

Equity capital certificate ratio

	31 Jun 2013	31 Dec 2012
ECC capital	2,597	2,597
Dividend equalisation reserve	1,889	1,889
Premium reserve	895	895
Unrealised gains reserve	69	69
A. The equity capital certificate owners' capital	5,449	5,449
Ownerless capital	2,944	2,944
Unrealised gains reserve	38	38
B. The saving bank reserve	2,982	2,982
To be disbursed from gift fund	-	30
Dividend declared	-	195
Equity ex. profit	8,431	8,656
Equity capital certificate ratio A/(A+B)	64.64 %	64.64 %

Equity capital certificate ratio for distribution

63.33 %