|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Chart of GL Accounts** | |  |  |  |
| Ledger Account | Description | Norm Balance | Debit Entry | Credit Entry |
| Assets: |  |  |  |  |
| 5100 | Vault Cash | Debit | Increases | Decreases |
| 5101 | Teller Cash #l | Debit | Increases | Decreases |
| 5102 | Teller Cash #2 | Debit | Increases | Decreases |
| 5103 | Teller Cash #3 | Debit | Increases | Decreases |
| 5130 | Due From Bank | Debit | Increases | Increases |
| 5141 | Accounts Receivable\* | Debit | Increases | Decreases |
| 5150 | Loan (Short Term) | Debit | Increases | Increases |
| 5160 | Loan (Long Term) | Debit | Increases | Increases |
| 5170 | (Less Loan Loss Reserve) | Credit | Decrease | Increases |
| 5180 | Equipment (FFE) | Debit | Increases | Increases |
| Liabilities: |  |  |  |  |
| 5210 | Savings | Credit | Decrease | Increases |
| 5220 | Unearned Interest | Credit | Decrease | Increases |
| Equity: |  |  |  |  |
| 5300 | Capital | Credit | Decrease | Increases |
| 5310 | Retained Earnings | Credit | Decrease | Increases |
|  | Profit (Loss) |  |  |  |
| Income: |  |  |  |  |
| 5400 | Investment Interest | Credit | Decrease | Increases |
| 5410 | Loan Interest | Credit | Decrease | Increases |
| 5420 | Loan Fees | Credit | Decrease | Increases |
| 5430 | Deposit Fees (fee for services) | Credit | Decrease | Increases |
| 5440 | Other (chg. on floor) | Credit | Decrease | Increases |
| Expenses: |  |  |  |  |
| 5500 | Interest | Debit | Increases | Decrease |
| 5510 | Marketing | Debit | Increases | Decrease |
| 5520 | Office Supplies | Debit | Increases | Decrease |
| 5530 | Teller Cash Over/Short | Debit | Increases | Decrease |
| 5540 | Provision for Loan Loss | Debit | Increases | Decrease |
| 5550 | Bad Debt | Debit | Increases | Decrease |
| 5590 | Miscellaneous | Debit | Increases | Decrease |
| \*Coffee Shop | 5141/5430 |  |  |  |