coop / Co-op Fun Day that brought together 26 co-operatives on September 16, 2012 at the Forks in Winnipeg for this groundbreaking and unifying event. The co-operatives set up their kiosks in a "Co-op Village" showcasing their various products, services and industries. More than 1,000 visitors discovered an array of innovative services and worthy causes supported by the co-ops, in addition to taking in free activities that included magicians, jugglers and live bands on the main stage.

This event was made possible with the financial support of the Conseil canadien de la coopération et de la mutualité (CCCM) and its co-operative partners, and Concentra Financial.



OUR COMMUNITY INVOLVEMENT

Through our sponsorship of community activities and projects, Caisse Financial Group supports the development of its communities. In fact, sustainable development of the community is one of our core values and is the basis of our foundation and our continued success.

The Caisse Financial Group's Community Sponsorship Program contributes up to 5% of its profits to community projects and activities on an annual basis. Three criteria guide the selection of these projects



and activities: 1) Building strong and vibrant communities; 2) Sustainable development of the local economy; and 3) Celebrating community pride and culture.

Caisse Financial Group is proud to have supported over 200 projects and activities over the course of the year, contributing approximately \$250,000 to a variety of organizations and communities.

Abri Marguerite
Alliance Chorale Manitoba
Association des étudiants USB
Association des municipalités bilingues du Manitoba
Association UMUCYO
Bibliothèque Champagne
Blessed Sacrement Parish
Bluewater Chamber of Commerce
Canadian Cancer Society – Dragon Boat Festival
Carman 4H Leaders
Cartier Senior Citizens
CDC St. Claude
CDC Ste. Anne
Centraide - United Way
Centre culturel franco-manitobain
Centre de renouveau Aulneau
Centre Flavie-Laurent
Centre Lumière des prairies

Centre récréatif Notre-Dame
Centre scolaire Léo-Rémillard
Chambre de commerce francophone de Saint-Boniface
Chambre de commerce Notre Dame de Lourdes
Chambre de commerce Saint-Malo
Chambre de commerce Saint-Pierre
Chevaliers de Colomb – Conseil Goulet
Chevaliers de Colomb Manitoba
Knights of Columbus
Chevaliers de Colomb Saint-Malo
Chevaliers de Colomb Saint-Martyrs
Cinématal
Club sportif LaBroquerie – Centre Caisse Centre
Club sportif Saint-Malo Arena
Collège régional Gabrielle-Roy
Collège régional Notre-Dame
Comité culturel de Lorette
Comité culturel Notre-Dame-de-Lourdes
Comité culturel de Saint-Pierre-Jolys

Comité culturel de Sainte-Anne
Comité culturel de Sainte-Geneviève
Comité d'accueil Ste. Agathe Welcome Committee
Comité de parents École régional Saint-Jean-Baptiste
Comité Monument national La Vérendrye
Comité scolaire de l'École élémentaire Notre-Dame
Comité tourisme Saint-Claude
Community Safety Net
Complexe communautaire Lorette
Community Complex
Complexe scolaire St. Claude School Complex
Conseil de développement économique du Manitoba
Dairy Farmers of Manitoba
Dakota Community Centre
Développement et Paix
Directorat activité sportive
Division scolaire franco-manitobaine

Dufrost Curling Club
Dynamite Cup Tournament
East Borderland Community Housing Inc
Eastman Selects
École Christine-L'Espérance
École Pointe-des-Chênes
École régionale Saint-Jean-Baptiste
École Saint-Joachim
Ensemble Chez soi
Fédération des aînés franco-manitobains
Festival Chateauguay
Festival du Voyageur – official sponsor of the Sugar Shack
Festival Théâtre jeunesse
Francofonds
Garderie Ile des Chênes Daycare
Grande Pointe Homeowners Association
Green Prairie Lodge
Haywood Fall Supper



"The Caisse has once again demonstrated its vital role in our community and its importance in moving this kind of project forward. Thanks to them, we will be able to renovate the units at Abri Marguerite and offer quality transitional housing for newcomers to Canada. Without the Caisse, it would be difficult to offer this service."

