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Warsaw, 3 December 2025

Item 29

NOTICE OF THE GOVERNOR OF NARODOWY BANK POLSKI

of 3 December 2025

on the promulgation of the consolidated text of the Ordinance of the Governor of Narodowy Bank Polski on the manner of numbering banks and bank accounts

1. Pursuant to Article 16(3) of the Act of 20 July 2000 on Promulgation of Normative Acts and Certain Other Legal Acts (Journal of Laws of 2019, item 1461), in an Appendix to this Notice it is hereby announced the consolidated text of the Ordinance No 7/2017 of the Governor of Narodowy Bank Polski of 20 February 2017 on the manner of numbering banks and bank accounts (Official Journal of NBP of 2019, item 9), including the amendments introduced by the Ordinance No 23/2025 of the Governor of Narodowy Bank Polski of 2 October 2025 amending the Ordinance on the manner of numbering banks and bank accounts (Official Journal of NBP, item 21).

2. The consolidated text of the Ordinance set out in an Appendix to this Notice does not include § 2 of the Ordinance No 23/2025 of the Governor of Narodowy Bank Polski of 2 October 2025 amending the manner of numbering banks and bank accounts (Official Journal of NBP, item 21) which provides:

“§ 2. The Ordinance shall enter into force on the day of promulgation.”.

Governor of Narodowy Bank Polski: *A. Glapiński*

Appendix to the Notice of the Governor of Narodowy Bank Polski of 3 December 2025 (Item 29)

ORDINANCE NO 7/2017
OF THE GOVERNOR OF NARODOWY BANK POLSKI

of 20 February 2017

on the manner of numbering banks and bank accounts

Pursuant to Article 68(3)-(5) of the Banking Law Act of 29 August 1997 (Journal of Laws of 2024, item 1646, as amended¹⁾), the following has been resolved:

Title 1
General Provisions

§ 1. The Ordinance sets forth the manner of numbering banks and their organisational units as well as the manner of numbering bank accounts operated at banks.

§ 2. Wherever used in this Ordinance, the following terms shall have the following meaning:

- 1) bank – a domestic bank, a branch of a foreign bank, a branch of a credit institution or Narodowy Bank Polski, hereinafter referred to as “NBP”;
- 2) DSP – the Payment Systems Department in the NBP Head Office;
- 3) EWIB 2.0 – an IT system intended, in particular, for assigning numbers to banks and register numbers to their organisational units, assigning sort codes and providing digital images of required documents, made available to banks by NBP via the www.ewib.nbp.pl website;
- 4) organisational unit – the head office unit of a bank and other part of the bank separated in terms of organisation, acting on its behalf and for it, performing tasks related to the processing of monetary settlements;
- 5) KNF – the Polish Financial Supervision Authority;
- 6) digital representation – transformation of a non-electronic document into an electronic document performed, in particular, through its scanning;
- 7) notification – a set of data submitted by the bank to the DSP in electronic form in order to assign a bank number, a register number, a sort code or to supplement or update the data provided earlier.

§ 3. 1. The bank shall enter notifications, referred to in the Ordinance, by filling in relevant electronic forms contained in EWIB 2.0. The scope of data included in the notification depends on the purpose of making the notification.

¹⁾ Amendments to the consolidated text of this Act were published in the Journal of Laws of 2024, items 1685 and 1863 and the Journal of Laws of 2025, items 146, 222, 525, 769, 820, 1069, 1170, 1191 and 1216.

2. The notifications entered are submitted to the DSP via EWIB 2.0.
3. The scope of data submitted in the notifications, referred to in the Ordinance, including the explanations, is defined in Annex 1 to the Ordinance.
4. The technical requirements of access to EWIB 2.0 and the rules of user authentication in EWIB 2.0 as well as instructions related to filling in notifications and submission of digital representations of documents through EWIB 2.0 are posted on the www.ewib.nbp.pl website.
5. If the notification refers to at least five sort codes or register numbers of organisational units, the bank may send one file through EWIB 2.0, containing the data concerning the update of these numbers or new units.

Title 2

Numbering Banks and Their Organisational Units

§ 4. 1. The numbers of banks, register numbers of their organisational units and sort codes shall be allocated by the DSP.

