

# Bank Statement Analysis Report

Created On: 21 Nov 2023



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## PERSONAL INFORMATION

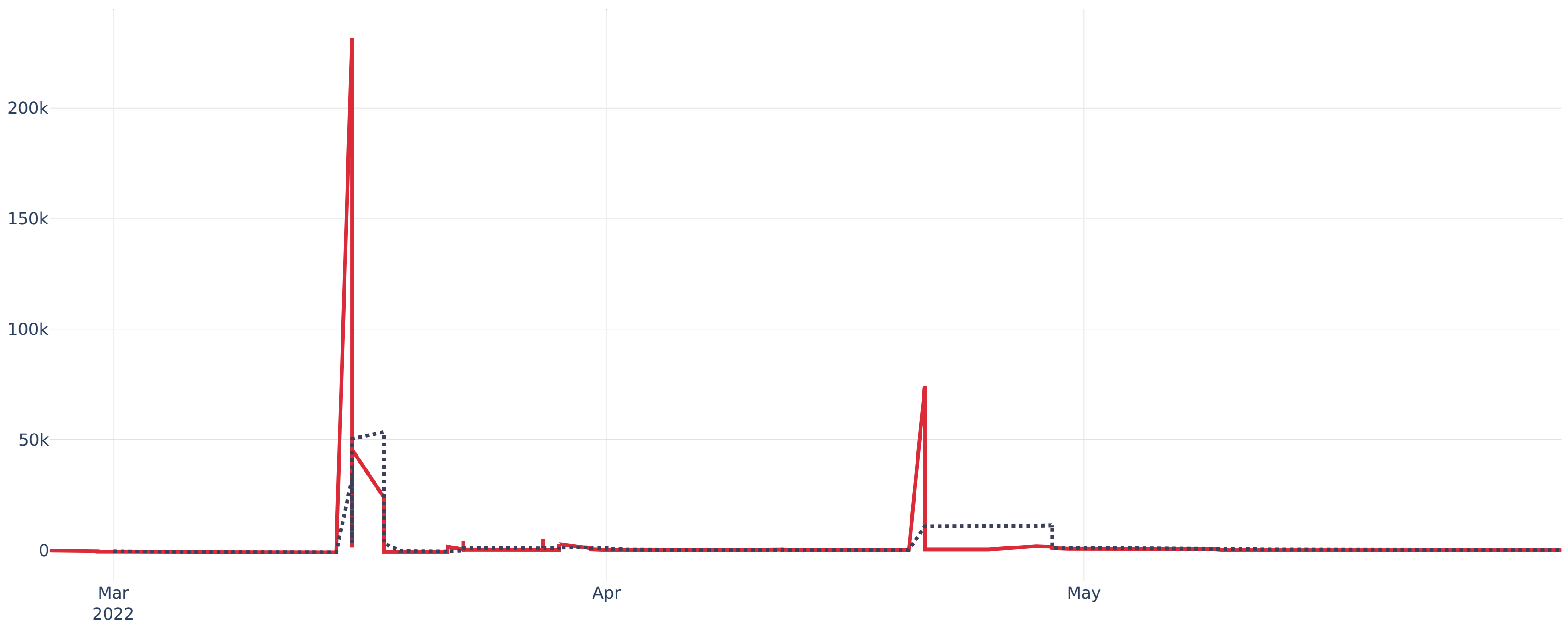
Account Holder's Name	Account No.	Bank Name	Statement Period
NONE	07-088-294-0	STANDARD BANK	From 24 Feb 2022 to 31 May 2022

## ACCOUNT SUMMARY

Opening Balance	: -R188,44
Closing Balance	: R0,33
Average Balance	: R6 465,47
Credit to Debit Ratio	: 1.0 : 1
Overall Credits	: R452 813,17
Overall Debits	: R454 439,40
No. of Credit Transactions	: 15
No. of Debit Transactions	: 101
Total Recurring Credits	: R0,00
Total Recurring Debits	: R908,69
Highest Debits	: R230 000,00 on 16 Mar 2022 R74 000,00 on 21 Apr 2022 R60 000,00 on 16 Mar 2022
Highest Credits	: R232 650,00 on 16 Mar 2022 R74 300,00 on 21 Apr 2022 R60 000,00 on 16 Mar 2022

## BALANCE ACROSS STATEMENT PERIOD

(WITH WEEKLY MOVING AVERAGE)

