

Spend Analysis

AVERAGE MONTHLY SPEND ON TRANSFER: 67998.89
AVERAGE MONTHLY SPEND ON ATM AND P O S: 101171.2
AVERAGE MONTHLY SPEND ON U S S D: 18443
AVERAGE MONTHLY SPEND ON GAMBLING: 0
AVERAGE MONTHLY SPEND ON AIRTIME AND DATA: 18400
AVERAGE MONTHLY SPEND ON UTILITIES: 0
AVERAGE MONTHLY SPEND ON ONLINE AND WEB: 101171.2
AVERAGE MONTHLY SPEND ON TRANSPORTATION: 0
AVERAGE MONTHLY SPEND ON HEALTH: 0
AVERAGE MONTHLY SPEND ON TRAVEL: 0
AVERAGE MONTHLY SPEND ON ENTERTAINMENT: 2900
AVERAGE MONTHLY SPEND ON HOSPITALITY AND FOOD: 0
AVERAGE MONTHLY SPEND ON RENT: 0
AVERAGE MONTHLY SPEND ON INSURANCE: 0
AVERAGE MONTHLY SPEND ON CHARGES AND STAMP DUTY: 934.99
AVERAGE MONTHLY SPEND ON INTERNATIONAL TRANSACTIONS: 0
AVERAGE MONTHLY TOTAL EXPENSES: 215902.34
AVERAGE MONTHLY RECURRING EXPENSE: 0

AVERAGE MONTHLY SPEND ON SAVINGS AND INVESTMENTS: 0
AVERAGE MONTHLY SPEND ON OTHERS: 25600
AVERAGE MONTHLY TRANSACTIONS VIA AGENTS: 0
AVERAGE MONTHLY SPEND ON CRYPTO: 0
MOST RECURRING EXPENSE: airtime_and_data_transactions
TOTAL SPEND ON TRANSFER: 67998.89
TOTAL SPEND ON ATM AND P O S: 101171.2
TOTAL SPEND ON U S S D: 18443
TOTAL SPEND ON GAMBLING: 0
TOTAL SPEND ON AIRTIME AND DATA: 18400
TOTAL SPEND ON UTILITIES: 0
TOTAL SPEND ON ONLINE AND WEB: 101171.2
TOTAL SPEND ON TRANSPORTATION: 0
TOTAL SPEND ON HEALTH: 0
TOTAL SPEND ON TRAVEL: 0
TOTAL SPEND ON ENTERTAINMENT: 2900
TOTAL SPEND ON HOSPITALITY AND FOOD: 0
TOTAL SPEND ON RENT: 0
TOTAL SPEND ON INSURANCE: 0
TOTAL SPEND ON CHARGES AND STAMP DUTY: 934.99
TOTAL SPEND ON INTERNATIONAL TRANSACTIONS: 0
TOTAL MONTHLY EXPENSES: 215902.34
TOTAL RECURRING EXPENSE: 0
TOTAL EXPENSES: 215902.34
TOTAL MONTHLY EXPENSE: 0
TOTAL SPEND ON SAVINGS AND INVESTMENTS: 0
TOTAL SPEND ON OTHERS: 25600
TOTAL TRANSACTIONS VIA AGENTS: 0
TOTAL SPEND ON CRYPTO: 0
ATM LOCATIONS:

MOST FREQUENT SPEND CATEGORY: airtime_and_data_transactions

MONTH WITH HIGHEST SPEND: 10/2022

HIGHEST SPEND: 216837.33

MOST FREQUENT EXPENSE: pos web pmt palmpay limited la lang

MOST FREQUENT EXPENSE AMOUNT: 200

Transaction pattern analysis

LAST DAY OF CREDIT: 2022-10-31

LAST DAY OF DEBIT: 2022-10-31

PERCENT DEBIT TRANSACTIONS: 0.85

PERCENT CREDIT TRANSACTIONS: 0.15

TOTAL NUMBER OF TRANSACTIONS: 99

PERCENT OF TRANSACTIONS LESS THAN10 THOUSAND NAIRA: 0.96

PERCENT OF TRANSACTIONS BETWEEN10 THOUSAND TO100 THOUSAND NAIRA: 0.03

PERCENT OF TRANSACTIONS BETWEEN100 THOUSAND TO500 THOUSAND NAIRA: 0.01

PERCENT OF TRANSACTIONS BETWEEN500 THOUSAND TO ONE MILLION NAIRA: 0

PERCENT OF TRANSACTIONS GREATER THAN ONE MILLION NAIRA: 0

PERCENT NUMBER OF DAYS TRANSACTIONS WAS LESS THAN10 THOUSAND NAIRA: 1

PERCENT OF BALANCES LESS THAN10 THOUSAND NAIRA: 0.32

PERCENT OF BALANCES BETWEEN10 THOUSAND TO100 THOUSAND NAIRA: 0.58

PERCENT OF BALANCES BETWEEN100 THOUSAND TO500 THOUSAND NAIRA: 0.1

PERCENT OF BALANCES BETWEEN500 THOUSAND TO ONE MILLION NAIRA: 0

PERCENT OF BALANCES GREATER THAN ONE MILLION NAIRA: 0

PERCENT NUMBER OF DAYS BALANCE WAS LESS THAN10 THOUSAND NAIRA: 0.48

MOST FREQUENT BALANCE RANGE: 10000 to 100000

MOST FREQUENT TRANSACTION RANGE: <10000

NUMBER OF CARD REQUESTS: 0

SACCO TRANSACTIONS:

