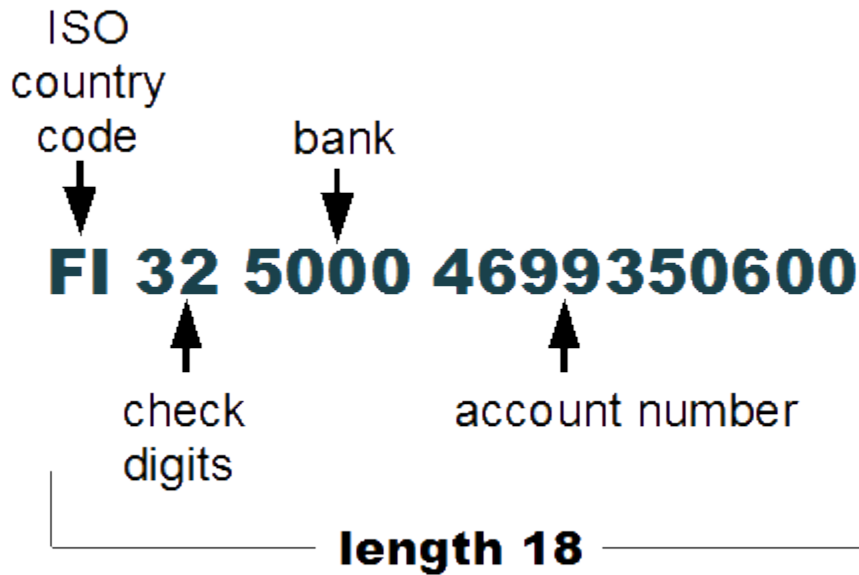


IBAN consists of following parts:



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 |