Applicant-prepared financial evidence report

Applicant-prepared supplemental report. Not a bank-issued statement.

StatementsCraft
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United Kingdom Visa Application

Applicant-prepared summary aligned to published UKVI guidance

ACCOUNT HOLDER DETAILS

Account Holder
Demo Applicant

Account Number
******0001**

Passport Number
X0000000

Statement Period
16 August 2026 – 30 September 2026

Source bank (as stated in uploaded file)
Sample Bank

Account Type
Savings

Branch
Demo Branch

Currency
USD

Statement end date
30 Sep 2026

Apply by (31-day rule)
31 Oct 2026

Document date
05 Oct 2026

OPENING BALANCE	CLOSING BALANCE	28-DAY LOWEST BALANCE
$2,500.00	**$9,980.00**	**$9,980.00**

OFFICER SNAPSHOT

Demo Applicant's Sample Bank statement for 16 August 2026 – 30 September 2026 shows an increasing balance (closing $9,980.00, average monthly $7,500.00). 1 large deposit(s) are flagged for supporting documentation.

Balance Trend: INCREASING +$7,480 (+299.2%) over period

Demonstrates genuine savings growth

Income pattern: no clear salary-style credits detected

Statement covers: 2 months (UKVI requires 6 months minimum)

UKVI requires 6 months minimum. Current statement covers 2 months only.

Checklist: UK Visitor / Student

Statement end date must be within 31 days of visa application date. UKVI does not accept photocopies — submit original or certified copy only.

Requirements last verified Oct 2026 per UKVI guidance. Student maintenance rises to £1,570/£1,203 from 30 Nov 2026 — verify on gov.uk before applying.

You must still submit the bank-issued statements attached behind this index (or obtained directly from your bank).

This document was produced by StatementsCraft by reformatting the original bank export file. No financial data has been modified. Original transactions are preserved exactly as exported by the bank. This formatted version is provided for presentation purposes. Always verify current embassy requirements before submission. Generated: 05 Oct 2026 12:00 UTC

Financial Summary

Deterministic totals from your statement — advisory only, not a visa approval prediction.

EVIDENCE CHECKLIST · requirement · your figure · status · source

WARN	Statement length: Requires 6 months minimum. Current statement covers 2 months only.
PASS	Balance trend: Increasing over the statement period.
NOTE	Income consistency: No clear salary keywords — attach payslips if income is employment-based.
WARN	Deposit flags: 1 flagged — attach source proof (transfer letter / FD maturity / gift deed).
PASS	Statement recency: End date is within the destination's preferred submission window. · https://www.gov.uk/student-visa/money
NOTE	28-day funds hold: Lowest balance in final 28 days: $9,980.00 (UKVI maintenance funds must stay held). · https://www.gov.uk/student-visa/money

AVG MONTHLY INCOME
$4,000.00

AVG MONTHLY EXPENSES
$260.00

AVG MONTH-END BALANCE
$10,040.00

SAVINGS TREND
Flat · 2 mo

Largest credits

$8,000.00 2026-08-19 Cash Deposit

Largest debits

$400.00 2026-08-26 ATM Withdrawal
$120.00 2026-09-30 Card Purchase

Date	Description	Reference	Debit	Credit	Daily balance
MOST RECENT 3 MONTHS					
16/08/2026	Opening Balance				**$2,500.00**
19/08/2026	Cash Deposit	*** Large unexplained deposit** Supporting documentation may be required by embassy		$8,000.00	**$10,500.00**
26/08/2026	ATM Withdrawal		$400.00		**$10,100.00**
30/09/2026	Card Purchase		$120.00		**$9,980.00**

Average Monthly Balance: $7,500.00