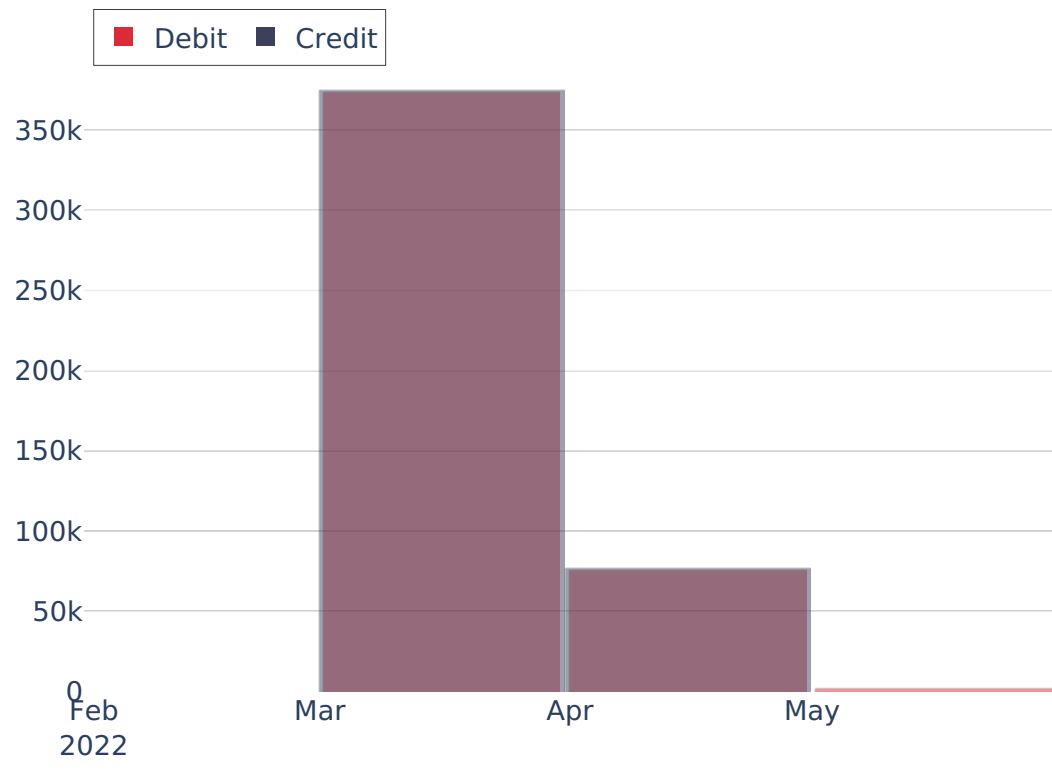


### Bank Statement Duration: 4 months

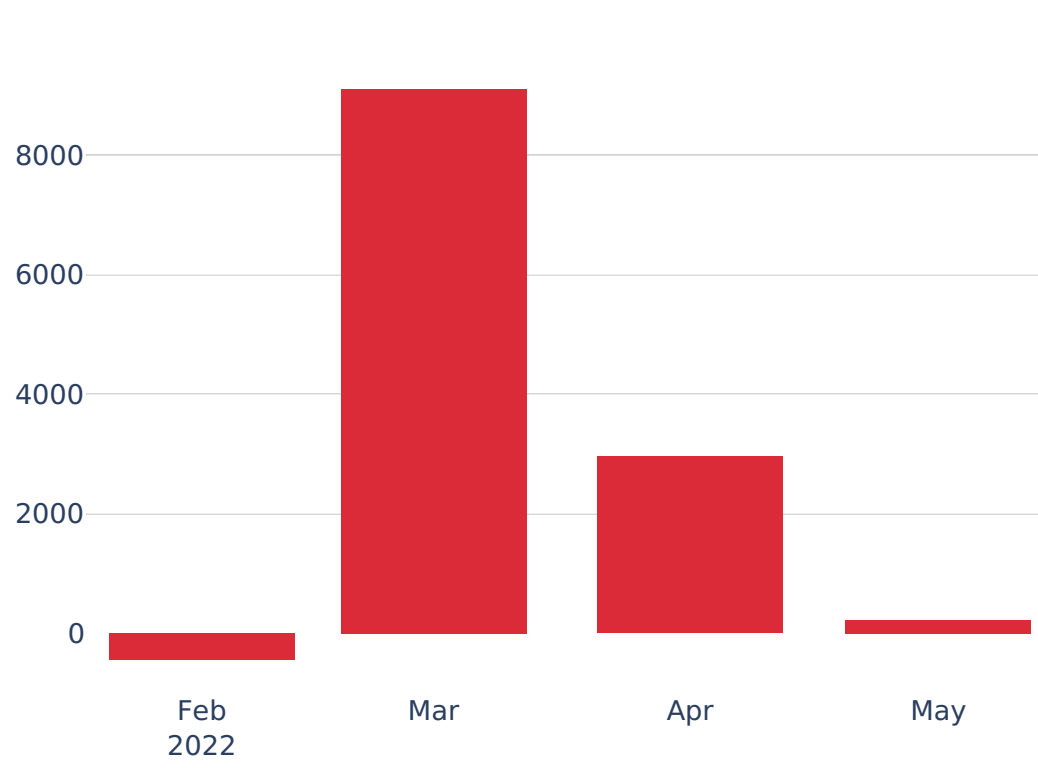
- Highest Balance : R231 729,06, on 16 Mar 2022
- Lowest Balance : -R920,94, on 15 Mar 2022
- Average balance : R6 465,47
- Max credit amount : R232 650,00 on 16 Mar 2022
- Max debit amount : R230 000,00 on 16 Mar 2022
- Average change per month : -776.07%

