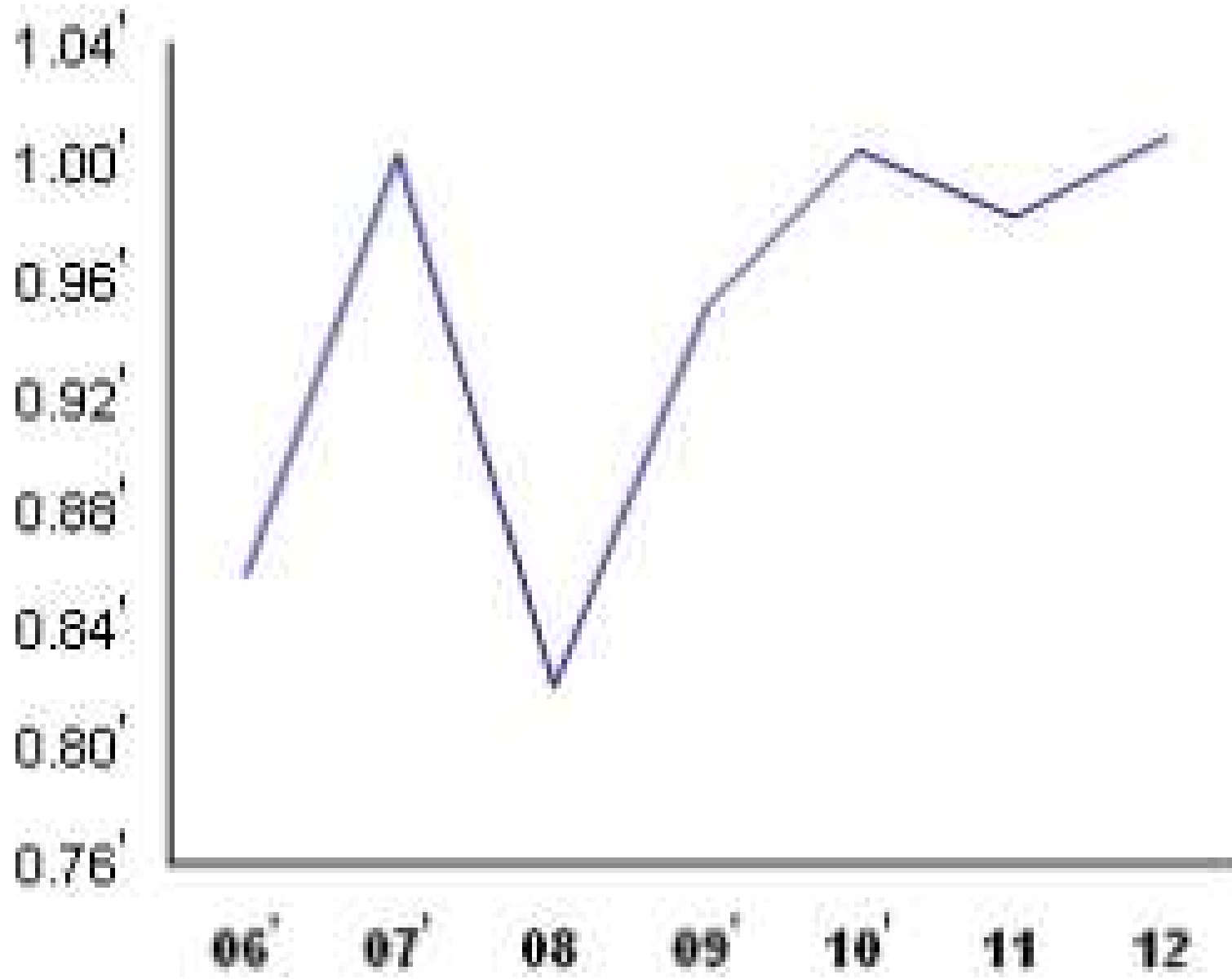


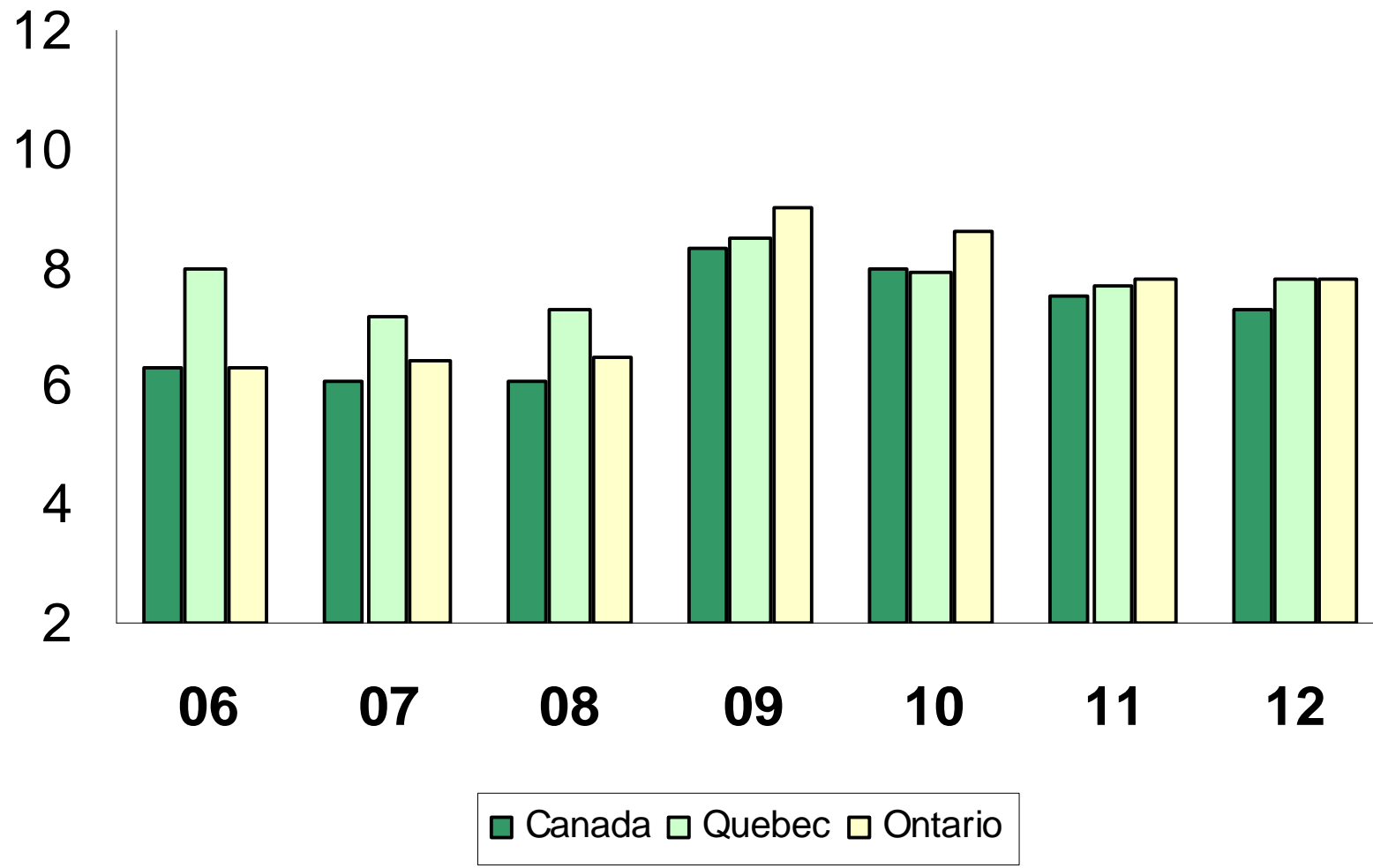
**CHANGES IN THE CANADIAN DOLLAR VS THE U.S. DOLLAR
(CANADIAN DOLLARS / U.S. DOLLARS)**