Daniel Lussier, Board member, Abri Marguerite, and Executive Director of the Catholic Health Corporation of Manitoba, the organization behind the housing complex.



"It is good for us to find support from within our own community. The Caisse contributes to the festival's rich programming and its promising future. It supports the development of critical skills in our youth and prepares the up-and-coming generation in order to ensure a bright future for French language theatre."

Marie-Claude MacDonald, Coordinator, Festival Théâtre jeunesse (FTJ)



Hôpital Notre-Dame-de-Lourdes
Hôpital Sainte-Anne
Ile-des-Chênes Minor Hockey
Ile-des-Chênes Taekwondo Club
Institut collégial Saint-Pierre
La Brigade de la Rivière Rouge
La Corporation du site historique Enfant-Jésus
La Fosse aux lions
Lake Francis Community Centre
Le 100 NONS
Le Cercle Molière
Le Club sportif de La Broquerie
L'Entretiens des franco-manitobaines
Les Amis du Parc provincial Saint-Malo Ltée
Les Blés au vent
Letellier Family Tournament
Ligue d'improvisation du Manitoba (CCFM)
Lorette Arts Council
Lorette Curling Club
Lorette Ringette
Lorne Community Support Services
Maison Gabrielle-Roy
Manitoba Buckwheat Growers
Manitoba Co-op Association Retreat
Manitoba Farmers with Disability
Manitoba Holstein Club
Marquette Curling Club
Meadow Lea Community Centre
Mini Franco fun St. Boniface
Mini Franco fun Lorette
Montcalm Festival Patrimoine

Mountain Music Festival
Musée St. Joseph Museum
Mustang Hockey Somerset
Notre Dame Hawks
Notre Dame Ladies Hockey
Notre Dame Minor Hockey
Notre Dame Skating Club
Omnium de Golf (CDEM)
Paniers de Noël (Caisse Financial Group)
Paradis des pionniers
Parlement Jeunesse franco-manitobain
Paroisse de la Cathédrale Parish
Paroisse de Lorette Parish
Paroisse St. Adophe Parish
Paroisse St. Eustache Parish
Paroisse St. François Parish
Paroisse St. Laurent Parish
Paroisse St. Malo Parish
Pembina Valley Hawks
Provencher Biz
Providence College
Red River Minor Hockey
Red River Mudbugs
Red River Wild Novice
Réseau Action femmes
Richer Community
Rivière Seine pour aînés
RM Salaberry Fond Laval
Roseisle Community Grocery Co-op Ltd
Ross L Gray School
Salut Voisin – Howdy Neighbor

Société franco-manitobaine
Société historique de Lourdes Inc
Société de la Saint-Jean-Baptiste
Soirée francophone des Goldeyes
Somerset Curling Club
Somerset & Area Lions Club
Somerset Minor Hockey
Southdale Community Centre
Southdale Girls Ringette
South Junction Community Club
St. Adolphe Community Development Group
St. Adolphe Minor Hockey
St. Amant Foundation
St. Boniface Hospital Research Fondation
St. Claude & Haywood Arena & Curling
St. Claude Broomball
St. Claude Fowl Supper
St. Claude Rodeo Committee
St. Eustache Minor Hockey
St. Eustache Jets
St. Francis-Xavier Community Service Committee
St. Jean Farm Days
St. Jean Got Ice Project
St. Jean Tennis Court & Skate Park
St. Labre 200
St. Laurent Sports Committee
St. Malo Summer Festival
St. Malo Warriors
St. Pierre En Boom CDC
St. Pierre Frog Follies

St. Pierre Youth for Christ
St. Vital / St. Boniface Kiwanis Club
Ste. Agathe Comité de développement
Ste. Agathe Skating Club
Ste. Anne Aces
Ste. Anne Collegiate
Ste. Anne Curling Club
Ste. Anne Fire Victims
Ste. Anne Hospital Fondation
Tache Community Daycare
Tache Xmas Hamper
Tiger Hills Arts Association
Université de Saint-Boniface
Vassar Pine Needles
Villa Youville
Vita Beef Days
Vrel Park Recreational Committee
Warren Mercs
Winnipeg International Writers Festival
Winnipeg Wild Provincial Midget AAA

"The Caisse's involvement is critical for making this major undertaking a reality. This museum is a real treasure for our region, as it paints a picture of our identity and history that will be passed on from one generation to the next, so that we never forget who we are."

