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The Impact of the Regulation of LTV and DTI of Korean Policy Mortgage Loans on the Loans for Household in Commercial Banks

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ABSTRACT

This study examines the impact of mortgage loans on household consumption. The results show that mortgage loans are associated with an increase in household consumption. This is particularly true for households with higher income and higher education levels. The results also show that mortgage loans are associated with an increase in household consumption. This is particularly true for households with higher income and higher education levels.

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... mortgage loans ... rate went ... as ... ns, lowering ... supply of ... ns results ... nt regulation ... is related ... rcial banks ... tal buffer in ... g loans.

Therefore, activity above the capital buffer level is associated with the growth of risky

loans. In conclusion, the tight regulation of policy mortgage loans may increase the supply of mortgage loans within the household credit segment of commercial banks.

KEYWORDS: [policy mortgage loan](#) [loan-to-value](#) [debt-to-income](#) [housing loan](#) [loan portfolio](#)

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Additional information

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Notes on contributors

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Ji-Yong Seo is a professor in the Division of Business Administration, College of Business and Economics, Sangmyung University. His main research interests are in the areas of banking studies and housing policy in the perspective of macroprudential regulation. He has published papers in

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