

# MT940 Data Structure

Document version 1.6

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The data structure describes \*.STA files.

## 1. Introduction

The data structure describes MT940 version 4, which is extended to include the E2E reference for SEPA payments.

## 2. File extension, encoding, character set and end of line

FILE EXTENSION

➤ File extension: "STA"

FILE ENCODING

➤ File encoding: ANSI

CHARACTER SET

➤ Character set used in the file: CP 852 (Latin2)

END OF LINE

➤ Line end: <CR><LF>

## 3. Description of the MT940 version 4 format

Explanatory notes:

<sup>1</sup> (r/f, r/v, o/f, o/v)

r – required field

o – optional field

v – variable field length

f – fixed field length

<sup>2</sup> (A, N)

A – alphanumeric characters

N – numeric characters

<sup>3</sup> (" ")

" " – space

Field number	Field Name	Description	Field type <sup>1</sup>	Format <sup>2</sup>	Example
<b>Header</b>					
:20:	Reference number	:20: Posting date (YYMMDD) Retail account number	r/f r/f r/f	4A 6N 10N	:20: 190228 0112233088
:21:	Statement number in the banking system	:21: Statement number in the banking system (always 000)	r/f r/f	4A 3N	:21: 000
:25:	Account identification	:25: Bank code '/' Account number	r/f r/f r/f r/f	4A 4N 1A 10N	:25: 5500 / 0112233088
:28:	Electronic bank statement number	:28: Electronic bank statement number '/' '00001'	r/f r/f r/f r/f	4A 3N 1A 5N	:28: 008 / 00001
:60F:	Opening balance	:60F: Debit / Credit indicator (D/C) Posting date (YYMMDD) Account currency Amount (including decimal comma)	r/f r/f r/f r/f r/v	5A 1A 6N 3A 15A	:60F: C 190228 CZK 22244461,04

Transaction fields – fields are repeated for each transaction					
:61:	Transaction line	:61: Value date (YYMMDD) Debit / Credit indicator (D/C) Amount (including the decimal comma) Transaction type: 'NCHK' for cheques / 'NMSC' for others Transaction reference: Bank internal transaction number '//' Origin of posting (see page 4)	r/f r/f r/f r/v r/f r/v r/f r/v	4A 6N 1A 15A 4A 16A 2A 16A	:61: 190228 D 113,37 NMSC 3598473723 // GPP-SEPA
:86:	Transaction information  <i>sub-field id</i> <i>sub-field text</i>	:86: Transaction code '010' – debit item '020' – credit item ?20 Text related to the Origin of posting and language version of the statement • DOMACI PLATBA • ZAHRANICNI PLATBA • OSTATNI OPERACE (see example below)  Structure in field :86: varies by origin of the transaction	r/f r/f  r/v	4A 3N  3A xA	:86: 010  ?20 ZAHRANICNI PLATBA
Footer					
:62F:	Final closing balance	:62F: Debit / Credit indicator (D/C) Posting date (YYMMDD) Account currency code Amount (including decimal comma)	r/f r/f r/f r/v	5A 1A 6N 3A 15A	:62F: C 190228 CZK 22176896,10
:64:	Closing available balance	:64: Debit / Credit indicator (D/C) Posting date (YYMMDD) Account currency code Amount (including decimal comma)	r/f r/f r/f r/v	4A 1A 6N 3A 15A	:64: C 190228 CZK 22176896,10
:65:	Forward available balance	:65: Debit / Credit indicator (D/C) Value date (YYMMDD) Account currency code Amount (including decimal comma)	r/f r/f r/f r/v	4A 1A 6N 3A 15A	:65: C 190228 CZK 22176896,10
:86:	Bank text  <i>IBAN</i> <i>SWIFT code</i>	:86: Bank text /IBAN/CZxx5500xxxxxxxxxxxxxxxxxx /BICC/RZBCCZPP	r/f r/v r/f r/f	4A xA 30A 14A	

### 3.1 List of transaction codes

Origin of posting (field :61:), list of known codes in Raiffeisenbank a.s.

