

## 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-September 2021	
<p><b>Available liquidity</b> Liquid funds and short-term investments along with unutilized credit facilities, not including unutilized project financing. Shows the Group's available liquidity.</p>	<p><b>Reporting according to IFRS</b></p> <p>Liquid funds 801 Unutilized credit facilities 7,402 <hr/>Available liquidity 8,203</p>	<p>MSEK</p>
<p><b>Equity per share</b> Equity attributable to shareholders in parent company divided by the number of outstanding shares at the end of the period. Shows equity per share.</p>	<p><b>Reporting according to IFRS</b></p> <p>Equity, MSEK 12,500 Less equity attributable to non-controlling interests, MSEK -1 <hr/>Equity attributable to shareholders in parent company, MSEK 12,499 Number of outstanding shares at the end of the period 294,962,746 Equity per share, SEK 42.37</p> <p><b>Segment reporting</b></p> <p>Equity, MSEK 13,556 Less equity attributable to non-controlling interests, MSEK -1 <hr/>Equity attributable to shareholders in parent company, MSEK 13,555 Number of outstanding shares at the end of the period 294,962,746 Equity per share, SEK 45.95</p>	
<p><b>Cash flow per share</b> Cash flow per share calculated as the total of the cash flow from current operations and cash flow from investment operations divided by the average number of outstanding shares during the period. Shows cash flow per share.</p>	<p><b>Reporting according to IFRS</b></p> <p>Cash flow from current operations, MSEK 1,212 Cash flow from investment operations, MSEK -1,779 <hr/>Total cash flow before financing, MSEK -567 Average number of outstanding shares 294,962,746 Cash flow per share, SEK -1.92</p> <p><b>Segment reporting</b></p> <p>Cash flow from current operations, MSEK 2,355 Cash flow from investment operations, MSEK -1,779 <hr/>Total cash flow before financing, MSEK 576 Average number of outstanding shares 294,962,746 Cash flow per share, SEK 1.95</p>	

