BANK RECONCILIATION STATEMENT

You operate a bank account in which you deposit money and withdraw money from time to time. You maintain a record with yourself of these deposits and withdrawals. One day you get your pass-book (statement issued by the bank) updated but are surprised to find that the balance shown by the pass book was different from what it should have been as per your records. What will you do in this case? It is obvious that you will compare the two sets of records and find out items which are recorded in one but not in the other. Similar situation may arise in case of a business concern which operates a bank account. These business concerns maintain record of all of their banking transactions in their bank column of the cash book. On any particular date the bank balance shown by the bank column cash book and that shown by the pass book should be the same. But if there is difference between the two, the business concern will find out the reasons to reconcile the balance. In this lesson you will learn about reasons for difference and prepare the reconciliation statement called Bank Reconciliation Statement.

OBJECTIVES

After studying this lesson, you will be able to:

- state the meaning and need of Bank Reconciliation Statement;
- explain the reasons for difference between the balances of Cash Book and Pass Book;
- prepare the Bank Reconciliation Statement.

9.1 BANK RECONCILIATION STATEMENT - MEANING AND NEED

Business concern maintains the cash book for recording cash and bank transactions. The Cash book serves the purpose of both the cash account
and the bank account. It shows the balance of both at the end of a period. Bank also maintains an account for each customer in its book. All deposits by the customer are recorded on the credit side of his/her account and all withdrawals are recorded on the debit side of his/her account. A copy of this account is regularly sent to the customer by the bank. This is called ‘Pass Book’ or Bank statement. It is usual to tally the firm’s bank transactions as recorded by the bank with the cash book. But sometimes the bank balances as shown by the cash book and that shown by the pass book/bank statement do not match. If the balance shown by the pass book is different from the balance shown by bank column of cash book, the business firm will identify the causes for such difference. It becomes necessary to reconcile them. To reconcile the balances of Cash Book and Pass Book a statement is prepared. This statement is called the ‘Bank Reconciliation Statement’. It can be said that:

**Bank Reconciliation Statement** is a statement prepared to reconcile the difference between the balances as per the bank column of the cash book and pass book on any given date.

**Need of preparing Bank Reconciliation Statement**

It is neither compulsory to prepare Bank Reconciliation Statement nor a date is fixed on which it is to be prepared. It is prepared from time to time to check that all transactions relating to bank are properly recorded by the businessman in the bank column of the cash book and by the bank in its ledger account. Thus, it is prepared to reconcile the bank balances shown by the cash book and by the bank statement. It helps in detecting, if there is any error in recording the transactions and ascertaining the correct bank balance on a particular date.

**INTEXT QUESTIONS 9.1**

Fill in the blanks with suitable word/words:

1. The copy of customer’s account with the Bank is called ..................

2. The cheques deposited are entered on the ...................... of the bank column of cash book.

3. Bank Reconciliation statement is prepared to ................... the bank balance as shown by the cash book and the bank statement.
Bank Reconciliation Statement

4. Cheques issued are posted on the .................... side of the bank column of Cash Book.

5. The credit column of pass book should be equal to .................... column of cash book and debit column of pass book should equal to .................... column of cash book, if there are no differences.

9.2 REASONS FOR DIFFERENCE

When a businessman compares the Bank balance of its cash book with the balance shown by the bank pass book, there is often a difference. As the time period of posting the transactions in the bank column of cash book does not correspond with the time period of posting in the bank pass book of the firm, the difference arises. The reasons for difference in balance of the cash book and pass book are as under:

1. Cheques issued by the firm but not yet presented for payment

When cheques are issued by the firm, these are immediately entered on the credit side of the bank column of the cash book. Sometimes, receiving person may present these cheques to the bank for payment on some later date. The bank will debit the firm’s account when these cheques are presented for payment. There is a time period between the issue of cheque and being presented in the bank for payment. This may cause difference to the balance of cash book and pass book.

2. Cheques deposited into bank but not yet collected

When cheques are deposited into bank, the firm immediately enters it on the debit side of the bank column of cash book. It increases the bank balance as per the cash book. But, the bank credits the firm’s account after these cheques are actually realised. A few days are taken in clearing of local cheques and in case of outstation cheques few more days are taken. This may cause the difference between cash book and pass book balance.

