

Appendix

Key points* of the Amendments to the Regulations Governing Home Mortgage Loans and Land Loans Extended by Financial Institutions

2015/8/13

	Current provisions	Amendments
1. Adjusting the scope of Specific Areas (The 60% LTV ratio cap on a natural person's second housing loan remains unchanged.)	1. Taipei City: All districts 2. New Taipei City: 17 districts ¹ 3. Taoyuan City: 4 districts (Taoyuan, Luzhu, Zhongli and Guishan)	1. Taipei City: All districts (same scope) 2. New Taipei City: 15 districts (removing Bali and Yingge) 3. Taoyuan City: removing all 4 districts
2. Raising LTV ratio ceiling on a natural person's third (or more) housing loan(s)	50%	60%
3. Raising LTV ratio ceiling on loans taken out by natural persons for high-value housing ²	50%	60%
4. Raising the LTV ratio ceiling on housing loans for corporate legal entities	50%	60%

Notes:

1. Including Banciao, Sanchong, Jhonghe, Yonghe, Sinjhuang, Xindian, Tucheng, Lujhou, Shulin, Sijhih, Sanxia, Linkou, Damsui, Wugu, Taishan, Bali and Yingge.
2. Referring to (1) properties in Taipei City valued at NT\$70 million and above, (2) properties in New Taipei City valued at NT\$60 million and above, (3) properties located elsewhere in Taiwan, valued at NT\$40 million and above.

* The translated version of this appendix is to serve as a reference for English readers. In the event of any inconsistency or ambiguity, the official Chinese version shall prevail.