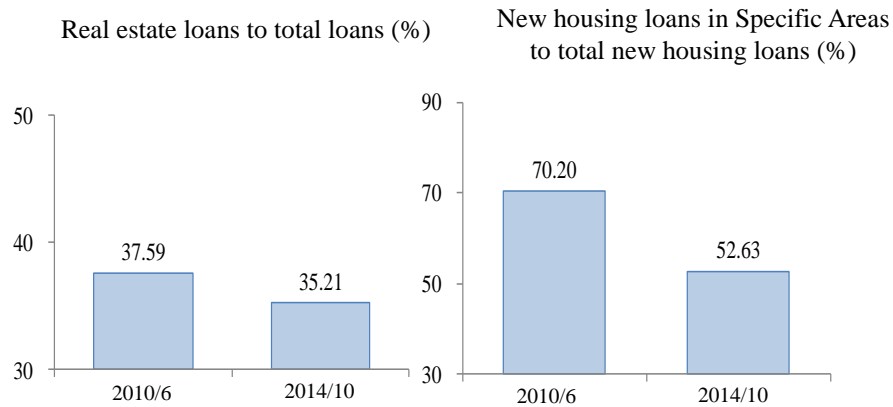
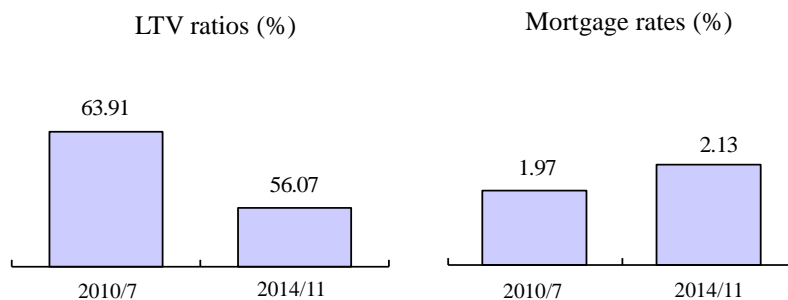


## Appended Figures

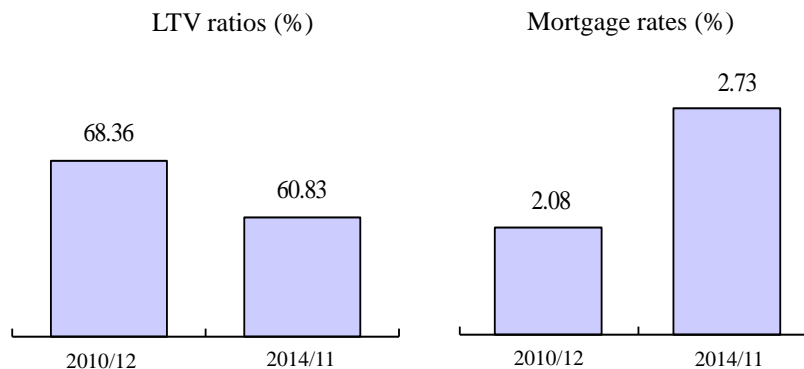
I. Concentration has improved both for real estate lending and for housing loans in the designated Specific Areas.



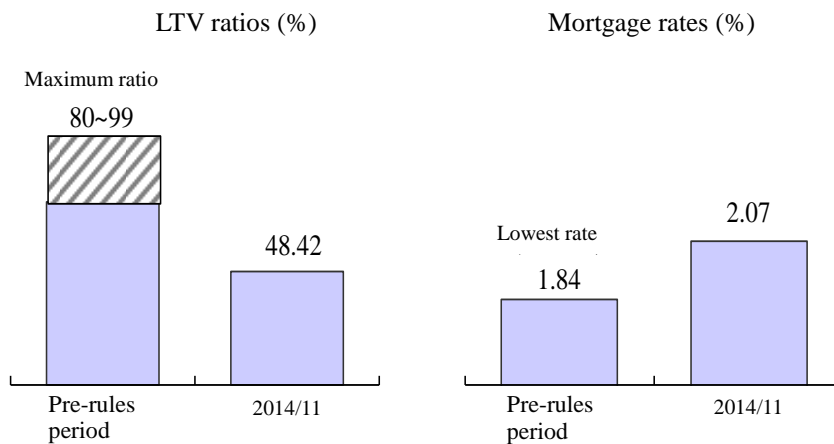
II. Loan-to-value (LTV) ratios on new loans for regulated home purchases in Specific Areas have dropped, and the mortgage rates have trended up.