3. Amount directly deposited in the bank account

Sometimes, the debtors or the customers deposit the money directly into firm’s bank account, but the firm gets the information only when it receives the bank statement. In this case, the bank credits the firm’s account with the amount received but the same amount is not recorded in the cash book. As a result the balance in the cash book will be less than the balance shown in the Pass book.
4. Bank Charges
The bank charge in the form of fees or commission is charged from time to time for various services provided from the customers’ account without the intimation to the firm. The firm records these charges after receiving the bank intimation or statement. Example of such deductions is: Interest on overdraft balance, credit cards’ fees, outstation cheques, collection charges, etc. As a result, the balance of the cash book will be more than the balance of the pass book.

5. Interest and dividend received by the bank
Sometimes, the interest on debentures or dividends on shares held by the account holder is directly deposited by the company through Electronic Clearing System (ECS). But the firm does not get the information till it receives the bank statement. As a consequence, the firm enters it in its cash book on a date later than the date it is recorded by the bank. As a result, the balance as per cash book and pass book will differ.

6. Direct payments made by the bank on behalf of the customers
Sometimes, the bank makes certain payments on behalf of the customer as per standing instructions. Telephone bills, rent, insurance premium, taxes, etc are some of the expenses. These expenses are directly paid by the bank and debited to the firm’s account immediately after their payment. But the firm will record the same on receiving information from the bank in the form of Pass Book or bank statement. As a result, the balance of the pass book is less than that of the balance shown in the bank column of the cash book.

7. Dishonour of Cheques/Bill discounted
If a cheque deposited by the firm or bill receivable discounted with the bank is dishonoured, the same is debited to firm’s account by the bank. But the firm records the same when it receives the information from the bank. As a result, the balance as per cash book and that of pass book will differ.

8. Errors committed in recording transactions by the firm
There may be certain errors from firm’s side, e.g., omission or wrong recording of transactions relating to cheques deposited, cheques issued and wrong balancing etc. In this case, there would be a difference between the balances as per Cash Book and as per Pass Book.
9. Errors committed in recording transactions by the Bank

Sometimes, bank may also commit errors, e.g., omission or wrong recording of transactions relating to cheques deposited etc. As a result, the balance of the bank pass book and cash book will not agree.

INTEXT QUESTIONS 9.2

Given below are statements. Some of these statements are true statements and some of these are false statements. Write ‘T’ for True and ‘F’ for false statements.

1. Bank credits firm’s account as soon as it receives cheques from the firm.
2. Bank charges are never entered in the Cash Book.
3. Banks make certain payments on behalf of the customer under his standing instructions.
4. In case of cheques issued but not encashed, the balance of pass book will be less than the balance of Cash Book.
5. Direct deposits in the bank by a customer would increase the balance shown by the Pass Book.

9.3 PREPARATION OF BANK RECONCILIATION STATEMENT

To reconcile the bank balance as shown in the pass book with the balance shown by the cash book, Bank Reconciliation Statement is prepared. After identifying the reasons of difference, the Bank Reconciliation statement is prepared without making change in the cash book balance.

We may have the following different situations with regard to balances while preparing the Bank Reconciliation statement. These are:

1. Favourable balances
   
   (a) Debit balance as per cash book is given and the balance as per pass book is to be ascertained.

   (b) Credit balance as per pass book is given and the balance as per cash book is to be ascertained.

2. Unfavourable balance/overdraft balance
   
   (a) Credit balance as per cash book (i.e. overdraft) is given and the balance as per pass book is to be ascertained.
(b) Debit balance as per pass book (i.e. overdraft) is given and the balance as per cash book is to be ascertained.

The following steps are taken to prepare the bank reconciliation statement:

(i) **Favourable balances**: When debit balance as per cash book or credit balance as per pass book is given:

(a) Take balance as a starting point say Balance as per Cash Book.

(b) Add all transactions that have resulted in increasing the balance of the pass book.

