

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 TechCore1SD. Per capita income is moderate.
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