Renald Parent, Board President, St. Joseph Museum



OUR YOUTH PROGRAMS

Young people represent the future of our culture, the vitality of our communities and the longevity of our co-operative, which is why Caisse Financial Group supports the youth in our communities through a number of programs.

Caisse Financial Group Bursaries

As education is a universal principle of co-operatives and an integral part of the history of the Caisses, Caisse Financial Group, in collaboration with its partnering schools, awarded 19 bursaries in June 2012 to students pursuing postsecondary education.

Lucas Boudreau, St. Laurent High School
Kelcey Broadfoot, Warren Collegiate Institute
Katie Byron, École Aurèle-Lemoine
Émilie Chartier, Centre scolaire Léo-Remillard
Rémi David, Collège Gabrielle-Roy
Josée Deroche, Collège régional de Notre-Dame
Jaelynn DesChamps, Collège Jeanne-Sauvé
Demi Gagnon, École communautaire Réal-Bérard
Jenna Gilmore, École régionale Saint-Jean-Baptiste
Mariève Lafèche, École Pointe-des-Chênes
Madison Lust, St. Paul's Collegiate
Josée Massinon, St. Claude School Complex
Sheldon Mitchell, Institut collégial Saint-Pierre-Jolys
Julien Nayet-Pelletier, Collège Louis-Riel
Nicole Rusk, École communautaire Saint-Georges
Brittney Shimaro (Ward), Ste. Anne Collegiate
Chelsea VanDeynze, École Somerset School
Alex Vielfaure, École Saint-Joachim
Nicole Yakielashek, Collège Lorette Collegiate



Rémi David

Business Administration, Université de Saint-Boniface

"My dream is to have my own bilingual company. I can't wait to start university, and I am very grateful to the Caisse for supporting my endeavours."



Alex Vielfaure

Engineering Science, University of Toronto

"I really needed financial support because my tuition is very expensive. The program I want to pursue is not offered here. I want to be a nuclear or aeronautical engineer. Going away to study will expand my horizons, even though I will miss my family."



Josée Massinon

First-year General Studies, University of Manitoba

"My family was very happy and proud that I was selected. This bursary from the Caisse will help cover the cost of my tuition. It will also allow me to help the community. I don't know how yet, but I too am going to help others."



Katie Byron

Civil Engineering Technology, Red River College

"This bursary will help me pursue my education. The Civil Engineering Technology program fits my interests; I really enjoyed my high school math and chemistry classes. I still plan to set aside some time to play with my band, Back 40, because music is a big part of my life."



In September 2012, to commemorate the 75th anniversary of the Caisses, the School Caisse program, which dates back to the early start of the Caisses in Manitoba, was revamped to reflect the needs and interests of today's youth.

Youth PLU\$ is an initiative of Caisse Financial Group to help kids and teens save money.

The former Youth account was replaced by the Youth PLU\$ account, which gives youth aged 17 and under access to the Caisse's financial services with no fees. All youth with a minimum balance in their Youth PLU\$ account are automatically entered into monthly draws of \$50 for kids 5 to 12 years old, and \$100 for teens 13 to 17 years old. It's a great incentive to save!

A new website at www.caisse.biz/plus was created especially for youth, with free online tools to help them learn about the world of finance and to be financially responsible from a young age. A section for teachers and parents features a number of practical resources to help them support their students and children as they learn to manage their money.

In partnership with the schools in our communities and with the support of the parents, we hope to make a significant contribution to the financial education of our youth.

