## **IBAN Formats By Country**

The kk after the two-character ISO country code represents the check digits calculated from the rest of the IBAN characters. If it is a constant for the country concerned, this will be stated in the Comments column. This happens where the BBAN has its own check digits that use the same algorithm as the IBAN check digits.

The BBAN format column shows the format of the BBAN part of an IBAN in terms of upper case alpha characters (A–Z) denoted by "a", numeric characters (0–9) denoted by "n" and mixed case alphanumeric characters (a–z, A–Z, 0–9) denoted by "c". For example, the Bulgarian BBAN (4a,6n,8c) consists of 4 alpha characters, followed by 6 numeric characters, then by 8 mixed-case alpha-numeric characters. Descriptions in the *Comments* field have been standardised with country specific names in brackets. The format of the various fields can be deduced from the BBAN field. Countries that are planning to introduce the IBAN are shown in*italics* with the planned date of introduction in**bold**.

| Country                           | Chars | BBAN<br>Format | IBAN Fields                          | Comment  |
|-----------------------------------|-------|----------------|--------------------------------------|--|
|                                   |       |                |                                      | b = National bank code   |
| Albania                           | 28    | 8n, 16c        | ALkk bbbs sssx cccc cccc cccc cccc   | s = Branch code<br>x = National check digit                                  |
|                                   |       |                |                                      | c = Account number   |
| Andorro                           | 24    | 8n,12c         |                                      | b = National bank code<br>s = Branch code                                    |
| Andorra                           | 24    | 8n, 12C        | ADkk bbbb ssss cccc cccc cccc        | c = Account number   |
| Austria                           | 20    | 16n            | ATkk bbbb bccc cccc cccc             | b = National bank code   |
|                                   |       | 1011           |                                      | c = Account number<br>b = National bank code                                 |
| Azerbaijan                        | 28    | 4c,20n         | AZkk bbbb cccc cccc cccc cccc        | c = Account number   |
| Bahrain                           | 22    | 4a,14c         | BHkk bbbb cccc cccc ccc              | b = National bank code   |
| Damam                             | 22    | 40,140         |                                      | c = Account number   |
| Belgium                           | 16    | 12n            | BEkk bbbc cccc ccxx                  | b = National bank code<br>c = Account number                                 |
| 9                                 | 10    |                |                                      | x = National check digits  |
|                                   | 20    | 16n            | BAkk bbbs sscc cccc ccxx             | k = IBAN check digits (always 39)  |
| Bosnia and Herzegovina            |       |                |                                      | b = National bank code<br>s = Branch code                                    |
| Doonia and Hoizogovina            |       |                |                                      | c = Account number   |
|                                   |       |                |                                      | x = National check digits  |
|                                   |       |                | BRkk bbbb bbbb ssss sccc cccc cccc c | k = IBAN check digits (always 39)<br>b = National bank code                  |
| Brazil                            | 29    | 23n, 1a, 1c    |                                      | s = Branch code  |
|                                   |       |                |                                      | c = Account number   |
|                                   |       |                |                                      | Planned effective date 1 July 2013   |
|                                   |       |                |                                      | b = BIC bank code<br>s = Branch (BAE) number                                 |
| Bulgaria                          | 22    | 4a,6n,8c       | BGkk bbbb ssss ddcc cccc cc          | d = Account type   |
|                                   |       |                |                                      | c = Account number   |
| Costa Rica                        | 21    | 17n            | CRkk bbbc cccc cccc cccc c           | b = bank code<br>c = Account number  |
| - · ·                             |       |                |                                      | b = Bank code  |
| Croatia                           | 21    | 17n            | HRkk bbbb bbbc cccc cccc c           | c = Account number   |
|                                   |       |                |                                      | b = National bank code   |
