


Annual Report

October 1, 2012 to September 30, 2013



The future
is created
by what
we do today.

Robert Kiyosaki
Author, 'Rich Dad, Poor Dad'

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 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.

Our Values

Respect for Individuals

Valuing our members, employees and partners and fostering an inclusive culture by:

- Ensuring that membership is open to all.
- Actively listening to our employees, members and partners, and treating them equitably.
- Providing our services in French and English.
- Ensuring the highest standards of confidentiality and adherence to privacy standards.

Integrity and Transparency

Being ethical, honest and fair at all times by:

- Ensuring that our decisions are in the best interest of our members.
- Providing complete, accurate and pertinent information to our members, employees and partners.
- Taking full responsibility for our actions and our decisions.

Innovation

Continually improving our products and services in order to exceed our members' expectations by:

- Welcoming and valuing ideas and solutions that will allow us to improve our performance.
- Encouraging and engaging in the sharing of creative solutions with our employees, members and partners.
- Adapting our strategies in light of innovation and new trends in the industry in order to remain competitive.

Community Involvement

Actively participating in the sustainable development of the community, an integral part of the foundation of our organization and the basis of our success, by:

- Supporting community initiatives and projects through our Community Sponsorship Program.
- Encouraging community involvement among our employees.
- Favoring doing business with members and local community businesses for our organization's requirements.
- Considering the impact of our decisions on the well-being of the communities we serve.

Proud of our Heritage

Celebrating our origins and preserving our culture by:

- Ensuring that the governance and management of our organization is in French.
- Ensuring that our working language is French; however adapting to the linguistic needs of the region, as required.
- Supporting the French-speaking community of Manitoba.

Report of the President and CEO



Réal Déquier, President



Joël Rondeau, CEO

The best way to predict the future is to create it.

Peter F. Drucker

The theme of this year's annual report, "The future is created by what we do today," aptly reflects the initiatives undertaken by the Caisse team throughout the 2012-2013 fiscal year.

In November 2012, we finalized our five-year strategic plan for 2012-2017, with the overarching objective of maximizing Caisse Financial Group's potential.

An organization's potential depends on the calibre of its staff, the capacity of its systems and technology, and a strong culture. Our strategic priorities are therefore focused on enhancing our processes and systems, developing our staff, creating a work environment that meets our employees' expectations, and incorporating leading-edge technology in our operations and service delivery to our members. It is all part of our commitment to achieving the operational excellence required to keep pace with our competitors. Our operational effectiveness strategy couples rigorous expense control with the optimization of our service offer to boost the Caisse's membership and business volume as efficiently as possible. Our strategic plan also includes strengthening our community partner role by providing ongoing support to our members' communities.

The financial services industry is rapidly changing. The regulations governing financial institutions are increasingly demanding, requiring more sophisticated systems to ensure compliance. Online services and mobile applications are gaining in popularity, our members want services that are easier to use and more accessible, and the new generation of Caisse members do most of their transactions online or via their cell phones.

To ensure that the Caisse remains viable and competitive in this change-driven industry, we undertook a large-scale technological transformation in April 2013 that includes replacing our current banking system with state-of-the-art technology that will give us the needed flexibility and capacity. This project will be ongoing throughout our 2013-2014 fiscal year and will require a considerable allocation of Caisse resources to make this project a success.

In March 2013, we launched online statements in response to the results of our June 2012 membership survey. "Mission Zero Paper" encourages all members to stop the printing of monthly statements and to access their monthly statement online via e-Caisse instead. As of the end of September 2013, more than 2,000 members had joined our zero-paper mission.

In September 2013, we signed two important youth-focused partnerships with Université de Saint-Boniface (USB) and the Economic Development Council for Manitoba Bilingual Municipalities (CDEM) which will contribute to the continued vitality of our communities and develop a new generation of future Caisse members. For the next three years, Caisse Financial Group will be the official sponsor of USB's sports teams, Les Rouges, supporting the recruitment strategy initiated by USB to encourage postsecondary students to pursue their athletic careers while completing their postsecondary studies in French. Caisse Financial Group also signed a three-year partnership agreement with CDEM for delivery of the "Jeunes Entreprises" program, targeting more than 6,000 students in Manitoba's Francophone and Immersion schools to teach them entrepreneurship and financial management concepts from a young age.

Also in September 2013, Caisse Financial Group launched a new program, the "Money Kit for Students," which provides post-secondary students with customized products and services as well as online tools, at www.caisse.biz/kit, for effectively managing their money while they are in school. The opportunity to win \$500 in three annual draws serves as an incentive to save their money. This program is part of our larger mission to help youth become financially responsible adults.

Throughout the year, we continued our community partnerships, providing more than \$250,000 in donations and sponsorships to some 200 community projects and activities. The list of our recipients is available in our annual report and on our website. From January to March 2013, members who invested with the Caisse were given the opportunity to support a local community centre of their choice, resulting in \$17,715 in financial support being paid out to 20 local community centres.

This is how, today, we are creating a new Caisse: through a robust strategic plan, the roll-out of new technology and a commitment to a new generation of members and to our communities.

The Caisse's future also depends on its ability to generate solid financial results. In this respect, the future bodes well for our institution, which achieved excellent financial results in 2012-2013 despite continuing low interest rates and an extremely competitive market that puts steady pressure on our profitability. Our assets were \$1,120,243,207 as at September 30, 2013, an increase of 10.45% from last year. The Caisse sought to offer our members the best investment products possible with our Best Rate Deposits, which helped us achieve a deposit growth rate of 10.07%. Loan growth was also strong at 10.08%

for the year thanks to our Best Rate Mortgage, our commercial loans, and an excellent team of employees and their exceptional member service. Our gross operating expenses only increased 2.41% compared to the previous year as a result of our continued prudent management. The excellent loan and deposit growth combined with a modest operational spending increase helped to achieve a net income before other items and income taxes of \$7,391,088, an increase of 19.02% from the previous year, which also exceeded our budget forecast for the year.

The Caisse's current financial position is strong, with a level of capital of 6.98% compared to the minimum 5.0% requirement, and a risk-weighted capital of 11.16% compared to the 8.0% minimum. However, an increase in capital requirements is expected shortly and financial institutions, including the Caisse, will have to comply. The Board of Directors therefore thought it prudent not to declare a patronage refund for the 2012-2013 fiscal year in order to have the needed flexibility to meet these future requirements.

In closing, we would like to thank our members for placing their trust in us and choosing to bank with Caisse Financial Group; we do not take your support for granted and sincerely appreciate this gesture of solidarity with your co-operative. We wish to extend our heartfelt thanks to the Board of Directors for their cooperative commitment and invaluable support in creating the future Caisse. We also want to thank our employees for everything they do on a daily basis to maintain and build solid relationships with our members.

If the future is created by what we do today, the future is bright for Caisse Financial Group.

Creating the future...
with a technological transformation

Business is going to change more in the next 10 years than it has in the last 50.

Bill Gates



The financial services industry is constantly changing, and changing fast. As technology becomes more sophisticated, mobile and online financial services are gaining in popularity. Technological advances also make it possible to enhance operational efficiency, provide faster service, and introduce new products and services.

Caisse Financial Group will therefore be undergoing a major technological transformation that involves implementing a new banking system and revamping our operational systems.

This transformation will optimize our: operational effectiveness, service in our branches, and mobile and online services, such that the Caisse can live up to our members' expectations.

