

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

December 31, 2021

(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	2,323,403,892	842,745,447	622,299,682	2,062,997,846	5,851,446,867
Interest-sensitive liability	930,115,049	3,601,717,715	1,688,911,525	398,097,286	6,618,841,575
Interest rate sensitivity gap	1,393,288,843	-2,758,972,268	-1,066,611,843	1,664,900,560	-767,394,708
Net worth					170,631,349
Ratio of interest-sensitive asset to liability					88.41%
Ratio of interest rate sensitivity gap to net worth					-449.74%

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 figure of 2021 comes from Independent Auditors' Report.

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

December 31, 2021

(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	699,906	3,478	0	15,899,335	16,602,719
Interest-sensitive liability	49	2,604	0	0	2,652
Interest rate sensitivity gap	699,857	874	0	15,899,335	16,600,067
Net worth					0
Ratio of interest-sensitive asset to liability					626045.21%
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 figure of 2021 comes from Independent Auditors' Report.