

# Transaction Analysis Report

Generated: 2026-04-15 17:42:30

## 1. Executive Snapshot

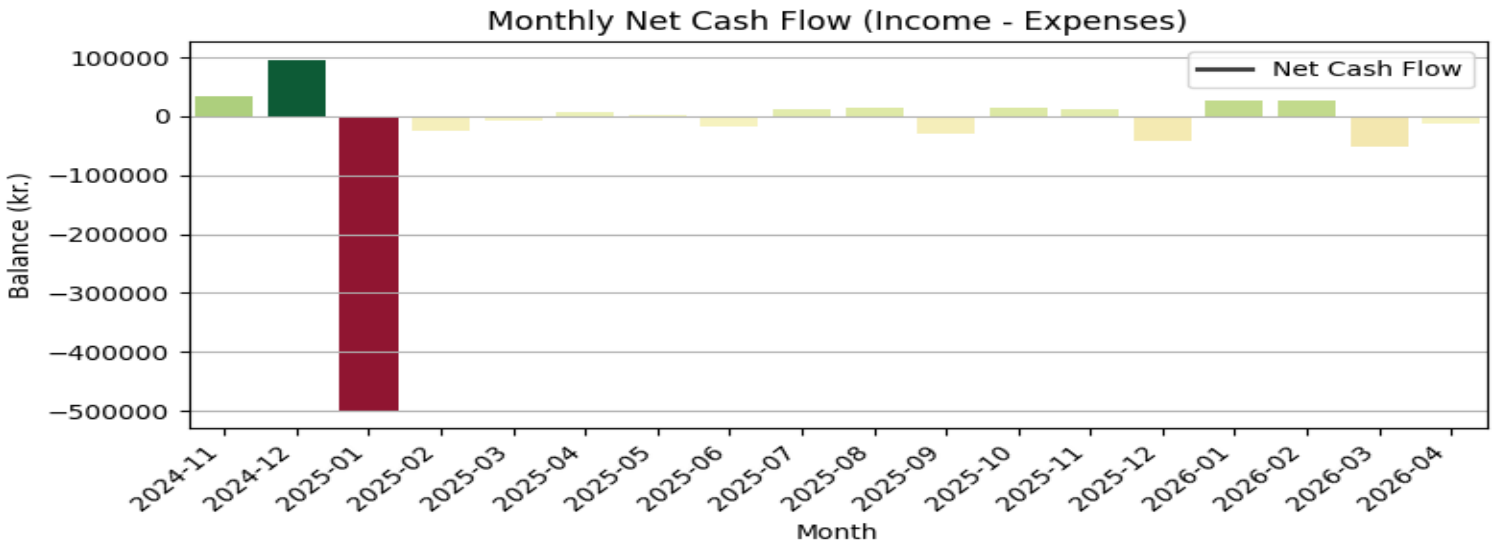
This report summarizes your finances from 2024-11-18 to 2026-04-15, covering cash flow, spending behavior, fixed obligations, and projections.

Metric	Value
Transactions	1,526
Average Monthly Net Flow	kr. 30.730,53-
Median Monthly Net Flow	kr. 6.092,45
Average Monthly Spending	kr. 95.778,31

## 2. Income and Cash Flow

Monthly net cash flow (income minus expenses) across the analysis period.

### Section Chart



### Insights

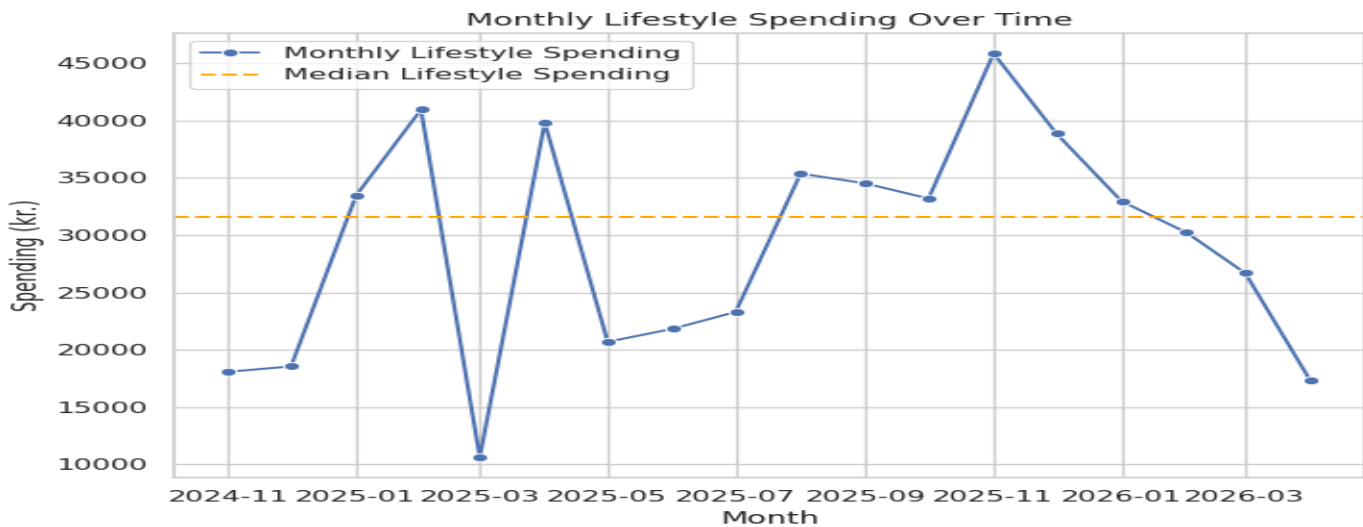
- Average monthly net flow is kr. 30.730,53-
- Median monthly net flow is kr. 6.092,45.