**Definition and motivation of use**
**Calculation at quarterly report January-September 2021**

<p><b>Net investments</b> Change in the period of the reported value of current assets (CB-OB) plus depreciation and write-downs. Shows how large investments are.</p>																																																																						
<p><b>Net debt</b> Interest-bearing liabilities including provisions for pensions less liquid funds and interest-bearing assets. Shows financial position.</p>	<table> <tr> <td colspan="2"><b>Reporting according to IFRS</b></td> <td style="text-align: right;">MSEK</td> </tr> <tr> <td>Interest-bearing long-term liabilities</td> <td></td> <td style="text-align: right;">5,313</td> </tr> <tr> <td>Interest-bearing long-term liabilities, project financing</td> <td></td> <td style="text-align: right;">183</td> </tr> <tr> <td>Interest-bearing current liabilities</td> <td></td> <td style="text-align: right;">2,649</td> </tr> <tr> <td>Interest-bearing current liabilities, project financing</td> <td></td> <td style="text-align: right;">6,195</td> </tr> <tr> <td>- Interest-bearing long-term receivables</td> <td></td> <td style="text-align: right;">-1,221</td> </tr> <tr> <td>- Interest-bearing current receivables</td> <td></td> <td style="text-align: right;">-652</td> </tr> <tr> <td>- Liquid funds</td> <td></td> <td style="text-align: right;">-801</td> </tr> <tr> <td>Net debt</td> <td></td> <td style="text-align: right; border-top: 1px solid black;">11,666</td> </tr> <tr> <td colspan="2"><b>Segment reporting</b></td> <td style="text-align: right;">MSEK</td> </tr> <tr> <td>Interest-bearing long-term liabilities</td> <td></td> <td style="text-align: right;">3,773</td> </tr> <tr> <td>Interest-bearing long-term liabilities, project financing</td> <td></td> <td style="text-align: right;">-</td> </tr> <tr> <td>Interest-bearing current liabilities</td> <td></td> <td style="text-align: right;">2,331</td> </tr> <tr> <td>Interest-bearing current liabilities, project financing</td> <td></td> <td style="text-align: right;">1,031</td> </tr> <tr> <td>- Interest-bearing long-term receivables</td> <td></td> <td style="text-align: right;">-1,221</td> </tr> <tr> <td>- Interest-bearing current receivables</td> <td></td> <td style="text-align: right;">-652</td> </tr> <tr> <td>- Liquid funds</td> <td></td> <td style="text-align: right;">-801</td> </tr> <tr> <td>Net debt</td> <td></td> <td style="text-align: right; border-top: 1px solid black;">4,461</td> </tr> <tr> <td colspan="2"><b>Reconciliation between IFRS and segment reporting</b></td> <td></td> </tr> <tr> <td>Net debt according to IFRS</td> <td></td> <td style="text-align: right;">11,666</td> </tr> <tr> <td>Additional IFRS 16 Leases</td> <td></td> <td style="text-align: right;">-1,774</td> </tr> <tr> <td>Project financing, sold part of housing projects</td> <td></td> <td style="text-align: right;">-5,431</td> </tr> <tr> <td>Net debt according to segment reporting</td> <td></td> <td style="text-align: right; border-top: 1px solid black;">4,461</td> </tr> </table>	<b>Reporting according to IFRS</b>		MSEK	Interest-bearing long-term liabilities		5,313	Interest-bearing long-term liabilities, project financing		183	Interest-bearing current liabilities		2,649	Interest-bearing current liabilities, project financing		6,195	- Interest-bearing long-term receivables		-1,221	- Interest-bearing current receivables		-652	- Liquid funds		-801	Net debt		11,666	<b>Segment reporting</b>		MSEK	Interest-bearing long-term liabilities		3,773	Interest-bearing long-term liabilities, project financing		-	Interest-bearing current liabilities		2,331	Interest-bearing current liabilities, project financing		1,031	- Interest-bearing long-term receivables		-1,221	- Interest-bearing current receivables		-652	- Liquid funds		-801	Net debt		4,461	<b>Reconciliation between IFRS and segment reporting</b>			Net debt according to IFRS		11,666	Additional IFRS 16 Leases		-1,774	Project financing, sold part of housing projects		-5,431	Net debt according to segment reporting		4,461
<b>Reporting according to IFRS</b>		MSEK																																																																				
Interest-bearing long-term liabilities		5,313																																																																				
Interest-bearing long-term liabilities, project financing		183																																																																				
Interest-bearing current liabilities		2,649																																																																				
Interest-bearing current liabilities, project financing		6,195																																																																				
- Interest-bearing long-term receivables		-1,221																																																																				
- Interest-bearing current receivables		-652																																																																				
- Liquid funds		-801																																																																				
Net debt		11,666																																																																				
<b>Segment reporting</b>		MSEK																																																																				
Interest-bearing long-term liabilities		3,773																																																																				
Interest-bearing long-term liabilities, project financing		-																																																																				
Interest-bearing current liabilities		2,331																																																																				
Interest-bearing current liabilities, project financing		1,031																																																																				
- Interest-bearing long-term receivables		-1,221																																																																				
- Interest-bearing current receivables		-652																																																																				
- Liquid funds		-801																																																																				
Net debt		4,461																																																																				
<b>Reconciliation between IFRS and segment reporting</b>																																																																						
Net debt according to IFRS		11,666																																																																				
Additional IFRS 16 Leases		-1,774																																																																				
Project financing, sold part of housing projects		-5,431																																																																				
Net debt according to segment reporting		4,461																																																																				
<p><b>Orders received</b> 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.</p>																																																																						
<p><b>Order backlog</b> The value at the end of the period of the remaining income in ongoing production plus orders received yet to be produced. Order backlog is based on segment reporting. Shows how much will be produced in the future.</p>																																																																						

