

## Equity capital certificate ratio

### Parent bank

	30 June 2011	31 Dec 2010
ECC capital	2,372	2,372
Dividend equalisation reserve	1,160	1,160
Premium reserve	182	182
Unrealised gains reserve	28	28
<b>A. The equity capital certificate owners' capital</b>	<b>3,742</b>	<b>3,742</b>
Ownerless capital	2,345	2,345
Unrealised gains reserve	17	17
<b>B. The saving bank reserve</b>	<b>2,362</b>	<b>2,362</b>
To be disbursed from gift fund	0	192
Dividend declared	0	285
<b>Equity ex. profit</b>	<b>6,104</b>	<b>6,581</b>
<b>Equity capital certificate ratio A/(A+B)</b>	<b>61.3 %</b>	<b>61.3 %</b>