This technological transformation is a highly ambitious undertaking, however the Caisse has had a strong track record of pioneering new products, services and technology over the course of its history. Right from the start, the Caisse broke new ground as Manitoba's first financial services co-operative. When it was first implemented,

our current banking system was very innovative for its time, being the first among Manitoba's financial services co-operatives to process data in real time. As well, the Caisse was the province's first financial services co-operative to offer telephone banking and direct payment services to its members.

This latest initiative is being developed with the same pioneering spirit.

The benefits of this shift from the current system to enhanced technological tools will be very important for the Caisse and our members.

The versatility and unlimited options offered by the new technology will help us create the future Caisse. A number of currently manual operations will be processed automatically by the new system. As a result, service will be better, faster and more efficient. Our system overhaul will also introduce new features and functions in the subsequent project phases; new online services and smart phone and tablet apps will facilitate transactions, giving members banking services and solutions at their fingertips, with a simple 'CLICK'.

Creating the future Caisse hinges on the capacity of our systems and technology. Once our new system is in place, the Caisse will improve its operations and member services, and be able to adapt to future technological advances.



The Project Team

(left to right)

*Roseline Boisvert-Arbez, Lynne Catellier, Paul Sawchuk,
Lynne Laurendeau-Ross
Bernard Marcoux, Pierre Fournier, Sylvie Atwell,
Fernard Vermette*

A project team bringing together our most experienced employees and experts in their field is heading up this initiative. They will be supported by the rest of our staff and our technology provider, Temenos, a leading supplier of banking systems with facilities deployed in some 1,500 financial institutions in more than 140 countries. The Caisse's new banking system has been recognized as one of the world's best. The new technology should be in place by the end of 2014.

Creating the future... with a new generation

The new generation will be leading our communities, organizations and businesses into the future and ensuring their vitality.

This is why Caisse Financial Group is committed to contributing to the development of youth in our communities and especially helping them become financially responsible adults. We therefore entered into key partnerships this past year with two organizations that are also actively involved in youth development: Université de Saint-Boniface (USB) and the Economic Development Council for Manitoba Bilingual Municipalities (CDEM).

Partnership with USB: Les Rouges

The three-year agreement between USB and Caisse Financial Group will give Manitoba's

young Francophone athletes the chance to play competitive sports while attending a French language post-secondary institution.

"Extracurricular activities such as sports are essential to young people's personal development and education. Involvement in sports teaches cooperation, putting common goals ahead of personal ones, and achieving success through a collaborative effort with the whole team. That is why we want to sincerely thank the Caisse, without which this project would not have been possible," said Gisèle Barnabé, Director of Development, USB. "This agreement will raise the calibre of USB's athletic teams so that they can better represent the university while having a positive impact on recruitment. It will also help develop a sense of belonging to the USB and the Francophone community."

In the long term the most important question for a company is not what you are but what you are becoming.

Gary Hamel



Caisse Financial Group's support will give a boost to the USB's ambitious athletic program. Les Rouges will be representing the University in the Manitoba Colleges Athletic Conference. Photo: Official launch of the Rouges season at USB.

Rhéal Chartier is a first-year Science student at USB who was selected to play for the Les Rouges men's soccer team. "I am really glad to have this opportunity," he said. "This year is very new for me: a new University and a new team. There's a great team spirit and we are more motivated than ever!"

Partnership with CDEM: Jeunes Entreprises du Manitoba

In preparing the great business leaders of tomorrow, the sooner we start, the better. With this in mind, the Economic Development Council for Manitoba Bilingual Municipalities (CDEM), in partnership with Caisse Financial Group, launched the Jeunes Entreprises du Manitoba program to educate students about the major economic issues and challenges of entrepreneurship. Business skills are useful in the working world and for overall community development. The Jeunes Entreprises program is administered by CDEM's Youth sector in collaboration with the Junior Achievement organization, and teaches economic and financial concepts to youth in grades 3 to 12 in Manitoba's Francophone and Immersion schools. Following a presentation of the Jeunes Entreprises program to the fifth grade students at École Précieux-Sang, teacher Mélissa Wlock had this to say: "Children are rarely exposed to marketing and entrepreneurial concepts. The presentation introduced students to the world of business,



USB student, Rhéal Chartier

and gave them the opportunity to work together and showcase their creativity. It was a huge success!"

The three-year partnership with CDEM aims to reach 6,000 students and shape the next generation of leaders.



In partnership with CDEM, Caisse Financial Group is involved in teaching the next generation about entrepreneurship and financial literacy. CDEM photo: Presentation to grade 5 students at École Précieux-Sang.



Gabielle Marquis
Bursary presented by
Paulette Sarassin, Ile-des-Chenes Branch



Megan Bouchard
Bursary presented by
Renée Lambert, St. Pierre Branch



Mikael Parent
Bursary presented by Jocelyne Brais,
St. Jean Baptiste Branch



Micheline Le Heiget
Bursary presented by
Patricia Pineau, St. Claude Branch

Bursary Program

Education secures a brighter future for our youth. In collaboration with our partnering schools, Caisse Financial Group awarded \$500 bursaries to the following 18 recipients who are pursuing their post-secondary education. We wish them every success with their studies!

- Bobby McNair** Collège régional de Notre-Dame
- Céline Rivard** Centre scolaire Léo-Remillard
- Christie Lavallee** St. Laurent High School
- Danielle Wilson** St. Paul's Collegiate
- Dominic Dumesnil** École Saint-Joachim
- Gabrielle Marquis** Collège Gabrielle-Roy
- Jacques de Moissac** École Pointe-des-Chênes
- Jocelyne Gauthier** Ste. Anne Collegiate
- Joël Desharnais** École communautaire Réal-Bérard
- Kristie Chartrand** École Aurèle-Lemoine
- Marie-Eve Presber** Collège Louis-Riel
- Mathieu Desmarais** Collège Jeanne-Sauvé
- Megan Bouchard** Institut collégial Saint-Pierre-Jolys
- Micheline Le Heiget** St. Claude School Complex
- Mikael Parent** École régionale Saint-Jean-Baptiste
- Paxton Oliver-Bingham** Warren Collegiate Institute
- Ryder Lytle** Somerset Collegiate
- Tejpal Pandher** Collège Lorette Collegiate

Student Caisse Program: Caisse Riel and Caisse Seine

During the 2012-2013 school year, Caisse Financial Group, in partnership with the Division scolaire franco-manitobaine (DSFM) and Collège Louis-Riel and Centre scolaire Léo-Rémillard schools, offered the "Student Caisse" program, where high schoolers managed a Caisse, in their school, serving their student population. Participants learn financial management and business concepts, including finance, marketing, accounting and customer service, and apply them directly in operating their Caisse. We would like to thank the supervising teachers, Roger Durand and Brian Selby, for their commitment to the students and the Student Caisse program.



The Caisse Seine team at Caisse Financial Group's
AGM in January 2013

New “Money Kit for Students” Program

In September 2013, Caisse Financial Group launched its new “Money Kit for Students” program for youth aged 18 to 25 pursuing a post-secondary education. Tailored to the specific needs of students, the Money Kit provides services such as the new Student Account with free, unlimited transactions. The new Savings Account for Students encourages students to save money for their tuition and gives them the chance to win \$500 three times a year. Students must save at least \$500 in their savings account to be eligible for the draws.

