

Equity capital certificate ratio

(NOKm)	31 Mar 2015	31 Dec 2014
ECC capital	2,597	2,597
Dividend equalisation reserve	3,122	3,122
Premium reserve	895	895
Unrealised gains reserve	90	90
A. The equity capital certificate owners' capital	6,704	6,704
Ownerless capital	3,619	3,619
Unrealised gains reserve	49	49
B. The saving bank reserve	3,668	3,668
To be disbursed from gift fund	-	160
Dividend declared	-	292
Equity ex. profit	10,372	10,824
Equity capital certificate ratio A/(A+B)	64.64 %	64.64 %
Equity capital certificate ratio for distribution	64.64 %	64.64 %