DN FICTIONAL STATEMENT

Original teaching fixture. No real bank, customer or account.

Period: 01-05 January 2027 (invented) Currency: USD

Opening balance: 1,000.00

A. Debit / credit column view

Date	Ref	Description	Money out	Money in	Balance
01 Jan	R01	Card purchase	125.40	0.00	874.60
02 Jan	R02	Customer receipt	0.00	250.00	1,124.60
03 Jan	R03	Service fee	12.50	0.00	1,112.10
04 Jan	R04	Returned payment	80.00	0.00	1,032.10
05 Jan	R05	Interest	0.00	5.25	1,037.35

Closing balance: 1,037.35

B. The same movements as signed amounts

For this fixture only, parentheses mean money out.

Ref	Signed USD amount	Meaning from the source definition
R01	-125.40	Money out
R02	+250.00	Money in
R03	(12.50)	Money out
R04	(80.00)	Money out
R05	+5.25	Money in

Read both the characters and the column heading.

Zeroes are explicit in this fixture; a blank in a real statement needs a rule.

All amounts, references and dates above are invented for this exercise.