Profit and loss account

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Balance sheet

BALANCE SHEET

BALANCE SHEET	Vital Forsikring ASA		
NOK mill.)	Vital Forsikring ASA		
ASSETS	Notes	2005	2004
Intangible assets	21	236	240
Buildings and other real estate	13	22 872	19 410
Shareholdings and investments in group companies	14	76	166
Long-term financial assets excl. group companies	2.16	51 610	54 540
Short-term financial assets	2,15,17,18	106 781	84 271
Total financial assets	19	181 340	158 387
Accounts receivable	20	1 161	1 924
Other assets	9,21,22	2 494	1 714
Prepaid expenses and accrued income	30	2 737	2 726
TOTAL ASSETS		187 968	164 991
LIABILITIES AND EQUITY			
Paid-up equity	23.24	2 343	2 343
Retained earnings	23.24	4 812	4 812
Trust preferred stocks		225	225
Subordinated loan capital	24.25	2 274	2 224
Securities adjustment reserve		5 503	3 538
Premium reserve		158 299	140 701
Additional allocations		3 788	2 357
Premium funds and pensioners' surplus fund		6 282	5 992
Claims reserve		596	543
Security reserve		201	197
Total insurance reserves	26	169 166	149 790
Provisions for commitments	10	869	651
Liabilities	27	2 461	844
Accrued expenses and prepaid income		315	565
TOTAL LIABILITIES AND EQUITY		187 968	164 991
Contingent liabilities etc.	28.29		

<u>31 December 2005</u> Bergen, 15 February 2006 The Board of Directors of Vital Forsikring ASA

Svein Aaser Chairman Olav Hytta Deputy Chairman Tor Nordvold

Gunnar Reitan

Rolf Rønning

Anne Kathrine Slungård

Siri Pettersen Strandenes

Bjørg Ven

Bjørg Wiers