

Balance Sheet / Kunci Kira-Kira — worked example

Kedai Runcit Amanah Sdn Bhd · as at / pada 31 December 2026 · all figures in RM

Line (English)	Baris (Bahasa Melayu)	RM
ASSETS	ASET	
Non-current assets	Aset bukan semasa	
Furniture and fittings	<i>Perabot danengkapan</i>	18,000.00
Motor vehicle	<i>Kenderaan</i>	42,000.00
Less: Accumulated depreciation	<i>Tolak: Susut nilai terkumpul</i>	-12,000.00
Total non-current assets	Jumlah aset bukan semasa	48,000.00
Current assets	Aset semasa	
Inventory	<i>Inventori</i>	26,500.00
Trade receivables	<i>Penghutang perdagangan</i>	9,800.00
Cash at bank	<i>Tunai di bank</i>	15,200.00
Cash in hand	<i>Tunai di tangan</i>	1,500.00
Total current assets	Jumlah aset semasa	53,000.00
TOTAL ASSETS	JUMLAH ASET	101,000.00

Line (English)	Baris (Bahasa Melayu)	RM
EQUITY	EKUITI	
Capital	<i>Modal</i>	60,000.00
Retained earnings	<i>Pendapatan tertahan</i>	18,300.00
Total equity	Jumlah ekuiti	78,300.00
Non-current liabilities	Liabiliti bukan semasa	
Bank loan	<i>Pinjaman bank</i>	12,000.00
Current liabilities	Liabiliti semasa	
Trade payables	<i>Pemiutang perdagangan</i>	8,200.00
Accrued expenses	<i>Belanja terakru</i>	2,500.00
Total current liabilities	Jumlah liabiliti semasa	10,700.00
TOTAL EQUITY AND LIABILITIES	JUMLAH EKUITI DAN LIABILITI	101,000.00

BALANCE CHECK / SEMAKAN IMBANGAN Assets 101,000.00 = Equity 78,300.00 + Liabilities 22,700.00 **BALANCED**

The accounting equation every balance sheet obeys: **Assets = Liabilities + Equity / Aset = Liabiliti + Ekuiti**. Accumulated depreciation is a negative inside assets — not a liability. Putting it in the wrong section is one of the most common reasons a hand-built balance sheet refuses to balance.

Free template and the full guide: niagawan.com/balance-sheet-in-malay/ · Niagawan — cloud accounting & POS for Malaysian SMEs.