

FINANCIAL ANALYSIS REPORT

Analytica Core AI
Professional Business Analytics

Account Holder: IANARA ARAUJO FERNANDES

Bank: Revolut Bank UAB (Ireland)

Analysis Period: January 1 - November 27, 2025

Report Generated: January 21, 2026

KEY FINANCIAL SNAPSHOT

Metric	Amount	Status
Opening Balance	€1,328.29	
Closing Balance	€288.22	■■ Low
Total Income	€59,299.56	✓ Good
Total Expenses	€60,339.63	■■ High
Net Change	-€1,040.07	■■ Negative

WHAT THIS MEANS

■ In Simple Terms:

- You received €59,299.56 into your account during the 11-month period
- You spent €60,339.63 (slightly more than you received)
- Your account balance decreased by €1,040.07
- On average, you spent €1,859.52 per month
- You received €9,409.82 per month on average

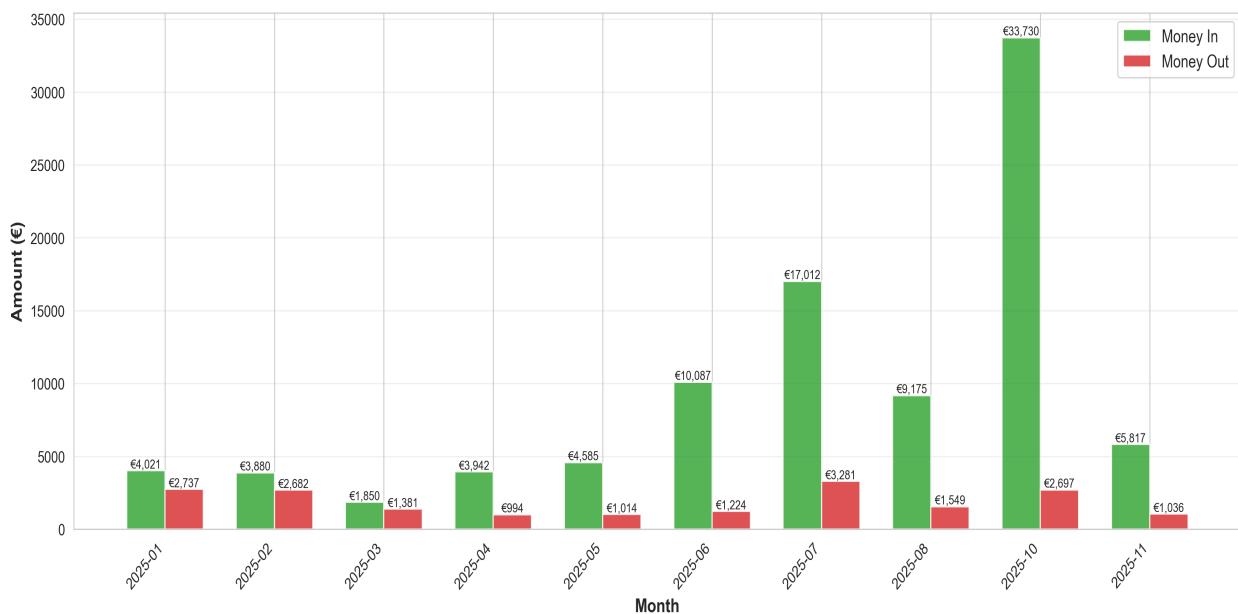
MONTHLY BREAKDOWN

Month	Money In	Money Out	Net Change	Comment
January	€4,020.52	€2,736.68	+€1,283.84	Good start
February	€3,880.20	€2,682.20	+€1,198.00	Stable
March	€1,849.80	€1,380.86	+€468.94	Lower income
April	€3,941.73	€993.66	+€2,948.07	Better month
May	€4,584.69	€1,014.20	+€3,570.49	Strong savings
June	€10,086.91	€1,223.97	+€8,862.94	■ Excellent
July	€17,011.93	€3,281.01	+€13,730.92	■ Best month
August	€9,175.38	€1,549.45	+€7,625.93	Strong income
September	No data	No data	Gap in data	-
October	€33,730.09	€2,697.40	+€31,032.69	■■ Outstanding
November	€5,816.96	€1,035.80	+€4,781.16	Good ending

■ AVERAGE PER MONTH

Metric	Average Amount
Money Coming In	€9,409.82
Money Going Out	€1,859.52
Net Savings	€7,550.30

