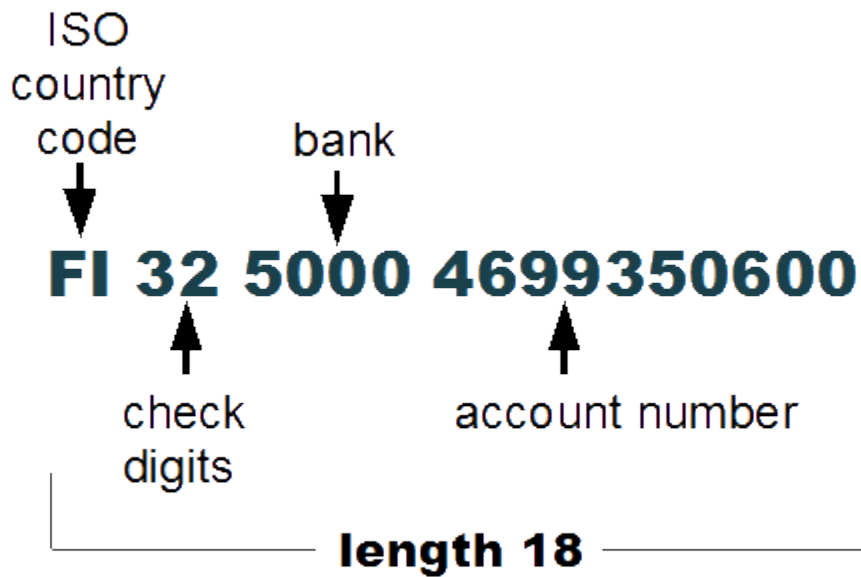


IBAN consists of following parts:



4 Characters are reserved for bank's identifier in IBAN, but not all 4 characters are always used. In the above picture, for example, only [5] is used, thus indicating that IBAN is in OP-Pohjola (The remaining characters are filled with [0]). This identifier must match with the given BIC.

List of Finnish financial institutions, their BIC and financial code identifier:

Pankki	Code ID	BIC
Calyon	711	BSUIFIHH
Citibank	713	CITIFIHX
Danske Bank	34	DABAFIHX
DNB Bank ASA, Finland Branch	37	DNBAFIHX
Handelsbanken	31	HANDFIHH
Nordea Pankki (Nordea)	1 ja 2	NDEAFIHH
Pohjola Pankki	5	OKOYFIHH
Sampo Pankki	8	DABAFIHH
Skandinaviska Enskilda Banken	33	ESSEFIHX
S-Pankki	39	SBANFIHH
Swedbank	38	SWEDFIHH
Aktia	405, 497	HELSEFIHH

POP Pankki-ryhmä	470-479	POPFI22
Säästöpankkiryhmä	400, 402 403 406-408 410-412 414-421 423-432 435-452 454-464 483-493 495, 496 715	ITELFIHH
Tapiola Pankki	36	TAPIFI22
Ålandsbanken (ÅAB)	6	AABAFI22