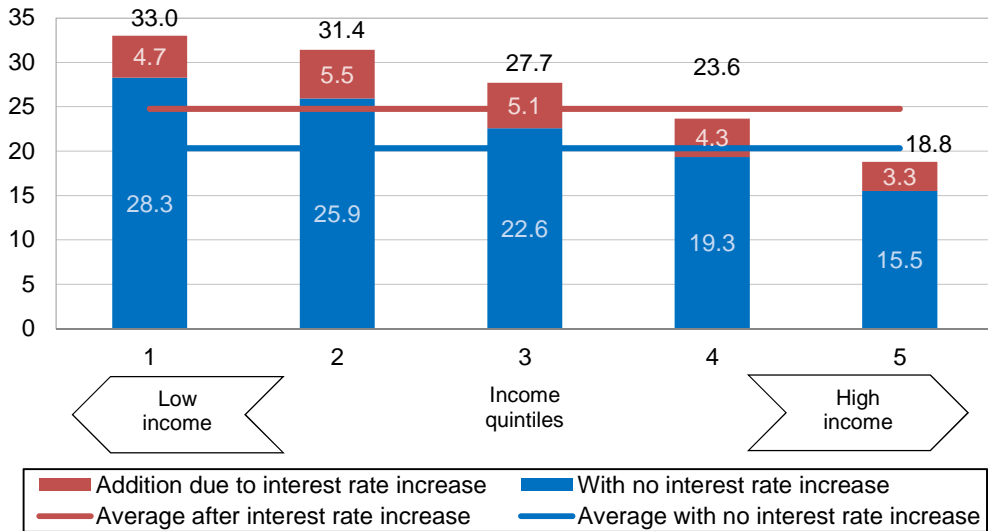


The debt burden relative to income increased in the stress scenario for all borrowers, but the increase was greater among low-income households.

Figure 5
PTI 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.