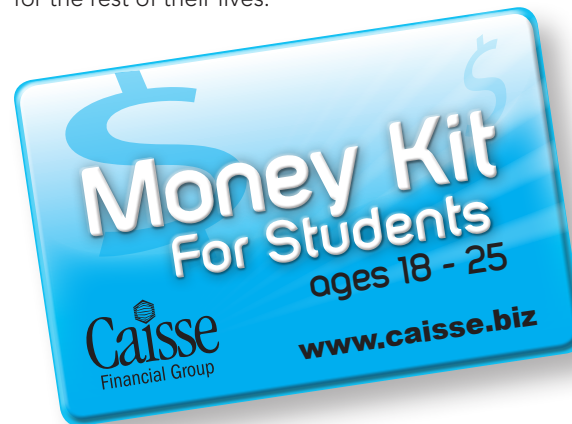
As well, learning how to save money, budget, buy a car, or rent an apartment has never been easier thanks to the all-new space for students: www.caisse.biz/kit. It features tools that are easy, practical and free, as well as a list of ways they can “live on the cheap”. All of the tips and suggestions are there to help students spend wisely. If they need help to pay their tuition, the Caisse Student Loan is available to help them financially.

USB student Nicolas Audette has always been a Caisse member. “I really like the Student Money Kit. I borrowed money to cover my tuition, and the



flexibility of the Caisse Student Loan gives me more time to pay it back. I can also use the online services to pay my bills; no need to deal with paper.”

Caisse Financial Group wants to help students succeed while teaching them to be financially responsible, a lesson that will serve them well for the rest of their lives.



Caisse Financial Group helps post-secondary students manage their finances while they study.

Creating the future... by investing in our community centres

Southdale Community Centre
Joyce Webinger, Manager



Recreation and community centres are the heart of a community, and a special gathering place for its residents. Spring, summer, fall and winter sports, birthdays and year-round community events are all opportunities that bring people together and build unity. It is this community spirit that Caisse Financial Group wished to sustain through its "Invest in Your Community" program.

From January to March 2013, members who invested in a term deposit at the Caisse could also invest in the local community centre of their choice by giving it their vote. The votes were tallied to determine the amount of financial support to be given by Caisse Financial Group to the community centres chosen by its members. The sum of \$17,715 was therefore paid to 20 community centres for their activities and projects.

"Invest in Your Community": Recipients of \$17,715 in financial support

- Aréna centenaire Ste-Agathe Centennial Arena
- Aréna Letellier Arena
- Aréna Notre-Dame-de-Lourdes Arena
- Aréna St-Malo Arena
- Centre communautaire Élie Community Center
- Centre communautaire Southdale Community Center
- Centre communautaire St-Adolphe Community Club
- Centre communautaire St-Claude Community Center
- Centre communautaire St-Eustache Community Center
- Centre communautaire St-François Community Club
- Centre culturel et communautaire St-Joseph Community Center
- Centre récréatif Notre Dame Recreational Center (St-Boniface)
- Centre récréatif St-Claude Recreational Center
- Centre récréatif St-Pierre Recreational Center
- Complexe communautaire Lorette Community Complex
- Les Blés D'or
- Parc récréatif Ste-Agathe Recreational Park
- Salle centenaire Notre-Dame-de-Lourdes Centennial Hall
- Salle communautaire paroisse St-Malo Community Parish Hall
- Salle communautaire St-Jean-Baptiste Community Hall

St. Adolphe Community Club
Clint Masse, President



St. Malo Community Parish Hall
Father Dominic Lafleur



Letellier Athletic Association
Theodore Jutas, Debbie Bissonnette



Notre-Dame Centennial Hall
Gilbert Vigier, President



Ste. Agathe
Centennial Arena
Martin Lemoine,
President

St. Jean Baptiste Community Hall
Falana Wiens, Lucien Jean



Notre Dame de Lourdes
Recreation Centre
Robert Collet, President



**Robert Collet, Notre Dame de Lourdes
Recreation Centre**

"We were fortunate to receive this financial support because we had several planned repairs. We used the funds from Caisse Financial Group to complete them all, make the latest changes and help cover the cost of earlier upgrades. We changed the lights and sound equipment, improved the condition of the ice, and installed new windows and seats. Caisse Financial Group gives funds to organizations that need them. Our arena is particularly expensive to run in the winter due to ice maintenance and heating costs. The money received made a real difference in that regard."



Ste. Agathe Recreation Park
Jacques Courcelles,
President



St. Francois Community Club
Renée Houde, Treasurer



St. Joseph
Community Centre
Marcel Delorme, Gaetan Brais

Marcel Delorme, St. Joseph Community Centre

"The Caisse Financial Group program gave many members of our community the opportunity to vote for the St. Joseph Community Centre. We have many plans for our community hall. This winter, we will be putting new floors in the washroom, kitchen and bar. The funds received will allow us to cover those costs and those of other projects, as well. The money will also help us attract more financing so that we can match the funds."



St. Pierre Recreation Centre
Alain Robidoux, President



Notre Dame Recreation Centre (St. Boniface)
Raymond Comeault, President

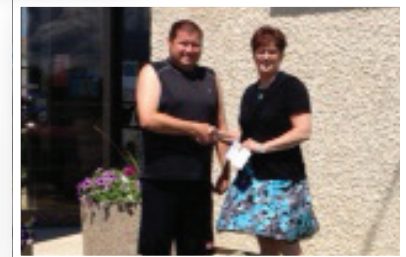
Elie Community Centre
Nicole Bernardin, President



Les Blés d'Or - Lorette
Renée Jeanson



St. Malo Arena
Justin Maynard



St. Eustache Community Centre
Trent Lepine, President



Lorette Community Complex
John Halabiski

Creating the future... with community sponsorship

Caisse Financial Group is committed to distributing up to 5% of its profits or \$250,000 annually to community projects and activities.

A community's future depends on the local organizations and volunteers who inspire teamwork, shared goals and the celebration of community identity and pride.

Through its Community Sponsorship program, Caisse Groupe Financier has supported some 200 community projects and activities over the course of the year, contributing more than \$250,000 to the following organizations and communities.

ACCUEIL FRANCOPHONE
ASSOCIATION CULTURELLE FRANCO-MANITOBAINE INC.
ALLIANCE CHORALE MANITOBA
AMIS DU MUSÉE CANADIEN DES DROITS DE LA PERSONNE / FRIENDS OF THE CANADIAN MUSEUM FOR HUMAN RIGHTS
ARÉNA CENTENAIRE STE-AGATHE CENTENNIAL ARENA
ARÉNA LETELLIER ARENA
ARÉNA NOTRE-DAME-DE-LOURDES ARENA
ARÉNA ST-MALO ARENA – CLUB SPORTIF
ASSOCIATION DES ÉTUDIANTS DE SAINT-BONIFACE
AUBERGE DU VIOLON
BIBLIOTHÈQUE PÈRE CHAMPAGNE
BIKE TO WORK DAY WINNIPEG
BLESSED SACRAMENT PARISH
CANADIAN CANCER SOCIETY / SOCIÉTÉ CANADIENNE DU CANCER
CANADIAN LIVESTOCK 2013
CANADIAN MENTAL HEALTH ASSOCIATION
CARDIAC CLASSIC GOLF TOURNAMENT
CARTIER SENIOR SUPPORT COMMITTEE
CHAMBRE DE COMMERCE ET COMMUNAUTÉ ST-JOSEPH
CONSEIL DE DÉVELOPPEMENT COMMUNAUTAIRE STE-AGATHE
CONSEIL DE DÉVELOPPEMENT COMMUNAUTAIRE STE-ANNE
CONSEIL DE DÉVELOPPEMENT DES MUNICIPALITÉS BILINGUES DU MANITOBA
CANADIAN FALLEN HEROES FONDATION

