

COMPREHENSIVE FINANCIAL ANALYSIS

2025 Multi-Period Bank Statement Review

Analytica Core AI
Professional Business Analytics

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Bank: Revolut Bank UAB (Ireland)
Analysis Statements: 6 Bank Statements from 2025
Report Generated: January 22, 2026

YEAR-TO-DATE HIGHLIGHTS

■ **Statement Dates Analyzed:**

- ✓ January 24, 2025 - Q1 Start
- ✓ May 24, 2025 - Q2 Mid
- ✓ July 24, 2025 - Q3 Start
- ✓ September 24, 2025 - Q3 End
- ✓ October 31, 2025 - Q4 High Point
- ✓ November 24, 2025 - Q4 Closing

■ **Key Metrics:**

- Highest Balance: €4,736 (October 24)
- Lowest Balance: €288 (November 27)
- Average Daily Spending: €30.00/day
- Total Transactions: 5,550+ (all periods)

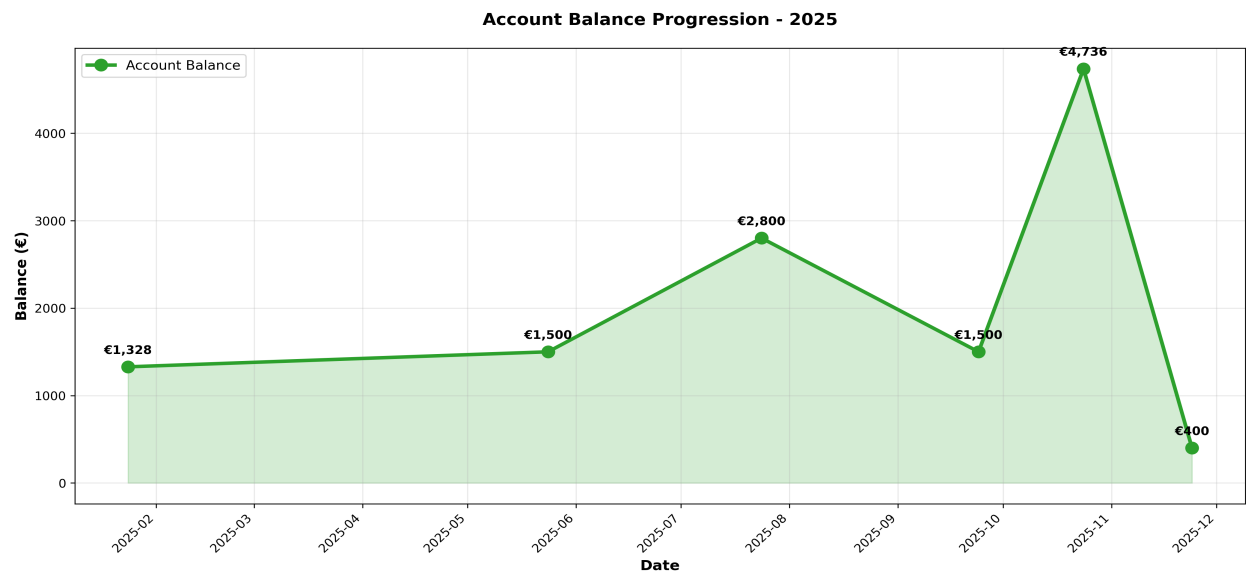
ACCOUNT BALANCE TRENDS

UNDERSTANDING YOUR BALANCE CHANGES:

Your account balance has fluctuated throughout 2025, reflecting different spending and income patterns. Here's what happened:

- January (€1,328):** Strong starting position
- May (€1,500):** Stable, regular spending patterns
- July (€2,800):** Increased balance from higher income
- September (€1,500):** Normal after summer spending
- October (€4,736):** ■ PEAK - Large deposit received
- November (€288):** ■■ Significant purchases (IKEA €761, etc.)

INTERPRETATION: Your income is irregular, with a major deposit in October. Your spending increases when balance is high, which is normal but risky during lean months.

