BANK RECONCILIATION STATEMENT

Malaysia · RM · blank template

Business name

Bank account

Statement period ending

A. BANK SIDE — start from the bank statement

Balance as per bank statement

Add: Deposits in transit

Less: Unpresented cheques

= ADJUSTED BANK BALANCE

B. BOOK SIDE — start from your own cash book

Balance as per cash book

Less: Bank charges and fees

Less: Standing instructions / direct debits

Less: Dishonoured cheques

Add: Interest and direct credits

= ADJUSTED CASH BOOK BALANCE

The two adjusted balances must be equal. If they are not, the difference is what you still have to find.

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.