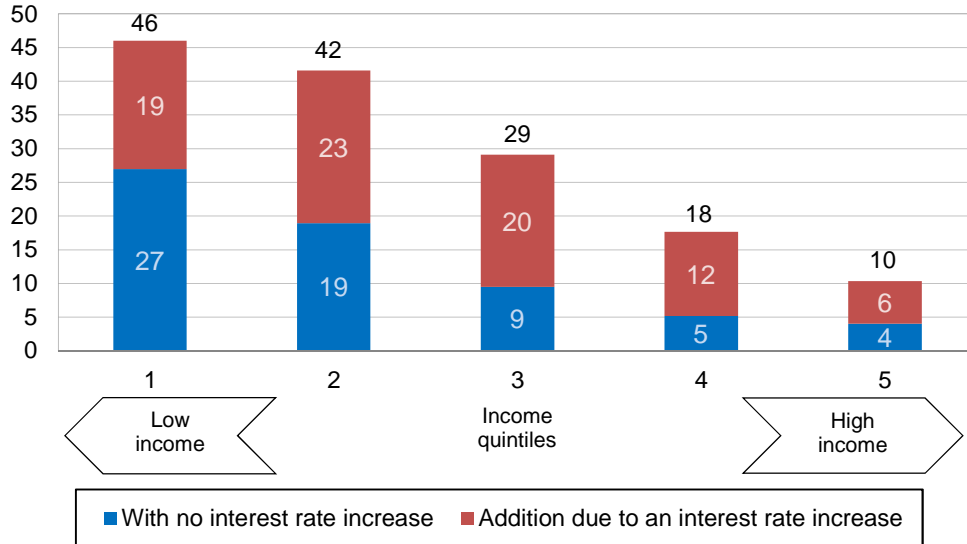


There is more of a negative impact to low-income households, particularly in the scenario of an increase in the interest rate.

Figure 6
Percentage of Loans with a PTI Above 35%, and its Increase Due to an Interest Rate Increase in the Stress Scenario, by Income Quintile, Total Banking System, 2015–2017^a (percent)



^a Based on total housing loans granted between 2015 and 2017.

SOURCE: Based on reports to the Banking Supervision Department.