

League Savings and Mortgage Company

Modified Capital Disclosure Template (in thousands)		June 30, 2014	
		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	15,391	
3	Accumulated other comprehensive income (and other reserves)	253	
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	19,540	
Common Equity Tier 1 capital: regulatory adjustments			
28	Total regulatory adjustments to Common Equity Tier 1	-	
29	Common Equity Tier 1 capital (CET1)	19,540	19,540
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	11,190	
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	11,190	
Additional Tier 1 capital: regulatory adjustments			
43	Total regulatory adjustments to Additional Tier 1 capital	-	
44	Additional Tier 1 capital (AT1)	11,190	
45	Tier 1 capital (T1 = CET1 + AT1)	30,730	30,730

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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	5,682	
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	5,682	
Tier 2 capital: regulatory adjustments			
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	5,682	
59	Total capital (TC = T1 + T2)	36,412	36,412
60	Total risk-weighted assets	161,206	161,206
Capital ratios			
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	12.1%	12.1%
62	Tier 1 (as percentage of risk-weighted assets)	19.1%	19.1%
63	Total capital (as percentage of risk-weighted assets)	22.6%	22.6%
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	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	80%	
81	<i>Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	-	
82	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	80%	
83	<i>Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	2,797	
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>	80%	
85	<i>Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	1,420	

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