Code	Description	
I-GE-CC	Domestic transaction	Clearing (domestic) transaction – incoming
O-GE-CC		Clearing (domestic) transaction – outgoing
GE-TT	Cash transaction (two spaces before the code)	
GE-FT	Foreign transaction (two spaces before the code)	
GPP-SEPA	SEPA transaction	
G-FT-CHAR	Foreign transaction fee	
PK-ACTR	Card transactions	Payment card transaction
PK-ACFE		Payment card fee
PK-CIFE		Card issuance fee
PK-SIFE		Card insurance fee
CUM-CC	Other transactions	Cumulative payments
PK-COLL		Cash Collection
PK-SALS		Dealing and Securities
PK-14		Factoring
GE-IC		Charges / Interest (two spaces before the code)
GE-LE		Lending transaction (two spaces before the code)
GE-SO		Standing charges – Cash Management (two spaces before the code)
GE-SP		Sweep (two spaces before the code)
UNSP		Other unspecified transactions

### 3.2 Detailed description of field :86:

Note: An empty sub-field ?xx may not be included in field :86:!

Subfield number	Subfield Name	Description	Subfield type <sup>1</sup>	Format <sup>2</sup>	Example
<b>3.2.1 DOMESTIC TRANSACTION</b>					
<b>Field :61: origin of posting: "I-GE-CC" (incoming) or "O-GE-CC" (outgoing)</b>					
?00	Accounting text	?00 Text related to the transaction type (according to the language version of statement)	r/f o/v	3A 27A	010 HLADKA PLATBA
?21	Fixed symbol	?21 'KS' Fixed symbol (including leading zeros)	r/f r/f r/f	3A 2A 10N	?21 KS 0000000308
?22	Variable symbol	?22 'VS' Variable symbol (including leading zeros)	r/f r/f r/f	3A 2A 10N	?22 VS 4513578426
?23	Specific symbol	?23 'SS' Specific symbol (including leading zeros)	r/f r/f r/f	3A 2A 10N	?23 SS 0123457895
?24	Statement number in banking system	?24 Text 'BANKOVNI VYPIS' / 'BANK STATEMENT' / 'BANKKONTOAUSZUG' (according to the language version of statement) " " 3 Statement number in the banking system (always 000)	r/f r/f r/f r/f	3A 15A 1A 3N	?24 BANKOVNI VYPIS 000
?25	Transaction fee	?25 Text 'POPLTRN' " " 3 Amount (including decimal comma)	r/f r/f r/f r/v	3A 8A 1A 18A	?25 POPLTRN 0,00
?26	Payer / Beneficiary name / text related to banking operation	?26 Payer / Beneficiary name / text related to the banking operation (27 characters)	r/f o/v	3A 27A	?26 ULICE PRIJEM

?27	Payment details	?27 Payment details (first 27 characters)	r/f o/v	3A 27A	?27 UCEL UHRADY1
?28	Payment details	?28 Payment details (next 27 characters)	r/f o/v	3A 27A	?28 UCEL UHRADY2
?30	Payer / Beneficiary bank code	?30 Bank code	r/f r/f	3A 4A	?30 6800
?31	Payer / Beneficiary account number	?31 Account prefix (if any, leading zeros are added) '-' (if account prefix exists) Account number (including leading zeros)	r/f o/f o/f r/f	3A 6N 1A 10N	?31 000019 - 3210321032
?32	Payer / Beneficiary name / text related to banking operation – first part	?32 Payer / Beneficiary name / text related to the banking operation (first 27 characters)	r/f o/v	3A 27A	?32 JMENO PRIJEMCE
?33	Payer / Beneficiary name / text related to banking operation – second part	?33 Payer / Beneficiary name / text related to the banking operation (next 27 characters)	r/f o/v	3A 27A	?33
?60	Payment details	?60 Payment details ( next 27 characters)	r/f o/v	3A 27A	?60 UCEL UHRADY
?61	Payment details	?61 Payment details ( next 27 characters)	r/f o/v	3A 27A	?61 3 UCE
?62	Payment details	?62 Payment details ( next 27 characters)	r/f o/v	3A 27A	?62 L UHRADY4
?63	Payment details	?63 Payment details ( next 27 characters)	r/f o/v	3A 27A	?63 -
<b>3.2.2 CASH TRANSACTION</b> <b>Field :61: origin of posting: "GE-TT"</b>					
?00	Accounting text	?00 Text related to the transaction type (according to the language version of statement)	r/f r/v	3A 31A	?00 VKLAD BEZ KONVERZE
?21	Fixed symbol	?21 'KS' Fixed symbol (including leading zeros)	r/f r/f r/f	3A 2A 10N	?21 KS 0000000000
?22	Variable symbol	?22 'VS' Variable symbol (including leading zeros)	r/f r/f r/f	3A 2A 10N	?22 VS 0000000000
?23	Specific symbol	?23 'SS' Specific symbol (including leading zeros)	r/f r/f r/f	3A 2A 10N	?23 SS 0000000000
?24	Statement number in banking system	?24 Text 'BANKOVNI VYPIS' / 'BANK STATEMENT' / 'BANKKONTOAUSZUG' (according to the language version of statement) " " 3 Statement number in the banking system (always 000)	r/f r/f r/f r/f	3A 15A 1A 3N	?24 BANKOVNI VYPIS  000
?25	Transaction fee	?25 Text 'POPL.TRN' " " 3 Amount (including decimal comma)	r/f r/f r/f r/v	3A 8A 1A 18A	?25 POPL.TRN  0,00
?26	Information related to cash operation	?26 Information related to the cash operation (27 characters)	r/f o/v	3A 27A	?26 Přev.úč.OVA Rudná
?27	Payment details	?27 Payment details (first 27 characters)	r/f o/v	3A 27A	?27 test vkladu
?28	Payment details	?28 Payment details (next 27 characters)	r/f o/v	3A 27A	?28 ANO Pobočka Ostrava, Rudn
?30	Payer / Beneficiary bank code	?30 Bank code	r/f r/f	3A 4N	?30 5500

