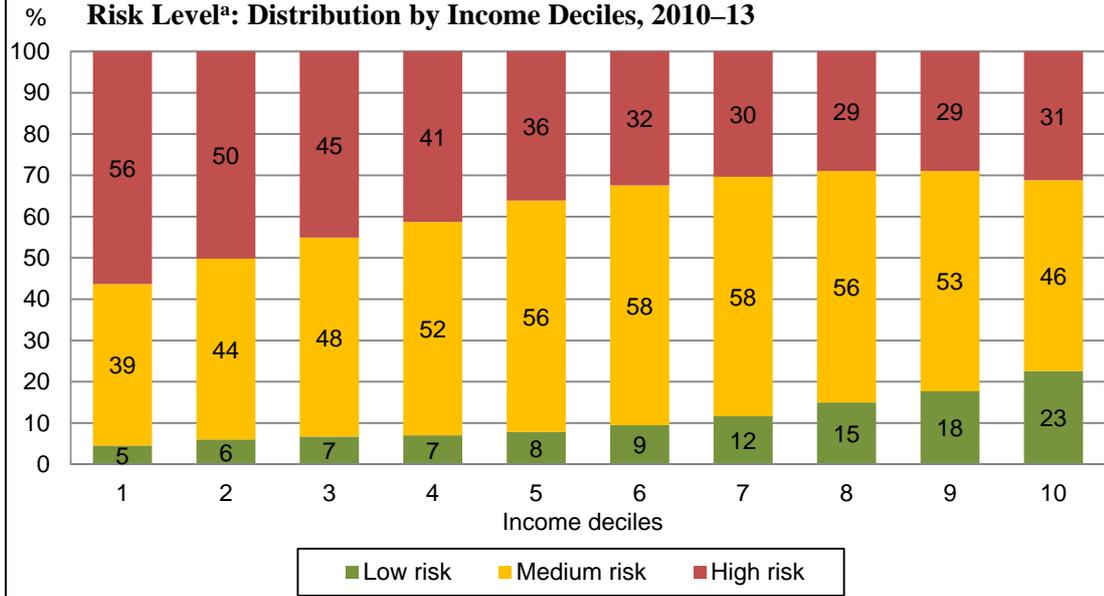


Figure 5
Risk Level^a: Distribution by Income Deciles, 2010–13



^a Low risk: $PTI \leq 20\%$ and $LTV \leq 60\%$.

Medium risk: $(20\% < PTI \leq 40\%$ and $LTV < 60\%)$ or $(PTI \leq 30\%$ and $60\% < LTV \leq 75\%)$ or $(PTI \leq 10\%$ and $LTV > 75\%)$.

High risk: $(PTI > 40\%)$ or $(30\% < PTI \leq 40\%$ and $LTV > 60\%)$ or $(10\% < PTI \leq 30\%$ and $LTV > 75\%)$.

PTI (Payment to Income) - The monthly mortgage repayment as a percentage of income.

LTV (Loan to Value) - The ratio between the approved loan and the value of the property.