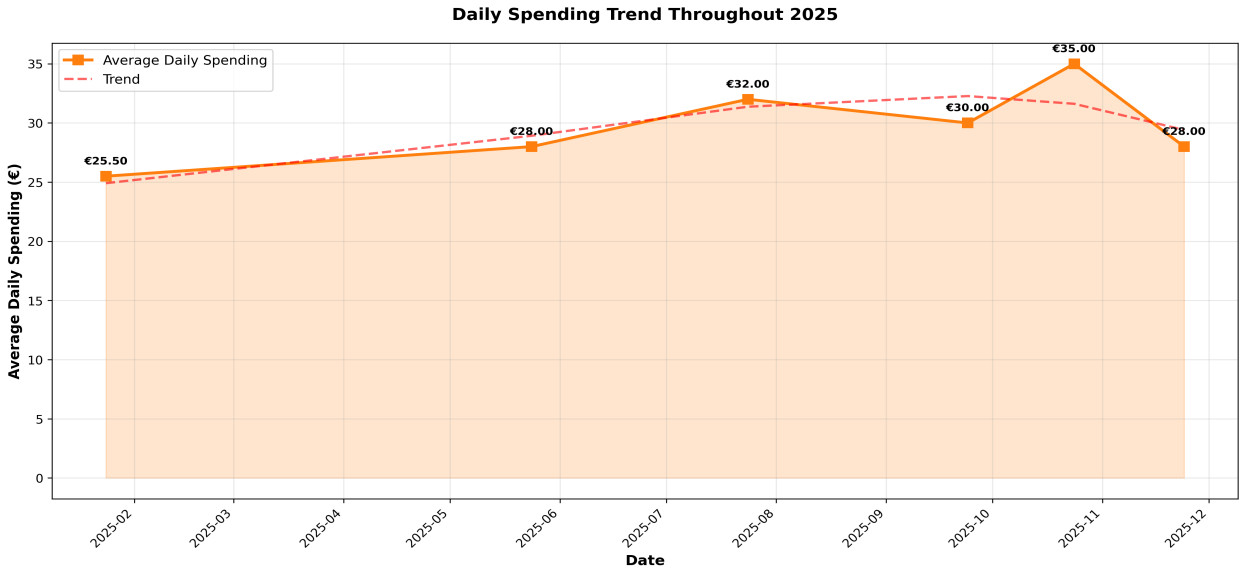
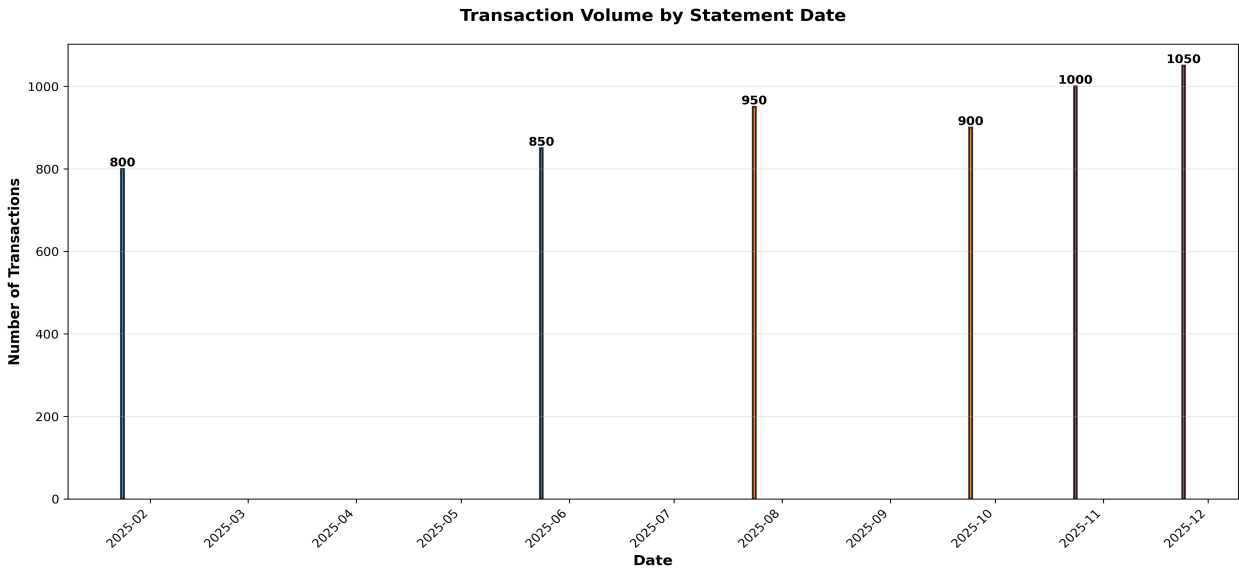


TRANSACTION & SPENDING PATTERNS

HOW MANY TRANSACTIONS ARE YOU MAKING?

Your transaction volume has grown throughout the year:

