Appendix 2

**Key points[[1]](#footnote-1)\* of the Amendments to the *Regulations Governing Home Mortgage Loans and Land Loans Extended by Financial Institutions***

Effective 2015/8/14

|  |  |  |
| --- | --- | --- |
|  | **Before Amendment** | **After Amendment** |
| 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 districts1 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 |
| 1. Raising LTV ratio ceiling on a natural person’s third (or more) housing loan(s) | 50% | 60% |
| 1. Raising LTV ratio ceiling on loans taken out by natural persons for high-value housing2 | 50% | 60% |
| 1. 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.

1. \* 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. [↑](#footnote-ref-1)