

## Equity capital certificate ratio

<b>(NOKm)</b>	<b>31 Dec 2015</b>	<b>31 Dec 2014</b>
ECC capital	2,597	2,597
Dividend equalisation reserve	3,790	3,122
Premium reserve	895	895
Unrealised gains reserve	179	90
<b>A. The equity capital certificate owners' capital</b>	<b>7,461</b>	<b>6,704</b>
Ownerless capital	4,105	3,619
Unrealised gains reserve	100	49
<b>B. The saving bank reserve</b>	<b>4,205</b>	<b>3,668</b>
To be disbursed from gift fund	40	160
Dividend declared	292	292
<b>Equity ex. profit</b>	<b>11,998</b>	<b>10,824</b>
<b>Equity capital certificate ratio A/(A+B)</b>	<b>63.96 %</b>	<b>64.64 %</b>
Equity capital certificate ratio for distribution	63.96 %	64.64 %