**Definition and motivation of use**
**Calculation at quarterly report January-September 2021**

<p><b>Earnings per share</b> Profit for the period attributable to shareholders in parent company divided by the average number of outstanding shares during the period. Shows profit per share.</p>	<p><b>Reporting according to IFRS</b></p> <table> <tr> <td>Profit for the period, MSEK</td> <td></td> <td>1,256</td> </tr> <tr> <td>Adjustment of profit for the period attributable to non-controlling interests, MSEK</td> <td></td> <td>0</td> </tr> <tr> <td>Profit for the period attributable to shareholders in parent company, MSEK</td> <td></td> <td>1,256</td> </tr> <tr> <td>Average number of outstanding shares</td> <td></td> <td>294,962,746</td> </tr> <tr> <td>Earnings per share, SEK</td> <td></td> <td>4.26</td> </tr> </table> <p><b>Segment reporting</b></p> <table> <tr> <td>Profit for the period, MSEK</td> <td></td> <td>1,440</td> </tr> <tr> <td>Adjustment of profit for the period attributable to non-controlling interests, MSEK</td> <td></td> <td>0</td> </tr> <tr> <td>Profit for the period attributable to shareholders in parent company, MSEK</td> <td></td> <td>1,440</td> </tr> <tr> <td>Average number of outstanding shares</td> <td></td> <td>294,962,746</td> </tr> <tr> <td>Earnings per share, SEK</td> <td></td> <td>4.88</td> </tr> </table>	Profit for the period, MSEK		1,256	Adjustment of profit for the period attributable to non-controlling interests, MSEK		0	Profit for the period attributable to shareholders in parent company, MSEK		1,256	Average number of outstanding shares		294,962,746	Earnings per share, SEK		4.26	Profit for the period, MSEK		1,440	Adjustment of profit for the period attributable to non-controlling interests, MSEK		0	Profit for the period attributable to shareholders in parent company, MSEK		1,440	Average number of outstanding shares		294,962,746	Earnings per share, SEK		4.88																		
Profit for the period, MSEK		1,256																																															
Adjustment of profit for the period attributable to non-controlling interests, MSEK		0																																															
Profit for the period attributable to shareholders in parent company, MSEK		1,256																																															
Average number of outstanding shares		294,962,746																																															
Earnings per share, SEK		4.26																																															
Profit for the period, MSEK		1,440																																															
Adjustment of profit for the period attributable to non-controlling interests, MSEK		0																																															
Profit for the period attributable to shareholders in parent company, MSEK		1,440																																															
Average number of outstanding shares		294,962,746																																															
Earnings per share, SEK		4.88																																															
<p><b>Return on equity</b> 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><b>Reporting according to IFRS</b></p> <table> <tr> <td>Profit for the period, MSEK</td> <td></td> <td>2,985</td> </tr> <tr> <td>Average equity, MSEK</td> <td></td> <td></td> </tr> <tr> <td>Q3 2021</td> <td>12,499</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></td> <td>49,150 / 4</td> <td>12,288</td> </tr> <tr> <td>Return on equity, %</td> <td></td> <td>24.3</td> </tr> </table> <p><b>Segment reporting</b></p> <table> <tr> <td>Profit for the period, MSEK</td> <td></td> <td>3,095</td> </tr> <tr> <td>Average equity, MSEK</td> <td></td> <td></td> </tr> <tr> <td>Q3 2021</td> <td>13,555</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></td> <td>52,865 / 4</td> <td>13,216</td> </tr> <tr> <td>Return on equity, %</td> <td></td> <td>23.4</td> </tr> </table>	Profit for the period, MSEK		2,985	Average equity, MSEK			Q3 2021	12,499		Q2 2021	11,693		Q1 2021	12,516		Q4 2020	12,442			49,150 / 4	12,288	Return on equity, %		24.3	Profit for the period, MSEK		3,095	Average equity, MSEK			Q3 2021	13,555		Q2 2021	12,653		Q1 2021	13,407		Q4 2020	13,250			52,865 / 4	13,216	Return on equity, %		23.4
Profit for the period, MSEK		2,985																																															
Average equity, MSEK																																																	
Q3 2021	12,499																																																
Q2 2021	11,693																																																
Q1 2021	12,516																																																
Q4 2020	12,442																																																
	49,150 / 4	12,288																																															
Return on equity, %		24.3																																															
Profit for the period, MSEK		3,095																																															
Average equity, MSEK																																																	
Q3 2021	13,555																																																
Q2 2021	12,653																																																
Q1 2021	13,407																																																
Q4 2020	13,250																																																
	52,865 / 4	13,216																																															
Return on equity, %		23.4																																															