## OVERVIEW OF TRANSACTIONS

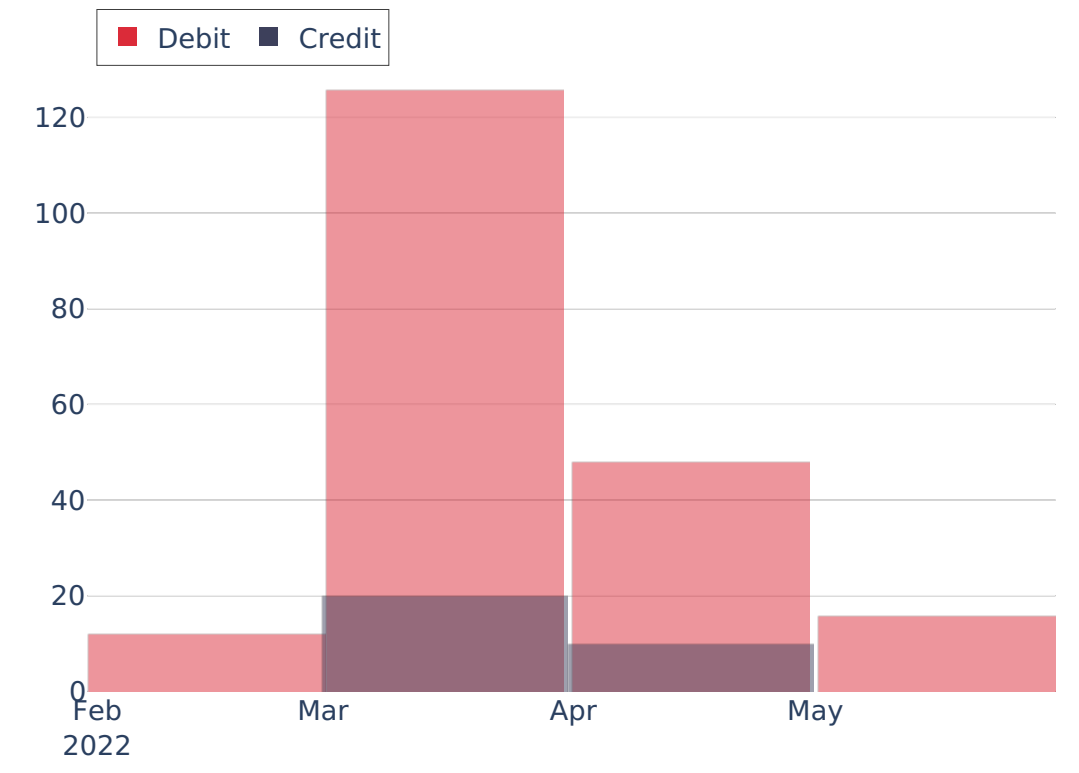
All Transactions Over Time



Monthly Average Balance



Count Of All Transactions



Overall Credits  
**R452 813,17**

Overall Debits  
**R454 439,40**

Percent of all Income Spent  
**100.36%**

Percent of all Income Saved  
**-0.36%**

- Total Months : 4
- Months where Credit > Debit (Amt): 2
- Credit : Debit Amount Ratio : 1.0 : 1
- Highest monthly average balance : R9 110,57 in March 2022
- Lowest monthly average balance : -R440,52 in February 2022

