

BUSINESS INTELLIGENCE REPORT

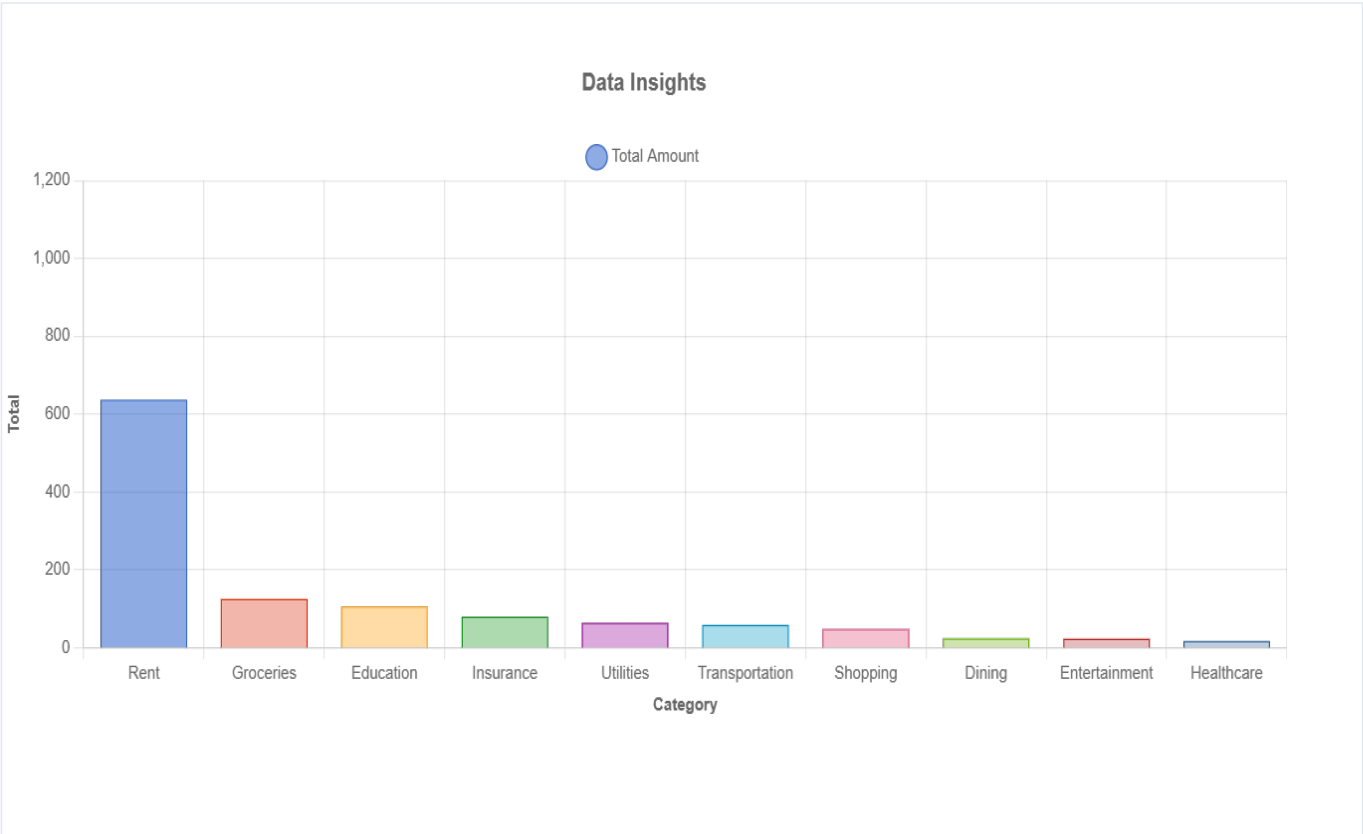
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REPORT OVERVIEW

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KEY METRICS OVERVIEW



DATA SUMMARY

DIMENSION	TOTAL	AVG	COUNT	MIN	MAX	TREND
Rent	1,200	1,200	1	1,200	1,200	!"
Groceries	236.7	78.9	3	72.3	85.5	!"
Education	199	199	1	199	199	!"
Insurance	150	150	1	150	150	!"
Utilities	120	120	1	120	120	!"
Transportation	110.75	36.92	3	15.75	55	!"
Shopping	89.99	89.99	1	89.99	89.99	!"
Dining	45	45	1	45	45	!"
Entertainment	43.99	22	2	15.99	28	!"
Healthcare	32.5	32.5	1	32.5	32.5	!"

AI INSIGHTS & RECOMMENDATIONS

1. RENT IS THE DOMINANT EXPENSE CATEGORY

Rent accounts for the largest single expense at \$1,200, representing a significant portion of the total spending. This highlights the importance of managing housing costs effectively.

Confidence: 95%  Type: Summary

2. GROCERIES AND TRANSPORTATION ARE FREQUENT, MODERATE EXPENSES

Groceries (\$236.70 total, average \$78.90) and Transportation (\$110.75 total, average \$36.92) are the most frequently occurring categories with multiple transactions. While individual transactions are moderate, their frequency contributes significantly to overall spending. Analyzing the 'Supermarket shopping' description for groceries and 'Uber to office' for transportation could reveal opportunities for cost savings, such as exploring alternative transport or bulk grocery purchases.

Confidence: 90%  Type: Summary

3. HIGH CONCENTRATION OF SPENDING IN TOP CATEGORIES

The top three expense categories (Rent, Groceries, and Education) account for \$1,635.70 of the total spending, representing approximately 70% of the total expenditure across all categories. This suggests that focusing cost-saving efforts on these areas could yield the most significant financial impact.

Confidence: 92%  Type: Summary

4. CREDIT CARD IS THE PREFERRED PAYMENT METHOD FOR LARGER EXPENSES

The sample data shows that 'Credit Card' is used for 'Supermarket shopping' (\$85.50) and 'Restaurant dinner' (\$45.00), both of which are moderate to significant expenses. While not a direct correlation with all transactions, this suggests a pattern of using credit for purchases where rewards or purchase protection might be beneficial. Further analysis of all transactions would be needed to confirm this trend.

Confidence: 75%  Type: Correlation

5. RECURRING EXPENSES ARE PREDOMINANTLY MONTHLY

The 'Recurring' dimension indicates that 'Monthly' is the most common recurrence pattern for expenses like 'Groceries', 'Utilities', and 'Entertainment' (Netflix). This predictability allows for better budgeting and forecasting of regular outflows. Identifying and potentially optimizing these recurring costs is a key area for financial management.

Confidence: 90%



Type: Trend

6. POTENTIAL FOR OPTIMIZATION IN ENTERTAINMENT SPENDING

While Entertainment has a relatively low total amount (\$43.99), it has two transactions with an average of \$22.00. One transaction is a 'Netflix subscription' (\$15.99), which is a recurring monthly expense. The other entertainment expense is not detailed in the sample. Investigating the nature of the second entertainment expense and comparing subscription costs could reveal opportunities for savings.

Confidence: 80%



Type: Recommendation

7. DATA COMPLETENESS FOR 'NOTES' COLUMN

The 'Notes' column appears to be inconsistently populated. For example, 'Weekly groceries' is present for a grocery transaction, but other transactions like 'Electricity bill' or 'Uber to office' have more specific notes. This inconsistency could limit the depth of analysis if more granular insights are needed from the notes. Standardizing the use of the 'Notes' field would improve data quality.

Confidence: 85%



Type: Data quality