?	Payer/Beneficiary account number	?31 Account prefix (if any, including leading zeros) '-'- (if account prefix exist) Account number (including leading zeros)	r/f o/f o/f r/f	3A 6N 1A 10N	?31  1058119792
?	Information related to cash operation – first part	?32 Information related to the cash operation (first 27 characters)	r/f o/v	3A 27A	?32 Přev.úč.OVA Rudná
?	Information related to cash operation – second part	?33 Information related to the cash operation (next 27 characters)	r/f o/v	3A 27A	?33
?	Payment details	?60 Payment details ( next 27 characters)	r/f o/v	3A 27A	?60 á, Avion Shopping Park, Rud
?	Payment details	?61 Payment details ( next 27 characters)	r/f o/v	3A 27A	?61 ná 114/3114
?	Payment details	?62 Payment details ( next 27 characters)	r/f o/v	3A 27A	?62 -
?	Payment details	?63 Payment details ( next 27 characters)	r/f o/v	3A 27A	?63 -
<b>3.2.3 FOREIGN TRANSACTION</b> <b>Field :61: origin of posting: "GE-FT"</b>					
?	Bank reference	?21 Foreign transaction reference	r/f r/v	3A 15A	?21 3498425590
?	Exchange rates	?22 Text 'KURZ' / 'RATE' / 'KURS' (according to the language version of statement) " " 3 Rate (including decimal comma, 8 decimal places)	r/f r/f  r/f r/v	3A 4A  1A 16A	?22 KURZ  26,47589000
?	Original amount and currency of payment	?23 Text 'EKV' / 'EQV' / 'GEGENW' (according to the language version of statement) " " 3 Currency code " " 3 Amount (including decimal comma, number of decimal places according to the currency)	r/f r/v  r/f r/f r/f r/v	3A 6A  1A 3A 1A 20A	?23 EKV  CZK 300,00
?	Statement number in banking system	?24 Text 'BANKOVNI VYPIS' / 'BANK STATEMENT' / 'BANKKONTOAUSZUG' (according to the language version of statement) " " 3 Statement number in the banking system (always 000)	r/f r/f  r/f r/f	3A 15A  1A 3N	?24 BANKOVNI VYPIS  000
?	Intermediary banks charges	?25 Text 'POPL.' / 'CHARGES' / 'GEBUEH.' (according to the language version of statement) " " 3 Currency code " " 3 Amount (number of decimal places according to the currency)	o/f o/f  o/f o/f o/f o/v	3A 13A  1A 3A 1A 9A	
?	Charges account	?26 Text 'POPLUCET' / 'CHARGES ACCOUNT' / 'GEBUEHREKONTO' (according to the language version of statement) " " 3 Charge account	r/f r/f  r/f o/v	3A 15A  1A 10A	?26 POPLUCET
?	Payment details	?27 Payment details (first 27 characters)	r/f o/v	3A 27A	?27 -
?	Payment details	?28 Payment details (next 27 characters)	r/f o/v	3A 27A	?28 -
?	Payer/Beneficiary bank code	?30 Bank code (SWIFT, etc.)	r/f o/v	3A 27A	?30 CITICZPX

