League Savings and Mortgage Company

Modified Capital Disclosure Template (in thousands)		March 31, 2015	
		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	3,896	
2	Retained earnings	16,680	
3	Accumulated other comprehensive income (and other reserves)	509	
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**	**21,085**	
28	Total regulatory adjustments to Common Equity Tier 1	-	
29	**Common Equity Tier 1 capital (CET1)**	**21,085**	**21,085**
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	9,791	
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**	**9,791**	
Additional Tier 1 capital: regulatory adjustments			
43	**Total regulatory adjustments to Additional Tier 1 capital**	**-**	
44	**Additional Tier 1 capital (AT1)**	**9,791**	
45	**Tier 1 capital (T1 = CET1 + AT1)**	**30,876**	**30,876**

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	Modified Capital Disclosure Template (in thousands)	March 31, 2015	
		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	4,971	
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	-	
51	**Tier 2 capital before regulatory adjustments**	**4,971**	
Tier 2 capital: regulatory adjustments			
57	**Total regulatory adjustments to Tier 2 capital**	**-**	
58	**Tier 2 capital (T2)**	**4,971**	
59	**Total capital (TC = T1 + T2)**	**35,847**	**35,847**
60	**Total risk-weighted assets**	**136,162**	**136,162**
Capital ratios			
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	15.5%	15.5%
62	Tier 1 (as percentage of risk-weighted assets)	22.7%	22.7%
63	Total capital (as percentage of risk-weighted assets)	26.3%	26.3%
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*	70%	
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*	70%	
83	*Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)*	4,196	
84	*Current cap on T2 instruments subject to phase out arrangements*	70%	
85	*Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)*	2,131	

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

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	Item	31-Mar-2015 Leverage Ratio Framework
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	452,667
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)**	**452,667**
	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	601
18	(Adjustments for conversion to credit equivalent amounts)	(301)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**301**
	Capital and Total Exposures	
20	**Tier 1 capital**	**30,876**
21	**Total Exposures (sum of lines 3, 11, 16 and 19)**	**452,968**
	Leverage Ratios	
22	**Basel III leverage ratio**	**6.8%**