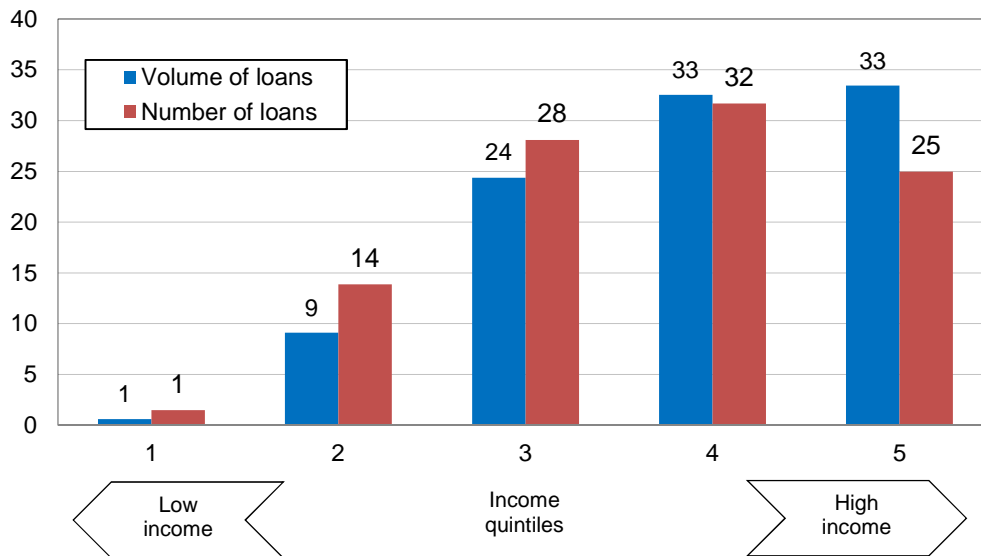


Most housing loans are taken out by high-income households.

**Figure 3**  
**Distribution of the Number and Volume of New Loans by Income Quintiles, Total Banking System, 2015–2017<sup>a</sup>** (percent)



<sup>a</sup> Based on total housing loans granted between 2015 and 2017.

SOURCE: Based on reports to the Banking Supervision Department.