(c) Deduct all transactions that have resulted in decreasing the balance of pass book.

(d) Extract the net balance shown by the statement which should be the same as shown in the pass book.

In case balance as per pass book is taken as starting point all transactions that have resulted in increasing the balance of the Cash book will be added and all transactions that have resulted in decreasing the balance of Cash book will be deducted. Now extract the net balance shown by the statement which should be the same as per the Cash book.

The following illustration helps to understand dealing with the favourable balance as per cash book or pass book.

**Illustration 1**

From the following particulars of M/s Ananaya Industries, prepare bank reconciliation statement as on December 31, 2006

1. Bank balance as per cash book Rs.32,500

2. Cheques deposited into bank but not credited upto December 31, 2006 Rs.8,900.

3. Cheques issued but not presented for payment Rs. 12,500.

4. Bank credited Rs.5,000 for receiving dividend through Electronic Clearing System.

5. Bank charges debited by Bank Rs.400.
### Bank Reconciliation Statement

**Solution**

Bank Reconciliation statement of M/s Ananaya Industries  
As on December 31, 2006

<table>
<thead>
<tr>
<th>Particulars</th>
<th>(Plus) Amount (Rs.)</th>
<th>(Minus) Amount (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Balance as per cash book</td>
<td>32,500</td>
<td></td>
</tr>
<tr>
<td>2. Cheques deposited but not credited by the bank</td>
<td></td>
<td>8,900</td>
</tr>
<tr>
<td>3. Cheques issued but not presented for payment</td>
<td></td>
<td>12,500</td>
</tr>
<tr>
<td>4. Dividend received through ECS</td>
<td></td>
<td>5,000</td>
</tr>
<tr>
<td>5. Bank charges debited by bank</td>
<td></td>
<td>400</td>
</tr>
<tr>
<td>Balance as per pass book</td>
<td></td>
<td>40,700</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>50,000</td>
<td>50,000</td>
</tr>
</tbody>
</table>

### Illustration 2

Take the figures given in illustration number 1. prepare bank reconciliation statement taking balance as per pass book i.e. Rs.40,700 as the starting point,

**Solution**

Bank Reconciliation statement of M/s Ananaya Industries  
as on December 31, 2006

<table>
<thead>
<tr>
<th>Particulars</th>
<th>(Plus) Amount (Rs.)</th>
<th>(Minus) Amount (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Balance as per pass book</td>
<td>40,700</td>
<td></td>
</tr>
<tr>
<td>2. Cheques deposited but not credited by the bank</td>
<td></td>
<td>8,900</td>
</tr>
<tr>
<td>3. Cheques issued but not presented for payment</td>
<td></td>
<td>12,500</td>
</tr>
<tr>
<td>4. Dividend received through ECS</td>
<td></td>
<td>5,000</td>
</tr>
<tr>
<td>5. Bank charges debited by bank</td>
<td></td>
<td>400</td>
</tr>
<tr>
<td>Balance as per Cash book</td>
<td></td>
<td>32,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>50,000</td>
<td>50,000</td>
</tr>
</tbody>
</table>
Illustration 3

From the following particulars of Reema Traders, prepare a bank reconciliation statement on June 30, 2006

1. Balance as per the cash book Rs.35,750
2. Rs.250 charges for Credit card fee is debited by bank, which is not recorded in cash book.
3. Cheques for Rs.7,550 are deposited in the bank but not yet collected by the Bank.
4. There was also a debit in the pass book of Rs.3,500 in respect of a discounted bill dishonoured.