TOP INCOMING TRANSFER: null

MOST FREQUENT CREDIT TRANSFER: oluwabiyi

MOST FREQUENT DEBIT TRANSFER: null

TOP OUTGOING TRANSFER: null

RETURN CHEQUE: 0

MISSING TRANSACTIONS: null

Behavioural analysis

TRANSACTION BREAKDOWN: [object Object],[object Object],[object Object],[object Object],[object Object],[object Object]

PERCENT NUMBER OF DAYS TRANSACTIONS IN SMALLEST BUCKET: 1
MONTH TO MONTH INFLOW TO OUTFLOW RATE: Positive Cash Flow

PERCENT NUMBER OF DAYS BALANCES IN SMALLEST BUCKET: 0.48
OVERALL INFLOW TO OUTFLOW RATE: Positive Cash Flow

NO OF SELF TRANSFER INFLOWS: 2
TOTAL LOAN AMOUNT: 0

NO OF SELF TRANSFER OUTFLOWS: 15
TOTAL LOAN REPAYMENT AMOUNT: 48152

SELF TRANSFER INFLOW AMOUNT: 11000
LOAN INFLOW RATE: null

SELF TRANSFER OUTFLOW AMOUNT: 67898.89
LOAN REPAYMENT TO INFLOW RATE: 0.61

SELF TRANSFER INFLOW TRANSACTIONS: [object Object],[object Object]
NUMBER OF CREDIT LOAN TRANSACTIONS: null

SELF TRANSFER OUTFLOW TRANSACTIONS: [object Object],[object Object],[object Object]
NUMBER OF DEBIT REPAYMENT TRANSACTIONS: null
[object Object],[object Object],[object Object],[object Object],[object Object],[object Object]
[object Object],[object Object],[object Object],[object Object],[object Object],[object Object]
GAMBLING STATUS: No Gambling Transactions Found
[object Object],[object Object],[object Object]

GAMBLING RATE: 0

ACCOUNT ACTIVITY: 0.9

PERCENT OF INFLOW IRREGULARITY: 0.21

AVERAGE MONTHLY LOAN AMOUNT: 0

AVERAGE MONTHLY LOAN REPAYMENT AMOUNT: 48152

NUMBER LOAN TRANSACTIONS: 0

NUMBER REPAYMENT TRANSACTIONS: 1

LOAN TO INFLOW RATE: 0

ACCOUNT SWEEP: No

NUMBER OF BETTING TRANSACTIONS: 0

Cash flow analysis

TOTAL CREDIT TURNOVER: 229078.5

TOTAL DEBIT TURN OVER: 217033.54

AVERAGE MONTHLY CREDITS: 229078.5

AVERAGE MONTHLY DEBITS: 217033.54

AVERAGE WEEKLY CREDITS: 38179.75

AVERAGE WEEKLY DEBITS: 36172.26

AVERAGE MONTHLY BALANCE: 36112.98

AVERAGE WEEKLY BALANCE: 24098.84

NUMBER OF TRANSACTING MONTHS: 1

MONTHLY OUTFLOW: [object Object]

MONTHLY INFLOW: [object Object]

WEEKLY INFLOW: [object Object],[object Object],[object Object],[object Object]

WEEKLY OUTFLOW: [object Object],[object Object],[object Object],[object Object]

VALID CREDIT: 229078.5

PERIOD IN STATEMENT: October - October

YEAR IN STATEMENT: 2022

FIRST DATE IN STATEMENT: 2022-10-01

LAST DATE IN STATEMENT: 2022-10-31

CLOSING BALANCE: 1689.25

PERCENTAGE OF EXPENSE OVER INFLOW: 0.95

Income analysis

SALARY TRANSACTIONS:

AVERAGE PREDICTED SALARY: 0

IS SALARY EARNER: No

EXPECTED SALARY PAYMENT DAY: null

FREQUENCY OF SALARY PAYMENTS: null

LAST DATE OF SALARY PAYMENT: null

NUMBER OF SALARY PAYMENTS: 0

HAS OTHER INCOME: No

OTHER INCOME TRANSACTIONS:

AVERAGE OTHER INCOME: 0

NUMBER OF OTHER INCOME PAYMENTS: 0

NET AVERAGE MONTHLY EARNING: 0

LOWEST SALARY: 0

LOWEST SALARY DATE: null

MOST RECENT SALARY: null