

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

June 30, 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	1,955,969,465	816,887,171	1,147,557,318	1,917,222,786	5,837,636,740
Interest-sensitive liability	837,192,018	3,597,841,548	1,719,560,461	384,459,473	6,539,053,500
Interest rate sensitivity gap	1,118,777,447	-2,780,954,377	-572,003,143	1,532,763,313	-701,416,760
Net worth					181,322,659
Ratio of interest-sensitive asset to liability					89.27%
Ratio of interest rate sensitivity gap to net worth					-386.83%

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)

June 30, 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	597,881	1,561	167,082	15,612,506	16,379,030
Interest-sensitive liability	0	2,300	0	0	2,300
Interest rate sensitivity gap	597,881	-739	167,082	15,612,506	16,376,730
Net worth					0
Ratio of interest-sensitive asset to liability					712131.74%
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.