Total No. of Transactions  
**116**

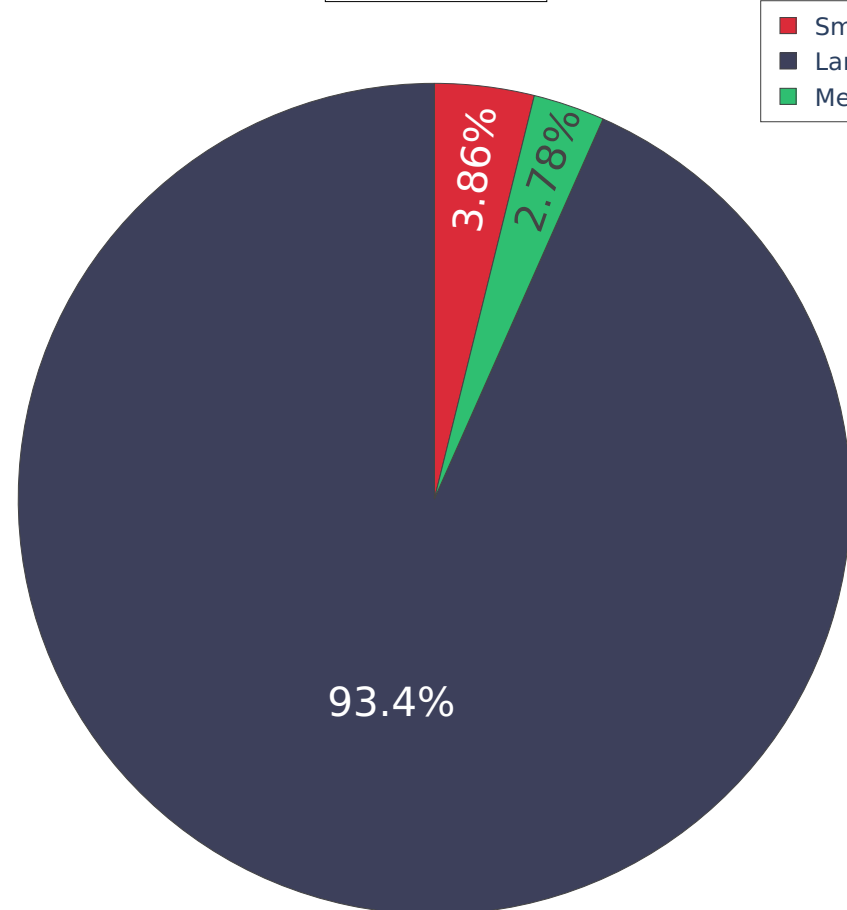
No. of Credit Transactions  
**15**

No. of Debit Transactions  
**101**

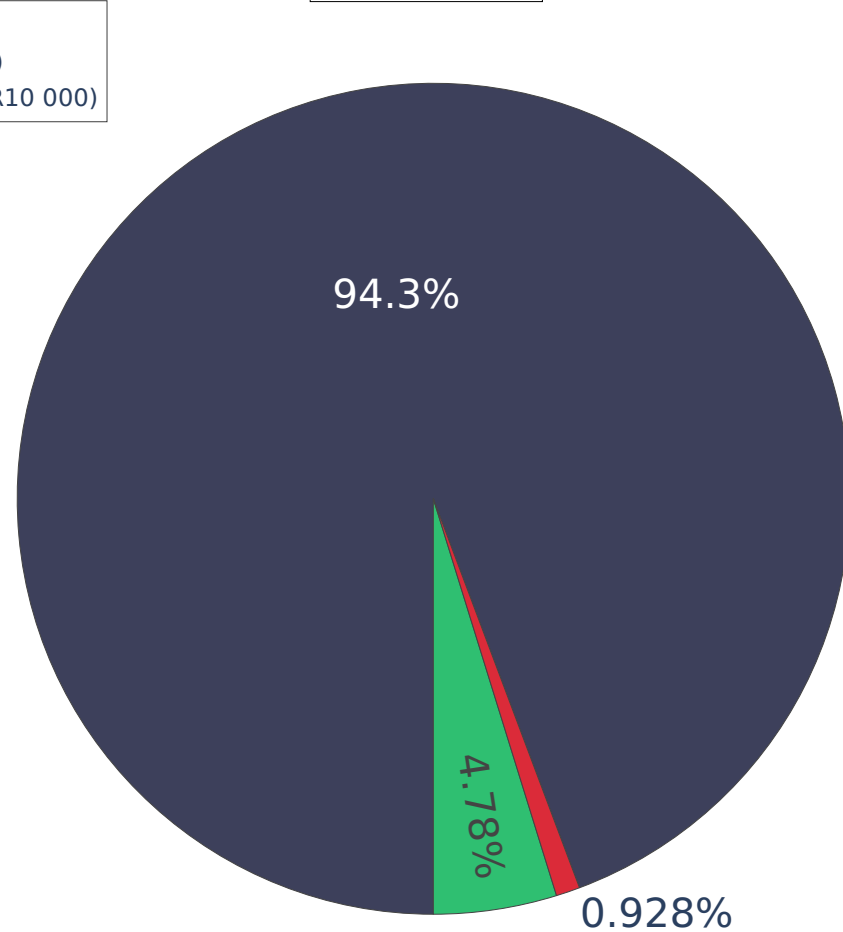
- Most Debit Transactions : 63 in March 2022
- Least Debit Transactions : 6 in February 2022
- Most Credit Transactions : 10 in March 2022
- Least Credit Transactions : 0 in February 2022
- Debit : Credit Count Ratio : 6.73 : 1

## TRANSACTIONS CATEGORISED BY TRANSACTION SIZE

Debit Values



Credit Values



Total Debit value: R454 439,40

- Large at R424 262,68
- Small at R17 548,97

Total Credit value: R452 813,17

- Large at R426 950,00
- Medium at R21 663,17.

