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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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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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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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