CENTRAL MANITOBA HOLSTEIN
CENTRE COMMUNAUTAIRE ELIE COMMUNITY CLUB
CENTRE COMMUNAUTAIRE ST-ADOLPHE COMMUNITY CENTER
CENTRE COMMUNAUTAIRE ST-CLAUDE COMMUNITY CLUB
CENTRE COMMUNAUTAIRE ST-EUSTACHE COMMUNITY CLUB
CENTRE COMMUNAUTAIRE ST-FRANÇOIS COMMUNITY CLUB
CENTRE COMMUNAUTAIRE ST-JOSEPH COMMUNITY CENTER
CENTRE COMMUNAUTAIRE STE-GENEVIÈVE COMMUNITY CENTER
CENTRE COMMUNAUTAIRE SOUTHDALE COMMUNITY CENTER
CENTRE CULTUREL FRANCO-MANITOBAIN
CENTRE FLAVIE- LAURENT INC
CENTRE RÉCRÉATIF ILE-DES-CHENES RECREATIONAL CENTER
CENTRE RÉCRÉATIF NOTRE DAME RECREATIONAL CENTER (ST-BONIFACE)
CENTRE RÉCRÉATIF NOTRE-DAME-DE-LOURDES RECREATIONAL CENTER
CENTRE RÉCRÉATIF ST-CLAUDE RECREATIONAL CENTER
CENTRE RÉCRÉATIF ST-PIERRE RECREATIONAL CENTER
CERCLE MOLIÈRE
CHAMBRE DE COMMERCE FRANCOPHONE DE ST-BONIFACE
CHAMBRE DE COMMERCE NOTRE-DAME-DE-LOURDES CHAMBER OF COMMERCE

CHAMBRE DE COMMERCE ST-PIERRE CHAMBER OF COMMERCE
CHEVALIERS DE COLOMB ST-MALO
CHEVALIERS DE COLOMB CONSEIL GOULET
CHILDREN'S HOSPITAL FOUNDATION
CLIPPER ICE SPORTS
CLUB ILE-DES-CHENES INC
CLUB SPORTIF LA BROUQUERIE
COMITÉ CULTUREL ST-PIERRE
COMITÉ CULTUREL STE-ANNE
COMITÉ DU MONUMENT GEORGES-FOREST
COMITÉ SCOLAIRE ÉCOLE LACERTE
COMITÉ SCOLAIRE ÉCOLE LAGIMODIÈRE
COMMUNITY SAFETY NET
COMPLEX COMMUNAUTAIRE LORETTE COMMUNITY COMPLEX
CONSEIL DES FRANCOPHONES 55+
CORPORATION DU SITE HISTORIQUE DE L'ENFANT-JÉSUS
DAIRY FARMERS OF MANITOBA
DIRECTORAT DE L'ACTIVITÉ SPORTIVE
DYNAMITE CUP TOURNAMENT
EAST BORDERLAND COMMUNITY HOUSING INC.
ENSEMBLE CHEZ SOI - CDC LOURDÉON
FÉDÉRATION DES AÎNÉS FRANCO-MANITOBAINS
FESTIVAL DU PATRIMOINE MONTCALM
FESTIVAL DU VOYAGEUR
FOLIES GRENOUILLES / FROG FOLLIES
FOND HÔPITAL STE-ANNE HOSPITAL FOUNDATION
FONDATION HÔPITAL ST-BONIFACE



**Chérie Courcelles,
École Lagimodière
School Committee**

"Our project stems from the desire to provide sufficient

play space for students as well as neighbourhood children. The aging play structure was no longer safe and students had no real place to play at recess. The School Committee therefore decided to pull down the old structure and build a new one that could accommodate everyone, including youth in wheelchairs. We hope to begin work on it next fall."



**Pierre Lacroix and
Robert Georges,
École Lacerte
School Committee**

"We want to completely

revamp the school playground to make it greener and more accessible. All of the gravel will be removed and replaced with wood or grass, depending on the area. This project will not just be for our students but for the enjoyment of all area residents."



**Sophie Gaulin,
La Liberté**

"We were really hoping that the Caisse would be a sponsor for La

Liberté's centennial celebration, given this co-operative's exemplary contribution to the vitality of Manitoba's Francophone community. The Caisse's only condition was that the 100th anniversary projects had to provide a lasting legacy for the community. With the Peel project, browsers are just a click away from learning about their history and searching articles that would otherwise be hard to find."

HOSPITAL FOUNDATION
 FORUM PANCANADIEN EN DÉVELOPPEMENT
 ÉCONOMIQUE EN FRANCOPHONIE
 FRANCOFONDS
 FRIENDS OF THE CANADIAN MUSEUM
 FOR HUMAN RIGHTS
 GARDERIE ILE-DES-CHENES DAYCARE
 GOOD NEIGHBOURS ACTIVE LIVING DAY
 HABITAT FOR HUMANITY
 HEADINGLEY REGION CHAMBER OF COMMERCE
 HÔPITAL NOTRE-DAME-DE-LOURDES HOSPITAL
 HÔPITAL STE-ANNE HOSPITAL
 KEYSTONE CUP HOST COMMITTEE
 LA MAISON GABRIELLE-ROY
 LA VERENDRYE GOLF COURSE
 LE 100 NONS INC.
 L'ENTRE-TEMPS DES FRANCO-MANITOBAINES
 LES BLÉS D'OR
 LETELLIER ATHLETIC ASSOCIATION
 LETELLIER FIRE DEPARTMENT
 LORETTE FAMILY FUN DAYS
 LORETTE GOLF COURSE
 LORNE COMMUNITY SUPPORT
 LUMIÈRE DES PRAIRIES
 MENNONITE CENTRAL COMMITTEE
 MANITOBA BUCKWHEAT ASSOCIATION
 MANITOBA DAIRY FARM MGMT GROUP
 MANITOBA SPECIAL CROP SYMPOSIUM

MARQUETTE CURLING CLUB
 MOUNTAIN POETRY & DRAMA
 MUNICIPALITÉ DE MONTCALM
 MUSÉE ST-PIERRE-JOLYS MUSEUM
 NELSON MCINTYRE COLLEGIATE
 NIAKWA COUNTRY CLUB
 NIVERVILLE STE AGATHE CLIPPERS
 NOTRE DAME HAWKS
 OAK POINT COMMUNITY CLUB
 OAK POINT MUSIC FESTIVAL
 OAKWOOD GOLF COURSE
 PARC RÉCRÉATIF STE-AGATHE RECREATIONAL PARK
 PARLEMENT JEUNESSE FRANCO-MANITOBAIN
 PARISSIE NOTRE-DAME-DE-LOURDES
 PARISSIE DE LORETTE
 PARISSIE ST-ADOLPHE
 PARISSIE ST-MALO
 PEMBINA VALLEY HAWKS
 PROVENCHER BOULEVARD BIZ
 RAT RIVER SAINTS
 RED RIVER MUDBUGS
 RELAIS DES PIONNIERS
 RÉSEAU ACTION FEMMES
 RICHER COMMUNITY CENTRE
 RICHER DAY CARE CENTRE
 RICHER ROUGH STOCK RODEO
 ROSS L. GRAY SCHOOL
 SALLE CENTENAIRE NOTRE-DAME-DE-LOURDES
 CENTENNIAL HALL