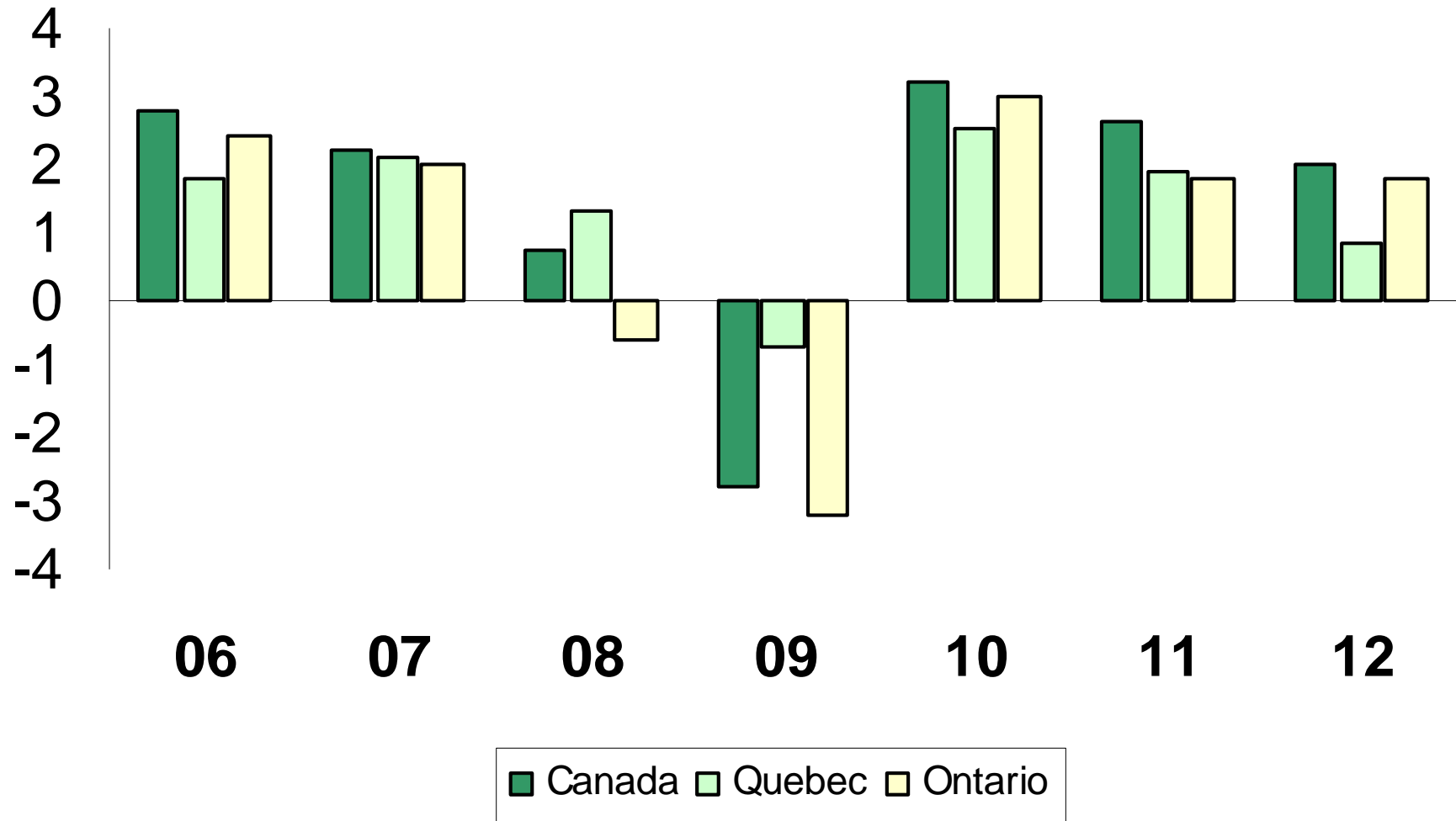
CHANGES IN THE PRIME RATE (AS A PERCENTAGE)



CHANGES IN THE UNEMPLOYMENT RATE (AS A PERCENTAGE)

