The difference between the annual total and the bank statement · How to check it with an example?

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.

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

Checking by example

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

Record discrepancies by document, item type and amount. Do not consolidate the discrepancy into a single total without investigating the cause.

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

Limits of application

Apply the guideline to your documents and working methods.

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