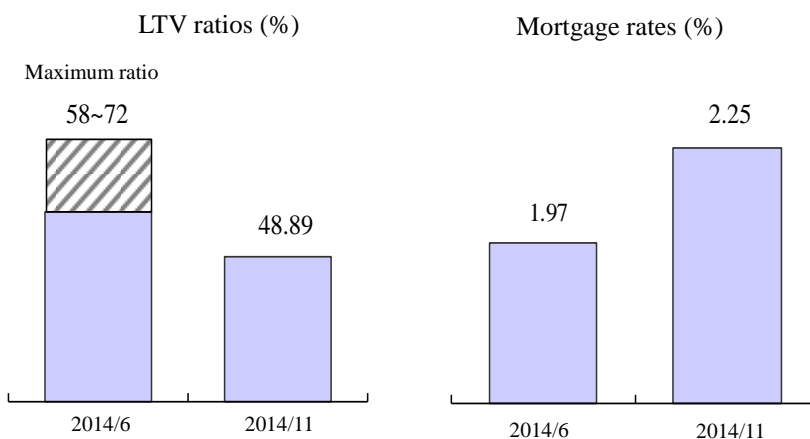
III. LTV ratios on new land collateralized loans extended by banks have trended low, and the mortgage rates have climbed.



IV. New loans for high-priced housing have also been extended at lower LTV ratios and higher interest rates.

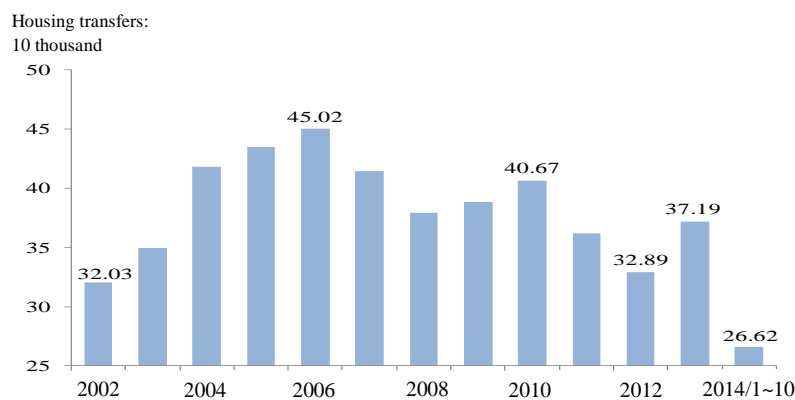


V. LTV ratios on new loans for the third home purchase have declined, and the mortgage rates have risen.



VI. Housing transactions decreased.

1. The number of housing transfers across Taiwan has dropped.



Source: Ministry of the Interior.

2. The number of housing transfers in six major cities also fell in the Jan-Nov period in 2014.

Unit: Number of housing transfers

	Taipei City	New Taipei City	Taoyuan County	Taichung City	Tainan City	Kaohsiung City
2014/1-11	28,968	54,869	39,129	43,153	18,782	35,158
2013/1-11	36,040	73,083	46,533	47,681	21,314	39,727
Year-on-year change	-19.6%	-24.9%	-15.9%	-9.5%	-11.9%	-11.5%

Sources: Ministry of the Interior; Dept. of Land and Land Administration Bureaus of the above cities/county.