

# Bank of Helvetia (Fictional)

## Account Statement

**Client:** AgriNova Fertilizers SA  
**Account:** CH\*\* \*\*\*\* \*\*\*\* 1234 (masked)  
**Currency:** USD  
**Period:** 2026-01-20 to 2026-01-27  
**Statement ID:** BH-JSD-2026-01-27-0042

SCANNED COPY

Received: 2026-01-27

### Balance Summary

Opening Ledger Balance  
Closing Ledger Balance  
Available Balance  
Cash Collateral / Hold

USD 85,012.43  
USD 62,184.09  
USD 41,984.09  
USD -20,200.00

Note: 'Available Balance' excludes collateral and pending outgoing wires. 'Ledger' includes booked items only.

Date	Description	Ref	Debit	Credit
2026-01-20	Opening ledger balance	—	—	85,012.43
2026-01-21	PACKAGING SUPPLIER • INV 77831	AP-77831	12,490.00	72,522.43
2026-01-21	CARD SETTLEMENT (fuel/ops)	CS-0142	1,138.34	71,384.09
2026-01-22	CASH COLLATERAL HOLD • LC/IMPORT	HOLD-LC-09	20,200.00	51,184.09
2026-01-22	INCOMING SWIFT • 'KARIMOV TRADING' (PENDING)	PEND-9021	—	51,184.09
2026-01-23	FX SPO • USD→EUR (spare parts)	FX-2219	9,000.00	42,184.09
2026-01-24	TREASURY SWEEP TO RESTRICTED SUB-ACCOUNT	SWP-RESTR	200.00	41,984.09
2026-01-25	PAYOUT BATCH • JAN W4	PAY-0126	0.00	41,984.09
2026-01-26	OUTGOING WIRE • 'EUROSPARES GMBH' (SCHEDULED)	SCH-7710	21,000.00	21,000.00
2026-01-27	Closing ledger balance	—	—	62,184.09

\* Pending credits are NOT included in ledger until value date.

† Scheduled outgoing wires may reduce available balance before booking.

Holds/collateral reduce available funds but may not appear as 'debit' in operational dashboards.