Our two Student Caisses, Caisse Riel at Collège Louis-Riel and Caisse Seine at Centre scolaire Léo-Rémillard, provided financial services to their respective student populations during the school year. Under the supervision of teachers Brian Selby and Roger Durand, youth were responsible for the management of their Caisse "for and by students" through theoretical and hands-on learning about finance and co-operatives. This partnership between the Caisse and the Division scolaire franco-manitobaine is a concrete example of integrating practical experience into students' curriculum.





**A BIG THANK YOU
TO ALL OUR EMPLOYEES**
for their contribution to the success
of the Caisse and its members!

Caisse Financial Group

Arbez, Nicole
Atwell, Sylvie
Audet, Danielle
Audette, Mona
Ayotte, Paulette
Bartel, Alix
Bazin-Seidlitz, Louise
Bédard, Raymond
Bérard, Karine
Bérard, Luc
Bérard, Lucille
Bernardin, Lorraine
Bichon, Pascale
Bilodeau, Diane
Bissonnette, Nicole
Boisvert, Dominique
Boisvert-Arbez, Roseline
Bosc, Gisèle
Bosc, Richard

Bouchard, Annette
Bouchard, Suzanne
Boulangier, Adam
Bourdeaud'Hui, Claire
Bradet, Guy
Bradet, Joël
Brais, Jocelyne M.
Brémaud, Riley
Brisson, Yvonne
Bruce, Marlene
Bruneau, Marc
Brunel, Yvette
Brunette, Jeanne
Budd, Lynne
Cantin, Yvonne
Catellier, Claudelle
Catellier, Léa
Catellier, Lynne
Chabot, Bonnie
Chanel, Patrick

Chappellaz, Dawn
Chappellaz, Nathalie
Chaput, Joanne
Chaput, Philippe
Chaput, Rachel
Chatain-White, Valérie
Clément, Nicolas
Collette, Diane
Collette, Louise
Combot, Shelley
Comte, Nicole
Connelly, Nadine
Côté, Sylvie
Coundoul, Maimouna
Courcelles, Nicole
Courchaine, Andrée
Coutu, Dawn
Curé, Ginette
De Moissac, Nathalie
Deakin, Jessica

Dedieu, Danielle
Delaquis, Kayla
Delorme, Dianne
D'Eschambault, Judith
Desjardins, Janelle
Desmarais, Léo
Dionne, Catherine
Dornez, Émilie
Dubois, Nathalie
Dubois-Rogers, Michelle
Dupuis, Joanne
Dupuis, Stella
Durand, Corinne
Ethier, Sophie
Fitzgerald, Marie-Anne
Foidart, Danica
Foidart, Gisèle
Fontaine, Brigitte
Forest, Chantal
Forest, Joanne

Fournier, Pierre
Fréchette, Ginette
Gagnon, Robert
Gaultier, Donald
Gauthier, Gisèle
Gauthier, Marcel
Gauvin, Marcel
Gérardy, Pierre
Gérardy, René
Gillis, Heather
Gobeil, Anita
Gosselin, Dominique
Gosselin, Florence
Gosselin, Marc
Gosselin, Rachelle
Gosselin, Raymonde
Grenier, Jean
Gretchen, Pascale
Hébert, Claire
Hébert, René

