

Equity capital certificate ratio

| | 30 June 2012 | 31 Dec 2011 |
|--|-----------------|----------------|
| ECC capital | 2,484 | 2,373 |
| Dividend equalisation reserve | 1,457 | 1,457 |
| Premium reserve | 813 | 183 |
| Unrealised gains reserve | 45 | 43 |
| A. The equity capital certificate owners' capital | 4,799 | 4,055 |
| Ownerless capital | 2,611 | 2,611 |
| Unrealised gains reserve | 25 | 28 |
| B. The saving bank reserve | 2,636 | 2,639 |
| To be disbursed from gift fund | - | 40 |
| Dividend declared | - | 190 |
| Equity ex. profit | 7,435 | 6,924 |
| Equity capital certificate ratio A/(A+B) | 64.5 % | 60.6 % |