

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

## September 30, 2020

(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	2,047,663,986	1,090,744,965	687,453,137	1,852,242,318	5,678,104,406
Interest-sensitive liability	839,882,265	3,512,502,591	1,645,561,416	390,728,211	6,388,674,483
Interest rate sensitivity gap	1,207,781,721	-2,421,757,626	-958,108,279	1,461,514,107	-710,570,077
Net worth					164,405,454
Ratio of interest-sensitive asset to liability					88.88%
Ratio of interest rate sensitivity gap to net worth					-432.21%

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, 2020

(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	1,557,671	76,192	153,299	14,966,201	16,753,364
Interest-sensitive liability	9,532	15,020	0	0	24,553
Interest rate sensitivity gap	1,548,139	61,172	153,299	14,966,201	16,728,811
Net worth					0
Ratio of interest-sensitive asset to liability					68234.54%
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.