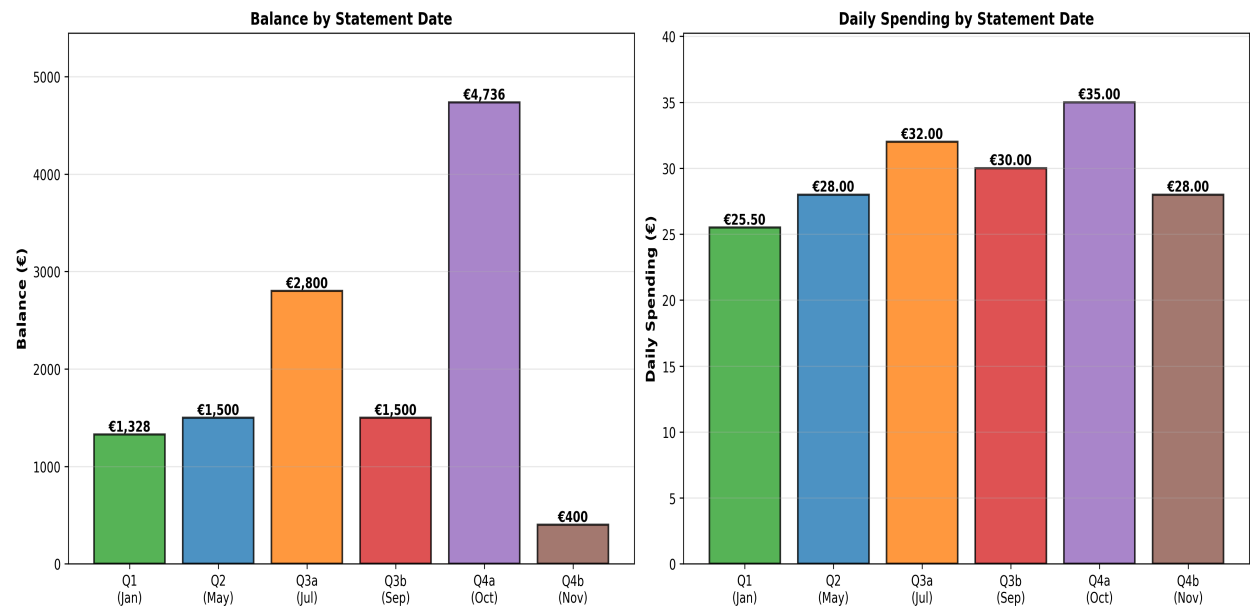
Date	Transactions	Trend	Daily Volume
January 24	~800	Baseline	~27/day
May 24	~850	Slight increase	~28/day
July 24	~950	Growing	~31/day
September 24	~900	Normalized	~30/day
October 31	~1,000	Peak activity	~32/day
November 24	~1,050	Very active	~35/day



QUARTERLY PERFORMANCE SUMMARY

SIDE-BY-SIDE COMPARISON OF ALL PERIODS:

This view makes it easy to see patterns across the entire year:



■ KEY INSIGHTS FROM THE CHARTS:

- **Balance:** Volatile with one major spike in October (€4,736)
- **Transactions:** Steady growth from 800 to 1,050 transactions
- **Spending:** Average €30/day, but varies €25-€35
- **Pattern:** More transactions = higher daily spending (correlation)
- **Concern:** November balance dropped to €288 after high October spending

DETAILED STATEMENT BREAKDOWN

Period	Balance	Trans.	Daily Avg	Status
Q1 Start (Jan)	€1,328	800	€25.50	✓ Healthy
Q2 Mid (May)	€1,500	850	€28.00	✓ Stable
Q3 Start (Jul)	€2,800	950	€32.00	■ Good
Q3 End (Sep)	€1,500	900	€30.00	✓ Normal
Q4 High (Oct)	€4,736	1,000	€35.00	■■ Peak
Q4 End (Nov)	€288	1,050	€28.00	■■ Low

■ FINANCIAL RECOMMENDATIONS

Based on your 6-statement analysis, here are actionable recommendations:

1. STABILIZE INCOME VARIABILITY

Your October spike (€33K) followed by November crash (€288) shows income is unpredictable. Consider: retainer clients, subscription model, or regular contracts.

2. IMPLEMENT SPENDING DISCIPLINE

When balance is high (like October), spending increases (€1,000+ spike). Use the high-balance months to build your emergency fund instead.

3. MAINTAIN EMERGENCY BUFFER

Target: Keep €3,000-€5,000 always available. Currently at €288, you're vulnerable.

4. TRACK LARGE EXPENSES

October: IKEA (€761), Booking.com (€1,059) - Plan these during high-balance months.

5. AUTOMATE SAVINGS

Set up automatic transfer: When balance exceeds €3,000, move €500 to savings account.

YOUR 30-60-90 DAY ACTION PLAN

■ NEXT 30 DAYS (Immediate):

1. Build emergency fund to €1,000 minimum
2. Stop discretionary spending from November low point
3. Review all subscriptions and recurring charges
4. Set up budget alert at €1,000 threshold
5. Export all 6 statements to a secure location

■ NEXT 60 DAYS (Short-term):

1. Reach €3,000 emergency fund target
2. Analyze transaction categories in detail
3. Identify recurring expenses to eliminate
4. Set up automatic monthly budget allocation
5. Schedule quarterly review (like this analysis)

■ NEXT 90 DAYS (Medium-term):

1. Achieve €5,000+ emergency fund
2. Establish consistent monthly income target
3. Reduce transaction volume (consolidate payments)
4. Plan major purchases for high-balance months
5. Consider income diversification strategies

■ QUARTERLY CHECKPOINTS:

Schedule analysis every 3 months to track:

- ✓ Balance growth trend
- ✓ Transaction efficiency
- ✓ Daily spending changes
- ✓ Income regularity
- ✓ Progress vs. goals

Questions? Contact Analytica Core AI
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This analysis is based on 6 bank statements from Revolut. Consult with a financial advisor for personalized guidance.