

## Equity capital certificate ratio

| <b>(NOKm)</b>  | <b>30 Sept<br/>2014</b> | <b>31 Dec<br/>2013</b> |
|--|-------------------------|------------------------|
| ECC capital  | 2,597                   | 2,597                  |
| Dividend equalisation reserve                            | 2,496                   | 2,496                  |
| Premium reserve  | 895                     | 895                    |
| Unrealised gains reserve                                 | 126                     | 126                    |
| <b>A. The equity capital certificate owners' capital</b> | <b>6,114</b>            | <b>6,114</b>           |
| Ownerless capital  | 3,276                   | 3,276                  |
| Unrealised gains reserve                                 | 69                      | 69                     |
| <b>B. The saving bank reserve</b>                        | <b>3,345</b>            | <b>3,345</b>           |
| To be disbursed from gift fund                           | -                       | 124                    |
| Dividend declared  | -                       | 227                    |
| <b>Equity ex. profit</b>                                 | <b>9,459</b>            | <b>9,811</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 %                 | 64.64 %                |