| Cyprus                            | 28    | 8n,16c         | CYkk bbbs ssss cccc cccc cccc cccc   | s = Branch code<br>c = Account number  |
|                                   |       |                |                                      | b = National bank code   |
| Czech Republic                    | 24    | 20n            | CZkk bbbb ssss sscc cccc cccc        | s = Branch code  |
|                                   |       |                |                                      | c = Account number<br>b = National bank code                                 |
| Denmark                           | 18    | 14n            | DKkk bbbb cccc cccc cc               | c = Account number   |
| Dominican Republic                | 28    | 4a,20n         | DOkk bbbb cccc cccc cccc cccc        | b = Bank identifier  |
| Dominican Republic                | 20    | 4a,2011        |                                      | c = Account number   |
|                                   | 20    | 16n            | EEkk bbss cccc cccc cccx             | b = National bank code<br>s = Branch code                                    |
| Estonia                           |       |                |                                      | c = Account number   |
|                                   |       |                |                                      | x = National check digit   |
| Faroe Islands <sup>[Note 4]</sup> | 18    | 14n            | FOkk bbbb cccc cccc cx               | b = National bank code<br>c = Account number                                 |
|                                   | 10    |                | I ONN DDDD CCCC CCCC CX              | x = National check digit   |
|                                   | 18    | 14n            | Flkk bbbb bbcc cccc cx               | b = Bank and branch code   |
| Finland                           |       |                |                                      | c = Account number<br>x = National check digit                               |
|                                   |       |                |                                      | b = National bank code   |
| France <sup>[Note 5]</sup>        | 27    | 10n,11c,2n     | FRkk bbbb bggg ggcc cccc cccc cxx    | g = Branch code (fr:code guichet)  |
| Tanco                             |       |                |                                      | c = Account number<br>x = National check digits (fr:clé RIB).                |
|                                   |       |                |                                      | b = National bank code   |
| Georgia                           | 22    | 2c,16n         | GEkk bbcc cccc cccc ccc              | c = Account number   |
| Germany                           | 22    | 18n            | DEkk bbbb bbbb cccc cccc cc          | b = Bank and branch identifier (de:Bankleitzahl or BLZ)                      |
|                                   |       |                |                                      | c = Account number<br>b = BIC bank code                                      |
| Gibraltar                         | 23    | 4a,15c         | Glkk bbbb cccc cccc ccc              | c = Account number   |
| -                                 | 27    | 7n,16c         | GRkk bbbs sssc cccc cccc cccc ccc    | b = National bank code   |
| Greece                            |       |                |                                      | s = Branch code<br>c = Account number  |
| A Note 4                          | 40    | 44             |                                      | b = National bank code   |
| Greenland <sup>[Note 4]</sup>     | 18    | 14n            | GLkk bbbb cccc cccc cc               | c = Account number   |
| Guatemala                         | 28    | 4c,20c         | GTkk bbbb cccc cccc cccc cccc        | b = National bank code<br>c = Account number                                 |
|                                   |       |                |                                      | Effective 1 July 2014  |
| Hungary                           |       | 24n            | HUkk bbbs sssk cccc cccc cccc cccx   | b = National bank code   |
|                                   | 28    |                |                                      | s = Branch code  |
|                                   |       |                |                                      | c = Account number<br>x = National check digit                               |
|                                   | 26    | 22n            | ISkk bbbb sscc cccc iiii iiii ii     | b = National bank code   |
| Iceland                           |       |                |                                      | s = Branch code  |
| looidild                          |       |                |                                      | c = Account number   |
|                                   |       |                |                                      |  |
|                                   |       |                |                                      | i = holder's kennitala (national identification number)<br>a = BIC bank code |
| Ireland                           | 22    | 4c,14n         | IEkk aaaa bbbb bbcc cccc cc          |  |