## 3. Lifestyle Spending Baseline

Lifestyle spending excludes mortgage, income, transfers, home improvement, and investments to focus on your controllable monthly baseline.

Metric	Value
Median Lifestyle Spend	kr. 31.594,97
Mean Lifestyle Spend	kr. 29.015,40
Best Month	2025-03 (kr. 10.592,95)
Worst Month	2025-11 (kr. 45.875,53)

### Section Chart



## 4. Category and Payee Breakdown

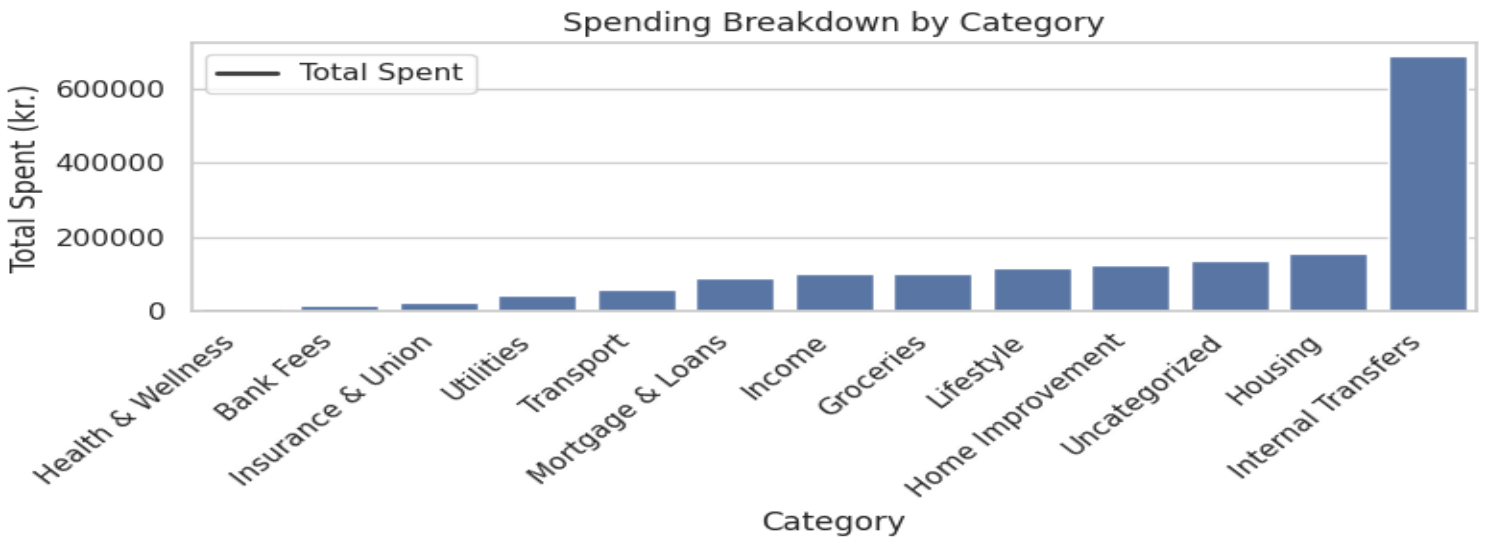
### Spending Breakdown by Category

This chart shows the total amount spent in each category over the analyzed period.

Categories with higher bars represent areas where more money was spent.

This breakdown can help identify major spending areas and opportunities for budgeting adjustments.

