

## IBAN AND BIC INFORMATION

### IBAN (International Bank Account Number)

An internationally agreed system for identifying bank accounts that can uniquely identify the account number, bank and country of the payer and beneficiary.

#### Format

- It can contain up to **34 alphanumeric characters**, including:
  - 2 letters for the ISO code of the country
  - 2 check digits calculated using MOD-97-10
  - Basic Bank Account Number – up to 30 alphanumeric characters
- In the electronic banking services of Komerční banka, a. s., branch of a foreign bank, domestic and cross-border SEPA payments and SEPA direct debits must use the electronic format of the IBAN, in which there are no spaces or additional characters between the alphanumeric characters.
- In written form, the IBAN may be divided into groups of four characters separated by spaces.

#### IBAN: examples

Country	Belgium	France
Account no	510-0075470-61	2004101005 0500013M026 06
Electronic format	BE62510007547061	FR1420041010050500013M02606
Written format	BE62 5100 0754 7061	FR14 2004 1010 0505 0001 3M02 606

#### IBAN in the Slovak Republic

IBAN account numbers are made up 24 alphanumeric characters consisting of:

- 2 letters for the ISO code of the country/state — SK
- 2 check digits calculated using MOD-97-10
- Bank code – 4 digits
- Account number – 16 digits (including prefixes)

#### IBAN: examples

Country	SR
Account no	1100012940
Electronic format	SK6581000000001100012940
Written format	SK65 8100 0000 0011 0001 2940

Further information can be found on the website [www.nbs.sk](http://www.nbs.sk).

## BIC / SWIFT Code

- Bank identification code
- It contains the name, country and address of the bank
- If it is included in a payment order, it is not necessary to include additional information about the beneficiary's bank.
- The BIC / SWIFT code of Komerční banka, a. s., branch of a foreign bank, is KOMBSKBAXXX (KOMBSKBA in the eight-character version). It can also be found in the header of account statements.