



# People Entrust Money To Libro

---

*How we're growing*

## HOW WE'RE GROWING

The success story at Libro Credit Union can be expressed in many ways, including growth. More people are choosing to do more of their business with us, because they trust our approach to doing business and our coaching model.

**\$7.2 BILLION**

TOTAL PORTFOLIO



7.5% OVER 2016

**\$4.4 BILLION**

ASSETS UNDER ADMINISTRATION



7.7% OVER 2016

**\$234 MILLION**

INCREASE IN DEPOSITS



7.7% OVER 2016

## CAPTURING OPPORTUNITIES

We have \$3.1 billion of Owner opportunities. This amount represents opportunities our coaches are actively working on to grow our business. Even more importantly, it represents future prosperity for our Owners. It includes life and financial decisions our Owners have told us they want to discuss with their Libro Coach.

## SAFE AND SECURE

Libro ensures it has sufficient liquidity and capital resources to support economic stability and cover inherent risks in our business, while contributing to Owners' prosperity.

Maintaining a sound liquidity position allows us to satisfy cash flow obligations in a timely and cost-effective manner. Our year-end liquidity ratio of 13.03% is well above minimum operating targets.

Strong capital adequacy allows us sustainable business growth while ensuring we can absorb unforeseen losses. Our year-end risk weighted capital adequacy ratio of 12.76% is well above internal and external minimum targets.



OWNER STORY

# Personal Connections

Chau Pham, Financial Planner in Kitchener-Waterloo, knows the value of making personal connections with Owners.

In one meeting with a family in 2017, the Owners were so relieved to receive his advice that one was moved to tears.

“You really have to come down and sit at the farm table and talk with them. It’s very touching. We really made a difference.”

**- Chau Pham, Financial Planner**