

## Equity capital certificate ratio

(NOK million)	31 Dec 2013	31 Dec 2012
ECC capital	2,597	2,597
Dividend equalisation reserve	2,496	1,889
Premium reserve	895	895
Unrealised gains reserve	126	69
<b>A. The equity capital certificate owners' capital</b>	<b>6,114</b>	<b>5,449</b>
Ownerless capital	3,276	2,944
Unrealised gains reserve	69	38
<b>B. The saving bank reserve</b>	<b>3,345</b>	<b>2,982</b>
To be disbursed from gift fund	124	30
Dividend declared	227	195
<b>Equity ex. profit</b>	<b>9,811</b>	<b>8,656</b>
<b>Equity capital certificate ratio A/(A+B)</b>	<b>64.64 %</b>	<b>64.64 %</b>
Equity capital certificate ratio for distribution	64.64 %	63.33 %