League Savings and Mortgage Company

Modified Capital Disclosure Template (in thousands)		December 31, 2021	
		All-In	Transitional
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies)plus related stock surplus	38,502	
2	Retained earnings	33,713	
3	Accumulated other comprehensive income (and other reserves)	23	
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	**Common Equity Tier 1 capital before regulatory adjustments**	**72,238**	
28	Total regulatory adjustments to Common Equity Tier 1	-	
29	**Common Equity Tier 1 capital (CET1)**	**72,238**	**72,238**
Additional Tier 1 capital: instruments			
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	**Additional Tier 1 capital before regulatory adjustments**	**-**	
Additional Tier 1 capital: regulatory adjustments			
43	**Total regulatory adjustments to Additional Tier 1 capital**	**-**	
44	**Additional Tier 1 capital (AT1)**	**-**	
45	**Tier 1 capital (T1 = CET1 + AT1)**	**72,238**	**72,238**

League Savings and Mortgage Company

Modified Capital Disclosure Template (in thousands)		December 31, 2021	
		All-In	**Transitional**
	Tier 2 capital: instruments and provisions		
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	1,947	
51	**Tier 2 capital before regulatory adjustments**	**1,947**	
	Tier 2 capital: regulatory adjustments		
57	**Total regulatory adjustments to Tier 2 capital**	**-**	
58	**Tier 2 capital (T2)**	**1,947**	
59	**Total capital (TC = T1 + T2)**	**74,185**	**74,185**
60	**Total risk-weighted assets**	**353,952**	**353,952**
	Capital ratios		
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	20.41%	20.41%
62	Tier 1 (as percentage of risk-weighted assets)	20.41%	20.41%
63	Total capital (as percentage of risk-weighted assets)	20.96%	20.96%
	OSFI all-in target		
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%	
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)		
80	*Current cap on CET1 instruments subject to phase out arrangements*	20%	
81	*Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)*	-	
82	*Current cap on AT1 instruments subject to phase out arrangements*	20%	
83	*Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)*	-	
84	*Current cap on T2 instruments subject to phase out arrangements*	20%	
85	*Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)*	-	

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	31-Dec-2021 Leverage Ratio Framework
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	772,619
2	(Asset amounts deducted in determining Basel III "all-in" Tier 1 capital)	-
3	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)**	**772,619**
	Derivative exposures	
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	**Total derivative exposures (sum of lines 4 to 10)**	-
	Securities financing transaction exposures	
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	**Total securities financing transaction exposures (sum of lines 12 to 15)**	-
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	38,269
18	(Adjustments for conversion to credit equivalent amounts)	(19,135)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**19,135**
	Capital and Total Exposures	
20	**Tier 1 capital**	**72,238**
21	**Total Exposures (sum of lines 3, 11, 16 and 19)**	**791,754**
	Leverage Ratios	
22	**Basel III leverage ratio**	**9.1%**