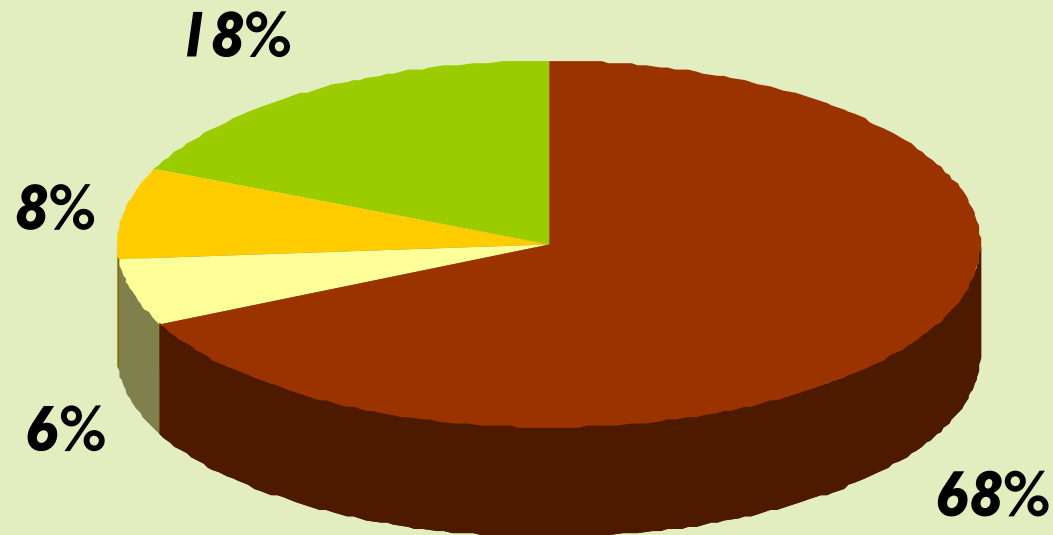


CHANGES IN GDP (AS A PERCENTAGE)



