

Pension provisions

The ATP Group's pension provisions calculated at the end of H1 2021 using the discount rates of ATP and EIOPA, respectively.

(DKKm)	ATP	EIOPA
Guaranteed benefits	753,248	689,744
Bonus potential	171,717	235,221
Total pensions provisions	<u>924,965</u>	<u>924,965</u>
Bonus	<u>22.8%</u>	<u>34.1%</u>

In the ATP Group's interim report for H1, guaranteed benefits are calculated using discount rates that are in accordance with the provisions basis reported to the Danish Financial Supervisory Authority (FSA). Yields of Danish and German government bonds and interest rate swaps denominated in Danish kroner and euros are used.

For the calculation of the guaranteed benefits using EIOPA's discount rates, the yield curve as at 30 June 2021 has been applied, including the volatility adjustment on EIOPA's website.