### Section Chart

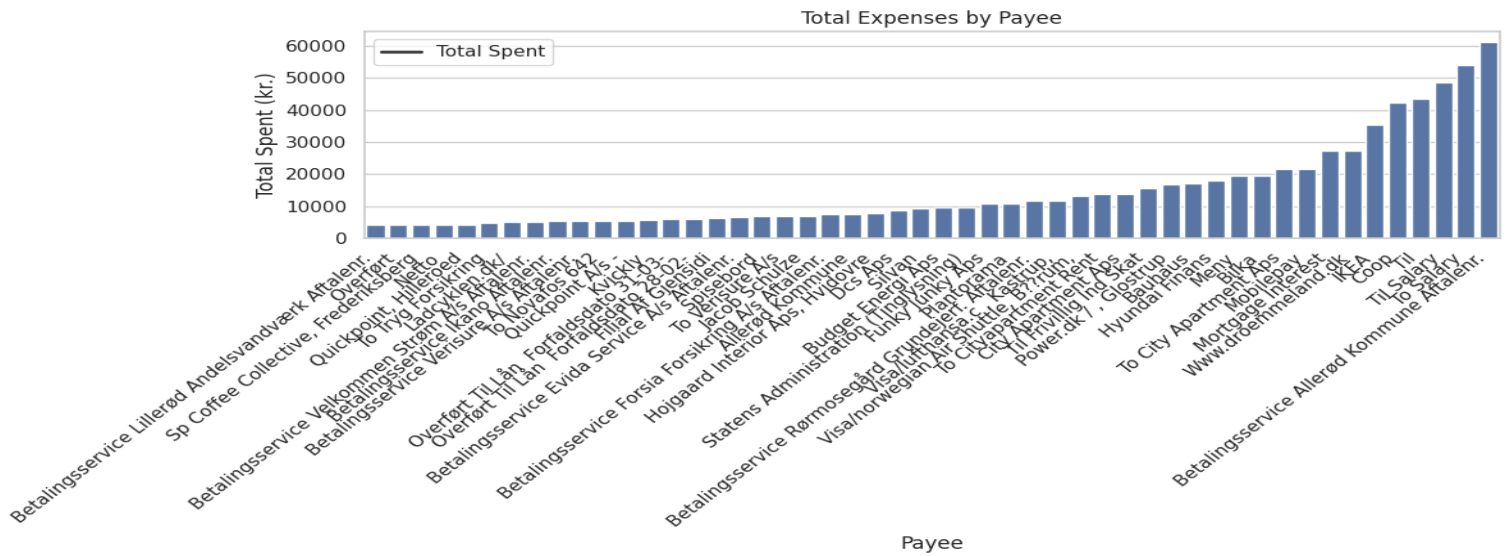


## 5. Spending by Payee

### Total Expenses by Payee

This chart shows the total amount spent on each payee over the analyzed period. Payees with higher bars represent entities where more money was spent. This breakdown can help identify major spending recipients and opportunities for budgeting adjustments.

### Section Chart



## 6. Mortgage and Fixed Obligations

### Mortgage Payment Analysis

The typical mortgage payment is approximately kr. 46.915,19- per term.

To create a 'sinking fund' that can cover the mortgage payment every 3 months, you would need to set aside approximately kr. 15.638,40- per month.

This means that by saving kr. 15.638,40- each month, you can ensure that you have enough funds to cover the mortgage payment every quarter, providing a buffer for months with higher expenses or lower income.

Metric	Value
Payment Frequency	quarterly
Typical Payment Per Term	kr. 46.915,19-
Monthly Set-Aside	kr. 15.638,40-

## 7. Safety Buffer Assessment

Safety is estimated from your baseline monthly expenses and fixed obligations to help you define a resilient monthly floor and emergency reserve target.

Metric	Value
Low-Bound Monthly Buffer	kr. 26.231,35
Mean Monthly Buffer	kr. 44.653,80
High-Bound Monthly Buffer	kr. 61.513,93
Recommended 6-Month Fund	kr. 267.922,79

