

Equity capital certificate ratio

	30 Sept 2012	31 Dec 2011
ECC capital	2,597	2,373
Dividend equalisation reserve	1,457	1,457
Premium reserve	896	183
Unrealised gains reserve	46	43
A. The equity capital certificate owners' capital	4,995	4,055
Ownerless capital	2,611	2,611
Unrealised gains reserve	24	28
B. The saving bank reserve	2,635	2,639
To be disbursed from gift fund	-	40
Dividend declared	-	190
Equity ex. profit	7,631	6,924
Equity capital certificate ratio A/(A+B)	65.5 %	60.6 %