

Bank Reconciliation Checklist

Accounting & Bookkeeping | Checklist | Updated October 15, 2026

Steps to compare bank activity with your ledger and document differences.

Who should use this resource?

Designed for small business readers who want to organize records and prepare informed questions.

What this resource covers

1. Match deposits and withdrawals to ledger entries
2. Identify outstanding checks and deposits in transit
3. Investigate fees, interest, and duplicates
4. Save the statement and reconciliation report

How to use it

Work through each item using your own records. Mark items complete as you gather documents or finish a review. Keep original source records securely and check current instructions before filing or paying taxes.

Review checklist

- ☐ Match deposits and withdrawals to ledger entries
- ☐ Identify outstanding checks and deposits in transit
- ☐ Investigate fees, interest, and duplicates
- ☐ Save the statement and reconciliation report

Official references

[IRS: What kind of records should I keep?: <https://www.irs.gov/businesses/small-businesses-self-employed/what-kind-of-records-should-i-keep>](https://www.irs.gov/businesses/small-businesses-self-employed/what-kind-of-records-should-i-keep)

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