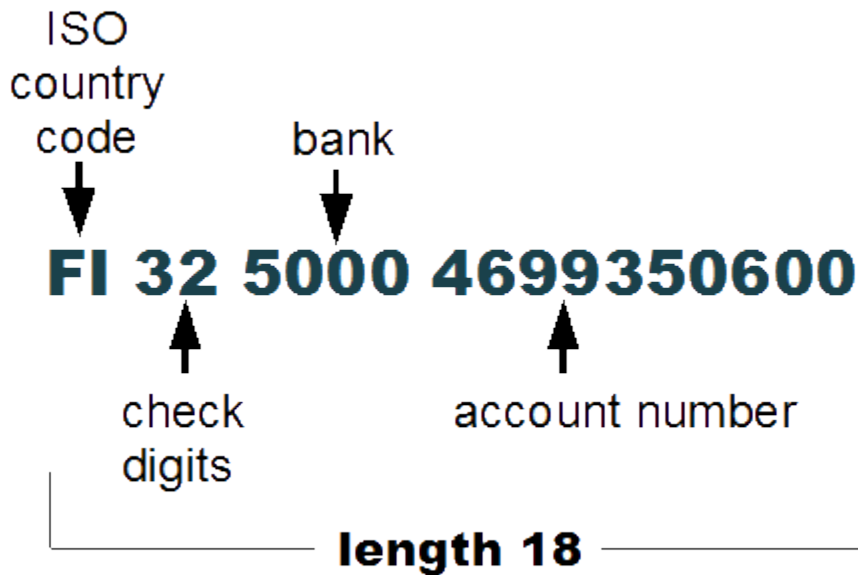


IBAN consists of following parts:



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
Itella Pankki	715	ITELFIHH
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 Pankki,Sp ja POP	4	HELSEFIHH
Tapiola Pankki	36	TAPIFI22
Ålandsbanken (ÅAB)	6	AABAFI22

Source: FKL, Suomalaiset rahalaitostunnukset ja BIC-koodit (1/2012)

http://www.fkl.fi/teemasivut/sepa/tekninen_dokumentaatio/Dokumentit/Suomalaiset_rahallaitostunnukset_ja_BIC-koodit.pdf