# Difference between the annual total and the bank statement · How to approach it?

For: Sole trader under flat-rate taxation

Practical business guidance · Reviewed: 2026-11-22

Applicability: According to the profile and circumstances of the described case.

**First, exclude transfers between your own accounts and returned payments from your bank transactions.**

## A starting point in practice

Record the differences by document, item type and amount.

Check at least three months on a sample before closing the entire period.

## Working example · The difference between the annual total and the bank statement

Check at least three months on a sample before closing the entire period.

## Specific next steps

1. Record the differences by document, item type and amount.
2. Check at least three months on a sample before closing the entire period.
3. Maintain compliance with the annual documents.

## Limits of application

Apply the guideline to your documents and working methods.

## Original page

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