

# 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-USD-2026-01-27-0042

SCANNED COPY

Received: 2026-01-27

Balance Summary	
Opening Ledger Balance	USD 85,012.43
Closing Ledger Balance	USD 62,184.09
Available Balance	USD 41,984.09
Cash Collateral / Holds	USD 20,200.00

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

Date	Description	Ref	Debit	Balance
2026-01-20	Opening 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	PAYROLL BATCH • JAN W4	PAY-0126	0.00	41,984.09
2026-01-26	OUTGOING WIRE • 'EUROSPARES GMBH' (SCHEDULED)	SCH-7710	21,000.00	20,984.09†
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.