

Board of Governors of the Federal Reserve System



# Annual Report of 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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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, top-tier savings and loan holding companies, and U.S. intermediate 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). (See page one of the general instructions for more detail of who must file.) 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 Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

Date of Report (top-tier holding company's fiscal year-end)

**December 31, 2020**

Month / Day / Year

None

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

**Desjardins FSB Holdings, Inc.**

Legal Title of Holding Company

**1001 East Hallandale Beach Blvd**

(Mailing Address of the Holding Company) Street / P.O. Box

**Hallandale Beach**

**FL**

**33009**

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Wilfredo Tirado**

**Assistant Treasurer**

Name

Title

**954 454-1001, ext. 137**

Area Code / Phone Number / Extension

**954 457-7927**

Area Code / FAX Number

**wilfredo.tirado@desjardinsbank.com**

E-mail Address

None

Address (URL) for the Holding Company's web page

**1. Eric Lachaine**

Name of the Holding Company Director and Official

**Assistant Secretary of the Board and Director**

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has 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.

*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.*

Signature of Holding Company Director and Official

**03/11/2021**

Date of Signature

For 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 \_\_\_\_\_

C I \_\_\_\_\_

Is confidential treatment requested for any portion of this report submission?  No  Yes

In accordance with the General Instructions for this report (check only one).

- 1. a letter justifying this request is being provided along with the report.
- 2. a letter justifying this request has been provided separately.

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

**FR Y-6 Report  
FYE 12/31/2020  
Desjardins FSB Holdings, Inc.  
Hallandale Beach, FL**

**Report Item 1: Annual report to shareholders**

Desjardins FSB Holdings, Inc. does not prepare an Annual Report to Shareholders.

**Report Item 2a: Organization Chart**

Desjardins FSB Holdings, Inc. (1) incorporated in Delaware holds 100% of the outstanding common stock of Desjardins Bank, National Association (1), incorporated in Florida and 100% of the outstanding common stock of Desjardins Florida Loan Center, Inc. (1) incorporated in Delaware, all three companies are located in Hallandale Beach, Florida.

(1) These entities do not have an LEI number and therefore, is not applicable at this time.

**Report Item 2b: Domestic Branch Listing**

Submitted via email on 03/05/2021.

**Results:** A list of branches for your depository institution: DESJARDINS BANK, NATIONAL ASSOCIATION (ID\_RSSD 1940747). This depository institution is held by DESJARDINS FSB HOLDINGS, INC. (3065885) of HALLANDALE, FL. The data are as of 12/31/2020. Data reflects information that was received and processed through 03/02/2021.

**Reconciliation 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 date in the Effective Date column.

**Actions**

- OK:** If the branch information is correct, enter **OK** in the Data Action column.
- Change:** If the branch information is incorrect or incomplete, revise the data, enter **Change** in the Data Action column and the date when this information first became valid in the Effective Date column.
- Close:** If a branch listed was sold or closed, enter **Close** in the Data Action column and the sale or closure date in the Effective Date column.
- Delete:** If a branch listed was never owned by this depository institution, enter **Delete** in the Data Action column.
- Add:** If a reportable 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!

**Submission Procedure**

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

**Note:**

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of **Change**, **Close**, **Delete**, or **Add**. The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK	12/31/2020	Full Service (Head Office)	1940747	DESJARDINS BANK, NATIONAL ASSOCIATION	1001 EAST HALLANDALE BEACH BLVD	HALLANDALE	FL	33009	BROWARD	UNITED STATES	Not Required	Not Required	DESJARDINS BANK, NATIONAL ASSOCIATION	1940747	
OK	12/31/2020	Full Service	4904405	BOYNTON BEACH BRANCH	1070 GATEWAY BOULEVARD	BOYNTON BEACH	FL	33426	PALM BEACH	UNITED STATES	Not Required	Not Required	DESJARDINS BANK, NATIONAL ASSOCIATION	1940747	
OK	12/31/2020	Full Service	3600652	DESJARDINS BANK, NA LAUDERHILL BRANCH	732 9 WEST OAKLAND PARK BOULEVARD	FORT LAUDERDALE	FL	33319	BROWARD	UNITED STATES	Not Required	Not Required	DESJARDINS BANK, NATIONAL ASSOCIATION	1940747	
OK	12/31/2020	Full Service	3229718	POMPANO BEACH BRANCH	2741 EAST ATLANTIC BOULEVARD	POMPANO BEACH	FL	33062	BROWARD	UNITED STATES	Not Required	Not Required	DESJARDINS BANK, NATIONAL ASSOCIATION	1940747	

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**Desjardins FSB Holdings, Inc.**  
**Fiscal Year Ending December 31, 2020**

**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, 2020			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, 2020		
(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)
Fédération Des Caisses Desjardins du Québec Montréal, Québec, Canada	Canada	750 – 100% Common Stock	None	-	-

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Desjardins FSB Holdings, Inc.  
Fiscal Year Ending December 31, 2020

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
Fédération des caisses Desjardins du Québec Quebec, Canada		Sole shareholder  (as of January 1 <sup>st</sup> , 2017)			100%
Cormier, Guy Quebec, Canada	President and Chief Executive Officer, Desjardins Group, Fédération des caisses Desjardins du Québec	Director Chair of the Board & Chief Executive Officer	N/A	Officer and director of some of the subsidiaries of the Fédération des caisses Desjardins du Québec	None
Rousseau, Serge Quebec, Canada	General Manager - Early Childhood Centre Parc-en-ciel	Director Vice-Chairman of the Board	N/A	Director and Vice-Chairman of the Board, Fédération des caisses Desjardins du Québec and some of its subsidiaries	None
Tourangeau, Michel	Lawyer	Director Secretary of the Board	N/A	Director and Secretary of the Board, Fédération des caisses Desjardins du Québec and some of its subsidiaries	None
Chevalier, Carole Quebec, Canada	Retired	Director	N/A	Director, Fédération des caisses Desjardins du Québec and some of its subsidiaries	None
Hawthorn, Neil Norman Quebec, Canada	General Manager, Caisse Desjardins de Saint-Eustache-Deux-Montagnes	Director	N/A	Director, Fédération des caisses Desjardins du Québec and some of its subsidiaries	None