Tax Records at Year End

Collection list and purchase log · belongs to Chapter 18, with bridges to Chapters 5, 16 and 17 · Tax year: ________

Collect through the year and there is nothing to reconstruct at year end. This sheet is not tax advice. It summarizes the legal position in Germany in outline, as of the book (mid-2026), without guarantee. When in doubt, a tax adviser belongs at the table, ideally one with crypto experience. The burden of proof lies with you: anyone who cannot deliver gets estimated, rarely in your favor. The tax liability is the same for holdings with and without an identity record, the only difference is who produces the records: the provider or you.

1 · BITCOIN (CHAPTER 18, BRIDGE TO CHAPTER 5)

Item	OK	Note
Transaction exports of all providers backed up, after every quarter, not only at tax-return time.		Providers: ______
Purchase log for person-to-person purchases complete (Table 5). Nobody creates an annual report for you there, you are your own broker.		
Transfers between your own wallets marked as non-disposals. Not a single taxable cent moves from the exchange to the hardware wallet.		
Every exchange and every payment recorded as a disposal: Bitcoin for goods, coffee via Lightning, switch into Monero, exchange into a stablecoin. Realized at the market rate of the moment, and for the crypto asset received the holding period starts anew.		
One-year holding period checked (§ 23 EStG): more than one year between purchase and sale is tax-free, below that your personal tax rate. Exemption limit 1,000 euros a year for all private disposal transactions combined, Bitcoin and precious metals in one pot. Not an allowance: from 1,000 euros total gain all of it is taxable.		
Long-term and spending wallets kept separate. FIFO applies wallet by wallet (Federal Ministry of Finance letter of March 6, 2025), so payments do not consume the oldest, long-since tax-free coins.		
Year-end holdings recorded per wallet (short code and amount), rates at the time of each transaction at hand. Exactly this is what the tax office can demand.		

2 · STOCKS AND FOREIGN SECURITIES ACCOUNT (CHAPTERS 16 AND 18)

Item	OK	Note
German custodian bank: tax certificate filed. It deducts the flat-rate withholding tax automatically, foreign brokers and transfer agents do not.		
Foreign securities account: your own statement for the Anlage KAP with dividends and price gains, every year on your own. Claim the saver's lump-sum allowance there (1,000 euros, 2,000 for joint assessment), an exemption order cannot be lodged with a foreign broker.		
Dividend statements with withholding tax collected. Under the treaties with the USA and Switzerland, 15 percentage points are creditable via the Anlage KAP, the full gross amount is always declared.		
Swiss dividends: Swiss withholding tax reclaimed (35 percent withheld, 15 credited, 20 via the ESTV ePortal with Form 85, deadline three years after the dividend year ends, enclose your tax office's certificate of residence).		Apply by: ______
W-8BEN valid with every U.S. custodian (cuts the U.S. deduction from 30 to 15 percent, valid to the end of the third calendar year after signing, renewal in the calendar).		valid until: ______
Funds in a foreign securities account: Anlage KAP-INV. With accumulating and low-distribution funds the advance lump sum (Vorabpauschale) falls due annually, to be calculated yourself from base rate and partial exemption.		

3 · PRECIOUS METALS (CHAPTER 17)

Item	OK	Note
Every purchase recorded with receipt, date, price and denomination, including the anonymous over-the-counter purchase. Without a purchase receipt, neither holding period nor gain can be proven later.		
Sales filed with receipt and date. Same rule as for Bitcoin: tax-free after a one-year holding period (§ 23 EStG), below that your personal tax rate and the joint exemption limit of 1,000 euros.		
Holdings list current at year end, purchases with and without an identity record kept separately.		

4 · REPORTING DUTIES: WHAT FLOWS ANYWAY (CHAPTER 18)

Item	OK	Note
Foreign accounts are reported, not declared. The automatic exchange of information (CRS/AEOI) delivers name, tax ID, year-end balances and gross income to the Federal Central Tax Office, Switzerland since 2018. Declaring the income is up to you.		
Crypto providers have recorded since January 1, 2026 purchases, sales, swaps and transfers including tax ID (DAC8, Crypto Asset Tax Transparency Act, KStTG), first report on July 31, 2027. Then the tax office matches by machine.		
No registration duty for the private foreign securities account: § 138 AO targets foreign business operations and larger corporate holdings. Your duty: declare the income in full.		
Receipts kept permanently, at least well past the point when assessments become final, with holdings kept for decades practically forever.		Filed at: ______

5 · PURCHASE LOG (K = PROVIDER, P = PERSON TO PERSON)

Date	Route	Amount EUR	Quantity (sats)	Rate	Payment method	Target wallet (code)

⚠ **Wallet transfer booked as a sale.** Moving coins to your own hardware wallet is not a disposal. Anyone who records it as a sale pays tax on gains that were never realized. ⚠ **Exchange overlooked.** Payment via Lightning, switch into Monero, exchange into a stablecoin: all disposals at the market rate of the moment, even without a single euro in the account. ⚠ **Reports downloaded only at tax-return time.** That a provider has shut down or the export is missing counts as your problem. Quarterly routine instead of year-end panic. ⚠ **Old liabilities** you clear with an adviser before the reports start flowing in 2027. On self-disclosure, what Chapter 18 says applies.

Amounts and quantities are no secrets, wallets only as short codes that only you can read. For the number-crunching across several providers, wallets and years, Chapter 18 names the author's BTC tax tool, which computes locally and evaluates both kinds of holdings separately.

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