Total Debit count: 101

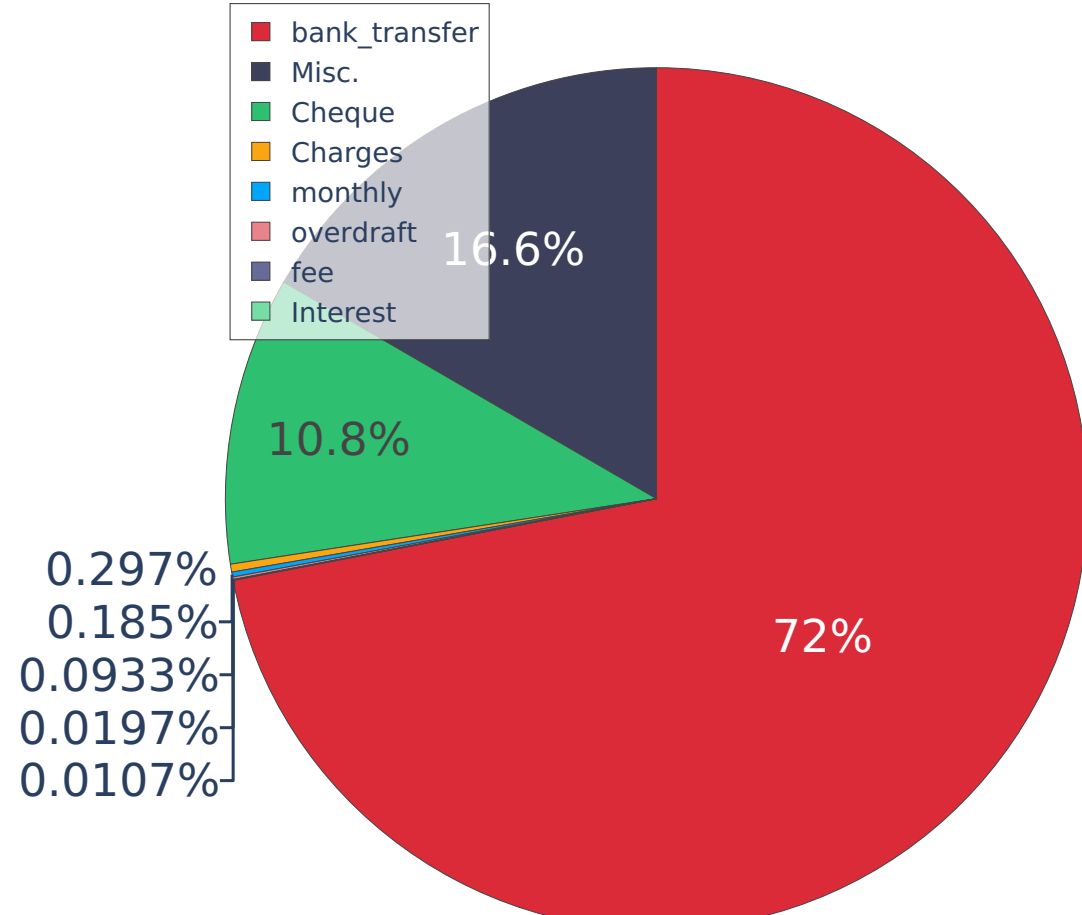
- Small at (92) times
- Large at (6) times

Total Credit count: 15

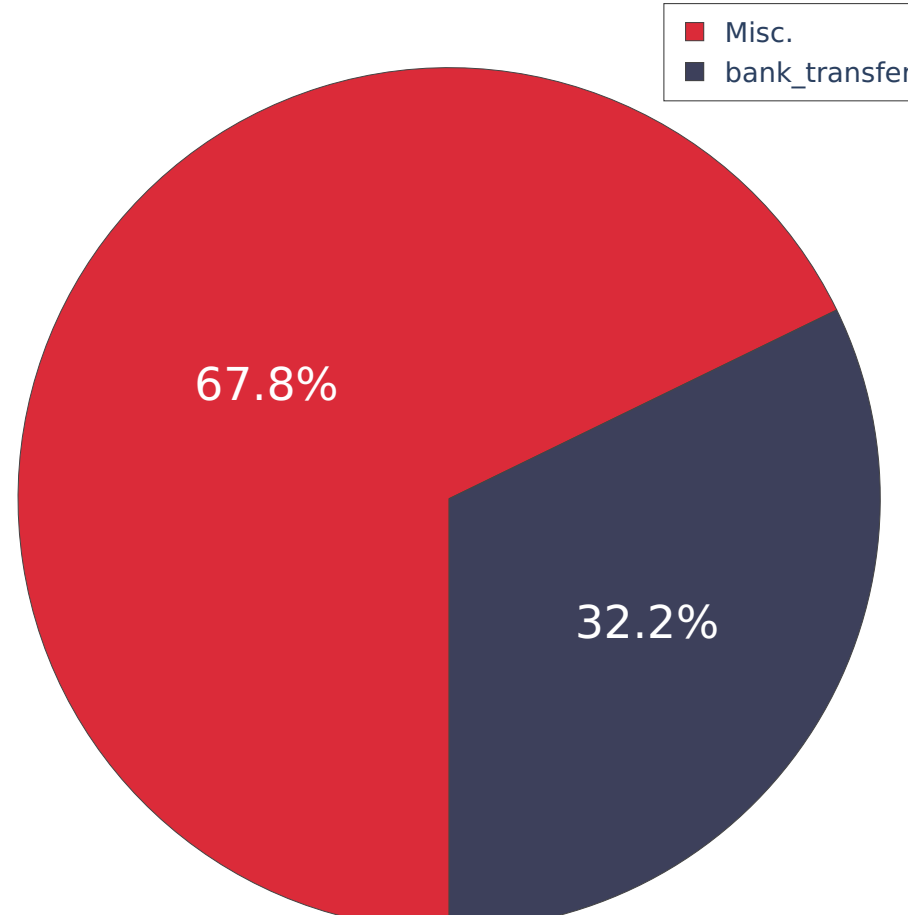
- Medium at (6) times
- Small at (5) times