SALLE COMMUNAUTAIRE ST-JEAN-BAPTISTE
 COMMUNITY HALL
 SALLE COMMUNAUTAIRE ST-MALO
 COMMUNITY HALL
 SALUT VOISIN / HOWDY NEIGHBOUR FESTIVAL
 SARA RIEL FONDATION INC.
 SOCIÉTÉ FRANCO-MANITOBAIN
 SHOOT TO SCORE HOCKEY
 SMD FOUNDATION-EASTER SEALS
 SOCIÉTÉ DE LA ST-JEAN- BAPTISTE
 SOCIÉTÉ HISTORIQUE DE LOURDES
 SOCIÉTÉ HISTORIQUE ST CLAUDE DAIRY MUSEUM
 SOMERSET & AREA LIONS
 SOMERSET LORNE CITIZEN MUSEUM
 SOMERSET MINOR HOCKEY
 SOUS LE BAOBAB
 SOUTH WEST JETS AA BANTAM
 SPRAGUE & AREA COMMUNITY
 ST-ADOLPHE MINOR HOCKEY
 ST-ADOLPHE PCH HERITAGE
 ST-AMANT FOUNDATION
 ST-BONIFACE GOLF CLUB
 ST-BONIFACE-ST VITAL KIWANIS CLUB
 ST-CLAUDE BROOMBALL
 ST-CLAUDE CANADA DAY
 ST-CLAUDE RODEO CELEBRATION
 ST-CLAUDE FALL SUPPER
 ST-CLAUDE HAYWOOD CURLING CLUB

ST-EUSTACHE JETS ATOMS
 ST-EUSTACHE MINOR HOCKEY
 ST-JEAN PARKS & RECREATION
 ST-JEAN FARM DAYS
 ST-JEAN ATV DERBY
 ST-JEAN H.K.O. STREET FESTIVAL
 ST-LABRE 200
 ST-LAURENT COOP RECREATION CENTER
 ST-MALO DISTRICT CHAMBER OF COMMERCE
 ST-MALO JUNIOR WARRIORS
 ST-MALO SENIOR WARRIORS
 ST-MALO SUMMER FESTIVAL / FÊTE D'ÉTÉ
 ST-PIERRE BIBLE FELLOWSHIP
 ST-PIERRE HANDI -TRANSIT
 STE-AGATHE RIVER TRAIL / SENTIER
 STE-AGATHE SKATING CLUB
 STE-ANNE COLLEGIATE
 STE-ANNE CURLING CLUB
 TEEN STOP JEUNESSE INC.
 UNITED WAY WINNIPEG
 UNIVERSITÉ DE SAINT-BONIFACE
 VITA BEEF DAYS
 WINNIPEG CHAMBER OF COMMERCE
 WINNIPEG GOLDEYES
 WINNIPEG STORYTELLING FESTIVAL



Jacques Courcelles, Ste. Agathe Community Development Committee

"The Ste. Agathe community wants to see the Red River shoreline turned into a popular walkway and gathering place. The project involves building a pathway along the river and planting several hundred trees to reinforce the banks. As well, we plan to install a new riverside patio with a spectacular view of the water. Once completed, the patio will boast picnic tables, electricity and a sound system to accommodate community activities. Officially named 'Patio Caisse', it will be a meeting place for the whole community."



Madeleine Arbez, Francofonds
 "The financial support from Caisse Financial Group was instrumental

in organizing several activities to mark Francofonds' 35th anniversary, including our first community golf tournament, the Caisse Classic, our signature Chefs en plein air fundraiser, and our Grand Tirage super draw. The foundation's main mission focuses on sustainability. The support received is therefore especially appreciated because it helps us work toward our goal of self-sufficiency."



Aimé Boisjoli, Le 100 NONS
 "We are proud and delighted that Caisse Financial Group is on board and continues

to support La Chicane électrique, a wonderful musical springboard. Their assistance is especially critical at a time when it is increasingly difficult to secure public funding. As a sponsor, the Caisse has a hand in revealing Manitoba's emerging Francophone talent!"



Clément Perreault, Grouille ou Rouille
 "The activities offered educate seniors about the benefits of

physical exercise and encourage them to take charge of their health. The health fair is a day filled with activities and new discoveries. Participating seniors will go home tired but rejuvenated and having broadened their horizons."

Creating the future... with our Board of Directors and Executive Team

*"By identifying best practices and market trends, we want to capitalize on our assets – competitive rates, exceptional service, and certainly our language and culture – and invest in our strengths to secure the Caisse's future."
Réal Déquier, President*

The secret of change is to focus all of your energy on building the new.

Socrates

Board of Directors



Réal Déquier, President
District 1: St. Jean Baptiste, St. Joseph, St. Malo and Letellier



Pierre Gagné, Vice-President
District 2: St. Pierre Jolys and Ste. Agathe



Carole Hébert, Vice-President
District 3: Lorette, St. Adolphe and St. Georges



Claudette Taillefer
District 4: Ste. Anne, La Broquerie, South Junction and Richer



Marielle Decelles-Brentnall
District 5: Ile des Chenes and the Winnipeg communities of St. Boniface, St. Vital and Southdale



Stéphane Dorge
District 5: Ile des Chenes and the Winnipeg communities of St. Boniface, St. Vital and Southdale



Raymond Sherwood
District 5: Ile des Chenes and the the Winnipeg communities of St. Boniface, St. Vital and Southdale



Lise Deleurme
District 6: Notre Dame de Lourdes and St. Leon



Ken Beaudin
District 8: Elie, Marquette, St. Francois Xavier and St. Laurent



Jean de Rocquigny

We would like to recognize the dedicated service of Jean de Rocquigny, District 7 – St. Claude, Rathwell and Haywood, who passed away on September 13, 2013. Jean was elected to Caisse Financial Group's Board on January 25, 2011 and enjoyed being involved in the various organizations in his community and contributing to their development.

Executive Team



Joël Rondeau,
Chief Executive Officer

The Caisse's ultimate objective is to meet the expectations of our members and provide them with the products and services they need. Technology is changing rapidly, as are members' expectations. The Caisse must be innovative and proactive to keep pace with an ever-changing world.



Diane Bilodeau, Vice-President,
Marketing and Strategy

We must always be forward-looking, thinking about what the Caisse could become and preparing ourselves according to these new possibilities. We must also respect our community roots and cooperative values. The key to creating the Caisse's future success lies in finding the right balance between our heritage and our great potential.



Sophie Ethier, Vice-President,
Administration

We will ensure the Caisse's future success by creating a culture of continuously improving everything we do every day.



Lorraine Farmer, Vice-President,
Human Resources

To succeed in the future, the Caisse must stand out among its competitors by exceeding our members' expectations.



Marcel Gauvin, Vice-President,
Sales and Service

We can create the Caisse's future by making sure that our employees have the tools they need to deliver impeccable, flexible and effective service to all of our members.



Bernard Marcoux, Vice-President,
Information Technology

The Caisse is creating its future with a large-scale major IT transformation project over the next few years. Employees will have more agile and effective technology, and our members will have access to state-of-the-art features and functions.



Francis Normandeau,
Vice-President, Finance and Risk

The Caisse must continue to generate robust profitability to ensure its long-term success. This means assessing and making smart choices in terms of large-scale projects that will maximize our productivity while meeting our members' needs.

