

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

June 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	2,084,988,462	681,830,062	1,081,123,489	1,812,728,904	5,660,670,917
Interest-sensitive liability	856,054,643	3,386,280,156	1,736,254,163	388,001,428	6,366,590,390
Interest rate sensitivity gap	1,228,933,819	-2,704,450,094	-655,130,674	1,424,727,476	-705,919,473
Net worth					154,323,427
Ratio of interest-sensitive asset to liability					88.91%
Ratio of interest rate sensitivity gap to net worth					-457.43%

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, 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	1,920,052	49,388	104,575	13,881,384	15,955,400
Interest-sensitive liability	1,234	4,893	11,161	0	17,288
Interest rate sensitivity gap	1,918,818	44,495	93,414	13,881,384	15,938,112
Net worth					0
Ratio of interest-sensitive asset to liability					92291.76%
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.