DISTRIBUTION OF LOANS BY BORROWER CATEGORY

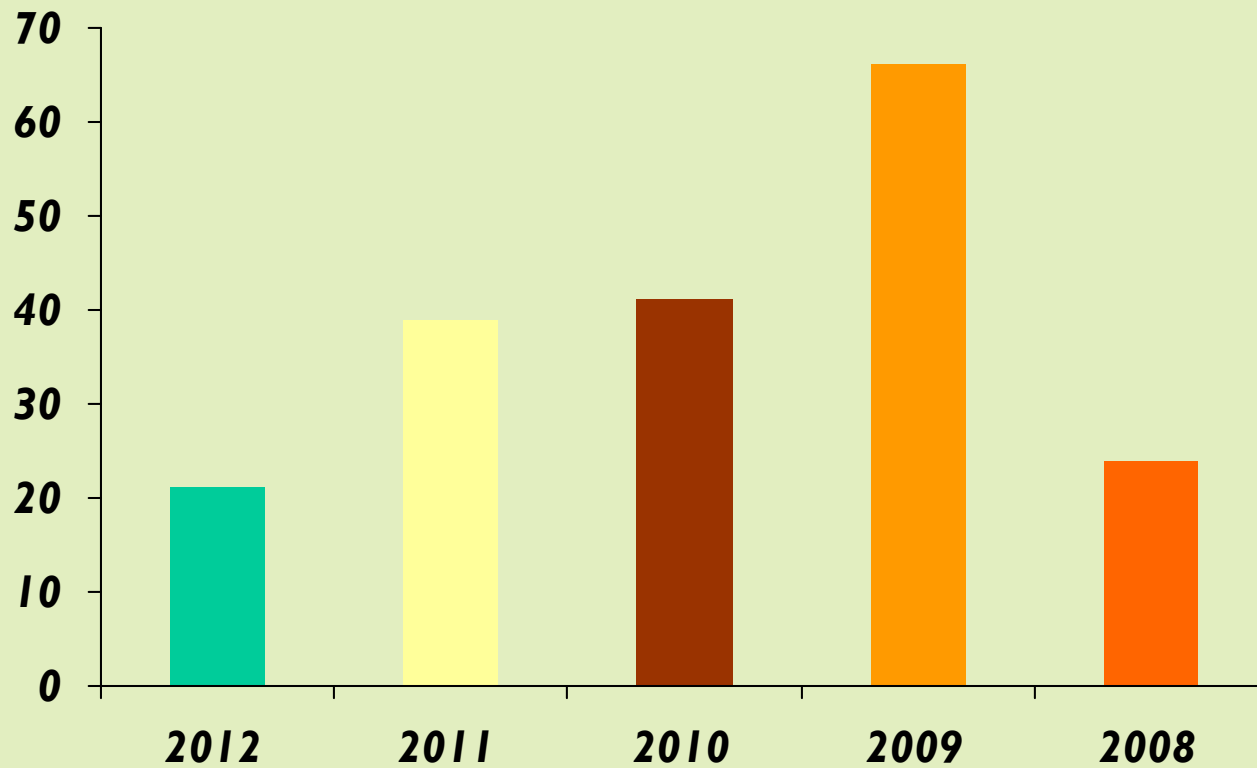
As at December 31, 2012



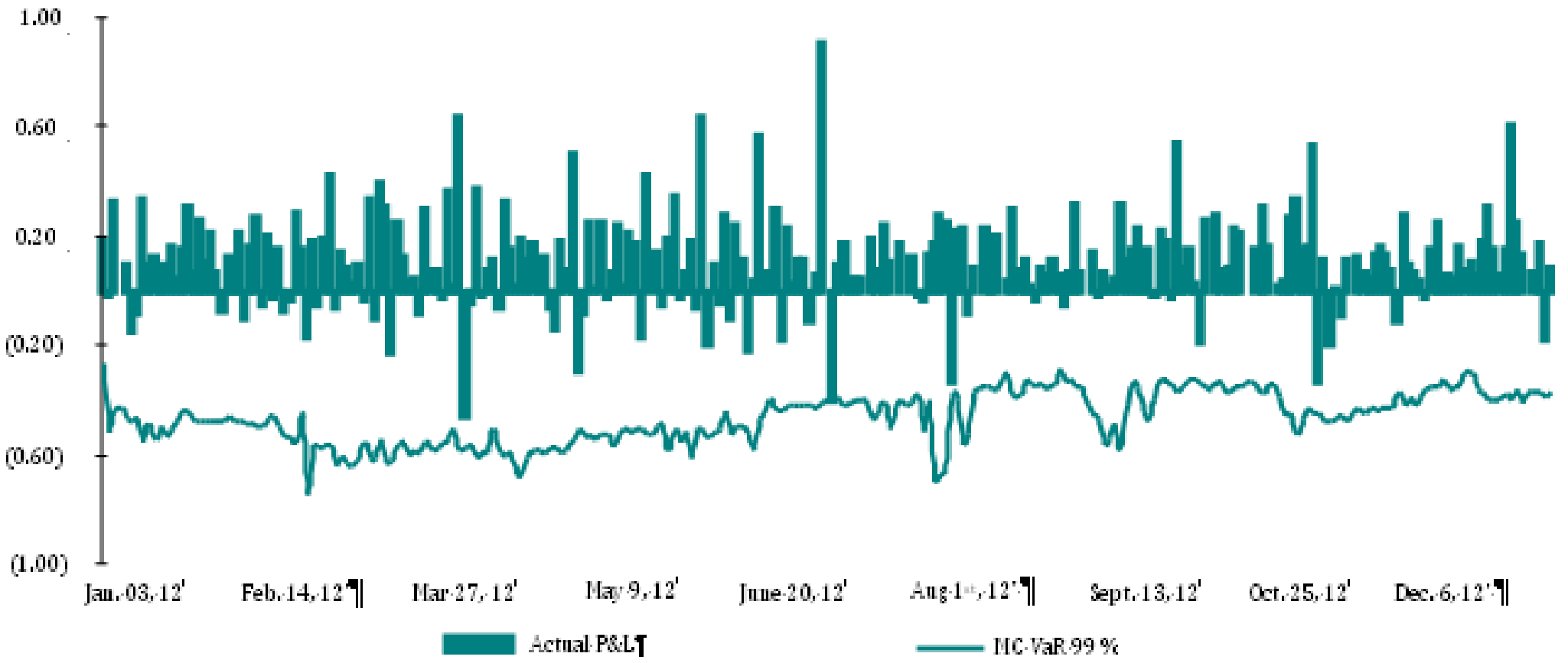
- **Members and other entities included in the group perimeter of Desjardins Group**
- **Public and parapublic sectors**
- **Personal**
- **Business**

CHANGE IN IMPAIRED LOANS ***As at December 31***

(in millions of dollars)

