

## Equity capital certificate ratio

(NOKm)	31 Mar 2015	31 Dec 2015
ECC capital	2,597	2,597
Dividend equalisation reserve	3,790	3,790
Premium reserve	895	895
Unrealised gains reserve	179	179
<b>A. The equity capital certificate owners' capital</b>	<b>7,461</b>	<b>7,461</b>
Ownerless capital	4,105	4,105
Unrealised gains reserve	100	100
<b>B. The saving bank reserve</b>	<b>4,205</b>	<b>4,205</b>
To be disbursed from gift fund	-	40
Dividend declared	-	292
<b>Equity ex. profit</b>	<b>11,666</b>	<b>11,998</b>
<b>Equity capital certificate ratio A/(A+B)</b>	<b>63.96 %</b>	<b>63.96 %</b>
Equity capital certificate ratio for distribution	63.96 %	63.96 %