

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

₦164106.54

On October 2022

Total Expenses

₦162866.77

On October 2022

Average Monthly Expense

₦162866.77

On October 2022

Expense

ATM Withdrawals And POS

Expense

₦13490

Total Spending

₦13490

Airtime And Data

₦17200

₦17200

Charges And Stamp Duty

₦670.2

₦670.2

Entertainment

₦0

₦0

Online and Web

₦13490

₦13490

others

₦101058.52

₦30833

Transfer

₦0

₦0

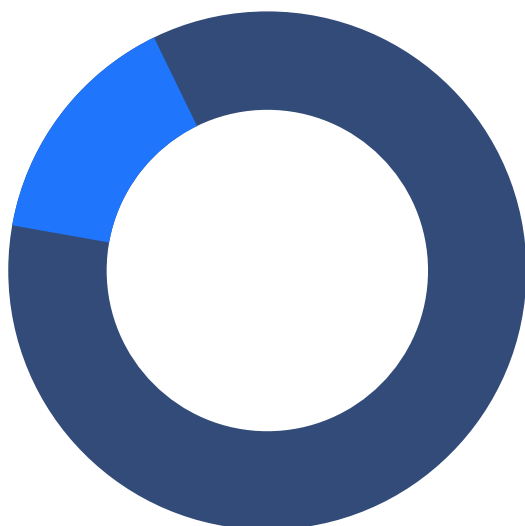
USSD

₦35736

₦35736

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 145

Debit Transactions 77%

Credit Transactions 23%

Transaction	Transaction Percentage	Balance	Balance amount(%)
₦0-10,000	94	₦0-10,000	70
₦10,000-100,000	6	₦10,000-100,000	30
₦100,000-500,000	0	₦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

Most Frequent Transaction Range ₦<10000

Cash Flow

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

Valid Credit ₦210086.45	Closing Balance ₦814.01	Percentage of Expense Over Inflow ₦78
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Total Credit Turnover	₦210086.45
Total Debit Turnover	₦164106.54
Average Monthly Credits	₦42017.29
Average Monthly Debits	₦164106.54
Average Weekly Credits	₦42017.29
Average Weekly Debits	₦42017.29
Average Monthly Balance	₦8634.65
Average Weekly Balance	₦9540.98

Behavioral Analysis

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

Loan Amount		Loan Repayment Amount	
₦0		₦0	
On October 2022		On October 2022	
Loan To Inflow Rate	0%	Loan Repayment to Inflow Rate	0%
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	14.000000000000002
Inflow to Outflow	Positive Cash Flow	Gambling status	14.000000000000002
Self Transfer Inflow	Positive Cash Flow		