?31	Payer/Beneficiary account number	?31 / / Account number	r/f r/f r/v	3A 1A 26A	?31 / CZ902600000500050011111
?32	Payer/Beneficiary name – first part	?32 Payer/Beneficiary name (first 27 characters)	r/f r/v	3A 27A	?32 JMENO PRIJEMCE AAAA
?33	Payer/Beneficiary name – second part	?33 Payer/Beneficiary name (next 27 characters)	r/f o/v	3A 27A	?33 -
?38	Payer/Beneficiary account number	?38 / / Full account number (IBAN)	r/f r/f r/v	3A 1A 33A	?38 / CZ902600000500050011111
?60	Payment details	?60 Payment details (next 27 characters)	r/f o/v	3A 27A	?60 -
?61	Payment details	?61 Payment details (next 27 characters)	r/f o/v	3A 27A	?61 -
?62	Payment details	?62 Payment details (next 27 characters)	r/f o/v	3A 27A	?62 -
?63	Payment details	?63 Payment details (next 27 characters)	r/f o/v	3A 27A	?63 -
<b>3.2.4 FOREIGN AND SEPA TRANSACTION FEE</b> <b>Field :61: origin of posting: "G-FT-CHAR"</b>					
?21	Bank reference	?21 Foreign transaction reference / SEPA transaction reference	r/f r/v	3A 15A	?21 3588425491
?22	Total amount of transaction fees in original currency and exchange rate	?22 Text 'EKV' " " 3 Currency code " " 3 Amount (including decimal comma, number of decimal places according to the currency) / / Rate (including decimal comma, 8 decimal places)	r/f r/f r/f r/f r/f r/v r/f r/v	3A 3A 1A 3A 1A 9A 1A 16A	?22 EKV CZK 1000,00 / 27,03000000
?23	Transaction fee	?23 Text 'POPL.TRN' / 'POPL.SEK' " " 3 Amount (including decimal comma, number of decimal places according to the currency) " " 3 Currency code	r/f r/f r/f r/v r/f r/f	3A 8A 1A 14A 1A 3A	?23 POPL.TRN 1000,00 CZK
?24,?25, ?26,?27, ?28,?29, ?30,?31, ?32	Other possible transaction charges	?24,?25,?26,?27,?28,?29,?30,?31,?32 Text "POPL. URG, POPL. ZMENA, POPL. OUR, POPL. MANUAL, POPL. SWIFT, POPL. PAP. PR.,POPL. SEK, POPL. NON-STP, POPL. OST" " " 3 Amount (number of decimal places according to the currency) " " 3 Currency code	o/f o/v o/f o/v o/f o/f	3A 13A 1A 9A 1A 3A	
<b>3.2.5 SEPA TRANSACTION</b> <b>Field :61: origin of posting: "GPP-SEPA"</b>					
?21	E2E reference	?21 E2E reference SEPA payment	r/f r/v	3A 35A	?21 E2EREFEERENCE123
?22	Exchange rates	?22 Text 'KURZ' / 'RATE' / 'KURS' (according to the language version of statement) " " 3 Rate (including decimal comma, 8 decimal places)	r/f r/f r/f r/v	3A 4A 1A 16A	?22 KURZ 27,58394200

