

## Equity capital certificate ratio

<b>(NOKm)</b>	<b>30 Jun 2014</b>	<b>31 Dec 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 %