### Recommended Actions

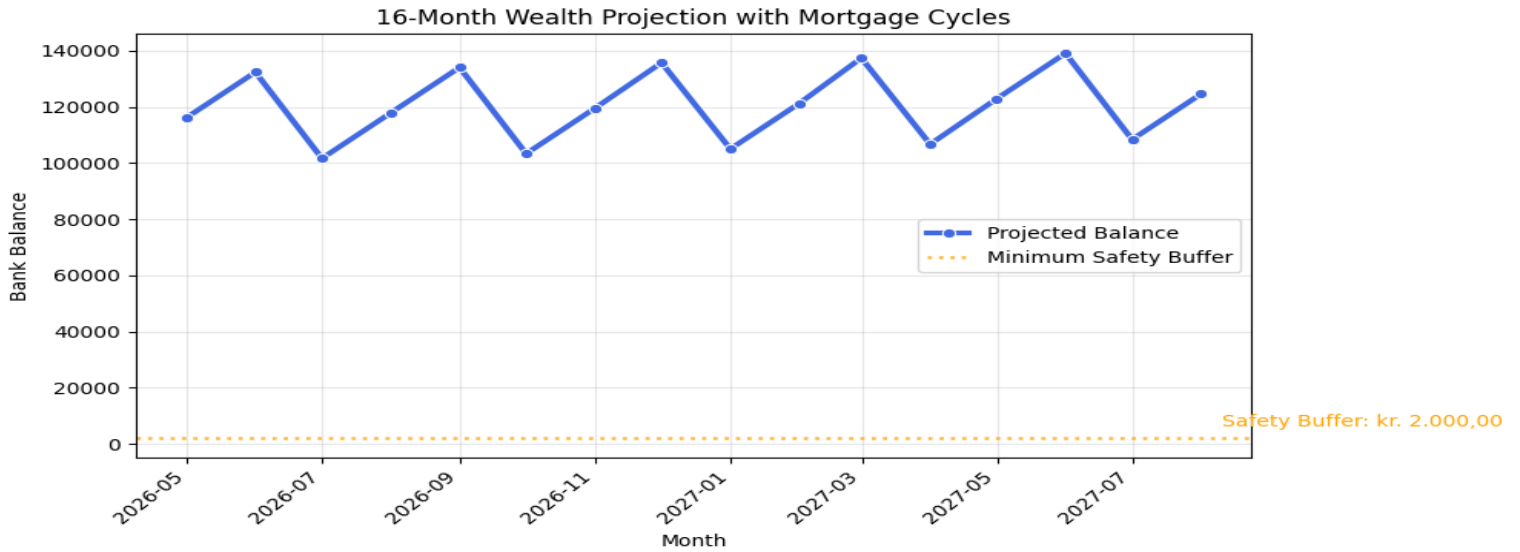
- Keep at least the mean safety amount as your monthly baseline protection.
- Target a 6-month emergency fund to absorb income or expense shocks.

## 8. 16-Month Projection

Short-term trajectory based on historical income and spending behavior.

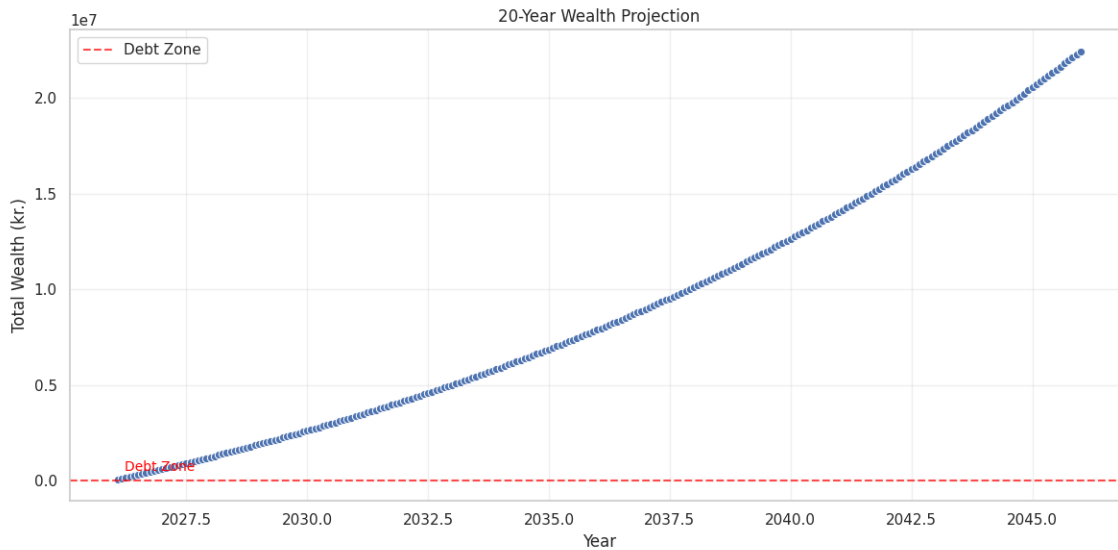
Metric	Value
Projection Horizon	16 months
Projected End Balance	N/A

### Section Chart



## 9. Long-Term Outlook

Long-term projection showing expected wealth path under current assumptions.