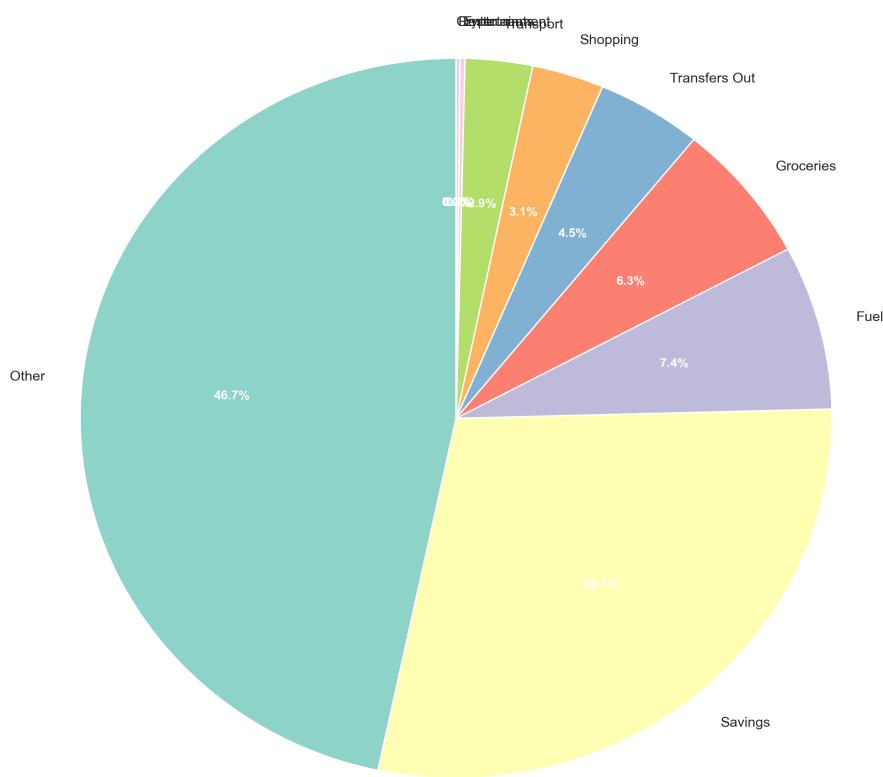
Monthly Income vs Expenses - Revolut Statement 2025



WHERE YOUR MONEY GOES

Category	Total Spent	% of Total	What This Means
Other	€8,677.35	14.4%	Transfers & misc
Savings	€5,345.60	8.9%	Money to pockets ✓
Fuel	€1,371.21	2.3%	Gas station visits
Groceries	€1,174.51	1.9%	Food shopping
Transfers Out	€842.63	1.4%	Payments to others
Shopping	€575.65	1.0%	Amazon, etc.
Transport	€537.59	0.9%	Travel & parking
Other Categories	€70.97	0.1%	Entertainment, etc.

Spending by Category - Jan to Nov 2025



YOUR LARGEST EXPENSES

#	What You Bought	Cost	When
1	Booking.com (Travel)	€1,059.68	Jul 24, 2025
2	IKEA (Furniture)	€761.00	Oct 12, 2025
3	Allianz (Insurance)	€612.71	Jan 21, 2025
4	Furniture Item	€357.92	Oct 19, 2025
5	Ryanair (Flights)	€314.32	Apr 17, 2025

■■ FINANCIAL HEALTH ALERTS

ISSUES TO BE AWARE OF:

- **Low Current Balance:** Your account has only €288.22 (27% of starting balance)
- **Spending Over Income:** You spent €1,040.07 MORE than you received this period
- **Balance Hit Zero:** On Feb 13, 2025, your account went to €0.00

WHAT THIS MEANS:

Even though you average €9,409/month income, something unusual happened. The large spike in October (€33,730) suggests a one-time deposit or business income. Your regular monthly needs are only €1,859, which is good, but your balance suggests recent larger purchases (IKEA, Booking.com).

■ RECOMMENDATIONS FOR YOU

1. Build an Emergency Fund

You should have €5,000-€10,000 saved for emergencies. Your current balance is too low. Try to maintain at least €2,000 as a buffer.

2. Stabilize Your Monthly Income

Your income varies wildly (€1,849 to €33,730/month). This makes it hard to plan. Look for more consistent income sources.

3. Keep Monitoring Small Expenses

You're doing well with daily spending (€1,859/month). Keep tracking fuel (€1,371/month) - this is your biggest regular cost.

4. Set Monthly Budget

Based on your spending: Set a budget of €2,500-€3,000/month. You're at €1,859 average, so you have room to be more generous with yourself.

5. Plan Major Purchases

Your big purchases (IKEA €761, Booking €1,059) are good investments. Just make sure your emergency fund is still protected first.

WHAT TO DO NEXT:

- 1. Review this report** with your financial advisor or accountant
- 2. Build your emergency fund** to at least €5,000
- 3. Set up a monthly budget** using the figures in this report
- 4. Schedule a follow-up** in 3 months to review progress

Questions? Contact Analytica Core AI

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This report is for informational purposes only. Consult with a professional financial advisor for personalized advice.