

Equity capital certificate ratio

	31 Dec 2012	31 Dec 2011
ECC capital	2,597	2,373
Dividend equalisation reserve	1,889	1,457
Premium reserve	895	183
Unrealised gains reserve	69	43
A. The equity capital certificate owners' capital	5,449	4,055
Ownerless capital	2,944	2,611
Unrealised gains reserve	38	28
B. The saving bank reserve	2,982	2,639
To be disbursed from gift fund	30	40
Dividend declared	195	190
Equity ex. profit	8,656	6,924
Equity capital certificate ratio A/(A+B)	64.64 %	60.58 %
Equity capital certificate ratio for distribution	63.33 %	61.25 %