## TRANSACTIONS CATEGORISED BY MODE OF PAYMENT

Debit Values



Credit Values



Total Debit value: R454 439,40

- bank\_transfer at R327 033,00
- Cheque at R49 118,42

Total Credit value: R452 813,17

- bank\_transfer at R145 863,17
- Charges at R0,00

Total Debit count: 101

- Cheque at 14 transactions
- Charges at 14 transactions

Total Credit count: 15

- bank\_transfer at 13 transactions
- at transactions

**INFLOW AND OUTFLOW ANALYSIS****INFLOWS****BANK\_TRANSFER** (Tran. Count: 13, Avg: 8291.01)

Date	Particulars	Amount
16 Mar 2022	*****7763172 02H22 *****6711 - ib transfer	4000.0
16 Mar 2022	*****0523715 08H06 *****6711 - ib transfer	4000.0
16 Mar 2022	*****7763172 09H03 *****6711 - ib transfer	60000.0
16 Mar 2022	*****7763172 14H40 *****6711 - ib transfer	60000.0
22 Mar 2022	*****7763172 22H03 *****6711 - ib transfer	2500.0
...	...	...
...	...	...
	Total	145863.17

**H IB TRANSFER** (Tran. Count: 13, Avg: 8291.01)

Date	Particulars	Amount
16 Mar 2022	*****7763172 02H22 *****6711 - ib transfer	4000.0
16 Mar 2022	*****0523715 08H06 *****6711 - ib transfer	4000.0
16 Mar 2022	*****7763172 09H03 *****6711 - ib transfer	60000.0
16 Mar 2022	*****7763172 14H40 *****6711 - ib transfer	60000.0
22 Mar 2022	*****7763172 22H03 *****6711 - ib transfer	2500.0
...	...	...
...	...	...
	Total	145863.17

**OUTFLOWS****BANK\_TRANSFER** (Tran. Count: 8, Avg: 33547.17)

Date	Particulars	Amount
16 Mar 2022	*****7763172 01H53 *****6711 - ib transfer	230000.0
16 Mar 2022	*****0523715 01H54 *****6711 - ib transfer	500.0
16 Mar 2022	*****0523715 08H09 *****6711 - ib transfer	4000.0
16 Mar 2022	*****7763172 14H26 *****6711 - ib transfer	17000.0
05 Apr 2022	*****0523715 09H46 *****6711 - ib transfer	50.0
...	...	...
...	...	...
	Total	327033.0

**INTEREST** (Tran. Count: 3, Avg: 16.23)

Date	Particulars	Amount
25 Apr 2022	excess interest - excess interest	0.02
25 Mar 2022	excess interest - excess interest	9.67
25 Feb 2022	excess interest - excess interest	39.00
	Total	48.69

**CHARGES** (Tran. Count: 14, Avg: 65.13)

Date	Particulars	Amount
18 Mar 2022	!INTL. TRANS F4278*2419 ## - bank charges	48.12
18 Mar 2022	!INTL. TRANS F4278*2419 ## - bank charges	594.86

Date	Particulars	Amount
18 Mar 2022	!INTL. TRANS F4278*2419 ## - bank charges	594.86
18 Mar 2022	!INTL. TRANS F4278*2419 ## - bank charges	1.65
19 Mar 2022	!INTL. TRANS F4278*2419 ## - bank charges	0.41
...	...	...
...	...	...
	Total	1350.75

**CHEQUE** (Tran. Count: 14, Avg: 2368.42)

Date	Particulars	Amount
18 Mar 2022	Revolut**4587 4278*2419 16 MAR - cheque card purchase	21631.34
18 Mar 2022	APPLE.COM/BIL 4278*2419 16 MAR - cheque card purchase	1749.99
18 Mar 2022	Revolut**4587 4278*2419 16 MAR - cheque card purchase	21631.34
18 Mar 2022	APPLE.COM/BIL 4278*2419 16 MAR - cheque card purchase	59.99
19 Mar 2022	APPLE.COM/BIL 4278*2419 16 MAR - cheque card purchase	14.99
...	...	...
...	...	...
	Total	49118.42

**MONTHLY** (Tran. Count: 3, Avg: 280.0)

Date	Particulars	Amount
28 Feb 2022	monthly management fee ## - monthly management fee	280.0
31 Mar 2022	monthly management fee ## - monthly management fee	280.0
30 Apr 2022	monthly management fee ## - monthly management fee	280.0
	Total	840.0

**OVERDRAFT** (Tran. Count: 2, Avg: 212.0)

Date	Particulars	Amount
28 Feb 2022	overdraft service fee no limit ## - overdraft service fee no limit	212.0
31 Mar 2022	overdraft service fee no limit ## - overdraft service fee no limit	212.0
	Total	424.0

