

## 1. Customer Summary

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This is a brief summary of the customer's financial health. The analysis indicates a stable income but highlights concerns regarding high monthly expenditures.

## 2. Surplus Position

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- The average monthly surplus is approximately 150.25.
- Three out of the last six months showed a negative surplus, which is a potential risk factor.

## 3. Behavioral Insights

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- No bounced cheques were observed.
- Overall Behavior Risk Indicator Score: 2/10, suggesting low-risk financial habits.

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Automated Analysis System  
Test Bank

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