2. The bank number shall serve for identification of the bank, is obligatory, unique and is composed of three digits, and in the case of a cooperative bank – of four digits.

3. The register number shall be used for identification of an organisational unit, is obligatory, unique and it is composed of seven characters.

4. The sort code shall be used to identify an organisational unit participating in interbank clearing or settlements, is optional, unique and is composed of eight digits, the last of which is a check digit calculated according to the formula specified in Annex 2 to the Ordinance. The organisational unit may use an optional number of sort codes.

§ 5. 1. The number of a bank is assigned on the basis of the notification to assign a number of a domestic bank, a branch of a foreign bank or a branch of a credit institution.

2. In the case of the notification referred to in subparagraph 1, a domestic bank and a branch of a foreign bank shall send a copy of the KNF licence for establishing the bank or the branch, respectively, to the DSP.

3. In the case of the notification referred to in subparagraph 1, a branch of a credit institution shall send a copy of the KNF letter confirming completion of the proceedings referred to in Article 481 of the Banking Law Act of 29 August 1997, hereinafter referred to as the “Banking Law”.

4. The notification referred to in subparagraph 1 shall be entered after the registration of the bank in the court register.

§ 6. 1. In the event of a merger of banks, after the entry of the merger of banks in the court register the acquiring bank shall enter the notification of the merger of banks and submit the digital representation of the KNF licence for the merger of banks.

2. In the event of a merger of entities established outside the territory of the Republic of Poland pursuing activity in Poland in the form of a branch of a foreign bank or a branch of a credit institution (cross-border merger), the branch of the acquiring foreign bank or the branch of the acquiring credit institution shall enter the notification of the merger of the banks and submit the digital representation of:

- 1) copies of the relevant registers of the merger of the foreign banks or credit institutions;

- 2) copies of the relevant registers of the liquidation of the acquired foreign bank or credit institution;
- 3) decision of the competent supervision authorities on the merger of the foreign banks or credit institutions;
- 4) translations into Polish of documents referred to in points 1-3, prepared by a sworn translator or the competent consul of the Republic of Poland.

3. The number of the bank established as a result of the merger referred to in subparagraphs 1 and 2 shall be the number assigned to the acquiring bank. The removal of the number of the acquired bank from the register referred to in §11(1) shall take place after deleting the bank from the court register.

4. In the event of a merger of entities established outside the territory of the Republic of Poland pursuing activity in Poland in the form of a branch of a foreign bank or a branch of a credit institution, after entering the changes resulting from the merger in the court register, the branch of a foreign bank or the branch of a credit institution shall enter the data update notification and submit the digital representation of documents indicated in subparagraph 2.

5. As a result of the merger referred to in subparagraph 4, the number of the acquired bank shall not change and shall become the number of the acquiring bank.

§ 7. 1. Subject to subparagraph 2, the register number shall be assigned to an organisational unit pursuant to the bank's notification of the establishment of a new organisational unit.

2. The register number of the organisational unit being a central unit of the bank shall be assigned based on the notification referred to in §5(1).

3. In the cases referred to in §6(1), (2) and (4), the register number assigned to an organisational unit of the acquired bank shall become the register number of the organisational unit of the acquiring bank.

§ 8. 1. The sort code shall be assigned on the basis of the bank's notification of sort code assignment.

2. In the cases referred to in §6(1), (2) and (4), the sort code of the acquired bank shall become the sort code of the acquiring bank.

3. In the case of the acquisition of a banking enterprise or an organised part thereof by a bank, or where a bank is divided under Article 529 §1(4) of the Act of 15 September 2000 – Code of Commercial Companies (Journal of Laws of 2024, items 18 and 96), the acquiring bank may use each sort code of the bank-transferor or the divided bank after arrangement with the DSP on the terms and manner of using this number.

3a. In the event of the resolution of a bank through the acquisition of a banking enterprise or selected or all property rights or selected or all liabilities of the bank undergoing restructuring, the acquiring bank may use each sort code of the bank undergoing restructuring, after arranging with the DSP the terms and manner of using this number. This provision shall apply accordingly in the case of a return transfer of the enterprise or selected property rights or selected liabilities acquired by the acquiring bank to the bank undergoing restructuring.

