

Alternative performance measures and financial definitions

Alternative performance measures are used to describe the development of operations and to enhance comparability between periods. These are not defined under IFRS but correspond to the methods applied by executive management and Board of Directors to measure the company's financial performance. Alternative performance measures should not be viewed as a substitute for financial information presented in accordance with IFRS but rather as a complement.

The difference between segment reporting and reporting according to IFRS is described in more detail in note 1, note 2 and note 5 in the Annual Report 2020. The difference primarily consists of differences in accounting principles for our own housing development projects where revenue and profit are recognized over time in segment reporting and at one point in time, when homebuyers take over their homes, in reporting according to IFRS. In segment reporting leasing fees for the lessee are recognized linearly over the leasing period for leases that are classified by the counterparty (the lessor) as operational leases. IFRS 16 Leases is applied in Group reporting according to IFRS, which entails that lessees recognize depreciation and interest attributable to leasing assets and liabilities. As a result the difference between segment reporting and reporting according to IFRS even affects the items on the balance sheet, including net debt. Nonetheless, in the key ratios below the method of calculation is the same for both segment reporting and reporting according to IFRS.

Definition and motivation of use	Calculation at quarterly report January-June 2021																								
<p>Available liquidity Liquid funds and short-term investments along with unutilized credit facilities, not including unutilized project financing. Shows the Group's available liquidity.</p>	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Reporting according to IFRS</u></th> <th style="text-align: right;">MSEK</th> </tr> </thead> <tbody> <tr> <td>Liquid funds</td> <td style="text-align: right;">336</td> </tr> <tr> <td>Unutilized credit facilities</td> <td style="text-align: right;">6,724</td> </tr> <tr> <td>Available liquidity</td> <td style="text-align: right; border-top: 1px solid black;">7,060</td> </tr> </tbody> </table>	<u>Reporting according to IFRS</u>	MSEK	Liquid funds	336	Unutilized credit facilities	6,724	Available liquidity	7,060																
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Orders received The sum of orders received during the period. Measures how new orders replace produced work. In our own developed housing projects tenant-owned housing associations/residential limited companies are considered external customers.																																																																						
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<p>Return on equity Profit of the rolling 12 month period attributable to shareholders in the parent company divided by the average (last four quarters) equity attributable to shareholders in the parent company. The measurement is used to create an efficient business and a rational capital structure and to show the yield on the shareholder's equity.</p>	<p>Reporting according to IFRS</p> <table border="0"> <tr> <td>Profit for the period, MSEK</td> <td></td> <td>3,046</td> </tr> <tr> <td>Average equity, MSEK</td> <td></td> <td></td> </tr> <tr> <td>Q2 2021</td> <td>11,693</td> <td></td> </tr> <tr> <td>Q1 2021</td> <td>12,516</td> <td></td> </tr> <tr> <td>Q4 2020</td> <td>12,442</td> <td></td> </tr> <tr> <td>Q3 2020</td> <td>12,872</td> <td></td> </tr> <tr> <td></td> <td>49,523 / 4</td> <td>12,381</td> </tr> <tr> <td>Return on equity, %</td> <td></td> <td>24.6</td> </tr> </table> <p>Segment reporting</p> <table border="0"> <tr> <td>Profit for the period, MSEK</td> <td></td> <td>2,906</td> </tr> <tr> <td>Average equity, MSEK</td> <td></td> <td></td> </tr> <tr> <td>Q2 2021</td> <td>12,653</td> <td></td> </tr> <tr> <td>Q1 2021</td> <td>13,407</td> <td></td> </tr> <tr> <td>Q4 2020</td> <td>13,250</td> <td></td> </tr> <tr> <td>Q3 2020</td> <td>12,635</td> <td></td> </tr> <tr> <td></td> <td>51,945 / 4</td> <td>12,986</td> </tr> <tr> <td>Return on equity, %</td> <td></td> <td>22.4</td> </tr> </table>	Profit for the period, MSEK		3,046	Average equity, MSEK			Q2 2021	11,693		Q1 2021	12,516		Q4 2020	12,442		Q3 2020	12,872			49,523 / 4	12,381	Return on equity, %		24.6	Profit for the period, MSEK		2,906	Average equity, MSEK			Q2 2021	12,653		Q1 2021	13,407		Q4 2020	13,250		Q3 2020	12,635			51,945 / 4	12,986	Return on equity, %		22.4
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<p>Return on capital employed Pre-tax profit of the rolling 12 month period with the addition of financial expenses in percent of the average (last four quarters) capital employed. The measurement is used to measure capital efficiency and to allocate capital for new investments and show the Group's earning capacity independent of financing.</p>	<p>Reporting according to IFRS</p> <table> <tr><td>Pre-tax profit, MSEK</td><td>3,565</td></tr> <tr><td>Financial expenses, MSEK</td><td>191</td></tr> <tr><td>Total profit, MSEK</td><td>3,756</td></tr> <tr><td colspan="2">Average capital employed, MSEK</td></tr> <tr><td>Q2 2021</td><td>25,849</td></tr> <tr><td>Q1 2021</td><td>25,019</td></tr> <tr><td>Q4 2020</td><td>24,435</td></tr> <tr><td>Q3 2020</td><td>27,729</td></tr> <tr><td></td><td>103,032 / 4</td></tr> <tr><td>Return on capital employed, %</td><td>14.6</td></tr> </table> <p>Segment reporting</p> <table> <tr><td>Pre-tax profit, MSEK</td><td>3,372</td></tr> <tr><td>Financial expenses, MSEK</td><td>134</td></tr> <tr><td>Total profit, MSEK</td><td>3,506</td></tr> <tr><td colspan="2">Average capital employed, MSEK</td></tr> <tr><td>Q2 2021</td><td>19,867</td></tr> <tr><td>Q1 2021</td><td>19,659</td></tr> <tr><td>Q4 2020</td><td>19,434</td></tr> <tr><td>Q3 2020</td><td>21,086</td></tr> <tr><td></td><td>80,046 / 4</td></tr> <tr><td>Return on capital employed, %</td><td>17.5</td></tr> </table>	Pre-tax profit, MSEK	3,565	Financial expenses, MSEK	191	Total profit, MSEK	3,756	Average capital employed, MSEK		Q2 2021	25,849	Q1 2021	25,019	Q4 2020	24,435	Q3 2020	27,729		103,032 / 4	Return on capital employed, %	14.6	Pre-tax profit, MSEK	3,372	Financial expenses, MSEK	134	Total profit, MSEK	3,506	Average capital employed, MSEK		Q2 2021	19,867	Q1 2021	19,659	Q4 2020	19,434	Q3 2020	21,086		80,046 / 4	Return on capital employed, %	17.5
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<p>Net debt/equity ratio Interest-bearing net debt in relation to equity. Shows financial position.</p>	<p>Reporting according to IFRS</p> <table> <tr><td>Net debt, MSEK</td><td>12,366</td></tr> <tr><td>Equity, MSEK</td><td>11,694</td></tr> <tr><td>Net debt/equity ratio, multiple</td><td>1.1</td></tr> </table> <p>Segment reporting</p> <table> <tr><td>Net debt, MSEK</td><td>5,424</td></tr> <tr><td>Equity, MSEK</td><td>12,654</td></tr> <tr><td>Net debt/equity ratio, multiple</td><td>0.4</td></tr> </table>	Net debt, MSEK	12,366	Equity, MSEK	11,694	Net debt/equity ratio, multiple	1.1	Net debt, MSEK	5,424	Equity, MSEK	12,654	Net debt/equity ratio, multiple	0.4																												
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Definition and motivation of use**Calculation at quarterly report January-June 2021**

