BANK RECONCILIATION STATEMENT

[Company / Business Name]

Bank: [Bank name] Account no.: [0000] As on: [31/03/2026]

Date / ref.	Particulars	Amount	Total
	Balance as per cash book (bank column)		**48,500.00**
Add: Cheques issued but not yet presented for payment			
Chq 100452	Paid to [Supplier A]	2,300.00	
Chq 100457	Paid to [Supplier B]	5,200.00	
			7,500.00
Add: Amounts credited by the bank, not yet in the cash book			
30/03	Interest credited by bank	150.00	
29/03	Direct transfer from [Customer C]	3,000.00	
			3,150.00
Less: Cheques / cash deposited but not yet credited by the bank			
31/03	Chq from [Customer D] deposited	6,000.00	
			(6,000.00)
Less: Bank charges and direct debits not yet in the cash book			
31/03	Bank charges	250.00	
28/03	Standing order – insurance premium	1,400.00	
			(1,650.00)

	Balance as per bank statement (calculated)		**51,500.00**
	Balance as shown on the bank statement		51,500.00
	Difference (should be zero)	**Reconciled ✓**	**-**

Start from the cash book balance (an overdraft is a negative number). Type amounts as positives in the yellow cells; the sheet adds or deducts each group. After reconciling, post the bank charges, interest and direct credits/debits to your cash book.

Prepared by: _____ Checked by: _____