

Equity capital certificate ratio

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