

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

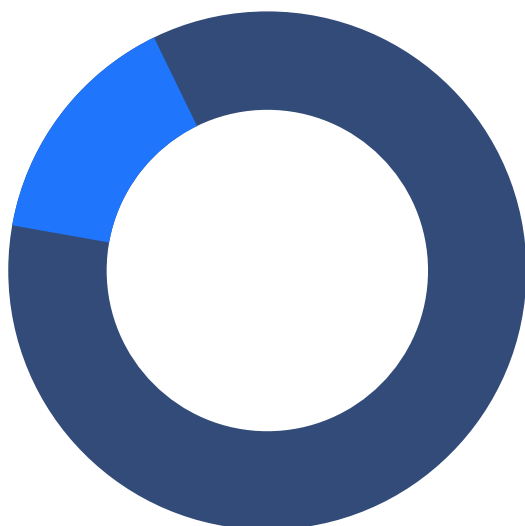
USSD

₦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

<div>Valid Credit</div> <div>₦229078.5</div>	<div>Closing Balance</div> <div>₦1689.25</div>	<div>Percentage of Expense Over Inflow</div> <div>₦95</div>
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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		Loan Repayment to Inflow Rate	
61%		61%	
Average Monthly Loan Amount		Average Monthly Loan Repayments	
₦0		₦0	
Number Of Loan Transaction(s)		Number Of Repayment Transaction(s)	
0		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		