BANK RECONCILIATION STATEMENT

Malaysia · RM · worked example

Business name	Meridian Trading Sdn Bhd
Bank account	Current account
Statement period ending	31 August 2026

A. BANK SIDE — start from the bank statement

Balance as per bank statement	**24,318.60**
Add: Deposits in transit	
Cash and cheques banked 30 August, credited 1 September	3,150.00
Less: Unpresented cheques	
Kilang Plastik Seri Maju (Cheque 100482)	1,860.00
Syarikat Hardware Tan (Cheque 100485)	742.50
= ADJUSTED BANK BALANCE	**24,866.10**

B. BOOK SIDE — start from your own cash book

Balance as per cash book	**25,041.10**
Less: Bank charges and fees	35.00
Less: Standing instructions / direct debits	180.00
Less: Dishonoured cheques	0.00
Add: Interest and direct credits	40.00
= ADJUSTED CASH BOOK BALANCE	**24,866.10**

Both sides agree at RM 24,866.10 — the account is reconciled.

Deposits in transit and unpresented cheques clear on their own — no entry needed.
Bank charges, standing instructions, dishonoured cheques and interest are real transactions and must be entered into your cash book, or your book balance stays permanently wrong.