

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

September 30, 2023

(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	1,879,178,410	1,216,480,909	927,195,407	2,180,918,090	6,203,772,816
Interest-sensitive liability	882,301,825	3,952,163,622	2,217,608,665	98,145,608	7,150,219,720
Interest rate sensitivity gap	996,876,585	-2,735,682,713	-1,290,413,258	2,082,772,482	-946,446,904
Net worth					163,574,361
Ratio of interest-sensitive asset to liability					86.76%
Ratio of interest rate sensitivity gap to net worth					-578.60%

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, 2023

(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	76,093	4,639	629	20,901,787	20,983,148
Interest-sensitive liability	0	102	0	0	102
Interest rate sensitivity gap	76,093	4,537	629	20,901,787	20,983,046
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.