Hince, Simone	Lesage, Laurette	Piper, Michèle	Simard, Stéphane
Houle, Diane	Lesage, Nadine	Pléa, Mohamed	Smith, Mirielle
Hrynchuk, Lynne	Loeppky, Michelle	Pohl, Diana	St. Goddard, Loretta
Hutlet, Antoine	Lusignan, Paulette	Poirier, Benoît	St.Onge, Doreen
Jamault-Dion, Nicole	Lussier, Lisette	Poirier, Christina	St.Vincent, Céleste
Jeanson, Natalie	Maccès-Nimi, Murielle	Poiron, Roland	St-Laurent, Pauline
Johnson, Bernice	Macneil, Carmelle	Popiel, Monique	Tarko, Lorraine
Johnson, Christine	Manaigre, Claudette	Potvin, Annette	Tétrault, Angèle
Johnson, Karen	Manness, Liane	Potvin, Annick	Tétrault, Sylvie
Johnson, Linda	Marcotte, Shirley	Préjet, Martin	Tkachyk, Pamela
Jolicoeur, Rémi	Marcoux, Bernard	Preteau, Judith	Touchette, Sophie
Joyal, Mariette T.	Mcquaid, Sarah	Proulx, Marc	Tougas, Lynne
Kahane, Sylviane	Meilleur, Angèle	Quennelle, Janice	Tougas-Fiola, Michelle
Kauppila, Lara	Mireault-Didcote, Lise	Rey, Suzanne	Toupin, Diane
Kennedy, Simone	Nadeau, Sophie	Rheault, David	Trémorin, Doris
Klaassen, Joanne	Nadeau, Suzanne	Rioux, Marc	Trémorin, Micheline
Koma, Aboubacar	Nakata, Joël	Rivard, Brigitte	Trudeau, Paul
Labossière, Laurette B.	Nault, Suzanne	Robert, Daniel G.	Trudeau, Rachelle
Lacasse, Héléne	Nault-Martens, Colette	Robert, Rachel	Trudel, Natalie
Lachance, Caroline	Ndeba, Claude-Marcel	Robidoux, René	Turenne, Rachelle
Lafrenière, Eric	Ngom, Seynabou	Robidoux, Rose-Marie	Vandall, Michel
Lambert, François	Normandeau, Francis	Robidoux, Stacycie	Vermette, Claudette
Lambert, Gina	Normandeau, Ivan	Robitaille, Jacqueline	Vermette, Fernand
Larivière, Céline	Normandeau, Jeanine	Rondeau, Joël	Vincent, Rachelle
Laurendeau-Ross, Lynne	Normandeau, Yvette	Ross, Melissa	Wiens, Roxanne
Lavallée, Ivan	Painchaud, Christine	Rosset, Lilliane	
Laxdal, Roxanne	Pappel, Paulette	Roy, Giselle	
Lazarenko, Micheline	Parker, Léhanne	Roy, Kim	C Finance
Leclair, Nicole	Pelletier, Christine	Roy, Lise	Brétécher, Joël
Leclerc, Paulette	Perreault, Christeen	Ruest, France	Lagassé, Diane
Legal, Christine	Philippot, Amanda	Sabourin, Robert	Marcon, Denis
LeGal, Collette	Piché, Ginette	Saive, Martin	Perreault, Guil
Legal, Sylvie	Piché, Sylvie	Sarrasin, Paulette	Roeland, Linda
Legault, Bernadette	Pilon, Rachel	Sibilleau, Christine	Sawchuk, Paul
Lemoine, Simon	Pineau, Pat	Simard, Gabrielle	Wrobel, Nadia
Lesage, Jacqueline	Pinette, Camille	Simard, Pauline	

Caisse Financial Group would like to congratulate our employees who received the following Years of Service Recognition during the year, and thank them for their dedication:

Curé, Ginette	35 years
Bissonnette, Nicole	30 years
Brunette, Jeanne	30 years
Ruest, France	30 years
Boisvert-Arbez, Roseline	25 years
Chaput, Philippe	25 years
Gauthier, Gisèle	25 years
Hutlet, Antoine	25 years
Pappel, Paulette	25 years
Toupin, Diane	25 years
Catellier, Claudelle	20 years
Hébert, Claire	20 years
MacNeil, Carmelle	20 years
Smith, Mirielle	20 years
Gosselin, Florence	15 years
Labossière, Laurette	15 years
Rheault, David	15 years
St-Laurent, Pauline	15 years
Audette, Mona	10 years
Fontaine, Brigitte	10 years
Gagnon, Robert	10 years
Leclerc, Paulette	10 years
Legal, Christine	10 years
Robitaille, Jacqueline	10 years
Tkachyk, Pam	10 years
Bradet, Guy	5 years
Champagne, Nicole	5 years
Gauvin, Marcel	5 years
Grenier, Jean	5 years
Kauppila, Lara	5 years
Klaassen, Joanne	5 years
Maccès-Nimi, Murielle	5 years
Tougas, Lynne	5 years
Tougas-Fiola, Michelle	5 years
Turenne, Rachelle	5 years

† In memory of our colleague, Jacinthe Mireault, who passed away on June 12, 2012.

