

Equity capital certificate ratio

Parent bank

	31 March 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
A. The equity capital certificate owners' capital	3,742	3,742
Ownerless capital	2,345	2,345
Unrealised gains reserve	17	17
B. The saving bank reserve	2,362	2,362
To be disbursed from gift fund	0	192
Dividend declared	0	285
Equity ex. profit	6,104	6,581
Equity capital certificate ratio A/(A+B)	61.3 %	61.3 %