

Equity capital certificate ratio

	Proforma *	
	31 Mar 2012	31 Dec 2011
ECC capital	2,959	2,373
Dividend equalisation reserve	1,457	1,457
Premium reserve	359	183
Unrealised gains reserve	45	43
A. The equity capital certificate owners' capital	4,820	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	7,456	6,924
Equity capital certificate ratio A/(A+B)	64.6 %	60.6 %

*) As if capital from issues were paid in as of 31.3. The de facto payment was april 2012. Subscription period was 11-26 March 2012.