| laraal                          | 23 | 100        | ILkk bbbn nncc cccc cccc ccc           | b = National bank code   |
|---------------------------------|----|------------|--|--|
| Israel                          | 23 | 19n        |  | n = Branch number<br>c = Account number 13 digits (padded with zeros).   |
| Italy                           | 27 | 1a,10n,12c | ITkk xaaa aabb bbbc cccc cccc ccc      | x = Check char (CIN)   a = National bank code (it:Associazione bancaria italiana or Codice ABI )   b = Branch code (it:Coordinate bancarie or CAB – Codice d'Avviamento Bancario)   c = Account number |
| Kazakhstan                      | 20 | 3n,13c     | KZkk bbbc cccc cccc cccc               | b = National bank code<br>c = Account number   |
| Kuwait                          | 30 | 4a, 22c    | KWkk bbbb cccc cccc cccc cccc cccc cc  | b = National bank code<br>c = Account number.  |
| Latvia                          | 21 | 4a,13c     | LVkk bbbb cccc cccc cccc c             | b = BIC Bank code<br>c = Account number  |
| Lebanon                         | 28 | 4n,20c     | LBkk bbbb cccc cccc cccc cccc          | b = National bank code<br>c = Account number   |
| Liechtenstein                   | 21 | 5n,12c     | Llkk bbbb bccc cccc cccc c             | b = National bank code   |
| Lithuania                       | 20 | 16n        | LTkk bbbb bccc cccc cccc               | c = Account number<br>b = National bank code   |
| Luxembourg                      | 20 | 3n,13c     | LUkk bbbc cccc cccc                    | c = Account number<br>b = National bank code   |
| Laxonbourg                      | 20 | 011,100    |  | c = Account number<br>k = IBAN check digits (always = "07")  |
| Macedonia                       | 19 | 3n,10c,2n  | MKkk bbbc cccc cccc cxx                | b = National bank code<br>c = Account number<br>x = National check digits  |
| Malta                           | 31 | 4a,5n,18c  | MTkk bbbb ssss sccc cccc cccc cccc ccc | b = BIC bank code<br>s = Branch code<br>c = Account number   |
| Mauritania                      | 27 | 23n        | MRkk bbbb bsss sscc cccc cccc cxx      | b = National bank code<br>s = Branch code (fr:code guichet)<br>c = Account number<br>v = National bank disite (feat(6.DD))   |
| Mauritius                       | 30 | 4a,19n,3a  | MUkk bbbb bbss cccc cccc cccc ccc cc   | x = National check digits (fr.clé RIB)<br>b = National bank code<br>s = Branch identifier  |
|                                 |    |            |  | c = Account number<br>b = National bank code   |
| Monaco                          | 27 | 10n,11c,2n | MCkk bbbb bsss sscc cccc cccc cxx      | s = Branch code (fr:code guichet)<br>c = Account number<br>x = National check digits (fr:clé RIB).   |
| Moldova                         | 24 | 2c,18n     | MDkk bbcc cccc cccc cccc               | b = National bank code   |
| Montenegro                      | 22 | 18n        | MEkk bbbc cccc cccc ccc xx             | c = Account number<br>k = IBAN check digits (always = "25")<br>b = Bank code<br>c = Account number   |
| Netherlands <sup>[Note 6]</sup> | 18 | 4a,10n     | NLkk bbbb cccc ccc cc                  | b = BIC Bank code  |
| ivetneriands:                   | 10 | 4a, 1011   |  | c = Account number<br>b = National bank code   |
| Norway                          | 15 | 11n        | NOkk bbbb cccc ccx                     | c = Account number<br>x = Modulo-11 national check digit   |
| Pakistan                        | 24 | 4c,16n     | PKkk bbbb cccc cccc cccc               | b = National bank code<br>c = Account number   |
| Palestinian                     | 29 | 4c,21n     | PSkk bbbb xxxx xxxx xccc cccc cccc c   | b = National bank code<br>c = Account number   |
| Poland                          | 28 | 24n        | PLkk bbbs sssx cccc cccc cccc cccc     | x = Not specified     b = National bank code     s = Branch code     x = National check digit     c = Account number,  |
| Portugal                        | 25 | 21n        | PTkk bbbb ssss cccc cccc cccx x        | b = Nacouri humber,<br>k = IBAN check digits (always = "50")<br>b = National bank code<br>s = Branch code<br>C = Account number<br>x = National check digit  |
| Romania                         | 24 | 4a,16c     | ROkk bbbb cccc cccc cccc cccc          | b = BIC Bank code<br>c = Branch code and account number (bank-specific format)   |
| San Marino                      | 27 | 1a,10n,12c | SMkk xaaa aabb bbbc cccc cccc ccc      | x = Check char (it:CIN)<br>a = National bank code (it:Associazione bancaria italiana or Codice ABI)<br>b = Branch code (it:Coordinate bancarie or CAB – Codice d'Avviamento Bancario)                  |
| Saudi Arabia                    | 24 | 2n,18c     | SAkk bbcc cccc cccc cccc               | c = Account number<br>b = National bank code   |
| Serbia                          | 22 | 18n        | RSkk bbbc cccc cccc cccc xx            | c = Account number preceded by zeros, if required<br>b = National bank code<br>c = Account number  |
| Slovakia                        | 24 | 20n        | SKkk bbbb ssss sscc cccc cccc          | x = Account check digits<br>b = National bank code<br>s = Branch code  |
| Slovenia                        | 19 | 15n        | Sikk bbss sccc cccc cxx                | c = Account number<br>k = IBAN check digits (always = "56")<br>b = National bank code<br>s = Branch code<br>c = Account number<br>x = National check digits  |
| Spain                           | 24 | 20n        | ESkk bbbb gggg xxcc cccc cccc          | b = National bank code     g = Branch code     x = Check digits     c = Account number   |
| Sweden                          | 24 | 20n        | SEkk bbbc cccc cccc cccc               | b = National bank code<br>c = Account number   |
| Switzerland                     | 21 | 5n,12c     | CHkk bbbb bccc cccc cccc c             | b = National bank code<br>c = Account number   |
| Tunisia                         | 24 | 20n        | TNkk bbss sccc cccc cccc               | b = National bank code<br>5 = Branch code<br>c = Account number  |
| Turkey                          | 00 | 5 . 47     |  | b = National bank code   |
| Turkey                          | 26 | 5n,17c     | TRkk bbbb bxcc cccc cccc ccc cc        | x = Reserved for future use (currently "0")  |

|                                    |           |                              |                               | c = Account number                   |
|------------------------------------|-----------|------------------------------|-------------------------------|--------------------------------------|
| United Arab Emirates 23 3n,16      | 22        | 20.160                       | AEkk bbbc cccc cccc ccc       | b = National bank code               |
|                                    | 511, 1011 | AERK DDDC CCCC CCCC CCCC CCC | c = Account number            |                                      |
| United Kingdom <sup>[Note 7]</sup> | 22        | 4a,14n                       | GBkk bbbb ssss sscc cccc cc   | b = BIC bank code                    |
|                                    |           |                              |                               | s = Bank and branch code (sort code) |
|                                    |           |                              |                               | c = Account number                   |
| Virgin Islands, British            | 24        | 4c,16n                       | VGkk bbbb cccc cccc cccc cccc | b = National bank code               |

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