?	Original amount and currency of payment	?23 Text 'EKV' / 'EQV' / 'GEGENW' (according to the language version of statement) " " 3 Currency code " " 3 Amount (including decimal comma)	r/f r/v  r/f r/f r/f r/v	3A 6A  1A 3A 1A 20A	?23 EKV  EUR 4,11
?	Statement number in banking system	?24 Text 'BANKOVNI VYPIS' / 'BANK STATEMENT' / 'BANKKONTOAUSZUG' (according to the language version of statement) " " 3 Statement number within the banking system (always 000)	r/f r/f  r/f r/f	3A 15A  1A 3N	?24 BANKOVNI VYPIS  000
?	Charges account	?26 Text 'POPLUCET' / 'CHARGES ACCOUNT' / 'GEBUEHRENKONTO' (according to the language version of statement) " " 3 Charges account	r/f r/f  r/f o/v	3A 15A  1A 10A	?26 POPLUCET
?	Payment details	?27 Payment details (first 27 characters)	r/f o/v	3A 27A	?27 -
?	Payment details	?28 Payment details (first 27 characters)	r/f o/v	3A 27A	?28 -
?	Payer / Beneficiary bank code	?30 Bank code (SWIFT, etc.)	r/f o/v	3A 12A	?30 TATRSKBXXXX
?	Payer / Beneficiary account number	?31 '/' Account number	r/f r/f r/v	3A 1A 26A	?31 / SK6411000000000000000019
?	Payer / Beneficiary name – first part	?32 Payer / Beneficiary name (first 27 characters)	r/f r/v	3A 27A	?32 PRIJEMCE
?	Payer / Beneficiary name – second part	?33 Payer / Beneficiary name (next 27 characters)	r/f o/v	3A 27A	?33 -
?	Payer/Beneficiary account number	?38 '/' Full account number (IBAN)	r/f r/f r/v	3A 1A 33A	?38 / SK641100000000000000000019
?	Payment details	?60 Payment details (next 27 characters)	r/f o/v	3A 27A	?60 -
?	Payment details	?61 Payment details (next 27 characters)	r/f o/v	3A 27A	?61 -
?	Payment details	?62 Payment details (next 27 characters)	r/f o/v	3A 27A	?62 -
?	Payment details	?63 Payment details (next 27 characters)	r/f o/v	3A 27A	?63 -
<b>3.2.6 CARD TRANSACTION</b> <b>Field :61: origin of posting: "PK-ACFE", "PK-CIFE", "PK-SIFE"</b>					
?	Bank reference	?21 Transaction reference	r/f r/v	3A 27A	?21 3564526759
?	Payment card number	?22 Payment card number (first 6 characters, "XXXXXX", last 4 characters)	r/f r/f	3A 16A	?22 123456XXXXXX7890
?	Transaction date	?23 Text 'DATUM TRN' " " 3 Transaction date DD.MM.YYYY	r/f r/f r/f r/f	3A 9A 1A 10A	?23 DATUM TRN 25.02.2019
?	Place of transaction	?25 Description of the place of the transaction (Bank, address, ...)	r/f r/v	3A 42A	?25 AAA COMP CZE



?26	Original amount, currency transaction and exchange rate	?26 Text 'EKV' " " 3	r/f r/f r/f	3A 3A 1A	?26 EKV		
		Currency code " " 3	r/f r/f	3A 1A	CZK		
		Amount (including decimal comma, number of decimal places according to the currency) '/'	r/v	9A	252,00		
		Rate	r/f r/v	1A 9A	/ 1,000		
		?27	Cardholder name	?27 Name of the cardholder	r/f r/v	3A 27A	?27 ING. JMENO PRIJMENI
		<b>3.2.7 OTHER TRANSACTION</b> <b>Field :61: origin of posting: "CUM-CC", "PK-COLL", "GE-SP", etc.</b>					
?21	Payment reference – first part	?21 Payment reference – first part	r/f o/v	3A 27A	?21 MZDY /3		
?22	Transaction description	?22 Description of the transaction	r/f o/v	3A 27A	?22 10100-MULTIPAYMENT CZK		
?23	Payment reference – second part	?23 Payment reference – second part	r/f o/v	3A 27A	?23 -		
?24	Statement number in banking system	?24 Text 'BANKOVNI VYPIS' / 'BANK STATEMENT' / 'BANKKONTOAUSZUG' (according to the language version of statement) " " 3	r/f r/f	3A 15A	?24 BANKOVNI VYPIS		
		Statement number in the banking system (always 000)	r/f r/f	1A 3N	000		