Report of the Independent Auditor on the Summary Consolidated Financial Statements

To the members of Caisse Populaire Groupe Financier Ltée

The accompanying summary consolidated financial statements, which comprise the summary consolidated balance sheets as at September 30, 2012, September 30, 2011 and October 1, 2010, and the summary consolidated statements of comprehensive income and summary consolidated statements of changes in members' equity for the years ended September 30, 2012 and 2011, are derived from the audited consolidated financial statements of Caisse Populaire Groupe Financier Ltée for the years ended September 30, 2012 and 2011. We expressed an unmodified audit opinion on those consolidated financial statements in our report dated December 13, 2012.

The summary consolidated financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary consolidated financial statements, therefore, is not a substitute for reading the audited consolidated financial statements of Caisse Populaire Groupe Financier Ltée.

Management's Responsibility for the Summary Consolidated Financial Statements

Management is responsible for the preparation of a summary of the audited consolidated financial statements on the basis described in Note 1.

Auditor's Responsibility

Our responsibility is to express an opinion on the summary consolidated financial statements based on our procedures, which were conducted in accordance with Canadian Audit Standard (CAS) 810, "Engagements to Report on Summary Financial Statements".

Opinion

In our opinion, the summary consolidated financial statements derived from the audited consolidated financial statements of Caisse Populaire Groupe Financier Ltée for the years ended September 30, 2012 and 2011 are a fair summary of those consolidated financial statements, on the basis described in Note 1.

BDO Canada LLP

Chartered Accountants


Winnipeg, Manitoba
December 13, 2012


CAISSE POPULAIRE GROUPE FINANCIER LTÉE

Summary Consolidated Balance Sheet

	September 30 2012	September 30 2011	October 1 2010
	\$	\$	\$
Assets			
Funds on hand and on deposit	46,894,642	38,073,206	41,310,760
Other assets	2,942,502	2,449,394	2,068,409
Investments	100,656,541	115,799,974	119,037,137
Loans to members	845,131,111	736,767,484	692,760,576
Property, equipment and intangible assets	18,670,864	20,473,579	12,290,980
	1,014,295,660	913,563,637	867,467,862
Liabilities and Members' Equity			
Other liabilities	6,577,969	7,448,556	5,165,101
Borrowings	10,000,000	-	-
Members' deposits	925,823,142	840,147,502	801,758,751
Members' shares	1,379,927	1,608,648	1,749,953
	943,781,038	849,204,706	808,673,805
Members' Equity			
Members' shares	10,404,230	11,566,760	11,969,187
Accumulated other comprehensive income	19,236	184,562	663,892
Retained earnings	60,091,156	52,607,609	46,160,978
	70,514,622	64,358,931	58,794,057
	1,014,295,660	913,563,637	867,467,862

Approved on behalf of the Board of Directors:

 Director

 Director

CAISSE POPULAIRE GROUPE FINANCIER LTÉE
Summary Consolidated Statement of Comprehensive Income

