

SAMPLE REPORT

# Statements Analyzer

## Financial Analysis Report 2025

Comprehensive spending analysis and insights

Generated: March 2025

# 1. Overview of Financial Activity

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An analysis of bank statements for the period from January 1 to December 31, 2025, processed **514 transactions**. The account holder's financial profile is characterized by stable income and regular expenditures in categories of daily needs, technology, and private transfers.

Metric	Value
Total Debits	€14,525.01
Total Credits	€15,392.00
Net Balance for the Year	+€866.99
Average Monthly Spending	~€1,210.42

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## 2. Expense Categories

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Major expenditures are distributed across the following key categories. Private transfers and everyday purchases account for a significant share.

Category	Amount (€)	Share (%)
Private Transfers	2,524.16	17.4%
Other Transfers	2,446.62	16.8%
Supermarkets	2,250.74	15.5%
Transport & Auto	781.25	5.4%
Food & Dining	506.20	3.5%
Subscriptions & Services	411.20	2.8%
Others (incl. rent/services)	5,323.62	36.6%

*Note: The "Others" category includes large one-time payments, such as service payments (Store A) and insurance (Insurance Provider B).*

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## 3. Behavioral Patterns and Habits

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Transaction analysis revealed the following consistent patterns:

### Purchase Regularity

Peak activity occurs on weekdays, with a slight decrease on weekends.

### Preferred Locations

Store A is the most frequent location (42 transactions), likely indicating regular purchases of groceries or ready-to-eat meals. Supermarket B and Supermarket C are the main supermarkets for larger purchases. Gas Station D shows regular spending on fuel/auto, indicating active vehicle use.

### Technological Stack

The account holder actively uses modern AI services (AI Service X, AI Service Y) and digital subscriptions (Cloud Service Z, Messaging Premium).

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## 4. Subscriptions and Recurring Payments

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The following recurring payments, which constitute the user's digital ecosystem, have been identified:

Service	Frequency	Average Check	Annual Amount (Est.)
AI Service X	Monthly	~€20.50	~€246
AI Service Y	Monthly	~€12.50	~€150
Cloud Service Z	Periodically	Various	~€30–50
Telecom Provider W	Monthly	€10.00	~€120
Messaging Premium	Monthly	~€5.60	~€67

*Total for subscriptions per year: approximately €610–630. This accounts for about 4.2% of total expenses.*

## 5. Top Merchants

### By Total Spending

Rank	Merchant	Amount (€)
1	Store A	1,177.91
2	Supermarket B	842.21
3	Gas Station D	728.25
4	Supermarket C	633.28

### By Visit Frequency

Rank	Merchant	Number of Visits
1	Store A	42
2	Supermarket B	25
3	Telecom Provider W	19
4	Gas Station D	18

# 6. Lifestyle Insights

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Based on the data, the following conclusions can be drawn about the account holder's financial behavior and lifestyle:

## Family/Social Orientation

A large number of transfers to individuals (Person X, Person Y, Person Z) indicates active financial interaction with close ones or partners.

## Technological Proficiency

Regular spending on AI tools and cloud services suggests professional activity or hobbies in IT/design.

## Location

Spending at Supermarket B, Telecom Provider W, and Gas Station D confirms residence in a Mediterranean country.

## Financial Discipline

Expenses are within income limits, with a small positive balance observed at year-end.

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## 7. Areas for Consideration: Food for Thought

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This section offers observations, not recommendations, that may be useful when reviewing financial habits.

### 7.1. Store A — €1,178 per year (42 visits)

This is the largest expenditure item for a single merchant. The average check is ~€28 per visit. It is worth noting what proportion of these purchases are impulse buys versus planned ones.

### 7.2. Duplication of Supermarkets

Purchases are distributed among Supermarket B (€842), Supermarket C (€633), and other locations. In total, supermarkets account for €2,251 per year. It is interesting that Supermarket C generally offers lower prices for similar goods. Reallocating some purchases from Supermarket B to Supermarket C could potentially free up €200–400 per year without changing the quality of life.

### 7.3. Subscriptions: €610+ per year

The total cost of digital subscriptions per year exceeds €610. Each individually may seem insignificant, but in total, this is a substantial expense. It is worth periodically asking: are all subscriptions actively used? For example, if AI Service Y is used less frequently than AI Service X, it might make sense to switch to a free plan or pause the subscription during less active months.

#### **7.4. Fuel (Gas Station D) — €728 per year**

18 refuels for €728 — an average check of ~€40. This is a stable expense item related to lifestyle. Nevertheless, it is worth noting that in this Mediterranean country, the price difference between gas stations can reach 5–8 cents per liter. Monitoring prices through applications could reduce this item by €50–70 per year.

#### **7.5. Transfers — 34.2% of all expenses**

Private transfers and other transfers combined amount to €4,971 — this is the largest combined category (over a third of all expenses). These are not necessarily "unnecessary" expenses, but the scale warrants attention. Perhaps some of these flows could be optimized or structured.

