

Equity capital certificate ratio

(NOKm)	31 Dec 2014	31 Dec 2013
ECC capital	2,597	2,597
Dividend equalisation reserve	3,122	2,496
Premium reserve	895	895
Unrealised gains reserve	90	126
A. The equity capital certificate owners' capital	6,704	6,114
Ownerless capital	3,619	3,276
Unrealised gains reserve	49	69
B. The saving bank reserve	3,668	3,345
To be disbursed from gift fund	160	124
Dividend declared	292	227
Equity ex. profit	10,824	9,811
Equity capital certificate ratio A/(A+B)	64.64 %	64.64 %
Equity capital certificate ratio for distribution	64.64 %	64.64 %