

Financial Analytics Report

Last 30 Days Financial Report | Premium Rewards Card

Generated on Friday, October 3, 2025

Executive Summary

<div><div>GH ₵15,200</div><div>Current Balance</div></div>	<div><div>GH ₵12,500</div><div>Total Income</div></div>	<div><div>GH ₵8,750.5</div><div>Total Expenses</div></div>
<div><div>GH ₵3,749.5</div><div>Net Savings</div></div>	<div><div>45</div><div>Transactions</div></div>	<div><div>GH ₵472.23</div><div>Average/Transaction</div></div>

Transaction Analysis

Transaction Type	Count	Total Amount	% of Total	Avg/Transaction
Purchase	32	GH ₵7,200	82.3%	GH ₵225.00
Online Payment	8	GH ₵1,250.5	14.3%	GH ₵156.31
ATM Withdrawal	5	GH ₵300	3.4%	GH ₵60.00

Spending by Category

Category	Transactions	Amount Spent	% of Budget	Avg/Transaction
Groceries & Food	12	GH ₵2,800	32.0%	GH ₵233.33
Transportation	8	GH ₵1,950	22.3%	GH ₵243.75
Entertainment	6	GH ₵1,200.5	13.7%	GH ₵200.08
Utilities	4	GH ₵980	11.2%	GH ₵245.00
Healthcare	3	GH ₵675	7.7%	GH ₵225.00
Shopping	12	GH ₵1,145	13.1%	GH ₵95.42

AI-Powered Financial Insights

Excellent Financial Health! Ø=Ü°

Outstanding! You saved GH µ3,749.50 this month, showing strong financial discipline and smart spending habits.

Food & Groceries Focus

Your largest expense category is Groceries & Food at 32.0% of total spending. This is within a healthy range for most budgets.

Spending Pattern Analysis

Your average daily spending of GH µ283.24 is well-controlled. Consider setting aside your surplus for long-term savings or investments.

Strong Account Balance

Your current balance of GH µ15,200.00 provides excellent financial cushioning. Great work on maintaining healthy cash reserves!

Daily Activity Summary (Last 5 Days)

Date	Transactions	Total Activity	Income	Expenses
1/1/2024	4	GH µ890	GH µ1,200	GH µ310
1/2/2024	3	GH µ650	GH µ0	GH µ650
1/3/2024	2	GH µ1,200	GH µ1,200	GH µ0
1/4/2024	5	GH µ420.75	GH µ0	GH µ420.75
1/5/2024	1	GH µ85	GH µ0	GH µ85

