

## League Savings and Mortgage Company

Modified Capital Disclosure Template (in thousands)		December 31, 2013	
		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	3,896	
2	Retained earnings	15,127	
3	Accumulated other comprehensive income (and other reserves)	233	
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>19,256</b>	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
28	Total regulatory adjustments to Common Equity Tier 1	-	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>19,256</b>	<b>19,256</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	12,588	
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>12,588</b>	
<b>Additional Tier 1 capital: regulatory adjustments</b>			
43	Total regulatory adjustments to Additional Tier 1 capital	-	
44	<b>Additional Tier 1 capital (AT1)</b>	<b>12,588</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>31,844</b>	<b>31,844</b>

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<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	6,392	
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	<b>Tier 2 capital before regulatory adjustments</b>	<b>6,392</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>6,392</b>	
59	<b>Total capital (TC = T1 + T2)</b>	<b>38,236</b>	<b>38,236</b>
60	<b>Total risk-weighted assets</b>	<b>154,259</b>	<b>154,259</b>
<b>Capital ratios</b>			
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	12.5%	12.5%
62	Tier 1 (as percentage of risk-weighted assets)	20.6%	20.6%
63	Total capital (as percentage of risk-weighted assets)	24.8%	24.8%
<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 (only applicable between 1 Jan 2013 and 1 Jan 2022)</b>			
80	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	90%	
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>	90%	
83	<i>Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	1,399	
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>	90%	
85	<i>Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	710	

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