<p>Equity/assets ratio Equity as a percentage of total assets at the end of the period. Shows financial position.</p>	<p>Reporting according to IFRS</p> <table> <tr><td>Equity, MSEK</td><td>11,694</td></tr> <tr><td>Total assets, MSEK</td><td>43,829</td></tr> <tr><td>Equity/assets ratio, %</td><td>26.7</td></tr> </table> <p>Segment reporting</p> <table> <tr><td>Equity, MSEK</td><td>12,654</td></tr> <tr><td>Total assets, MSEK</td><td>37,685</td></tr> <tr><td>Equity/assets ratio, %</td><td>33.6</td></tr> </table>	Equity, MSEK	11,694	Total assets, MSEK	43,829	Equity/assets ratio, %	26.7	Equity, MSEK	12,654	Total assets, MSEK	37,685	Equity/assets ratio, %	33.6																
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<p>Capital employed for the Group Total assets at the end of the period less non-interest-bearing operating liabilities and provisions. The measurement is used to measure capital utilization and its effectiveness.</p>	<p>Reporting according to IFRS MSEK</p> <table> <tr><td>Total assets</td><td>43,829</td></tr> <tr><td>- Deferred tax liabilities</td><td>-112</td></tr> <tr><td>- Other long-term liabilities</td><td>-1,510</td></tr> <tr><td>- Other current liabilities</td><td>-16,358</td></tr> <tr><td>Capital employed</td><td>25,849</td></tr> </table> <p>Segment reporting MSEK</p> <table> <tr><td>Total assets</td><td>37,685</td></tr> <tr><td>- Deferred tax liabilities</td><td>-112</td></tr> <tr><td>- Other long-term liabilities</td><td>-1,520</td></tr> <tr><td>- Other current liabilities</td><td>-16,186</td></tr> <tr><td>Capital employed</td><td>19,867</td></tr> </table> <p>Reconciliation between IFRS and segment reporting</p> <table> <tr><td>Capital employed according to IFRS</td><td>25,849</td></tr> <tr><td>IFRS 16, additional leases</td><td>-1,778</td></tr> <tr><td>Housing projects, sold part</td><td>-4,204</td></tr> <tr><td>Capital employed according to segment reporting</td><td>19,867</td></tr> </table>	Total assets	43,829	- Deferred tax liabilities	-112	- Other long-term liabilities	-1,510	- Other current liabilities	-16,358	Capital employed	25,849	Total assets	37,685	- Deferred tax liabilities	-112	- Other long-term liabilities	-1,520	- Other current liabilities	-16,186	Capital employed	19,867	Capital employed according to IFRS	25,849	IFRS 16, additional leases	-1,778	Housing projects, sold part	-4,204	Capital employed according to segment reporting	19,867
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<p>Capital employed for the business areas Total assets in the business areas at the end of the period reduced by deferred tax recoverables and internal receivables from the internal bank Peab Finans with deductions for non-interest-bearing liabilities, provisions and deferred tax liabilities. The measurement is used to measure capital utilization and its effectiveness for the business areas, and is only presented as a net amount per business area.</p>																													