

## League Savings and Mortgage Company

| Modified Capital Disclosure Template (in thousands)           |   | September 30, 2022 |               |
|---|---|--------------------|---------------|
|   |   | All-In             | Transitional  |
| <b>Common Equity Tier 1 capital: instruments and reserves</b> |   |                    |               |
| 1   | Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus                                 | 38,502             |               |
| 2   | Retained earnings   | 35,766             |               |
| 3   | Accumulated other comprehensive income (and other reserves)   | (1,365)            |               |
| 4   | Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)   | -                  |               |
| 5   | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)  | -                  |               |
| 6   | <b>Common Equity Tier 1 capital before regulatory adjustments</b>   | <b>72,903</b>      |               |
| 28  | Total regulatory adjustments to Common Equity Tier 1  | -                  |               |
| 29  | <b>Common Equity Tier 1 capital (CET1)</b>  | <b>72,903</b>      | <b>72,903</b> |
| <b>Additional Tier 1 capital: instruments</b>                 |   |                    |               |
| 30  | Directly issued qualifying Additional Tier 1 instruments plus related stock surplus   | -                  |               |
| 31  | of which: classified as equity under applicable accounting standards  | -                  |               |
| 32  | of which: classified as liabilities under applicable accounting standards   | -                  |               |
| 33  | Directly issued capital instruments subject to phase out from Additional Tier 1   | -                  |               |
| 34  | Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) | -                  |               |
| 35  | of which: instruments issued by subsidiaries subject to phase out   | -                  |               |
| 36  | <b>Additional Tier 1 capital before regulatory adjustments</b>  | -                  |               |
| <b>Additional Tier 1 capital: regulatory adjustments</b>      |   |                    |               |
| 43  | <b>Total regulatory adjustments to Additional Tier 1 capital</b>  | -                  |               |
| 44  | <b>Additional Tier 1 capital (AT1)</b>  | -                  |               |
| 45  | <b>Tier 1 capital (T1 = CET1 + AT1)</b>   | <b>72,903</b>      | <b>72,903</b> |

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|--|--|--------------------|--------------|----------------|
|  |  | All-In             | Transitional |                |
| <b>Tier 2 capital: instruments and provisions</b>  |  |                    |              |                |
| 46   | Directly issued qualifying Tier 2 instruments plus related stock surplus   | -                  |              |                |
| 47   | Directly issued capital instruments subject to phase out from Tier 2   | -                  |              |                |
| 48   | Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) | -                  |              |                |
| 49   | of which: instruments issued by subsidiaries subject to phase out  | -                  |              |                |
| 50   | Collective provisions  | 1,772              |              |                |
| 51   | <b>Tier 2 capital before regulatory adjustments</b>  | <b>1,772</b>       |              |                |
| <b>Tier 2 capital: regulatory adjustments</b>  |  |                    |              |                |
| 57   | <b>Total regulatory adjustments to Tier 2 capital</b>  | -                  |              |                |
| 58   | <b>Tier 2 capital (T2)</b>   | <b>1,772</b>       |              |                |
| 59   | <b>Total capital (TC = T1 + T2)</b>  | <b>74,675</b>      |              | <b>74,675</b>  |
| 60   | <b>Total risk-weighted assets</b>  | <b>350,580</b>     |              | <b>350,580</b> |
| <b>Capital ratios</b>  |  |                    |              |                |
| 61   | Common Equity Tier 1 (as percentage of risk-weighted assets)   | 20.79%             | 20.79%       |                |
| 62   | Tier 1 (as percentage of risk-weighted assets)   | 20.79%             | 20.79%       |                |
| 63   | Total capital (as percentage of risk-weighted assets)  | 21.30%             | 21.30%       |                |
| <b>OSFI all-in target</b>  |  |                    |              |                |
| 69   | Common Equity Tier 1 all-in target ratio   | 7.0%               |              |                |
| 70   | Tier 1 capital all-in target ratio   | 8.5%               |              |                |
| 71   | Total capital all-in target ratio  | 10.5%              |              |                |
| <b>Capital instruments subject to phase-out arrangements<br/>(only applicable between 1 Jan 2013 and 1 Jan 2022)</b> |  |                    |              |                |
| 80   | <i>Current cap on CET1 instruments subject to phase out arrangements</i>   | 20%                |              |                |
| 81   | <i>Amounts excluded from CET1 due to cap<br/>(excess over cap after redemptions and maturities)</i>  | -                  |              |                |
| 82   | <i>Current cap on AT1 instruments subject to phase out arrangements</i>  | 20%                |              |                |
| 83   | <i>Amounts excluded from AT1 due to cap<br/>(excess over cap after redemptions and maturities)</i>   | -                  |              |                |
| 84   | <i>Current cap on T2 instruments subject to phase out arrangements</i>   | 20%                |              |                |
| 85   | <i>Amounts excluded from T2 due to cap<br/>(excess over cap after redemptions and maturities)</i>  | -                  |              |                |

Notes: There are no additional legal entities that are included in either the accounting scope of consolidation, or the regulatory scope of consolidation

## League Savings and Mortgage Company

| Item  |  | 30-Sep-2022              |
|---|--|--------------------------|
|   |  | Leverage Ratio Framework |
| <b>On-balance sheet exposures</b>                 |  |                          |
| 1   | On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)                 | 788,490                  |
| 2   | (Asset amounts deducted in determining Basel III "all-in" Tier 1 capital)  | -                        |
| 3   | <b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>  | <b>788,490</b>           |
| <b>Derivative exposures</b>                       |  |                          |
| 4   | Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)                                | -                        |
| 5   | Add-on amounts for PFE associated with all derivative transactions   | -                        |
| 6   | Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework | -                        |
| 7   | (Deductions of receivables assets for cash variation margin provided in derivative transactions)   | -                        |
| 8   | (Exempted CCP-leg of client cleared trade exposures)   | -                        |
| 9   | Adjusted effective notional amount of written credit derivatives   | -                        |
| 10  | (Adjusted effective notional offsets and add-on deductions for written credit derivatives)   | -                        |
| 11  | <b>Total derivative exposures (sum of lines 4 to 10)</b>   | <b>-</b>                 |
| <b>Securities financing transaction exposures</b> |  |                          |
| 12  | Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions   | -                        |
| 13  | (Netted amounts of cash payables and cash receivables of gross SFT assets)   | -                        |
| 14  | Counterparty credit risk (CCR) exposure for SFTs   | -                        |
| 15  | Agent transaction exposures  | -                        |
| 16  | <b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>  | <b>-</b>                 |
| <b>Other off-balance sheet exposures</b>          |  |                          |
| 17  | Off-balance sheet exposure at gross notional amount  | 19,311                   |
| 18  | (Adjustments for conversion to credit equivalent amounts)  | (9,656)                  |
| 19  | <b>Off-balance sheet items (sum of lines 17 and 18)</b>  | <b>9,656</b>             |
| <b>Capital and Total Exposures</b>                |  |                          |
| 20  | <b>Tier 1 capital</b>  | <b>72,903</b>            |
| 21  | <b>Total Exposures (sum of lines 3, 11, 16 and 19)</b>   | <b>798,146</b>           |
| <b>Leverage Ratios</b>                            |  |                          |
| 22  | <b>Basel III leverage ratio</b>  | <b>9.1%</b>              |