*Those who look only to the past
or present are certain to miss
the future.*

John F. Kennedy

Creating the future... with our employees

The Caisse's future depends on the dedication and commitment of its staff. Our outstanding team is committed to our members' needs and the co-operative's well-being. Many of our employees also devote their time and energy to activities and projects in their communities. We recognize the effort, talent, knowledge and individual contribution each of them bring to the success of our Caisse.

Alarie, Maryvonne
Amos, Alexandre
Arbez, Nicole
Atwell, Sylvie
Audet, Danielle
Audette, Mona
Ayotte, Paulette
Bartel, Alix
Bazin-Seidlitz, Louise
Beaudry, Carole
Bédard, Raymond
Bérard, Luc
Bérard, Lucille
Bernardin, Lorraine
Bichon, Pascale
Bilodeau, Diane
Bisson, Renée
Bissonnette, Nicole
Boisvert, Dominique
Boisvert-Arbez, Roseline
Bosc, Gisèle
Bosc, Richard
Bouchard, Annette
Bouchard, Suzanne

Boulangier, Adam
Bourdeaud'hui, Claire
Bradet, Guy
Brais, Jocelyne M.
Brisson, Yvonne
Brochet, Guillaume
Bruce, Marlene
Bruneau, Marc
Bruneau, Rachelle
Brunel, Yvette
Brunette, Jeanne
Budd, Lynne
Cantin, Yvonne
Carrière, Colette
Catellier, Claudelle
Catellier, Léa
Catellier, Lynne
Chabot, Bonnie
Chappellaz, Dawn
Chappellaz, Nathalie
Chaput, Joanne
Chaput, Philippe
Chaput, Rachel
Clément, Nicolas

Collette, Louise
Combot, Shelley
Comte, Michel
Comte, Nicole
Connelly, Nadine
Côté, Sylvie
Coundoul, Maimouna
Courcelles, Janique
Courcelles, Nicole
Courchaine, Andrée
Coutu, Dawn
Curé, Ginette
Curé, Josée
Deakin, Jessica
Dedieu, Danielle
Delaquis, Kayla
Delorme, Dianne
D'eschambault, Judith
Desmarais, Léo
Dionne, Catherine
Doiron, Éline
Dornez, Émilie
Dubois, Nathalie
Dubois-Rogers, Michelle
Dupuis, Joanne
Dupuis, Stella
Durand, Corinne
Ethier, Sophie
Farmer, Lorraine
Fitzgerald, Marie-Anne
Foidart, Danica
Foidart, Gisèle
Fontaine, Brigitte
Forest, Joanne
Fournier, Pierre

Fréchette, Ginette
Gagnon, Robert
Gaultier, Donald
Gauthier, Gisèle
Gauthier, Krystle
Gauthier, Marcel
Gauthier, Natalie
Gauvin, Marcel
Gérardy, Pierre
Gérardy, René
Gillis, Heather
Gosselin, Dominique
Gosselin, Florence
Gosselin, Lorraine
Gosselin, Marc
Gosselin, Rachelle
Gosselin, Raymonde
Grenier, Jean
Gretchen, Pascale
Hébert, Claire
Hébert, Janelle
Hébert, René
Hince, Simone
Houle, Diane
Hrynychuk, Lynne
Hutlet, Antoine
Jamault-Dion, Nicole
Jeanson, Natalie
Johnson, Bernice
Johnson, Karen
Johnson, Linda
Jolicoeur, Rémi
Joyal, Mariette T.
Kauppila, Lara
Kennedy, Simone

Khattab, Mounia
Klaassen, Joanne
Labossière, Laurette B.
Lacasse, Hélène
Lachance, Caroline
Lafrenière, Eric
Lafrenière, Josée
Lambert, François
Lambert, Gina
Lambert, Julie
Lambert, Renée
Larivière, Céline
Laroche, Sylvie
Laurendeau-Ross, Lynne
Lavallée, Ivan
Laxdal, Roxanne
Lazarenko, Micheline
Leclair, Nicole
Leclerc, Paulette
Legal, Christine
Legal, Collette
Legal, Sylvie
Legault, Bernadette
Simon, Lemoine
Lesage, Jacqueline
Lesage, Nadine
Loeppky, Michelle
Lusignan, Paulette
Lussier, Lisette
Mabon, Nadine
Macneil, Carmelle
Manaire, Claudette
Manness, Liane
Marcotte, Shirley
Marcoux, Bernard

Mcquaid, Sarah
 Meilleur, Angèle
 Mireault-Didcote, Lise
 Nadeau, Sophie
 Nadeau, Suzanne
 Nakata, Joël
 Nault-Martens, Colette
 Ndeba, Claude-Marcel
 Ngom, Seynabou
 Normandeau, Francis
 Normandeau, Ivan
 Normandeau, Jeanine
 Normandeau, Natalie
 Painchaud, Christine
 Pappel, Paulette
 Pelletier, Christine
 Perreault, Christeen
 Perrin, Lisa
 Philippot, Amanda
 Piché, Ginette
 Piché, Sylvie
 Pilon, Martin
 Pilon, Rachel
 Pineau, Pat
 Pinette, Camille
 Piper, Michèle
 Pléa, Mohamed
 Pohl, Diana
 Poirier, Benoît
 Poirier, Christine
 Poiron, Roland
 Popiel, Monique
 Potvin, Annette
 Potvin, Annick
 Préjet, Martin

Preteau, Judith
 Proulx, Marc
 Quennelle, Janice
 Racine, Marie-Pier
 Rey, Suzanne
 Rheault, David
 Rheault, Marina
 Richard, Suzanne
 Rioux, Marc
 Rivard, Brigitte
 Robert, Daniel G.
 Robert, Rachel
 Robidoux, Rose-Marie
 Rondeau, Joël P
 Ross, Melissa
 Rosset, Lilliane
 Roy, Giselle
 Roy, Lise
 Ruest, France
 Sabourin, Robert
 Saive, Martin
 Sarrasin, Paulette
 Schaubroeck, Simon
 Sibilleau, Christine
 Simard, Pauline
 Simard-Nadeau, Gabrielle
 Simon, Lynn
 Smith, Mirielle
 St. Goddard, Loretta
 St. Onge, Doreen
 Stevenson, Line
 St-Laurent, Pauline
 St-Vincent, Céleste
 Tardiff, Josée

Tarko, Lorraine
 Tétrault, Angèle
 Tétrault, Sylvie
 Tétreault, Joanne
 Théroux, Jacinthe
 Tkachyk, Pamela
 Touchette, Justin
 Touchette, Sophie
 Tougas, Lynne
 Tougas-Fiola, Michelle
 Toupin, Diane
 Trémorin, Doris
 Trémorin, Micheline
 Trudeau, Paul
 Trudeau, Rachelle
 Turenne, Rachelle
 Vandall, Michel
 Vermette, Claudette
 Vermette, Fernand
 Vincent, Nadine
 Vincent, Rachelle
 Wiens, Roxanne

C-Finance

Brétécher, Joël
 Chatain-White, Valérie
 Gérardy, Marie
 Lagassé, Diane
 Marcon, Denis
 Perreault, Guil
 Roeland, Linda
 Roy-Johnson, Christine
 Sawchuk, Paul

Caisse Financial Group would like to acknowledge the employees who received their Years of Service Recognition during the past year, and thank them for their dedicated service.