Solution

Bank Reconciliation statement of M/s Reema Traders
As on June 30, 2006

<table>
<thead>
<tr>
<th>Particulars</th>
<th>(Plus) Amount (Rs.)</th>
<th>(Minus) Amount (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Balance as per Cash book</td>
<td>35,750</td>
<td></td>
</tr>
<tr>
<td>2. Cheques deposited but not credited by the bank</td>
<td></td>
<td>7,550</td>
</tr>
<tr>
<td>3. Credit card fee charges debited by the bank</td>
<td></td>
<td>250</td>
</tr>
<tr>
<td>4. Discounted bill dishonoured recorded only in</td>
<td></td>
<td>3,500</td>
</tr>
<tr>
<td>Pass book</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance as per Pass book</td>
<td></td>
<td>24,450</td>
</tr>
<tr>
<td></td>
<td>35,750</td>
<td>35,750</td>
</tr>
</tbody>
</table>

Illustration 4

Bank Pass book of M/s. Brham Industries showed a credit balance of Rs.27,350 on July 31, 2006. The following differences were found on that date between the cash book and the pass book:

1. Cheques issued before July 31, 2006, amounting to Rs.19,000 had not been presented for payment.
2. Two cheques of Rs.5,000 and Rs.3,500 were deposited into bank on July 31, but the bank gives credit for the same in August.
3. Insurance premium directly paid by bank Rs.5,000.
4. Rs.2,000 wrongly debited to the firm account by the bank.

Prepare Bank Reconciliation Statement as on July 31, 2006.
Bank Reconciliation Statement

Solution:

Bank Reconciliation statement of M/s Brahm Industries
as on July 31, 2006

<table>
<thead>
<tr>
<th>Particulars</th>
<th>(Plus) Amount (Rs.)</th>
<th>(Minus) Amount (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance as per pass book</td>
<td>27,350</td>
<td></td>
</tr>
<tr>
<td>Cheques issued but not presented for payment</td>
<td></td>
<td>19,000</td>
</tr>
<tr>
<td>Cheques deposited but credited by the bank in August</td>
<td>8,500</td>
<td></td>
</tr>
<tr>
<td>Insurance premium directly paid by bank</td>
<td>5,000</td>
<td></td>
</tr>
<tr>
<td>Wrongly debited by the bank. Balance as per Cash book</td>
<td>2,000</td>
<td>23,850</td>
</tr>
</tbody>
</table>

42,850 42,850

INTEXT QUESTIONS 9.3

You are given the balance as per Pass Book as the starting point and balance as per Cash Book is to be ascertained by you. Out of the following transactions, write ‘A’ against those amounts which will be added to the balance of Pass Book and ‘R’ against those by which balance of Pass Book will be reduced:

1. Interest allowed by Bank
2. Cheques deposited with bank and dishonoured
3. Cheques issued but not encashed
4. Bank charges
5. Insurance premium paid by bank
6. Dividends on share collected by bank.

9.4 UNFAVOURABLE BALANCE/OVERDRAFT BALANCE

Sometimes a businessman withdraws excess amount from the bank account and the closing bank balance of a month is a debit balance. This balance amount is called ‘overdraft balance’ as per Pass Book. This is shown in the cash book as a credit balance.
Credit balance as per cash book/Debit balance as per Pass Book.
Overdraft balance is to be shown in the minus column of statement as the starting point. The other steps shall remain same.

The following illustration helps to understand dealing with the unfavourable balance as per cash book and pass book.

**Illustration 5**
On December 31, 2006, the cash book of the M/s. Mona Plastics shows the credit balance Rs.6,500. Cheques amounting to Rs.3,500 deposited into bank but were not collected by the bank. Firm issued cheques of Rs. 1,000 which were not presented for payment. There was a debit in the pass book of Rs.200 for interest and Rs.400 for bank charges. Prepare Bank Reconciliation Statement.

**Solution:**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>(Plus)</th>
<th>(Minus)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Amount (Rs.)</td>
<td>Amount (Rs.)</td>
</tr>
<tr>
<td>1. Overdraft as per cash book</td>
<td></td>
<td>6,500</td>
</tr>
<tr>
<td>2. Cheques issued but not presented for payment</td>
<td>1,000</td>
<td></td>
</tr>
<tr>
<td>3. Cheques deposited but not credited by the bank</td>
<td></td>
<td>3,500</td>
</tr>
<tr>
<td>4. Bank charges and interest charged</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overdraft balance as per Bank Pass book</td>
<td>9,600</td>
<td>600</td>
</tr>
<tr>
<td></td>
<td><strong>10,600</strong></td>
<td><strong>10,600</strong></td>
</tr>
</tbody>
</table>

