

# Alternative performance measures

## Loan-to-value ratio

SEKm	30 Sep 2024	30 Sep 2023	31 Dec 2023
Loans from credit institutions	4,955.3	5,771.2	5,767.4
Bond loans	1,085.5	1,141.8	492.5
Overdraft facility	-	3.1	14.0
Cash and cash equivalents	-242.7	-669.0	-284.5
<b>Total</b>	<b>5,798.1</b>	<b>6,247.1</b>	<b>5,989.3</b>
Total assets	11,218.1	12,486.0	11,572.3
Loan-to-value ratio, %	51.7%	50.0%	51.8%

## Interest-coverage ratio

SEKm	Jan-Sep 2024	Jan-Sep 2023	Jul-Sep 2024	Jul-Sep 2023	Jan-Dec 2023
Net operating income	283.1	280.7	92.0	94.3	367.6
Central property management	-17.1	-17.5	-6.0	-6.0	-21.8
<b>Total</b>	<b>266.0</b>	<b>263.2</b>	<b>86.0</b>	<b>88.2</b>	<b>345.8</b>
Net financial items	-163.8	-176.6	-53.8	-63.2	-233.3
Other financial expenses	13.9	12.8	5.2	3.1	21.6
<b>Adjusted net financial items</b>	<b>-149.9</b>	<b>-163.8</b>	<b>-48.6</b>	<b>-60.0</b>	<b>-211.8</b>
Interest-coverage ratio, times	1.8	1.6	1.8	1.5	1.6