**Definition and motivation of use**
**Calculation at quarterly report January-September 2021**

<p><b>Return on capital employed</b> 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><b>Reporting according to IFRS</b></p> <table> <tr><td>Pre-tax profit, MSEK</td><td>3,521</td></tr> <tr><td>Financial expenses, MSEK</td><td>184</td></tr> <tr><td>Total profit, MSEK</td><td>3,705</td></tr> <tr><td>Average capital employed, MSEK</td><td></td></tr> <tr><td>Q3 2021</td><td>26,840</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></td><td>102,143 / 4</td></tr> <tr><td>Return on capital employed, %</td><td>25,536</td></tr> <tr><td></td><td>14.5</td></tr> </table> <p><b>Segment reporting</b></p> <table> <tr><td>Pre-tax profit, MSEK</td><td>3,643</td></tr> <tr><td>Financial expenses, MSEK</td><td>133</td></tr> <tr><td>Total profit, MSEK</td><td>3,776</td></tr> <tr><td>Average capital employed, MSEK</td><td></td></tr> <tr><td>Q3 2021</td><td>20,691</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></td><td>79,651 / 4</td></tr> <tr><td>Return on capital employed, %</td><td>19,913</td></tr> <tr><td></td><td>19.0</td></tr> </table>	Pre-tax profit, MSEK	3,521	Financial expenses, MSEK	184	Total profit, MSEK	3,705	Average capital employed, MSEK		Q3 2021	26,840	Q2 2021	25,849	Q1 2021	25,019	Q4 2020	24,435		102,143 / 4	Return on capital employed, %	25,536		14.5	Pre-tax profit, MSEK	3,643	Financial expenses, MSEK	133	Total profit, MSEK	3,776	Average capital employed, MSEK		Q3 2021	20,691	Q2 2021	19,867	Q1 2021	19,659	Q4 2020	19,434		79,651 / 4	Return on capital employed, %	19,913		19.0
Pre-tax profit, MSEK	3,521																																												
Financial expenses, MSEK	184																																												
Total profit, MSEK	3,705																																												
Average capital employed, MSEK																																													
Q3 2021	26,840																																												
Q2 2021	25,849																																												
Q1 2021	25,019																																												
Q4 2020	24,435																																												
	102,143 / 4																																												
Return on capital employed, %	25,536																																												
	14.5																																												
Pre-tax profit, MSEK	3,643																																												
Financial expenses, MSEK	133																																												
Total profit, MSEK	3,776																																												
Average capital employed, MSEK																																													
Q3 2021	20,691																																												
Q2 2021	19,867																																												
Q1 2021	19,659																																												
Q4 2020	19,434																																												
	79,651 / 4																																												
Return on capital employed, %	19,913																																												
	19.0																																												
<p><b>Interest coverage ratio</b> Pre-tax profit items plus interest expenses in relation to interest expenses. The measurement shows how well interest expenses can be covered.</p>	<p><b>Reporting according to IFRS</b></p> <table> <tr><td>Pre-tax profit, MSEK</td><td>1,611</td></tr> <tr><td>Interest expenses, MSEK</td><td>194</td></tr> <tr><td>Total, MSEK</td><td>1,805</td></tr> <tr><td>Interest coverage ratio, multiple</td><td>9.3</td></tr> </table> <p><b>Segment reporting</b></p> <table> <tr><td>Pre-tax profit, MSEK</td><td>1,836</td></tr> <tr><td>Interest expenses, MSEK</td><td>97</td></tr> <tr><td>Total, MSEK</td><td>1,933</td></tr> <tr><td>Interest coverage ratio, multiple</td><td>19.9</td></tr> </table>	Pre-tax profit, MSEK	1,611	Interest expenses, MSEK	194	Total, MSEK	1,805	Interest coverage ratio, multiple	9.3	Pre-tax profit, MSEK	1,836	Interest expenses, MSEK	97	Total, MSEK	1,933	Interest coverage ratio, multiple	19.9																												
Pre-tax profit, MSEK	1,611																																												
Interest expenses, MSEK	194																																												
Total, MSEK	1,805																																												
Interest coverage ratio, multiple	9.3																																												
Pre-tax profit, MSEK	1,836																																												
Interest expenses, MSEK	97																																												
Total, MSEK	1,933																																												
Interest coverage ratio, multiple	19.9																																												
<p><b>Operating margin</b> Operating profit as a percentage of net sales. Shows the profitability of the business.</p>	<p><b>Reporting according to IFRS</b></p> <table> <tr><td>Operating profit, MSEK</td><td>1,666</td></tr> <tr><td>Net sales, MSEK</td><td>41,419</td></tr> <tr><td>Operating margin, %</td><td>4.0</td></tr> </table> <p><b>Segment reporting</b></p> <table> <tr><td>Operating profit, MSEK</td><td>1,852</td></tr> <tr><td>Net sales, MSEK</td><td>42,506</td></tr> <tr><td>Operating margin, %</td><td>4.4</td></tr> </table>	Operating profit, MSEK	1,666	Net sales, MSEK	41,419	Operating margin, %	4.0	Operating profit, MSEK	1,852	Net sales, MSEK	42,506	Operating margin, %	4.4																																
Operating profit, MSEK	1,666																																												
Net sales, MSEK	41,419																																												
Operating margin, %	4.0																																												
Operating profit, MSEK	1,852																																												
Net sales, MSEK	42,506																																												
Operating margin, %	4.4																																												
<p><b>Net debt/equity ratio</b> Interest-bearing net debt in relation to equity. Shows financial position.</p>	<p><b>Reporting according to IFRS</b></p> <table> <tr><td>Net debt, MSEK</td><td>11,666</td></tr> <tr><td>Equity, MSEK</td><td>12,500</td></tr> <tr><td>Net debt/equity ratio, multiple</td><td>0.9</td></tr> </table> <p><b>Segment reporting</b></p> <table> <tr><td>Net debt, MSEK</td><td>4,461</td></tr> <tr><td>Equity, MSEK</td><td>13,556</td></tr> <tr><td>Net debt/equity ratio, multiple</td><td>0.3</td></tr> </table>	Net debt, MSEK	11,666	Equity, MSEK	12,500	Net debt/equity ratio, multiple	0.9	Net debt, MSEK	4,461	Equity, MSEK	13,556	Net debt/equity ratio, multiple	0.3																																
Net debt, MSEK	11,666																																												
Equity, MSEK	12,500																																												
Net debt/equity ratio, multiple	0.9																																												
Net debt, MSEK	4,461																																												
Equity, MSEK	13,556																																												
Net debt/equity ratio, multiple	0.3																																												