**FEE** (Tran. Count: 4, Avg: 22.38)

Date	Particulars	Amount
12 Apr 2022	0710290439 17H10 124182709 ## - fee - instant money	8.5
29 Apr 2022	0730850042 15H10 125878144 ## - fee - instant money	11.0
16 Mar 2022	fee immediate payment ## - fee immediate payment	35.0
29 Mar 2022	fee immediate payment ## - fee immediate payment	35.0
	Total	89.5

**APPLE COM ITUNES ZAF H FEE POS DECLINED INSUFF FUNDS** (Tran. Count: 25, Avg: 8.5)

Date	Particulars	Amount
26 Feb 2022	APPLE.COM/ ITUNES.COM ZAF 26-02-2022 05H25:59 ## - fee- pos declined insuff funds	8.5
28 Feb 2022	APPLE.COM/ ITUNES.COM ZAF 28-02-2022 08H17:28 ## - fee- pos declined insuff funds	8.5
01 Mar 2022	APPLE.COM/ ITUNES.COM ZAF 01-03-2022 10H44:54 ## - fee- pos declined insuff funds	8.5
01 Mar 2022	APPLE.COM/ ITUNES.COM ZAF 01-03-2022 12H13:35 ## - fee- pos declined insuff funds	8.5
02 Mar 2022	APPLE.COM/ ITUNES.COM ZAF 02-03-2022 04H10:26 ## - fee- pos declined insuff funds	8.5
...	...	...
...	...	...
	Total	212.5

**INTL TRANS F BANK CHARGES** (Tran. Count: 13, Avg: 64.9)



Date	Particulars	Amount
18 Mar 2022	!INTL. TRANS F4278*2419 ## - bank charges	48.12
18 Mar 2022	!INTL. TRANS F4278*2419 ## - bank charges	594.86
18 Mar 2022	!INTL. TRANS F4278*2419 ## - bank charges	594.86
18 Mar 2022	!INTL. TRANS F4278*2419 ## - bank charges	1.65
19 Mar 2022	!INTL. TRANS F4278*2419 ## - bank charges	0.41
...	...	...
...	...	...
	Total	1343.39

**H IB TRANSFER** (Tran. Count: 8, Avg: 33547.17)

Date	Particulars	Amount
16 Mar 2022	*****7763172 01H53 *****6711 - ib transfer	230000.0
16 Mar 2022	*****0523715 01H54 *****6711 - ib transfer	500.0
16 Mar 2022	*****0523715 08H09 *****6711 - ib transfer	4000.0
16 Mar 2022	*****7763172 14H26 *****6711 - ib transfer	17000.0
05 Apr 2022	*****0523715 09H46 *****6711 - ib transfer	50.0
...	...	...
...	...	...
	Total	327033.0

**APPLE COM BIL MAR CHEQUE CARD PURCHASE** (Tran. Count: 5, Avg: 372.9)

Date	Particulars	Amount
19 Mar 2022	APPLE.COM/BIL 4278*2419 16 MAR - cheque card purchase	14.99
02 Apr 2022	APPLE.COM/BIL 4278*2419 30 MAR - cheque card purchase	14.99
18 Mar 2022	APPLE.COM/BIL 4278*2419 16 MAR - cheque card purchase	59.99
01 Apr 2022	APPLE.COM/BIL 4278*2419 30 MAR - cheque card purchase	259.98
18 Mar 2022	APPLE.COM/BIL 4278*2419 16 MAR - cheque card purchase	1749.99
	Total	2099.94

**APPLE COM WWW CO ZAF H FEE POS DECLINED INSUFF FUNDS** (Tran. Count: 3, Avg: 8.5)

Date	Particulars	Amount
14 Mar 2022	APPLE.COM/ www.apple.co ZAF 14-03-2022 10H44:26 ## - fee- pos declined insuff funds	8.5
15 Mar 2022	APPLE.COM/ www.apple.co ZAF 15-03-2022 03H54:49 ## - fee- pos declined insuff funds	8.5
29 Mar 2022	APPLE.COM/ www.apple.co ZAF 28-03-2022 19H11:13 ## - fee- pos declined insuff funds	8.5
	Total	25.5

**EXCESS INTEREST** (Tran. Count: 3, Avg: 16.23)

Date	Particulars	Amount
25 Apr 2022	excess interest - excess interest	0.02
25 Mar 2022	excess interest - excess interest	9.67
25 Feb 2022	excess interest - excess interest	39.00
	Total	48.69

**MONTHLY MANAGEMENT FEE** (Tran. Count: 3, Avg: 280.0)

Date	Particulars	Amount
28 Feb 2022	monthly management fee ## - monthly management fee	280.0
31 Mar 2022	monthly management fee ## - monthly management fee	280.0
30 Apr 2022	monthly management fee ## - monthly management fee	280.0
	Total	840.0

**R FEE MYUPDATES BUSINESS** (Tran. Count: 3, Avg: 6.67)

Date	Particulars	Amount
30 Apr 2022	0000000070882940 00008 R4.00 ## - fee: myupdates for business	4.0

