

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

March 31, 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	2,111,366,802	639,740,983	1,009,048,662	2,146,742,737	5,906,899,184
Interest-sensitive liability	786,483,938	3,756,552,749	1,778,004,692	406,788,694	6,727,830,073
Interest rate sensitivity gap	1,324,882,864	-3,116,811,766	-768,956,030	1,739,954,043	-820,930,889
Net worth					176,798,769
Ratio of interest-sensitive asset to liability					87.80%
Ratio of interest rate sensitivity gap to net worth					-464.33%

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)

March 31, 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	530,741	0	0	16,817,823	17,348,564
Interest-sensitive liability	21,814	1,080	6,280	0	29,174
Interest rate sensitivity gap	508,927	-1,080	-6,280	16,817,823	17,319,390
Net worth					0
Ratio of interest-sensitive asset to liability					59465.84%
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.