

Alternative performance measures

Loan-to-value ratio

SEKm	31 Dec 2024	31 Dec 2023
Loans from credit institutions	5,265.2	5,767.4
Bond loans	1,186.2	492.5
Overdraft facility	51.9	14.0
Cash and cash equivalents	-151.9	-284.5
Total	6,351.4	5,989.3
Total assets	11,652.2	11,572.3
Loan-to-value ratio, %	54.5%	51.8%

Interest-coverage ratio

SEKm	Jan-Dec 2024	Jan-Dec 2023	Oct-Dec 2024	Oct-Dec 2023
Net operating income	369.0	367.6	86.2	86.9
Central property management	-22.1	-23.2	-5.0	-6.0
Total	346.9	344.4	81.2	80.9
Net financial items	-217.6	-233.3	-53.7	-56.7
Other financial expenses	20.0	22.9	6.1	10.0
Adjusted net financial items	-197.6	-210.4	-47.6	-46.7
Interest-coverage ratio, times	1.8	1.6	1.7	1.7