Date	Particulars	Amount
28 Feb 2022	0000000070882940 00012 R6.00 ## - fee: myupdates for business	6.0
31 Mar 2022	0000000070882940 00020 R10.00 ## - fee: myupdates for business	10.0
	Total	20.0

**REVOLUT MAR CHEQUE CARD PURCHASE** (Tran. Count: 3, Avg: 15004.6)

Date	Particulars	Amount
31 Mar 2022	Revolut**4587 4278*2419 29 MAR - cheque card purchase	1751.11
18 Mar 2022	Revolut**4587 4278*2419 16 MAR - cheque card purchase	21631.34
18 Mar 2022	Revolut**4587 4278*2419 16 MAR - cheque card purchase	21631.34
	Total	45013.79

## TOP 5 MONTHLY DEBITS/CREDITS

## 2022 February

Date	Particulars	Amount	Type
25 Feb 2022	excess interest - excess interest	39	Dr
26 Feb 2022	APPLE.COM/ ITUNES.COM ZAF 26-02-2022 05H25:59 ## - fee- pos declined insuff funds	8.5	Dr
28 Feb 2022	monthly management fee ## - monthly management fee	280	Dr
28 Feb 2022	overdraft service fee no limit ## - overdraft service fee no limit	212	Dr
28 Feb 2022	APPLE.COM/ ITUNES.COM ZAF 28-02-2022 08H17:28 ## - fee- pos declined insuff funds	8.5	Dr

## 2022 March

Date	Particulars	Amount	Type
16 Mar 2022	****7763172 14H40 ****6711 - ib transfer	60000	Cr
16 Mar 2022	****7763172 02H22 ****6711 - ib transfer	4000	Cr
16 Mar 2022	****7763172 14H26 ****6711 - ib transfer	17000	Dr
16 Mar 2022	BASX28 WC: HUMAN001127584 - magtape credit	232650	Cr
16 Mar 2022	36064416 BASSON & PETERSEN - immediate payment	60000	Dr
16 Mar 2022	****7763172 01H53 ****6711 - ib transfer	230000	Dr
16 Mar 2022	****7763172 09H03 ****6711 - ib transfer	60000	Cr
18 Mar 2022	Revolut**4587 4278*2419 16 MAR - cheque card purchase	21631.34	Dr
18 Mar 2022	Revolut**4587 4278*2419 16 MAR - cheque card purchase	21631.34	Dr
28 Mar 2022	****7763172 13H34 ****6711 - ib transfer	4913.17	Cr

## 2022 April

Date	Particulars	Amount	Type
05 Apr 2022	****7763172 09H47 ****6711 - ib transfer	600	Cr
05 Apr 2022	E V MAJAYA HAPPY SWIMMI - ib payment	600	Dr
11 Apr 2022	****7763172 00H04 ****6711 - ib transfer	200	Cr
11 Apr 2022	****7763172 18H27 ****6711 - ib transfer	400	Cr
12 Apr 2022	0710290439 17H10 124182709 - ib instant money cash	300	Dr
21 Apr 2022	BASX28 WC: HUMAN001128129 - magtape credit	74300	Cr
21 Apr 2022	****7763172 03H32 ****6711 - ib transfer	74000	Dr
28 Apr 2022	****7763172 09H31 ****6711 - ib transfer	1500	Cr
29 Apr 2022	0730850042 15H10 125878144 - ib instant money cash	600	Dr
30 Apr 2022	monthly management fee ## - monthly management fee	280	Dr

## 2022 May

Date	Particulars	Amount	Type
09 May 2022	GOLFNOW*GOLFP 4278*2419 06 MAY - cheque card purchase	79.54	Dr
09 May 2022	CSOB 0105 Praha 1 CZE 09-05-2022 15H45:00 ## - fee- pos declined insuff funds	8.5	Dr
10 May 2022	****7763172 16H54 ****6711 - ib transfer	580	Dr
19 May 2022	****7763172 20H55 ****6711 - ib transfer	903	Dr
31 May 2022	****7763172 21H18 ****6711 - ib transfer nsfer	900	Dr





## RECURRING TRANSACTIONS

**RECURRING DEBITS****EXCESS INTEREST**

Date	Particulars	Amount
2022-02-25	excess interest - excess interest	39.00
2022-03-25	excess interest - excess interest	9.67
2022-04-25	excess interest - excess interest	0.02

**MONTHLY MANAGEMENT FEE**

Date	Particulars	Amount
2022-02-28	monthly management fee ## - monthly management fee	280.0
2022-03-31	monthly management fee ## - monthly management fee	280.0
2022-04-30	monthly management fee ## - monthly management fee	280.0

**R FEE MYUPDATES BUSINESS**

Date	Particulars	Amount
2022-02-28	0000000070882940 00012 R6.00 ## - fee: myupdates for business	6.0
2022-03-31	0000000070882940 00020 R10.00 ## - fee: myupdates for business	10.0
2022-04-30	0000000070882940 00008 R4.00 ## - fee: myupdates for business	4.0

**RECURRING CREDITS**

There are no recurring credit transactions in this bank statement