



Board of Governors of the Federal Reserve System



Annual Report of Bank Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11 (a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under section 211.23 of Regulation K (12 C.F.R. § 211.23). The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier bank holding company's fiscal year-end):
12/31/2011
Month / Day / Year

1. NORMAND DESAUTELS
Name of the Bank Holding Company Director and Official
SENIOR VICE-PRESIDENT - BOARD MEMBER
Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
Desjardins FSB Holdings, Inc.
Legal Title of Bank Holding Company
1001 East Hallandale Beach Blvd.
(Mailing Address of the Bank Holding Company) Street / P.O. Box
Hallandale Florida 33009
City State Zip Code

attest that the *Annual Report of Bank Holding Companies* (including the supporting attachments) for this report date have been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Physical location (if different from mailing address)

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Person to whom questions about this report should be directed:
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Name Title
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E-mail Address
desjardins.com en
Address (URL) for the Bank Holding Company's web page

Normand Desautels
Signature of Bank Holding Company Director and Official
3-27-12 en
Date of Signature

For bank holding companies **not** registered with the SEC—
Indicate status of Annual Report to Shareholders:
 is included with the FR Y-6 report
 will be sent under separate cover
 is not prepared

For Federal Reserve Bank Use Only
RSSD ID 30658AJ
C.I. _____

Does the reporter request confidential treatment for any portion of this submission?
 Yes Please identify the report items to which this request applies:
 In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
 The information for which confidential treatment is sought is being submitted separately labeled "Confidential."
 No

Form FR Y-6

**Desjardins FSB Holdings, Inc.
Fiscal Year Ending December 31, 2011**

Report Item 1: Annual report to shareholders

Enclosed are two copies of the Consolidated Financial Statements of Desjardins FSB Holdings, Inc. and Subsidiaries for the years ended December 31, 2011 and 2010.

Report Item 2a: Organization Chart

Desjardins FSB Holdings, Inc. holds 100% of the outstanding common stock of Desjardins Bank, National Association, and 100% of the outstanding common stock of Desjardins Florida Loan Center, Inc., both located in Hallandale, Florida.

Report Item 2b: Domestic Branch Listing

The FR Y-6 2011 Depository Institution Branch Data Verification Report was forwarded by e-mail to structure.atl@atl.frb.org on March 15, 2012.

Form FR Y-6

Desjardins FSB Holdings, Inc.
Fiscal Year Ending December 31, 2011

Report Item 3: Securities holders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current Shareholders with ownership, control or holding of 5% or more with power to vote as of fiscal year ending December 31, 2011			Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending December 31, 2011		
(1)(a) Name & Address	(1)(b) Country of Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a)	(2)(b)	(2)(c)
✓ La Caisse centrale Desjardins du Québec Montréal, Québec, Canada	Canada	750 – 100% Common Stock	None	-	-

FR Y-6
Desjardins FSB Holdings, Inc.
Fiscal Year Ending December 31, 2011

Report Item 4: Insiders

(1), (2), (3) (a)(b)(c), and (4)(a)(b)(c)

(1) Name & Address	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a)(b)(c) Percentage of Voting Shares in Bank Holding Company, Subsidiaries or other Companies
✓ La Caisse centrale Desjardins du Québec Québec, Canada	-	Sole shareholder	-	-	100%
✓ Leroux F., Monique Québec, Canada	President of the Desjardins Group, Chief Executive Officer, Fédération des caisses Desjardins du Québec	Director Chairman of the Board & Chief Executive Officer	N/A	Director Chairman of the Board & Chief Executive Officer, Caisse centrale Desjardins	None
Baril, Jacques Québec, Canada	Retired	Director	N/A	Director Fédération des caisses Desjardins du Québec and Caisse centrale Desjardins	None
Chamberland, Serges Québec, Canada	Assistant General Manager Town of Saguenay	Director	N/A	Director Fédération des caisses Desjardins du Québec and Caisse centrale Desjardins	None
Dumas, Alain Québec, Canada	General Manager, Caisse Desjardins du Centre de Mékinac	Director	N/A	Director, Fédération des caisses Desjardins du Québec and Caisse centrale Desjardins	None
Gagné, André Québec, Canada	Retired	Director	N/A	Director Fédération des caisses Desjardins du Québec and Caisse centrale Desjardins	None
Lapierre, Réjean Sunrise, Florida, U.S.A.	Accountant	Assistant-Treasurer	Director, Desjardins Bank, N.A.	None	None
Laurin, Raymond Québec, Canada	Chief Financial Officer Caisse centrale Desjardins	Assistant-Treasurer	N/A	None	None
Morin, Bruno Québec, Canada	General Manager, Caisse centrale Desjardins	Director Treasurer	Chairman of the Board and CEO, Desjardins Bank, N.A.	None	None
Paré, Denis Québec, Canada	Notary	Director Vice Chairman of the Board	N/A	Director, Fédération des caisses Desjardins du Québec and Caisse centrale Desjardins	None
Tourangeau, Serge Québec, Canada	Retired	Director	N/A	Director, Fédération des caisses Desjardins du Québec and Caisse centrale Desjardins	None
Vinet, Yvon Québec, Canada	Notary	Director Secretary of the Board	N/A	Director, Fédération des caisses Desjardins du Québec and Caisse centrale Desjardins	None

3065895

Results: A list of branches for your BHC, DEJARDINS FIE HOLDING, INC. 0065895, of HALLANDALE, FL. The data are as of 2/27/2011

Recallistics and Verification Steps:

- 1. In the Data Action column of each branch row, enter one or more of the actions specified below.
- 2. If required, enter the data in the Effective Date column.

Address:

OK: If the branch information is correct, enter "OK" in the Data Action column.
 Change: If the branch information is incorrect or incomplete, enter the data, enter "Change" in the Data Action column and the date when the information first became valid in the Effective Date column.
 Close: If a branch site was sold or closed, enter "Close" in the Data Action column and the sale or closure date in the Effective Date column.
 Merge: If a branch site was never owned by the reporting institution, enter "Merge" in the Data Action column.
 Add: If a reporting branch is missing, insert a row, add the branch data, and enter "Add" in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

When you are finished, leave a saved copy to your FIEB contact. See the detailed instructions on this site for more information.
 If you are emailing this to your FIEB contact, put your institution name, city and state in the subject line of the email.

* FIC, UNFINUM, Office Number, and IE, BSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID, BSSD	Branch Name	Street Address	City	State	Zip Code	Country	EDIC UNFINUM*	Office Number*	Head Office	Head Office ID, BSSD*	Comments
OK		Full Service Head Office	194774	DEJARDINS BANK NATIONAL ASSOCIATION	1001 EAST HALLANDALE BEACH BLVD	HALLANDALE	FL	33009	UNITED STATES		47448	012	DEJARDINS BANK NATIONAL ASSOCIATION	1940747
OK		Full Service	360652	DEJARDINS BANK, NA LAUDERHILL BRANCH	1929 WEST OAKLAND PARK BOULEVARD	LAUDERHILL	FL	33119	UNITED STATES		433613	3	DEJARDINS BANK NATIONAL ASSOCIATION	1940747
OK		Full Service	329718	POMPANO BEACH BRANCH	2741 EAST ATLANTIC BOULEVARD	POMPANO BEACH	FL	33062	UNITED STATES		382707	7	DEJARDINS BANK NATIONAL ASSOCIATION	1940747