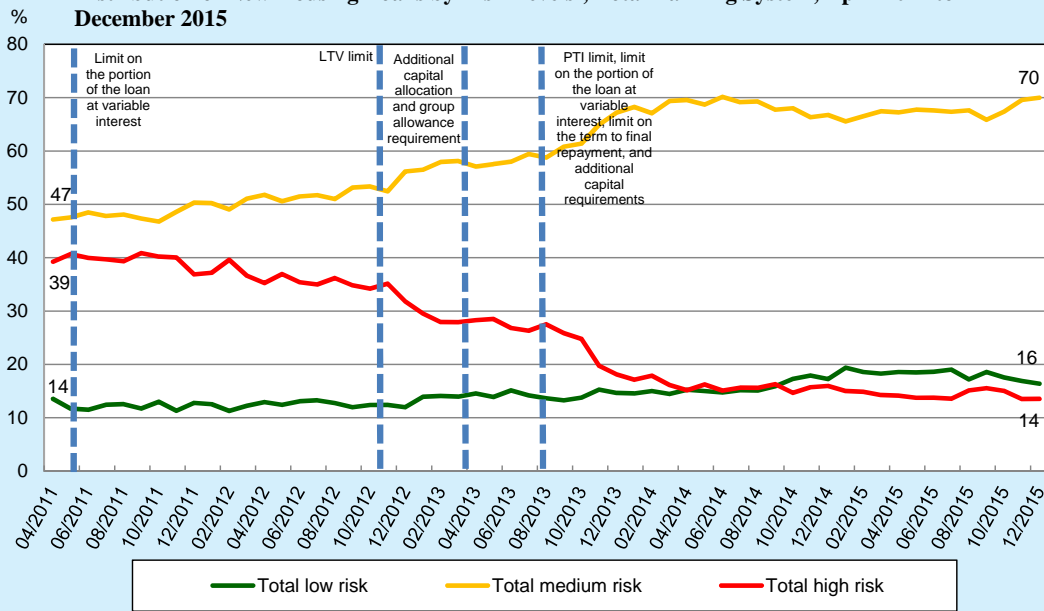


Figure 1.37
Distribution of New Housing Loans by Risk Levels^a, Total Banking System, April 2011 to
December 2015



^a The risk levels are set by the loan-to-value (LTV) and payment-to-income (PTI) rates.
 The risk is low if (PTI ≤ 20% and LTV ≤ 60%).
 The risk is medium if (20% < PTI ≤ 40% and LTV < 60%) or (PTI ≤ 30% and 60% < LTV ≤ 75%) or (PTI ≤ 10% and LTV > 75%).
 The risk is high if (PTI > 40%) or (30% < PTI ≤ 40% and LTV > 60%) or (10% < PTI ≤ 30% and LTV > 75%).
 SOURCE: Based on reports to the Banking Supervision Department.