

## Equity capital certificate ratio (parent bank)

	31 Dec 2011	31 Dec 2010
ECC capital	2,373	2,372
Dividend equalisation reserve	1,457	1,160
Premium reserve	183	182
Unrealised gains reserve	43	28
<b>A. The equity capital certificate owners' capital</b>	<b>4,056</b>	<b>3,742</b>
Ownerless capital	2,611	2,345
Unrealised gains reserve	27	17
<b>B. The saving bank reserve</b>	<b>2,638</b>	<b>2,362</b>
To be disbursed from gift fund	40	192
Dividend declared	190	285
<b>Equity ex. profit</b>	<b>6,924</b>	<b>6,581</b>
<b>Equity capital certificate ratio A/(A+B)</b>	<b>60.6 %</b>	<b>61.3 %</b>
Average of ratio	61.3 %	59.7 %