For the year ended September 30	2012	2011
	\$	\$
Revenue		
Interest from loans to members	35,085,630	33,356,173
Investment income	4,698,096	6,498,685
	<u>39,783,726</u>	<u>39,854,858</u>
Cost of Funds		
Interest paid to members	19,268,837	19,485,292
Interest from borrowings	11,872	-
	<u>19,280,709</u>	<u>19,485,292</u>
	<u>20,503,017</u>	<u>20,369,566</u>
Financial margin		
Operating Expenses		
Personnel	12,769,051	12,101,294
Administrative	3,729,837	3,852,117
Occupancy	2,872,088	2,801,662
Members' security	944,730	603,608
Organizational	881,826	569,985
	<u>21,197,532</u>	<u>19,928,666</u>
Gross operating expenses	<u>21,197,532</u>	<u>19,928,666</u>
Less other income	<u>(6,904,449)</u>	<u>(7,230,169)</u>
Net operating expenses	<u>14,293,083</u>	<u>12,698,497</u>
Net income before other items and income taxes	<u>6,209,934</u>	<u>7,671,069</u>
Other Items		
Gain on sale of property and equipment	2,286,565	-
Recovery of impaired loans	-	230,464
	<u>2,286,565</u>	<u>230,464</u>
Net income before income taxes	<u>8,496,499</u>	<u>7,901,533</u>
Provision for income taxes	<u>1,012,952</u>	<u>1,454,902</u>
Net income for the year	<u>7,483,547</u>	<u>6,446,631</u>
Other Comprehensive Income (Net of Tax)		
Change in unrealized losses on cash flow hedges	(165,326)	(479,330)
Total comprehensive income for the year	<u>7,318,221</u>	<u>5,967,301</u>

CAISSE POPULAIRE GROUPE FINANCIER LTÉE

Summary Consolidated Statement of Changes in Members' Equity

For the year ended September 30, 2012

	Accumulated Other Comprehensive income	Members' Shares	Retained Earnings	Total
	\$	\$	\$	\$
Balance at October 1, 2010	663,892	11,969,187	46,160,978	58,794,057
Net income (loss) for the year	(479,330)	-	6,446,631	5,967,301
Net redemption of members' shares	-	(543,732)	-	(543,732)
Transfer from liabilities	-	141,305	-	141,305
Balance at September 30, 2011	184,562	11,566,760	52,607,609	64,358,931
Net income (loss) for the year	(165,326)	-	7,483,547	7,318,221
Net redemption of members' shares	-	(1,391,251)	-	(1,391,251)
Transfer from liabilities	-	228,721	-	228,721
Balance at September 30, 2012	19,236	10,404,230	60,091,156	70,514,622