#### 4. Example of a statement file

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:20:1902280112233088
:21:000
:25:5500/0112233088
:28:008/00001
:60F:C190228CZK22244461,04
:61:190228D1,00NMSC3538323671//O-GE-CC
:86:010?20DOMACI PLATBA?00HLADKA PLATBA?21KS0000000308
?22VS4513578426?23SS0123457895?24BANKOVNI VYPIS 000
?25POPL.TRN 0,00?26 ULICE PRIJEM
?27UCEL UHRADY1 ?28 UCEL UHRADY2
?306800?31000019-3210321032?32JMENO PRIJEMCE ?33
?60 UCEL UHRADY?613 UCE
?62L UHRADY4?63-
:61:190228C50000,00NMSC3593381845//GE-TT
:86:020?20HOTOVOSTNI TRANSAKCE?00VKLAD BEZ KONVERZE
?21KS0000000000?22VS0000000000?23SS0000000000
?24BANKOVNI VYPIS 000?25POPL.TRN 0,00?26Přev.úč.OVA Rudná
?27test vkladu?28 ANO Pobočka Ostrava, Rudn
?305500?311058119792?32Přev.úč.OVA Rudná?33
?60á, Avion Shopping Park, Rud?61ná 114/3114?62-?63-
:61:190228D11,33NMSC3588425491//GE-FT
:86:010?20ZAHRAVICNI PLATBA?213498425590?22KURZ 26,47589000
?23EKV CZK 300,00?24BANKOVNI VYPIS 000?26POPL.UCET ?27-?28-
?30CITICZPX?31/CZ9026000005000500111111
?32JMENO PRIJEMCE AAAAAAA?33-?38/CZ9026000005000500111111?60-
?61-?62-?63-
:61:190228D37,00NMSC3588425491//G-FT-CHAR
:86:010?20POPLATEK ZHR. PLATBY?213588425491
?22EKV CZK 1000,00/27,03000000?23POPL.TRN 1000,00 CZK
:61:190228D113,37NMSC3598473723//GPP-SEPA
:86:010?20ZAHRAVICNI PLATBA?21EEREFERENCE123?22KURZ 27,58394200
?23EKV EUR 4,11?24BANKOVNI VYPIS 000?26POPL.UCET ?27-?28-
?30TATRSKBXXX?31/SK6411000000000000000019
?32PRIJEMCE?33-?38/SK6411000000000000000019
?60-?61-?62-?63-
:61:190228D47,00NMSC3598473723//G-FT-CHAR
:86:010?20POPLATEK ZHR. PLATBY?213598473723
?22EKV CZK 47,00/1,00000000?23POPL.TRN 47,00 CZK
:61:190228D252,00NMSC3564526759//PK-ACTR
:86:010?20PLATBA KARTOU U OBCHODNIKA?213564526759
?22123456XXXXX7890?23DATUM TRN 25.02.2019
?25AAA COMP CZE?26EKV CZK 252,00/1,000
?27ING. JMENO PRIJMENI
:61:190228D12003,00NMSC3564459742//CUM-CC
:86:010?20OSTATNI OPERACE?21MZDY /3
?2210100-MULTIPAYMENT CZK?23-?24BANKOVNI VYPIS 000
:61:190228C12000,00NMSC3578735463//PK-COLL
:86:020?20OSTATNI OPERACE?21CCT0000000001190113
?2292101-CASH COLLECTION?23-?24BANKOVNI VYPIS 000
:61:190228D17100,00NMSC3587219684//PK-SALS
:86:010?20OSTATNI OPERACE?21EURCZK FX FORWARD 667714
?22DEALING/SECURITIES?23-?24BANKOVNI VYPIS 000
:61:190228D100000,00NMSC3568949027//GE-SP
:86:010?20OSTATNI OPERACE?21Sweep 16:30 mezi 112233088?22SWEEP
?23 a 12131415?24BANKOVNI VYPIS 000

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:61:190228D0,24NMSC3546780131//*GE-IC*  
:86:010?20POPLATKY/UROKY?21Odch. TPS-MCC/XB - URG/3/11?22-  
?232233088/5500?24BANKOVNI VYPIS 000  
:62F:C190228CZK22176896,10  
:64:C190228CZK22176896,10  
:65:C190228CZK22176896,10  
:86:Zpráva pro klienta Vklad na tomto účtu podléhá ochraně,  
kterou poskytuje systém pojištění pohledávek z vkladů.  
Podrobnější přehled o systému pojištění pohledávek z vkladů je  
k dispozici na webových stránkách banky na adrese [www.rb.cz](http://www.rb.cz).  
/IBAN/CZ775500000000112233088  
/BICC/RZBCCZPP