The difference between the annual total and the bank statement · What if the process gets stuck?

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.

Do not treat the difference as a single lump sum without seeking the reasons.

When a plan meets an obstacle

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

Record the differences by document, item type and amount.

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. First, exclude transfers between your own accounts and returned payments from your bank transactions.
2. Record the differences by document, item type and amount.
3. Maintain compliance with the annual documents.

Limits of application

Apply the guideline to your documents and working methods.

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