### Projection Summary (20 years)

Starting wealth (2026): kr. 0,00  
 Final projected wealth: kr. 22.456.783,12  
 Minimum wealth during period: kr. 48.067,43  
 Maximum wealth during period: kr. 22.456.783,12

### Income Configuration:

Primary annual salary: kr. 527.019,84 (growing at 3.0% annually)  
 Secondary annual salary: kr. 239.080,20 (growing at 3.0% annually)

### Economic Assumptions:

Quarterly mortgage payment: kr. 46.915,19 every 3 months

Monthly expenses start at kr. 31.594,97, increasing with 1.5% annual inflation

Investment return: 7.0% annually, compounded monthly

### Interpretation:

- The projection shows how your wealth evolves over 20 years based on the assumptions

- The red dashed line indicates the "Debt Zone" where total wealth becomes negative

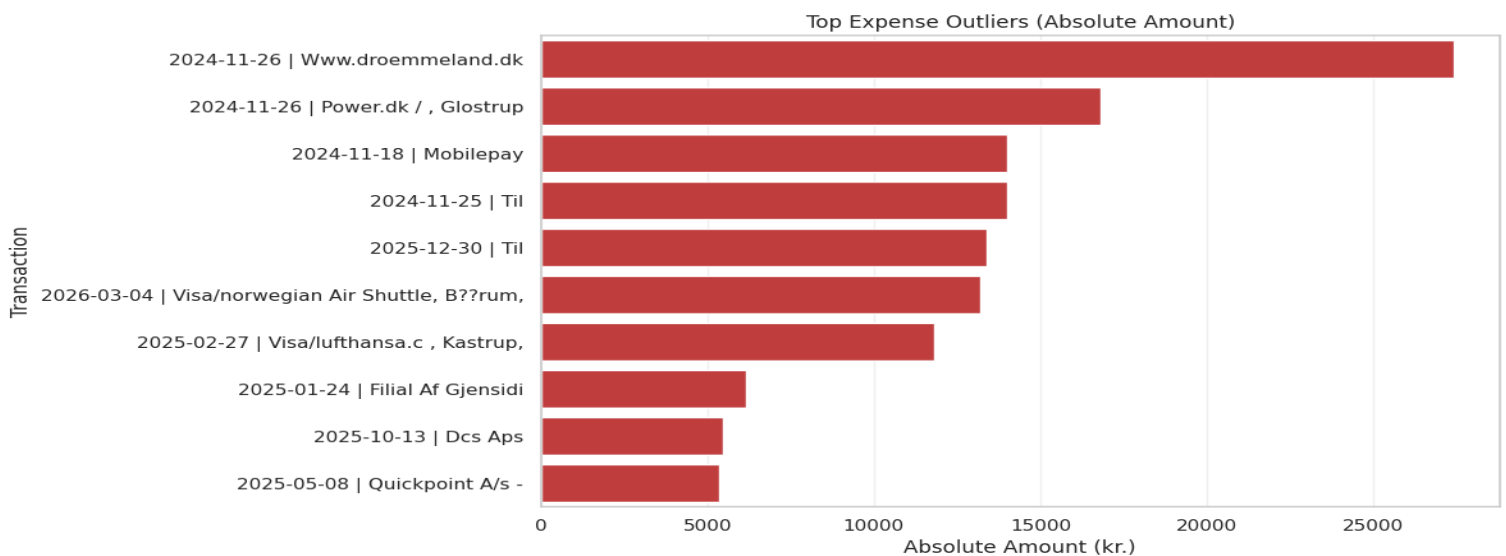
- Key inflection points occur when salary increases, mortgage payments hit, and as investment returns compound over time

## 10. Expense Outlier Detection

Outliers are detected using the same IQR-based thresholds used during expense analysis. This section highlights unusual expense transactions that are candidates for removal from baseline spending calculations.

Metric	Value
Expense Candidates Reviewed	1,164
Detected Outliers	10
Outlier Share	0.86%
Lower Bound	kr. 5.287,09-
Upper Bound	kr. 0,00

### Section Chart



**Insights**

- Detected 10 outliers from 1164 candidate expense transactions.
- Largest outlier: date 2024-11-26 00:00:00+00:00 Power.dk / , Glostrup 2024-11-26 00:00:00+00:00 Www.droemmeland.dk Name: payee, dtype: str on 2024-11-26 (kr. 16.789,00-).

## 11. Action Plan

**Recommended Actions**

- Set your monthly baseline target close to your median lifestyle spending.
- Automate monthly transfers to cover fixed obligations before discretionary spend.
- Review top payees and categories monthly for quick savings opportunities.
- Re-run this report each month to track trend direction and projection drift.