

Interest Rate Sensitivity of Assets and Liabilities (New Taiwan Dollar)

September 30, 2022

(In Thousands of New Taiwan Dollars, %)

Items	0 to 90 Days (inclusive)	91 to 180 Days (inclusive)	181 Days to 1 Year (inclusive)	Over 1 Year	Total
Interest-sensitive asset	1,815,633,921	953,129,765	1,029,378,749	2,236,195,379	6,034,337,814
Interest-sensitive liability	852,591,778	3,877,772,059	1,740,135,851	421,127,120	6,891,626,808
Interest rate sensitivity gap	963,042,143	-2,924,642,294	-710,757,102	1,815,068,259	-857,288,994
Net worth					137,193,409
Ratio of interest-sensitive asset to liability					87.56%
Ratio of interest rate sensitivity gap to net worth					-624.88%

Note 1: The above amounts included only New Taiwan dollar amounts held by the head office and branches of the Post (i.e., excluding foreign currency and insurance business amounts).

Note 2: Interest-sensitive asset and liability refer to interest-earning assets and interest-bearing liabilities with revenues or costs that are affected by interest rate changes.

Note 3: Ratio of interest-sensitive asset to liability = Interest-sensitive asset ÷ Interest-sensitive liability (in New Taiwan dollars).

Note 4: Interest rate sensitivity gap = Interest-sensitive asset - Interest-sensitive liability.

Note 5: The amounts disclosed on this website is prepared by Chunghwa Post Co., Ltd.

Interest Rate Sensitivity of Assets and Liabilities (U.S. Dollar)

September 30, 2022

(In Thousands of U.S. Dollars, %)

Items	0 to 90 Days (inclusive)	91 to 180 Days (inclusive)	181 Days to 1 Year (inclusive)	Over 1 Year	Total
Interest-sensitive asset	205,727	37,057	13,707	19,356,795	19,613,286
Interest-sensitive liability	0	0	0	0	0
Interest rate sensitivity gap	205,727	37,057	13,707	19,356,795	19,613,286
Net worth					0
Ratio of interest-sensitive asset to liability					N/A
Ratio of interest rate sensitivity gap to net worth					N/A

Note 1: The above amounts included only U.S. dollar amounts held by the head office and branches of the Post and excluded contingent assets and contingent liabilities.

Note 2: Interest-sensitive asset and liability refer to interest-earning assets and interest-bearing liabilities with revenues or costs that are affected by interest rate changes.

Note 3: Ratio of interest-sensitive asset to liability = Interest-sensitive asset ÷ Interest-sensitive liability (in U.S. dollars).

Note 4: Interest rate sensitivity gap = Interest-sensitive asset - Interest-sensitive liability.

Note 5: The amounts disclosed on this website is prepared by Chunghwa Post Co., Ltd.