**Illustration 6**
Prepare Bank Reconciliation Statement of M/s Ashima Travels, from the following informations:

Bank overdraft as per Cash Book on 31st July, 2006 Rs.45,000
Cheques issued but not presented for payment Rs.17,500
Cheques deposited but not yet collected by the bank Rs.9,600
Interest on investment collected by the bank Rs.2,300
Bank charges Rs.350 debited by the bank not yet entered in the cash book.
## Bank Reconciliation Statement

### Solution:

**Bank Reconciliation statement of M/s Ashima Travels as on July 2006**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>(Plus) Amount (Rs.)</th>
<th>(Minus) Amount (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Overdraft as per cash book</td>
<td>45,000</td>
<td></td>
</tr>
<tr>
<td>2. Cheques issued but not presented for payment</td>
<td>17,500</td>
<td>9,600</td>
</tr>
<tr>
<td>3. Cheques deposited but not credited by the bank</td>
<td></td>
<td>2,300</td>
</tr>
<tr>
<td>4. Interest on investment collected by the bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Bank charges</td>
<td>350</td>
<td></td>
</tr>
<tr>
<td>Overdraft balance as per Bank Pass book</td>
<td>39,050</td>
<td></td>
</tr>
<tr>
<td><strong>Overdraft balance as per Bank Pass book</strong></td>
<td><strong>56,900</strong></td>
<td><strong>56,900</strong></td>
</tr>
</tbody>
</table>

### Illustration 7

From the following particulars of Neha and Co. prepare Bank Reconciliation Statement on March 31, 2006

- **Rs.**
  - Overdraft as per pass book: 16,500
  - Interest on overdraft: 1,600
  - Insurance premium paid by the bank: 800
  - Cheques deposited but not yet credited: 5,500
  - Cheques issued but not presented for payment: 6,000
  - Wrongly credited to firm account by the bank: 1,000

### Solution:

**Bank Reconciliation Statement of M/s Neha & Co as on March 31, 2006**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>(Plus) Amount (Rs.)</th>
<th>(Minus) Amount (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Overdraft as per pass book</td>
<td></td>
<td>16,500</td>
</tr>
<tr>
<td>2. Interest on overdraft</td>
<td></td>
<td>1,600</td>
</tr>
<tr>
<td>3. Insurance premium paid by the bank</td>
<td></td>
<td>800</td>
</tr>
<tr>
<td>4. Cheques deposited but not credited by the bank</td>
<td></td>
<td>5,500</td>
</tr>
<tr>
<td>5. Cheques issued but not presented for payment</td>
<td></td>
<td>6,000</td>
</tr>
<tr>
<td>6. Wrongly credited by the bank</td>
<td></td>
<td>1,000</td>
</tr>
<tr>
<td>Overdraft balance as per cash book</td>
<td>15,600</td>
<td></td>
</tr>
<tr>
<td><strong>Overdraft balance as per cash book</strong></td>
<td><strong>23,500</strong></td>
<td><strong>23,500</strong></td>
</tr>
</tbody>
</table>
INTEXT QUESTIONS 9.4

Fill in the blanks choosing correct word from the words given in brackets:

1. Overdraft means ................. balance. [Favourable/unfavourable].
2. The balance of cash book is ................. in case of overdraft. [debit/ credit].
3. Bank charges will ................. in case of overdraft as per Cash Book [increase/decrease].
4. Cheques issued but not encashed will ................. in case of the overdraft as per Pass Book. [increase/decrease]
5. Interest allowed by bank ................. in case of the favourable balance of cash book. [adds to/reduces]

WHAT YOU HAVE LEARNT

- Bank Reconciliation Statement is a statement prepared to reconcile the difference between the balances as per the bank column of the cash book and pass book on any given date.