## 7.6. Summary Table of Potential Savings Areas

Area	Current Expenses (€/year)	Potential Savings (€/year)	Comment
Store A	1,178	150–300	Control impulse purchases
Supermarkets (reallocation)	2,251	200–400	More Supermarket C, less Supermarket B
Subscriptions	610+	50–150	Audit usage activity
Fuel	728	50–70	Monitor gas station prices
<b>Total Potential</b>	—	<b>450–920</b>	—

*Thus, without radical changes in lifestyle, the potential optimization area ranges from €450 to €920 per year — comparable to the current net balance for the year (€867). In other words, optimizing these areas could almost double the annual surplus.*

## 8. Data Visualization

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Charts illustrating expense structure and dynamics are presented below:

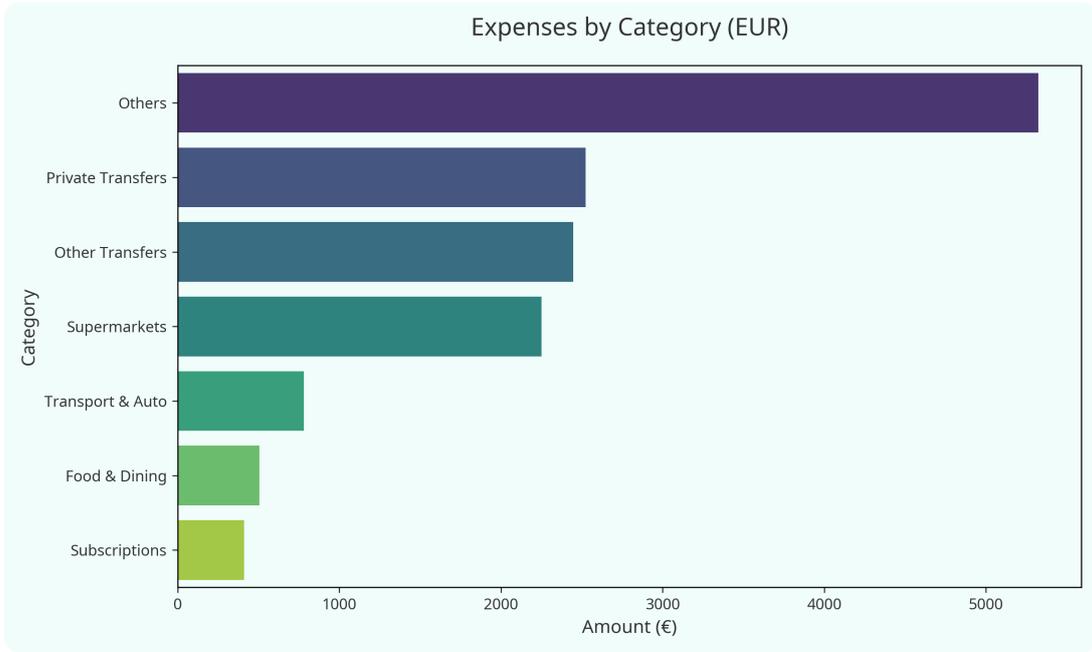


Figure 1: Distribution of expenses by category (EUR)



Figure 2: Change in spending volume throughout the year

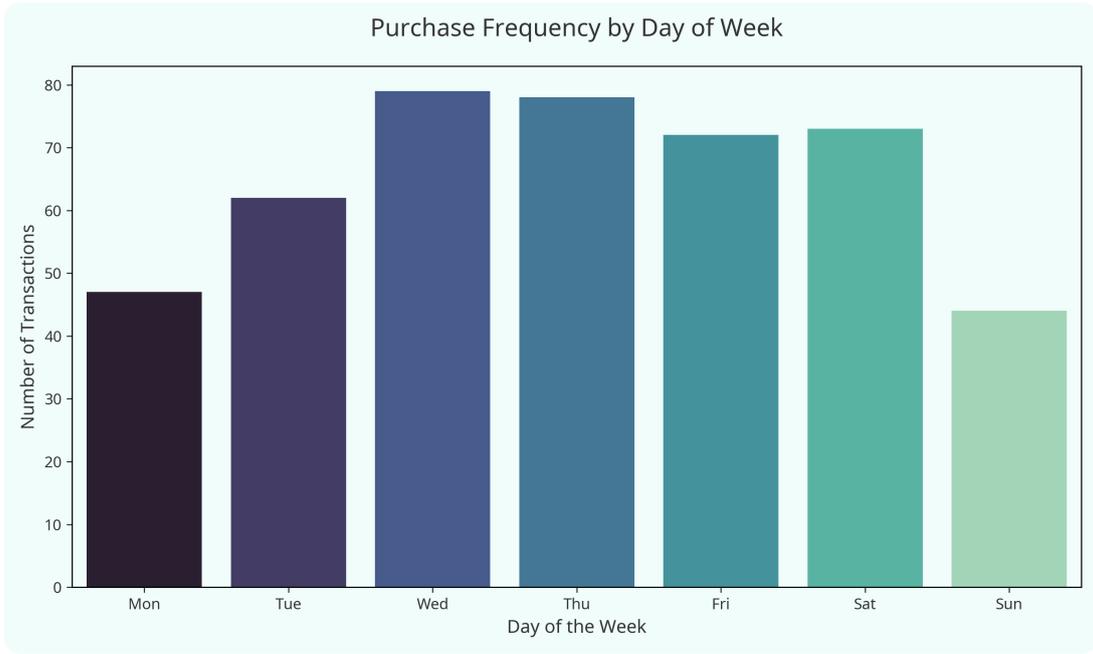


Figure 3: Activity by day of the week

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Report prepared by: Statements Analyzer

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