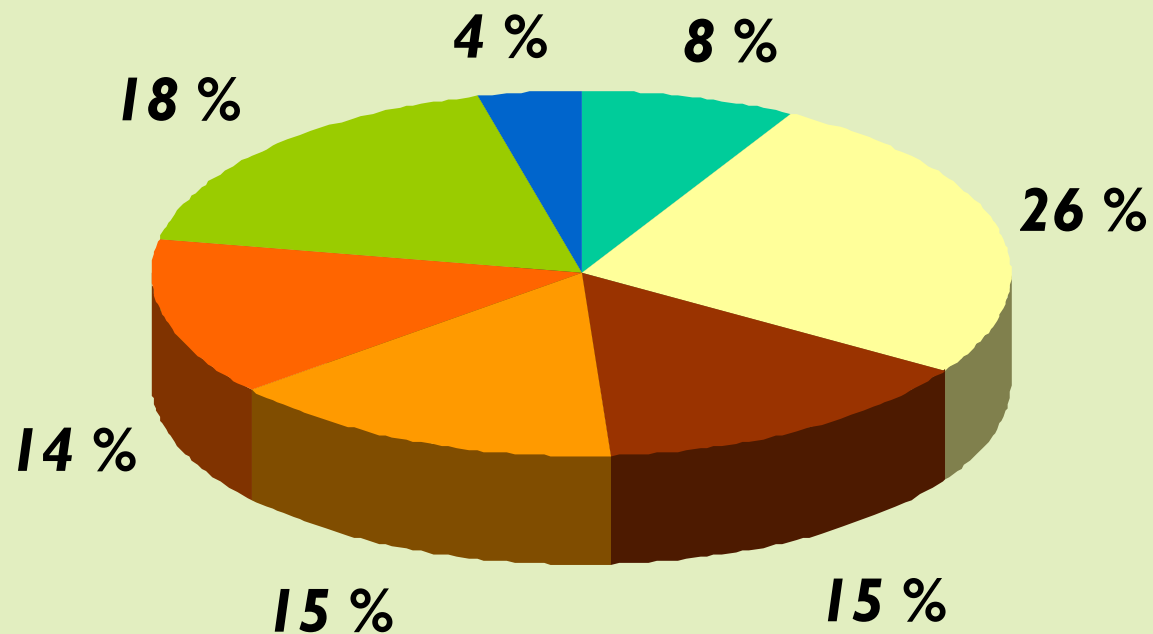


DAILY VaR COMPARED TO ACTUAL P&L OF TRADING ACTIVITIES
(in millions of dollars)



DEPOSITS BY CATEGORY

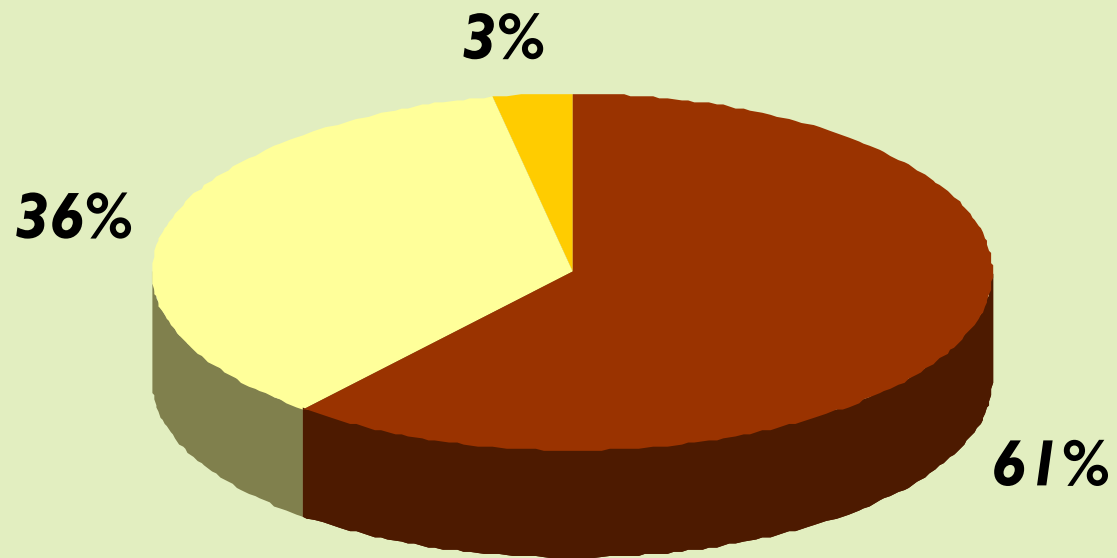
As at December 31, 2012



- Deposits payable on demand
- Governments
- Short-term deposits – Canada
- Short-term deposits – International
- Medium-term deposits – Canada
- Medium-term deposits – International
- Entities included in the group perimeter of Desjardins Group

DEPOSITS BY CURRENCY

As at December 31, 2012



- **Canadian dollars**
- **U.S. dollars**
- **Euros**