





Home ► All Journals ► Housing Policy Debate ► List o

The Impact of the Regulation of LTV and

Volume 29, Issue 6

Housing Policy Debate > Volume 29, 2019 - Issue 6

194 1

Views CrossRef citations to date Altmetric

Articles

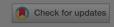
The Impact of the Regulation of LTV and DTI of Korean Policy Mortgage Loans on the Loans for Household in Commercial Banks

Ji-Yong Seo

✓

Pages 990-1003 | Received 12 Mar 2019, Accepted 06 Jul 2019, Published online: 02 Sep 2019

66 Cite this article **№** https://doi.org/10.1080/10511482.2019.1641732



Sample our
Health and Social Care
Journals
>> Sign in here to start your access
to the latest two volumes for 14 days

Full Article

Figures & data

References

66 Citations

Metrics

Reprints & Permissions

Read this article

ABSTRACT

This stu

on house

up along

follows:

the loan

loan in exp

of mortg

to the th

is made

commer

We Care About Your Privacy

We and our 843 partners store and/or access information on a device, such as unique IDs in cookies to process personal data. You may accept or manage your choices by clicking below, including your right to object where legitimate interest is used, or at any time in the privacy policy page. These choices will be signaled to our partners and will not affect browsing data. Privacy Policy

We and our partners process data to provide:

Use precise geolocation data. Actively scan device characteristics for identification. Store and/or access information on a device. Personalised advertising and content, advertising and content measurement, audience research and services development.

List of Partners (vendors)

I Accept gage loans t rate went

Essential Online as ns, lowering

Show Purpose supply of pans results nt regulation is related recial banks tal buffer in gloans.

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. Q KEYWORDS: policy mortgage loan loan-to-value debt-to-income housing loan loan portfolio Disclosure Statement No potential conflict of interest was reported by the author. Additional information Funding This work was supported by Sangmyung University [2019 Research Grant]. Notes on contributors Ji-Yong Seo 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 macronrudential regulation. He has published papers in SSCI-in X South A Manage

Information for Open access **Authors** Overview R&D professionals Open journals Editors **Open Select** Librarians **Dove Medical Press** Societies F1000Research Help and information **Opportunities** Reprints and e-prints Advertising solutions Newsroom Accelerated publication Corporate access solutions Books Keep up to date Register to receive personalised research and resources by email Sign me up Taylor & Francis Group

