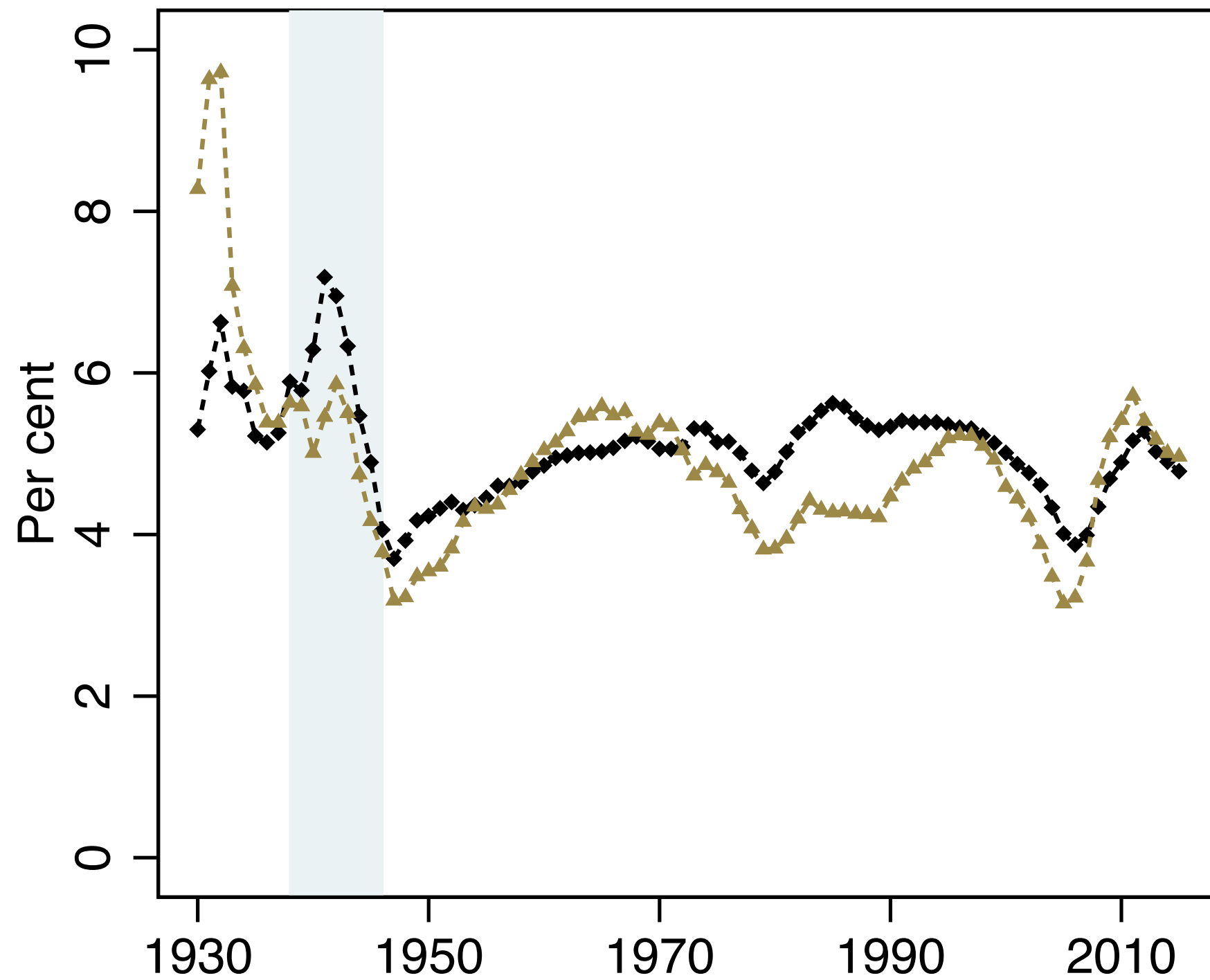
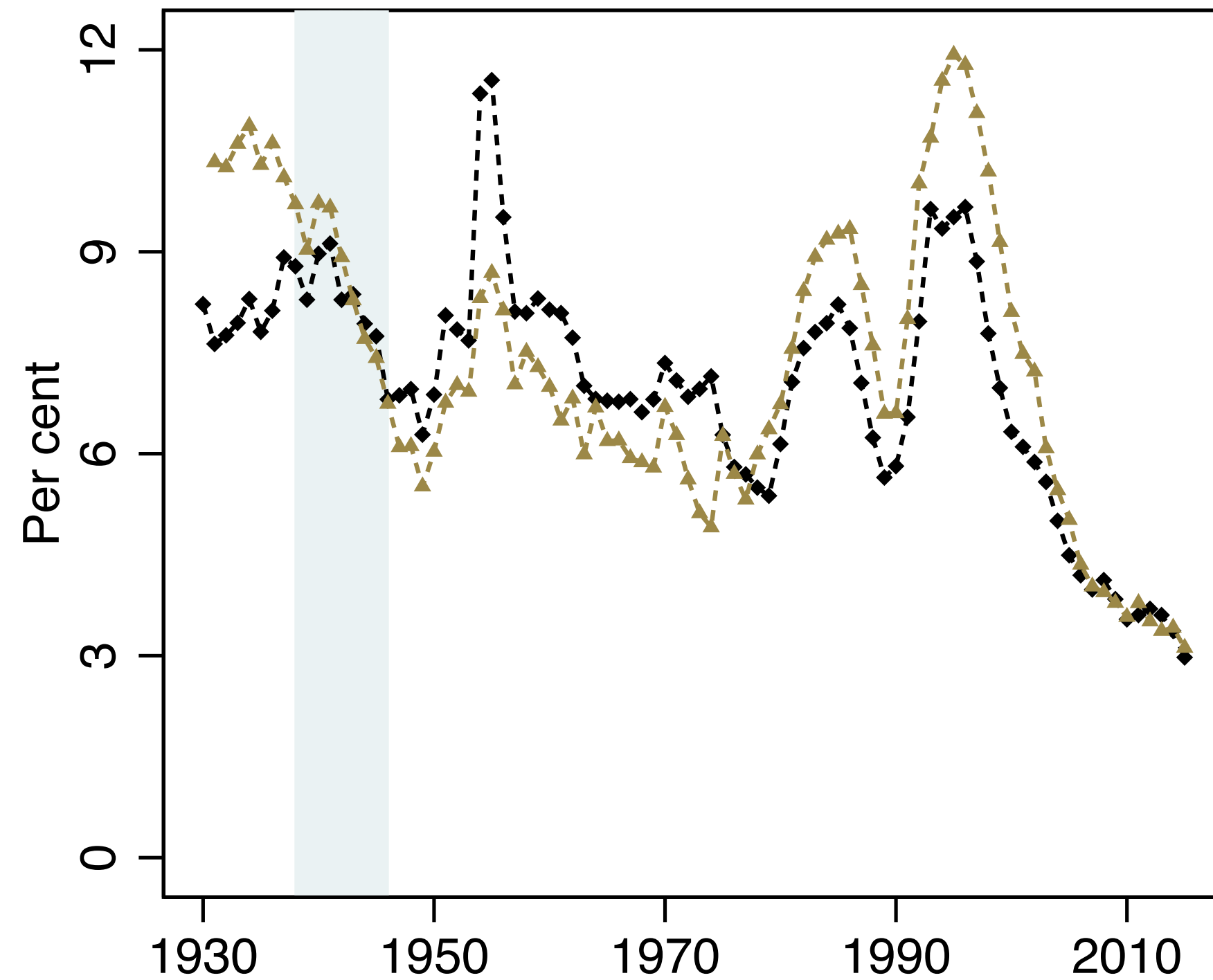


USA



Sweden



--- Rent-price approach

--- Balance sheet approach