

INSIGHTLOAN

Credit Risk Assessment Report

JOHN SAW WEI KEAT

Application ID: APP-202511270556448499

Status: Approved (Medium Risk)

Loan Type: Loan

Requested Amount: RM 450,000.00

Assessment Date: 2025-11-27

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RISK SCORE (/100)

APPROVED

Risk Level: Medium

Risk Score Calculation Breakdown

| Category | Points | Reason |
|---------------------------------|--------|--|
| Income Verification | +20 | Payslip salary matches bank deposits AND application form in |
| Debt Burden Analysis | +10 | Debt service ratio < 30% of net income |
| Family Burden Assessment | 0 | RM1000-2000/person/month |
| Repayment Capacity Verification | +20 | Installment < 30% of net income |
| Bank Statement Health | +15 | Average balance > 3x installment amount |
| Spending Behavior | +10 | Savings deposits, conservative spending on necessities |

Key Risk Flags & Findings

| Risk Flag | Severity | Description |
|----------------------------------|----------|--|
| Income Discrepancy | Medium | The monthly income claimed in the loan essay (RM8,000) does |
| Moderate Per Capita Income | Medium | With 5 family members, the per capita income is RM1,403.78 w |
| High Loan-to-Value Ratio | Medium | The loan amount of RM450,000 represents 90% of the property |
| Reliance on Single Income Source | Medium | The applicant's primary source of income is their employment |

DECISION JUSTIFICATION

RECOMMENDATION: APPROVE

Overall Assessment:

John Saw Wei Keat demonstrates a responsible financial profile with a strong capacity for repaying the requested RM 450,000 housing loan. Despite moderate per capita income and a slight income discrepancy, the low DSR, consistent savings, and stable employment support the approval of this loan application.

STRENGTHS

1. Stable employment as Senior Software Engineer at TechCore1S
2. Consistent savings habits and responsible spending patterns.
3. Low debt burden and healthy bank account balance.
4. Clear plan for property purchase with down payment secured.

CONCERNS

1. Per capita income is moderate.
2. Slight income discrepancy between payslip and appl