Andrée Courchaine	5 years
Diane Houle	5 years
Francis Normandeau	5 years
Janice Quennelle	5 years
Léo Desmarais	5 years
Liane Manness	5 years
Marlene Bruce	5 years
Martin Saive	5 years
Paul Sawchuk	5 years
René Gérardy	5 years
Christina Poirier	10 years
Claire Bourdeaud'hui	10 years
Danica Foidart	10 years
Donald Gaultier	10 years
Karen Johnson	10 years
Luc Bérard	10 years
Marcel Gauthier	10 years
Robert Sabourin	10 years
Simone Kennedy	10 years
Ginette Piché	15 years
Ivan Lavallée	15 years
Jocelyne Brais	15 years
Pascale Bichon	15 years
Rachel Chaput	15 years
Richard Bosc	15 years
Bernard Marcoux	20 years
Camille Pinette	20 years
Doris Trémorin	20 years
Marie-Anne Fitzgerald	20 years
Paulette Ayotte	20 years
Sylvie Atwell	20 years
Diane Lagassé	25 years
Dianne Delorme	25 years
Linda Johnson	25 years
Loretta St.Goddard	25 years
Yvonne Cantin	30 years
Paulette Lusignan	35 years
Raymonde Gosselin	35 years

† In memory of our colleague, Jacqueline Robitaille, who passed away on April 13, 2013.



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Toll-free/Sans frais: 800 268 3337
www.bdo.ca

BDO Canada LLP/s.r.l.
700 - 200 Graham Avenue
Winnipeg MB R3C 4L5 Canada

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 sheet as at September 30, 2013 and the summary consolidated statements of comprehensive income, and changes in members' equity for the year then ended, are derived from the audited consolidated financial statements of **Caisse Populaire Groupe Financier Ltée** for the year ended September 30, 2013. We expressed an unmodified audit opinion on those consolidated financial statements in our report dated December 12, 2013.

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 year ended September 30, 2013 are a fair summary of those consolidated financial statements, on the basis described in Note 1.

BDO Canada LLP

Chartered Accountants

Winnipeg, Manitoba
December 12, 2013

BDO Canada LLP, a Canadian limited liability partnership, is a member of BDO International Limited, a UK company limited by guarantee, and forms part of the international BDO network of independent member firms.

BDO Canada s.r.l., une société canadienne à responsabilité limitée, est membre de BDO International Limited, société de droit anglais, et fait partie du réseau international de sociétés membres indépendantes BDO.

CAISSE POPULAIRE GROUPE FINANCIER LTÉE

Summary Consolidated Balance Sheet

As at September 30	2013	2012
	\$	\$
Assets		
Funds on hand and on deposit	103,542,824	46,894,642
Other assets	1,362,305	1,957,506
Investments	63,876,516	100,656,541
Loans to members	930,315,926	845,131,111
Property and equipment	17,970,678	18,649,020
Intangible assets	3,174,958	1,006,840
	<u>1,120,243,207</u>	<u>1,014,295,660</u>
Liabilities and Members' Equity		
Other liabilities	7,033,250	6,577,969
Borrowings	16,011,599	10,000,000
Members' deposits	1,019,020,487	925,823,142
Members' shares	1,485,408	1,379,927
	<u>1,043,550,744</u>	<u>943,781,038</u>
Members' Equity		
Members' shares	10,018,983	10,404,230
Accumulated other comprehensive income	(15,707)	19,236
Retained earnings	66,689,187	60,091,156
	<u>76,692,463</u>	<u>70,514,622</u>
	<u>1,120,243,207</u>	<u>1,014,295,660</u>

Approved on behalf of the Board of Directors:



Director



Director

The accompanying notes are an integral part of these summary consolidated financial statements.

CAISSE POPULAIRE GROUPE FINANCIER LTÉE

Summary Consolidated Statement of Comprehensive Income

For the year ended September 30	2013	2012
	\$	\$
Revenue		
Interest from loans to members	38,025,541	35,085,630
Investment income	3,984,586	4,698,096
	<u>42,010,127</u>	<u>39,783,726</u>
Cost of Funds		
Interest paid to members	19,498,954	19,268,837
Interest from borrowings	231,612	11,872
	<u>19,730,566</u>	<u>19,280,709</u>
	<u>22,279,561</u>	<u>20,503,017</u>
Financial Margin		
Operating Expenses		
Personnel	12,952,368	12,769,051
Administration	4,032,306	3,729,837
Occupancy	2,986,894	2,872,088
Members' security	1,139,401	944,730
Organizational	597,628	881,826
	<u>21,708,597</u>	<u>21,197,532</u>
Gross operating expenses	<u>21,708,597</u>	<u>21,197,532</u>
Less other income	<u>(6,820,124)</u>	<u>(6,904,449)</u>
Net operating expenses	<u>14,888,473</u>	<u>14,293,083</u>
Net income before other items and income taxes	<u>7,391,088</u>	<u>6,209,934</u>
Other Items		
Gain on sale of property and equipment	-	2,286,565
Allowance for impaired loans	-	-
	<u>-</u>	<u>2,286,565</u>
Net income before income taxes	<u>7,391,088</u>	<u>8,496,499</u>
Provision for income taxes	<u>793,057</u>	<u>1,012,952</u>
Net income for the year	<u>6,598,031</u>	<u>7,483,547</u>
Other Comprehensive Income (Net of Tax)		
Change in unrealized losses on cash flow hedges	(34,943)	(165,326)
Total comprehensive income for the year	<u>6,563,088</u>	<u>7,318,221</u>

The accompanying notes are an integral part of these summary consolidated financial statements.

CAISSE POPULAIRE GROUPE FINANCIER LTÉE

Summary Consolidated Statement of Changes in Members' Equity

For the year ended September 30, 2013

	Accumulated Other Comprehensive Income	Members' Shares	Retained Earnings	Total
	\$	\$	\$	\$
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
Net income (loss) for the year	(34,943)	-	6,598,031	6,563,088
Net redemption of members' shares	-	(279,766)	-	(279,766)
Transfer to liabilities	-	(105,481)	-	(105,481)
Balance at September 30, 2013	(15,707)	10,018,983	66,689,187	76,692,463

Notes to Summary Consolidated Financial Statements

1. Basis of Presentation of the 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 and deferred income tax asset have been grouped with other assets, and income taxes payable, deferred income tax liability and derivative financial instruments have been grouped with other liabilities.

