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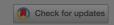
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# The Impact of the Regulation of LTV and DTI of Korean Policy Mortgage Loans on the Loans for Household in Commercial Banks

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### ABSTRACT

This study examined the effects of reinforcing the regulation of policy mortgage loans on household loans provided by Korean commercial banks when the interest rate went up alongside the climbing U.S. federal rate. The main results of this study are as follows: First, regarding the soundness of the policy of tightly regulating loans, lowering

the loan loans fo

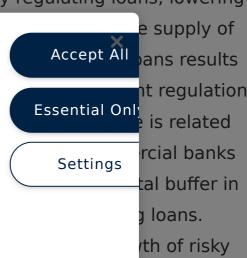
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loans. In conclusion, the tight regulation of policy mortgage loans may increase the supply of mortgage loans within the household credit segment of commercial banks.

Q KEYWORDS: policy mortgage loan loan-to-value debt-to-income housing loan loan portfolio

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No potential conflict of interest was reported by the author.

# 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 SSCI-indexed journals such as the Journal of the Asia Pacific Economy, South African Journal of Economics, and South African Journal of Business Management.

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