

Financial KPI Variance Report

KPI Summary

Total Unique Transactions: 427
Cumulative Transaction Value: 1021510.52
Mean Account Balance: 4994.08231850117
Aggregate Loan Disbursed: 10355113.58

Variance Analysis

Metric: Total Unique Transactions

CurrentMonth: 427

PreviousMonth: 379

Variance: 48

Metric: Cumulative Transaction Value

CurrentMonth: 1021510.52

PreviousMonth: 987718.55

Variance: 33791.97

Metric: Mean Account Balance

CurrentMonth: 4994.08231850117

PreviousMonth: 5135.13073878628

Variance: -141.05

Metric: Aggregate Loan Disbursed

CurrentMonth: 10355113.58

PreviousMonth: 9139232.35

Variance: 1215881.23

AI Insights

KPI Variance Analysis Report

The provided data includes four key performance indicators (KPIs) related to transactional and financial metrics.

1. Total Unique Transactions

- **Current Month:** 427
- **Previous Month:** 379
- **Variance:** 48 (an increase of 12.66%)

The total unique transactions have seen a significant increase, indicating a rise in the number of distinct users or accounts.

2. Cumulative Transaction Value

- **Current Month:** \$1,021,510.52
- **Previous Month:** \$987,718.55
- **Variance:** \$33,791.97 (an increase of 3.42%)

There's a notable increase in the cumulative transaction value, suggesting that not only are more transactions occurring but they are also becoming more frequent or larger.

3. Mean Account Balance

- **Current Month:** \$4,994.08
- **Previous Month:** \$5,135.13
- **Variance:** -\$141.05 (a decrease of 2.75%)

The mean account balance has decreased slightly, indicating that on average, accounts hold less money.

4. Aggregate Loan Disbursed