

Appendix 1

Notes* on the Amendments to the *Regulations Governing Home Mortgage Loans and Land Loans Extended by Financial Institutions*

2014/6/26

Main points	Current provisions	Amendments
1. 1. Expanding the scope of Specific Areas (The 60% LTV ratio cap on a natural person's second housing loan remains unchanged.)	Taipei City, and 13 districts in New Taipei City	Adding: A. Four more districts in New Taipei City (Wugu, Taishan, Bali and Yingge); and B. Four districts in Taoyuan County (Taoyuan City, Luzhu, Zhongli and Guishan).
2. Additional LTV ratio cap on a natural person's third (or more) housing loan(s)	LTV ratio capped at 60% for properties in Specific Areas	LTV ratio capped at 50% for properties across the country
3. Revisions regarding high-priced housing loans for natural persons		
(1) Revising the definition of high-priced housing	A. Any residential property located in Taipei City and New Taipei City, with an appraised value or purchase price of NT\$80 million; B. Any residential property located in areas other than Taipei City or New Taipei city, with an appraised value or purchase price of NT\$50 million.	A. Any residential property located in Taipei City, with an appraised value or purchase price of NT\$70 million; B. Any residential property located in New Taipei City, with an appraised value or purchase price of NT\$60 million; C. Any residential property located in areas other than Taipei City or New Taipei city, with an appraised value or purchase price of NT\$40 million;

* 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.

(2) Lowering the LTV ratio ceiling	60%	50%
4. Lowering the LTV ratio ceiling on housing loans for corporate legal persons	LTV ratio capped at 60% for properties in Specific Areas and properties deemed as high-priced housing	LTV ratio capped at 50% for properties across the country