Note to Summary Consolidated Financial Statements

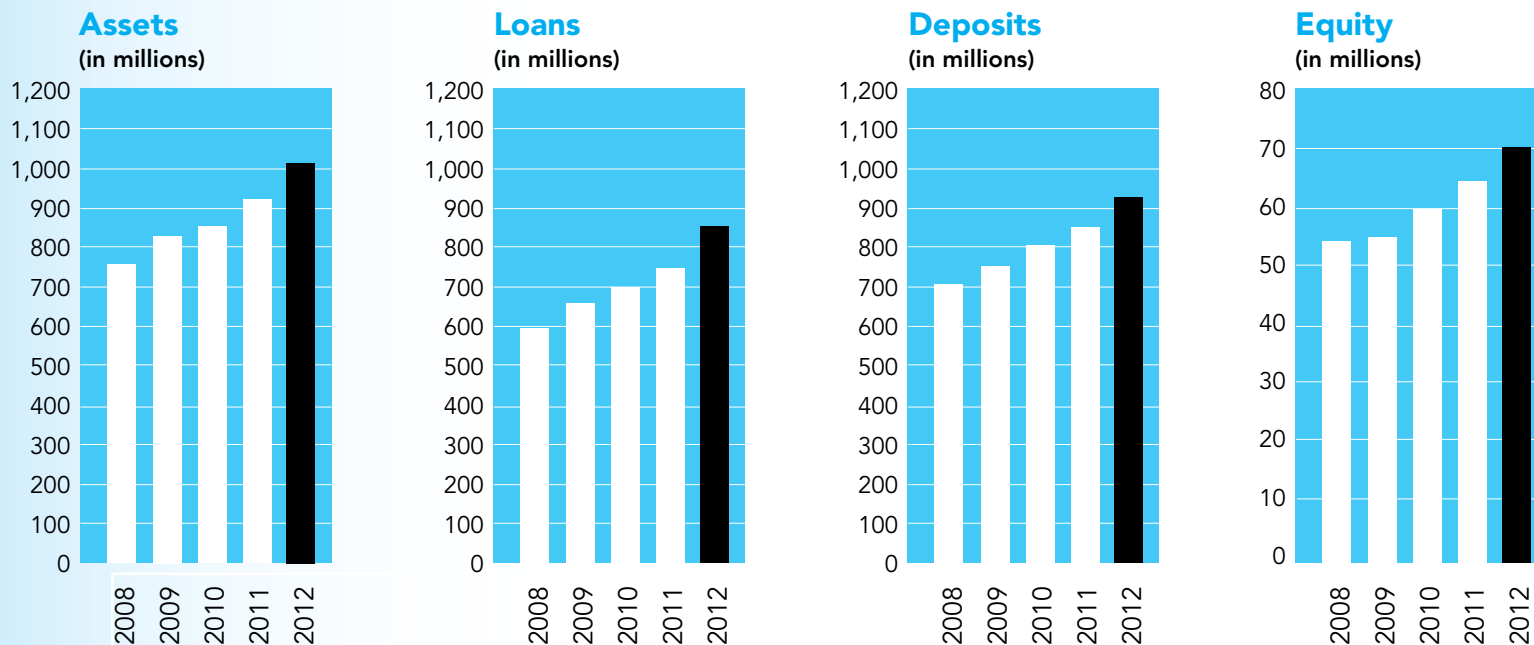
For the year ended September 30, 2012

1. Note to Summary Consolidated Financial Statements

The summary presented includes only the summary consolidated balance sheet, summary consolidated statement of comprehensive income, and summary consolidated statement of changes in members' equity, and does not include the notes to the consolidated financial statements. The summary consolidated financial statements do not present the references to the notes to the consolidated financial statements. The summary consolidated balance sheet, summary consolidated statement of comprehensive income, and summary consolidated statement of changes in members' equity, are presented in the same detail as the audited consolidated financial statements, except that income taxes receivable, deferred income tax asset, derivative financial instruments and goodwill have been grouped with other assets, and income taxes payable, deferred income tax liability and derivative financial instruments have been grouped with other liabilities.

Copies of the audited consolidated financial statements are available at www.caisse.biz or at your local branch.

FINANCIAL RESULTS



As of September 30th

(in thousands)	2012	2011	2010 ⁽¹⁾	2009*	2008*
Assets	1,014,296	913,564	866,348	820,204	762,326
Loans	845,131	736,767	691,549	664,022	592,299
Deposits	925,823	840,148	801,759	756,331	703,187
Equity	70,515	64,359	59,424	56,881	54,340

* For comparative purposes only, consolidated and audited figures as of September 30th, including the Fédération des caisses populaires du Manitoba and its affiliated caisses, hereafter Caisse Financial Group as of September 1st, 2010.

⁽¹⁾ In accordance with pre-changeover Canadian generally accepted accounting principles.

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Chief Executive Officer

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Paulette Pappel, Director
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Western Region

Adam Boulanger, Director
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Branches

Eastern Region

Marc Rioux, Director
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Western Region

Marcel Gauthier, Director
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Elie

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Florence Gosselin, Manager
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Marquette

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Richer

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Rachel Chaput, Manager
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St. Claude

Pat Pineau, Manager
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St. Francis-Xavier

Brigitte Rivard, Manager
204.864.2676

St. Georges

Florence Gosselin, Manager
204.367.8268

St. Jean-Baptiste

Jocelyne Brais, Manager
204.758.3372

St. Joseph

Jocelyne Brais, Manager
204.737.2695

St. Laurent

Brigitte Rivard, Manager
204.646.2382

St. Leon

René Hébert, Manager
204.744.2067

St. Malo

Raymonde Gosselin, Manager
204.347.5533

St. Pierre-Jolys

Claudelle Catellier, Manager
204.433.7601

Ste. Agathe

France Ruest, Manager
204.882.2345

Ste. Anne

Christina Poirier,
Acting Manager
204.422.8896

South Junction

Christina Poirier,
Acting Manager
204.437.2345

Winnipeg

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Lynne Laurendeau-Ross,
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