Appendix: Comparison Table of the Amendments to the *Regulations Governing the Extension of Mortgage Loans by Financial Institutions*

Effective Date: September 18, 2026

<table>
<tr><th colspan="2" rowspan="2">Loans</th><th colspan="2">Loan Underwriting Criteria</th></tr>
<tr><th>Current provisions</th><th>Amendments</th></tr>
<tr><td colspan="2">Housing loans taken out by corporate entities</td><td>LTV ratio cap: 30%;
No grace period</td><td>(Unchanged)</td></tr>
<tr><td rowspan="4">Natural persons</td><td>High-value housing loans</td><td>LTV ratio cap: 30%;
No grace period</td><td>(Unchanged)</td></tr>
<tr><td>First housing loans for current homeowners</td><td>No grace period</td><td>(Unchanged)</td></tr>
<tr><td>Second housing loans</td><td>LTV ratio cap: 60%;
No grace period</td><td>LTV ratio cap: 70%;
No grace period</td></tr>
<tr><td>Third (or more) housing loans</td><td>LTV ratio cap: 30%;
No grace period</td><td>(Unchanged)</td></tr>
<tr><td colspan="2">Unsold housing unit loans</td><td>LTV ratio cap: 30%</td><td>(Unchanged)</td></tr>
<tr><td colspan="2">Land loans</td><td>● LTV ratio cap: 50% (10% to be withheld until construction commences)
● Additional requirements:
◆ A substantive project development plan
◆ A written affidavit specifying the timeframe to commence construction</td><td>● LTV ratio cap: 50% (10% to be withheld until construction commences)
● Additional requirements:
◆ A substantive project development plan</td></tr>
<tr><td colspan="2">Mortgage loans for idle land in industrial districts</td><td>LTV ratio cap: 40%;
Exemptions applicable when:
● Construction on the collateralized land has commenced; or
● Borrower has submitted a substantive project development plan and a written affidavit stating construction to begin within 1 year</td><td>(Unchanged)</td></tr>
</table>