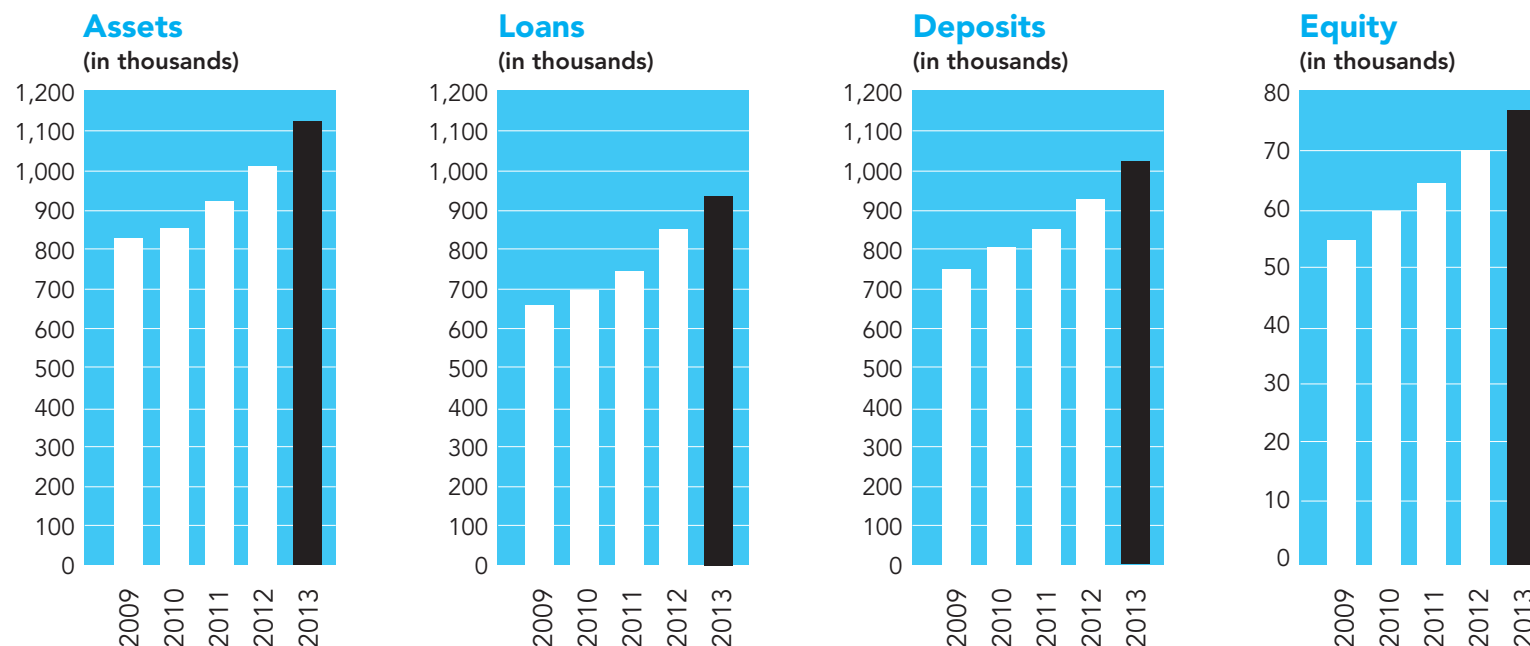
Copies of the audited consolidated financial statements are available at www.caisse.biz or at your local branch.

2. Compliance with Minimum Capital and Liquidity Requirements

The Caisse is in compliance with the capital and liquidity reserve requirements at September 30, 2013 established by the Regulations to The Credit Unions and Caisses Populaires Act of Manitoba.

Readers of the summary consolidated financial statements are advised that in order to appropriately interpret the Caisse's compliance with minimum capital and liquidity requirements, the reader must refer to the audited consolidated financial statements including notes for the year ended September 30, 2013, which contain the information detailing the calculations.

FINANCIAL RESULTS



As at September 30

(in thousands)	2013	2012	2011	2010 ⁽¹⁾	2009 ⁽²⁾
Assets	1,120,243	1,014,296	913,564	866,348	820,204
Loans	930,316	845,131	736,767	691,549	664,022
Deposits	1,019,020	925,823	840,148	801,759	756,331
Equity	76,692	70,515	64,359	59,424	56,881

⁽¹⁾ In accordance with pre-changeover Canadian GAAP (Generally Accepted Accounting Principles).

⁽²⁾ For comparison purposes only, consolidated and unaudited figures as at September 30, including the Fédération des caisses populaires du Manitoba and its affiliated caisses, now Caisse Financial Group (since September 1, 2010).

Corporate Office

400-205 Provencher Boulevard
Winnipeg MB R2H 0G4
204-237-8988
info@caisse.biz | www.caisse.biz

Branches

Elie	204.353.2283
Haywood	204.379.2332
Ile des Chenes	204.878.3765
La Broquerie	204.425.5238
Letellier	204.737.2350
Lorette	204.878.2791
Marquette	204.375.6646
Notre Dame de Lourdes	204.248.2332
Rathwell	204.749.2101
Richer	204.422.8227
St. Adolphe	204.883.2258
St. Claude	204.379.2332
St. Francois Xavier	204.864.2676
St. Georges	204.367.8268
St. Jean Baptiste	204.758.3372
St. Joseph	204.737.2695
St. Laurent	204.646.2382
St. Leon	204.744.2067
St. Malo	204.347.5533
St. Pierre Jolys	204.433.7601
St. Agathe	204.882.2345
St. Anne	204.422.8896
South Junction	204.437.2345

Winnipeg

875 Dakota Street	204.257.2400
36 Lakewood Boulevard	204.257.3360
205 Provencher Boulevard	204.237.8874

Commercial & Agricultural Services

Eastern Region	204.433.7601
Western Region	204.248.2332
Urban Region	204.237.8874

C Finance

200-205 Provencher Boulevard www.cfinance.biz	204.231.1170
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Brigitte Rivard, Manager
Patricia Pineau, Manager
Paulette Sarrasin, Manager
Jeanine Normandeau, Manager
Jocelyn Brais, Manager
Florence Gosselin, Manager
Brigitte Rivard, Manager
René Hébert, Manager
Patricia Pineau, Manager
Christina Poirier, Manager
Rachel Chaput, Manager
Patricia Pineau, Manager
Brigitte Rivard, Manager
Florence Gosselin, Manager
Jocelyne Brais, Manager
Jocelyne Brais, Manager
Brigitte Rivard, Manager
René Hébert, Manager
Raymonde Gosselin, Manager
Claudelle Catellier, Manager
France Ruest, Manager
Christina Poirier, Manager
Christina Poirier, Manager

Pascale Bichon, Manager
Sylvie Tétrault, Acting Manager
Collette LeGal, Manager

Paulette Pappel, Director
Adam Boulanger, Director
Richard Bosc, Director

Paul Sawchuk, Director

Annual General Meeting – January 2013



Scott Thompson, winner of the "Stories of Our History" Contest



The Caisse reaches \$1 billion in assets!



Door prize winners



Q&A session



Presentation to outgoing director Gilles Fouasse



Voting time!



Presentation to outgoing president Normand Collet

Festival du Voyageur – Official sponsor of the Sugar Shack/Cabane à sucre



Caisse team entertainer



Crowd at the Sugar Shack/Cabane à sucre

The Caisse Golf Classic - September 2013



Caisse team with Guy Carbonneau

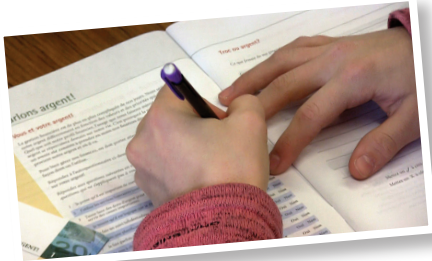


Habs fans



Caisse team with Canadiens golf cart

Jeunes Entreprises Program



"Much more than money" module



Official signing of the partnership with CDEM



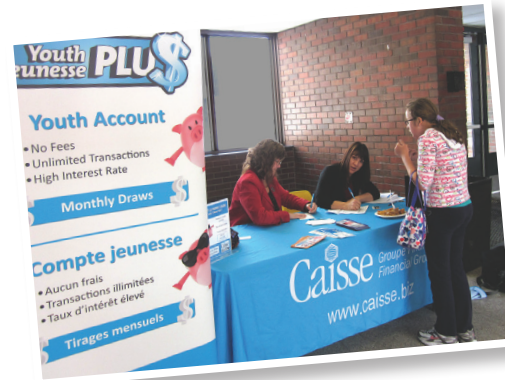
Classroom presentation

USB Les Rouges Sports Teams



Raymonde Gagné, USB President

Student Caisse Program



Caisse Riel – Collège Louis-Riel