**Definition and motivation of use**
**Calculation at quarterly report January-September 2021**

<p><b>Equity/assets ratio</b> Equity as a percentage of total assets at the end of the period. Shows financial position.</p>	<p><b>Reporting according to IFRS</b></p> <table> <tr> <td>Equity, MSEK</td> <td>12,500</td> </tr> <tr> <td>Total assets, MSEK</td> <td>45,919</td> </tr> <tr> <td>Equity/assets ratio, %</td> <td>27.2</td> </tr> </table> <p><b>Segment reporting</b></p> <table> <tr> <td>Equity, MSEK</td> <td>13,556</td> </tr> <tr> <td>Total assets, MSEK</td> <td>39,358</td> </tr> <tr> <td>Equity/assets ratio, %</td> <td>34.4</td> </tr> </table>	Equity, MSEK	12,500	Total assets, MSEK	45,919	Equity/assets ratio, %	27.2	Equity, MSEK	13,556	Total assets, MSEK	39,358	Equity/assets ratio, %	34.4																
Equity, MSEK	12,500																												
Total assets, MSEK	45,919																												
Equity/assets ratio, %	27.2																												
Equity, MSEK	13,556																												
Total assets, MSEK	39,358																												
Equity/assets ratio, %	34.4																												
<p><b>Capital employed for the Group</b> 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><b>Reporting according to IFRS</b> MSEK</p> <table> <tr> <td>Total assets</td> <td>45,919</td> </tr> <tr> <td>- Deferred tax liabilities</td> <td>-177</td> </tr> <tr> <td>- Other long-term liabilities</td> <td>-1,403</td> </tr> <tr> <td>- Other current liabilities</td> <td>-17,499</td> </tr> <tr> <td>Capital employed</td> <td>26,840</td> </tr> </table> <p><b>Segment reporting</b> MSEK</p> <table> <tr> <td>Total assets</td> <td>39,358</td> </tr> <tr> <td>- Deferred tax liabilities</td> <td>-171</td> </tr> <tr> <td>- Other long-term liabilities</td> <td>-1,430</td> </tr> <tr> <td>- Other current liabilities</td> <td>-17,066</td> </tr> <tr> <td>Capital employed</td> <td>20,691</td> </tr> </table> <p><b>Reconciliation between IFRS and segment reporting</b></p> <table> <tr> <td>Capital employed according to IFRS</td> <td>26,840</td> </tr> <tr> <td>IFRS 16, additional leases</td> <td>-1,754</td> </tr> <tr> <td>Housing projects, sold part</td> <td>-4,395</td> </tr> <tr> <td>Capital employed according to segment reporting</td> <td>20,691</td> </tr> </table>	Total assets	45,919	- Deferred tax liabilities	-177	- Other long-term liabilities	-1,403	- Other current liabilities	-17,499	Capital employed	26,840	Total assets	39,358	- Deferred tax liabilities	-171	- Other long-term liabilities	-1,430	- Other current liabilities	-17,066	Capital employed	20,691	Capital employed according to IFRS	26,840	IFRS 16, additional leases	-1,754	Housing projects, sold part	-4,395	Capital employed according to segment reporting	20,691
Total assets	45,919																												
- Deferred tax liabilities	-177																												
- Other long-term liabilities	-1,403																												
- Other current liabilities	-17,499																												
Capital employed	26,840																												
Total assets	39,358																												
- Deferred tax liabilities	-171																												
- Other long-term liabilities	-1,430																												
- Other current liabilities	-17,066																												
Capital employed	20,691																												
Capital employed according to IFRS	26,840																												
IFRS 16, additional leases	-1,754																												
Housing projects, sold part	-4,395																												
Capital employed according to segment reporting	20,691																												
<p><b>Capital employed for the business areas</b> 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>																													