



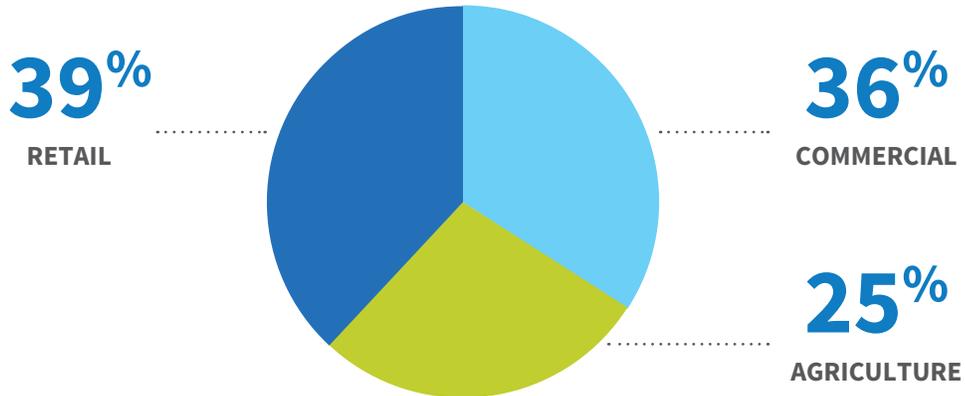
We Invest in People

Because that's what we're all about

This is teamwork on a grand scale. Libro Owners trust us with their money in the form of deposits, and we use that money to make loans to other Owners. This means we earn money by helping people to help each other.

\$172 MILLION

TOTAL LOAN GROWTH IN 2017



SUPPORTING SOCIAL ENTERPRISE

We continue partnering with Verge Capital, who connected local enterprises that have a social or environmental mission at their core with local caring investors. Now in its third year, this partnership has seen \$290,000 made available to enterprises including the Old East Village Grocer in London, which employs 31 individuals who may not otherwise have found meaningful work.



Old East Village
GROCER

PERSONAL LOANS

In 2017, \$1.4 billion is outstanding in loans to individuals, helping them to realize their dreams. That's an increase of \$67 million. We empowered more than 20,000 Owners in realizing their dreams of home ownership, post-secondary education and more.

\$1.4 BILLION

AVAILABLE TO OWNERS

IT'S ABOUT MORE THAN JUST NUMBERS

We have 646 staff and we aim to help them all stay engaged and joyful in their work. Libro's positive culture is at the heart of our day-to-day work.

We know this because we have proof. In 2017, Libro was named a Platinum Best Employer by AON Hewitt for the third year in a row. We subscribe to the AON Hewitt engagement model: Libro people say positive things about their employer, stay with the company and strive to go above and beyond.



AND WE'RE COACHING THE BEST COACHES

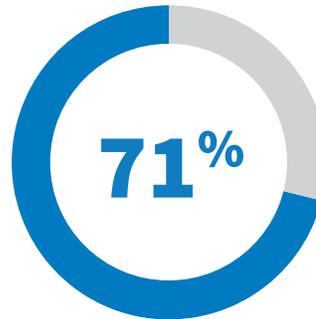
The average investment in development and training per full-time staff member was \$1,072.

For example, we're building an account manager trainee program to continue to deliver world-class advice and service in the business segment. Laura Wimperis of the London South branch is in the new program.



“ I'm very excited to be embarking on this journey and becoming an Account Manager in the near future! ”

POINTS OF PRIDE



71% OF ALL POSITIONS WERE FILLED INTERNALLY IN 2017

179 PEOPLE

MOVED WITHIN THE COMPANY

In 2017, we expanded into the fifth floor of our London Administration building, with state-of-the-art facilities, attractive workspaces and even a Chill Zone to create the right atmosphere for staff.

Libro pays all staff a living wage and continues to support a conversation across southwestern Ontario about the business, economic and social value of both paying and receiving a living wage.

472 PEOPLE

REGISTERED WITH EMPLOYEE WELLNESS PROGRAM

PARTICIPATION RATE OF 88%



OWNER STORY

Oxley Estate Winery

Thanks to Murray Wilson, his company Blackstone and his patented skate sharpening technology, professional skaters like hockey players around the world and recreational skaters alike go faster. And now he and wife Ann also produce fine wines and serve great food at Oxley Estate Winery on Lake Erie's north shore in Essex County.

The entrepreneurial Wilsons partner with Libro for all their business banking at both companies. Here's why...

"Banks had a difficult time recognizing how to help us beyond their usual offers. Libro, on the other hand, gave us the flexibility to grow. They were more than willing to understand us and how agriculture and manufacturing intersect. There was a warm welcome and a nimbleness that we really appreciated."

**- Murray Wilson, Owner
Oxley Estate Winery**