- There are certain reasons due to which a difference in the balance of Pass Book and Cash Book take place. These are as follows:
  
  (a) Cheques issued by the firm but not yet presented for payment.
  (b) Cheques deposited into bank but not yet collected.
  (c) Amount directly deposited in the bank account.
  (d) Bank Charges
  (e) Interest and dividend received by the bank.
  (f) Direct payments made by the bank on behalf of the customer.
  (g) Cheques/discounted bills dishonoured.
  (h) Errors committed in recording transactions by the firm.
  (i) Errors committed in recording transactions by the Bank
Different situations for preparing the Bank Reconciliation statement. These are:

**Favourable balances**

(a) Debit balance as per cash book is given and the balance as per pass book is to be ascertained.

(b) Credit balance as per pass book is given and the balance as per cash book is to be ascertained.

**Unfavourable balance/overdraft balance**

(a) Credit balance as per cash book (i.e. overdraft) is given and the balance as per pass book is to be ascertained.

(b) Debit balance as per pass book (i.e. overdraft) is given and the balance as per cash book is to be ascertained.

**TERMINAL QUESTIONS**

1. What is a Bank Reconciliation statement?
2. What is the need of preparing Bank Reconciliation statement?
4. From the following particulars, prepare Bank Reconciliation statement as on December 31, 2006.
   - (i) Balance as per Cash Book Rs.4,200
   - (ii) Cheques issued but not presented for payment Rs.2,000
   - (iii) Cheques deposited but not collected Rs.3,000
   - (iv) Bank charges debited by the bank Rs.250.
5. Prepare Bank Reconciliation statement as on March 31, 2006. On this date the passbook of M/s Noopur Industries showed a balance of Rs.27,500.
   - (a) Cheques of Rs.14,000 directly deposited by a customer.
   - (b) Cheques for Rs.13,500 were issued during the month of March but of these cheques for Rs.1,500 were not presented by the end of March.
(c) The bank collected Rs.2,500 as dividend on shares.
(d) Cheques of Rs.17500 were paid into bank but of Rs 8500 were realised in the month of April.

6. On April 1, 2006, Rohan had an overdraft of Rs.16,000 as shown by the cash book. Cheques amounting to Rs.6,000 had been paid by him but not collected by the bank till date. He issued cheques of Rs.8,000 which were not presented to the bank for payment. There was a debit in his passbook of Rs.500 for interest and Rs.200 for bank charges and a cheque of Rs.5000 was paid into bank but the same was debited twice in the cash book. Prepare Bank Reconciliation Statement.

7. Overdraft shown by the passbook of M/s. Mohit trader is Rs.40,000. Prepare Bank Reconciliation statement on December 31, 2006.
   (a) Bank charges debited as per pass book Rs.1,000
   (b) Received a payment directly from customer Rs.7,000
   (c) Cheques wrongly recorded in debit side of cash book Rs.4,000
   (d) Cheques issued but not presented for payment Rs.9,800
   (e) Cheques deposited with the bank but not collected Rs. 12,500
   (f) Insurance premium paid by the bank Rs.3,500

ANSWERS TO INTEXT QUESTIONS

Intext Questions 9.1
1. pass Book 2. Debit side 3. reconcile
4. credit 5. Debit, credit

Intext Questions 9.2
1. F 2. F 3. T
4. F 5. T

Intext Questions 9.3
Bank Reconciliation Statement

**Intext Questions 9.4**

1. Unfavourable  
2. Credit  
3. Increase  
4. Decrease  
5. Adds to

**Answers to Terminal Questions**

4. Balance as per pass Book Rs.2,950  
5. Balance as per Cash Book Rs. 9,500  
6. Overdraft as per pass Book Rs. 23,200  
7. Overdraft as per cash book Rs.40,800

**Activity**

You know that businessman generally visit their banks to get updated position regarding their bank account. Visit any bank and enquire from the bank officer what discrepancies generally they notice in the items. They have recorded or not recorded the items or not recorded by their customers. Make a list of the discrepancies and show the effect on the bank balance.

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Reason of discrepancy/actual difference in the bank balance and the balance expected by the customer</th>
<th>Effect on account</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Plus</td>
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<tr>
<td>1.</td>
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<tr>
<td>2.</td>
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<td>6.</td>
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<tr>
<td>7.</td>
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<td></td>
</tr>
</tbody>
</table>