



229 | 1 | 1  
Views | CrossRef citations to date | Altmetric

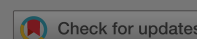
Articles

# 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

Cite this article <https://doi.org/10.1080/10511482.2019.1641732>



Sample our  
Geography  
Journals  
>> [Sign in here](#) to start your access  
to the latest two volumes for 14 days

Full Article Figures & data References Citations Metrics

Reprints

## We Care About Your Privacy

We and our 911 partners store and access personal data, like browsing data or unique identifiers, on your device. Selecting I Accept enables tracking technologies to support the purposes shown under we and our partners process data to provide. Selecting Reject All or withdrawing your consent will disable them. If trackers are disabled, some content and ads you see may not be as relevant to you. You can resurface this menu to change your choices or withdraw consent at any time by clicking the Show Purposes link on the bottom of the webpage. Your choices will have effect within our Website. For more details, refer to our Privacy Policy. [Here](#)

We and our partners process data to provide:

Use precise geolocation data. Actively scan device

I Accept

Reject All

Show Purpose



ABSTRA

This stud

on house

up along

follow

the l

loans for

in expan

of mortg

to the th

is made

commer

mage loans

t rate went

re as

ns, lowering

the supply of

ans results

nt regulation

is related

ercial 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

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

Ji-Yong

of Busi

interest

perspec

SSCI-in

South A

Ma



Relate



## Information for

Authors

R&D professionals

Editors

Librarians

Societies

## Opportunities

Reprints and e-prints

Advertising solutions

Accelerated publication

Corporate access solutions

## Open access

Overview

Open journals

Open Select

Dove Medical Press

F1000Research

## Help and information

Help and contact

Newsroom

All journals

Books

## Keep up to date

Register to receive personalised research and resources by email



Sign me up



Copyright © 2019

Accessibility

Registered  
5 Howick Place

Wiley and John Wiley & Francis Group  
a John Wiley & Sons company

