

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

December 31, 2024

Unit: NT\$1,000; %

Items	0 to 90 Days (inclusive)	91 to 180 Days (inclusive)	181 Days to 1 Year (inclusive)	Over 1 Year	Total
Interest-sensitive asset	1,879,955,153	730,132,546	1,280,140,398	2,331,293,246	6,221,521,343
Interest-sensitive liability	1,006,827,191	3,891,643,753	1,906,770,486	489,451,311	7,294,692,741
Interest rate sensitivity gap	873,127,962	-3,161,511,207	-626,630,088	1,841,841,935	-1,073,171,398
Net worth					189,278,726
Ratio of interest-sensitive asset to liability					85.29%
Ratio of interest rate sensitivity gap to net worth					-566.98%

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)

December 31, 2024

Unit: USD\$1,000; %

Items	0 to 90 Days (inclusive)	91 to 180 Days (inclusive)	181 Days to 1 Year (inclusive)	Over 1 Year	Total	
Interest-sensitive asset	452,074	20,200	0	21,933,057	22,405,331	
Interest-sensitive liability	0	0	0	0	0	
Interest rate sensitivity gap	452,074	20,200	0	21,933,057	22,405,331	
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 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 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.