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Stress Testing Household Debt in Korea

Stress Testing Household Debt in Korea]. Prepared by Meral Karasulu Authorized for distribution by Jerald A. Schiff November 2008 Abstract Korean household debt has reached 148 percent of disposable income, high by emerging market standards. Most of this debt remains at variable rates, shifting the interest rate risk from better diversified financial institutions to households and increasing

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Korean household debt has reached 148 percent of disposable income, high by emerging market standards. Most of this debt remains at variable rates, shifting the interest rate risk from better diversified financial institutions to households and increasing their sensitivity to macroeconomic shocks.

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Korean household debt has reached 148 percent of disposable income, high by emerging market standards. Most of this debt remains at variable rates, shifting the interest rate risk from better diversified financial

institutions to households and increasing their sensitivity to macroeconomic shocks. This paper examines the sources of, and risks

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Summary: Korean household debt has reached 148 percent of disposable income, high by emerging market standards. Most of this debt remains at variable rates, shifting the interest rate risk from better diversified financial institutions to households and increasing their sensitivity to macroeconomic shocks.

Stresstesting Household Debt in Korea - CORE

Abstract: Korean household debt has reached 148 percent of disposable income, high by emerging market standards. Most of this debt remains at variable rates, shifting the interest rate risk from better diversified financial institutions to households and increasing their sensitivity to macroeconomic shocks.

STRESS TESTING HOUSEHOLD DEBT IN MONGOLIA I

causing the household debt to increase in Korea, Sri Lanka and Chinese Taipei. For instance, Korea's For instance, Korea's household debt was 38% of GDP in 1997 and reached 66% of GDP in 2007 after credit card service

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household stress tests using microdata Petr Hlavý, Petr Jakubík and Kamil Galušík This article sets out to describe an expanded and refined framework for stress testing the household sector.