## IBAN Formats By Country

The $k k$ 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 ( $4 \mathrm{a}, 6 \mathrm{n}, 8 \mathrm{c}$ ) 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 initalics with the planned date of introduction in bold.

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


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


|  | 23 | 3n,16n |  | c = Account number |
| :---: | :---: | :---: | :---: | :---: |
| United Arab Emirates |  |  | AEkk bbbc cccc cccc cccc ccc | $\mathrm{b}=$ National bank code |
|  |  |  |  | $\mathrm{c}=$ Account number |
| United Kingdom ${ }^{[\text {Note 7] }}$ | 22 | 4a,14n | GBkk bbbb ssss sscc cccc cc | b = BIC bank code |
|  |  |  |  | s = Bank and branch code (sort code) |
|  |  |  |  | $\mathrm{c}=$ Account number |
| Virgin Islands, British | 24 | 4c,16n | VGkk bbbb cccc cccc cccc cccc | $\mathrm{b}=$ National bank code |

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