

## LOW RISK ASSESSMENT REPORT

**Customer:** Suresh Reddy

**Customer ID:** USR-009

**Generated:** February 15, 2026 at 07:59 PM

**Risk Score:** 18%

**RISK LEVEL: LOW**

Risk Score: 18% | Default Probability: LOW

# EXECUTIVE SUMMARY

Suresh Reddy (ID: USR-009) presents a low delinquency risk with a 18% probability of default. Our AI-powered behavioral analysis has identified the following key findings:

- **Primary Risk Factor:** No significant risks - Good financial health
- **Credit Score:** 735 (Good) - Declined from 730 to 735
- **Payment Behavior:** On-time payment rate: 100% → 100%
- **Cash Flow:** Monthly net: ■22,000 (Income: ■68,000, Expenses: ■46,000)
- **Liquidity:** Liquid assets: ■128,000 → ■239,000
- **Debt Level:** Total debt ■140,000 (DTI: 2.1x)
- **Payday Loans:** No