Interest Rate Sensitivity of Assets and Liabilities (New Taiwan Dollar)
March 31, 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	2,090,739,761	773,256,470	1,037,740,831	1,735,838,934	5,637,575,996
Interest-sensitive liability	818,294,265	3,360,590,434	1,774,598,137	384,339,336	6,337,822,172
Interest rate sensitivity gap	1,272,445,496	-2,587,333,964	-736,857,306	1,351,499,598	-700,246,176
Net worth					130,323,750
Ratio of interest-sensitive asset to liability					88.95%
Ratio of interest rate sensitivity gap to net worth					-537.31%

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, 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	2,173,720	28,233	81,322	13,676,093	15,959,368
Interest-sensitive liability	3,316	0	0	0	3,316
Interest rate sensitivity gap	2,170,404	28,233	81,322	13,676,093	15,956,052
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.