

## Copy of Full Report Analysis Done on your Account

### Spend analysis

Here is a report of your spending analysed over a month period.

#### Highest Spend

₦217033.54

On October 2022

#### Total Expenses

₦215902.34

On October 2022

#### Average Monthly Expense

₦215902.34

On October 2022

#### Expense

ATM Withdrawals And POS

#### Expense

₦101171.2

#### Total Spending

₦101171.2

Airtime And Data

₦18400

₦18400

Charges And Stamp Duty

₦934.99

₦934.99

Entertainment

₦2900

₦2900

Online and Web

₦101171.2

₦101171.2

others

₦25600

₦30833

Transfer

₦67998.89

₦67998.89

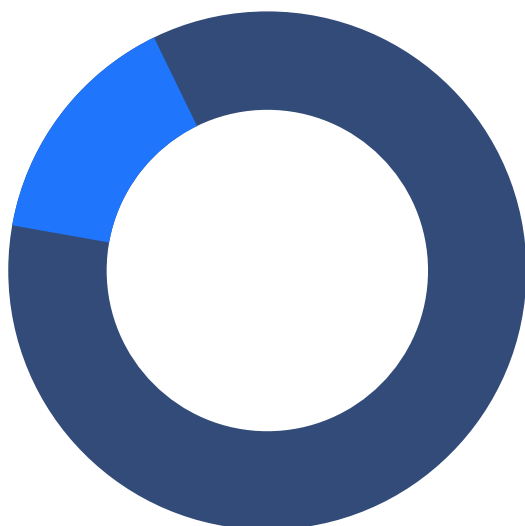
USSD

₦18443

₦18443

### Transaction Pattern

Here is a report of your debit and credit pattern analysed over a month period (Oct 1st-Oct 31st 2022).



Total Number of Transactions 99

Debit Transactions 85%

Credit Transactions 15%

| Transaction          | Transaction Percentage | Balance              | Balance amount(%) |
|----------------------|------------------------|----------------------|-------------------|
| ₦0-10,000            | 96                     | ₦0-10,000            | 32                |
| ₦10,000-100,000      | 3                      | ₦10,000-100,000      | 57.99999999999999 |
| ₦100,000-500,000     | 1                      | ₦100,000-500,000     | 0                 |
| ₦500,000-1,000,000   | 0                      | ₦500,000-1,000,000   | 0                 |
| ₦1,000,000 and Above | 0                      | ₦1,000,000 and above | 0                 |

Most Frequent Balance Range                      ₦10000 to 100000

Most Frequent Transaction Range                      ₦<10000

Cash Flow

Here is a report of your cash inflow and outflow analysed over a month period

|              |                 |                                   |
|--------------|-----------------|-----------------------------------|
| Valid Credit | Closing Balance | Percentage of Expense Over Inflow |
| ₦229078.5    | ₦1689.25        | ₦95                               |

|                         |            |
|-------------------------|------------|
| Total Credit Turnover   | ₦229078.5  |
| Total Debit Turnover    | ₦217033.54 |
| Average Monthly Credits | ₦38179.75  |
| Average Monthly Debits  | ₦217033.54 |
| Average Weekly Credits  | ₦38179.75  |
| Average Weekly Debits   | ₦38179.75  |
| Average Monthly Balance | ₦36112.98  |
| Average Weekly Balance  | ₦24098.84  |

Behavioral Analysis

Here is a report of your loan repayment behaviour analysed over a month period.

|                               |     |                                    |     |
|-------------------------------|-----|------------------------------------|-----|
| Loan Amount                   |     | Loan Repayment Amount              |     |
| ¥0                            |     | ¥48152                             |     |
| On October 2022               |     | On October 2022                    |     |
|                               |     |                                    |     |
| Loan To Inflow Rate           | 61% | Loan Repayment to Inflow Rate      | 61% |
| Average Monthly Loan Amount   | ¥0  | Average Monthly Loan Repayments    | ¥0  |
| Number Of Loan Transaction(s) | 0   | Number Of Repayment Transaction(s) | 0   |

|                      |                    |                     |    |
|----------------------|--------------------|---------------------|----|
| Account Activity     | 90%                | Account Sweep       | No |
| Gambling Rate        | 0%                 | Inflow Irregularity | 21 |
| Inflow to Outflow    | Positive Cash Flow | Gambling status     | 21 |
| Self Transfer Inflow | Positive Cash Flow |                     |    |