3b. In the event of the resolution of the bank through the establishment of a bridge institution and a transfer thereto of a banking enterprise or selected property rights or liabilities from the bank undergoing restructuring, this institution may use each sort code of the bank undergoing restructuring, after arranging with the DSP the terms and the manner of using this number. This provision shall apply accordingly in the case of a return transfer of the enterprise or selected property rights or liabilities, which were the subject of the transfer, from a bridge institution to the bank undergoing restructuring.

4. For the purpose of the arrangement referred to in subparagraph 3, the acquiring bank shall

forward, respectively, the notification of acquisition of the sort code or the shared use of the sort code and the digital representation of:

- 1) in the case of the acquisition of a banking enterprise or an organised part thereof:
 - a) a document confirming the acquisition of the banking enterprise or an organised part thereof,
 - b) the KNF licence referred to in Article 124a of the Banking Law Act,
 - c) the declaration on arrangements between the acquiring bank and the bank-transferor relating to:
 - the shared use of the sort code, or
 - acquisition of the sort code by the acquiring bank,
 - d) declarations on arrangements concerning the shared use of the sort code between the acquiring bank and an entity operating a payment system in which the bank participates, if the acquiring bank and the bank-transferor plan to share the use of the sort code;
- 2) in the case where the bank is divided:
 - a) the KNF licence referred to in Article 124c(2) of the Banking Law Act,
 - b) the declaration on arrangements between the acquiring bank and the divided bank relating to:
 - the shared use of the sort code, or
 - acquisition of the sort code by the acquiring bank,
 - c) declarations on arrangements concerning the shared use of the sort code between the acquiring bank and an entity operating a payment system in which the bank participates, if the acquiring bank and the bank-transferor plan to share the use of the sort code.

5. The notification and the documents, referred to in subparagraph 4(2), shall be submitted after the entry into the court register of the bank's division.

6. In the event of the establishment of a bank by a branch of a credit institution under Article 42a(1) of the

Banking Law Act, the newly established bank may use any sort code so far used by the branch of the credit institution.

7. The bank referred to in subparagraph 6 shall enter the data update notification and provide a digital representation of:

- 1) a document confirming the establishment of the bank;
- 2) the KNF licence referred to in Article 30a of the Banking Law Act.

8. The number of the bank, referred to in subparagraph 6, shall be the number of the credit institution which established the bank.

§ 9. In the case of a change of the data contained in the notifications referred to in § 5(1), § 6(1), § 7(1) and § 8(1) and (4), the bank shall enter the data update notification.

§ 10. The notifications and documents of a cooperative bank affiliated in an affiliating bank may be submitted by the affiliating bank.

Title 3

Register of Banks and Their Organisational Units

§ 11. 1. The DSP shall keep the register of bank numbers of active banks and their operating organisational units as well as active sort codes, hereinafter referred to as the “register”. The register is posted on the NBP website.

2. The register also includes the data used for the identification of banks and their organisational units contained in the notifications.

3. The DSP shall introduce changes in the register without undue delay, after the receipt of the documents referred to in § 5(1)-(3), § 6(1), (2) and (4), § 7(1), § 8(1) and (4) and § 9.

4. The data contained in the register may be updated on the DSP’s own initiative after obtaining a document justifying their update.

Title 4

Numbering of Bank Accounts

§ 12. Banks shall number bank accounts that they operate by assigning to them a Bank Account Number, hereinafter referred as the “NRB”, or an International Bank Account Number, hereinafter referred to as the “IBAN”.

§ 13. The NRB is unique and is composed of twenty six digits, where:

- 1) the first two are check digits calculated by the bank operating the bank account;
- 2) the subsequent eight digits are the sort code;
- 3) the last sixteen digits are the sequential number of the bank account assigned by the bank operating the account.

§ 14. The IBAN is unique and is composed of twenty eight characters, where:

- 1) the first two are Poland’s country code “PL”;
- 2) the subsequent twenty-six characters are the NRB.

§ 15. Banks participating in interbank clearings and settlements shall verify the check digits referred to in § 13(1).

§ 16. The structure of the NRB and the IBAN as well as the methods of calculating and verifying the check digits are defined in the Polish Standard PN-F-01102 “Banking and related financial services – the National Bank Account Number (NRB) – Elements and principles of its development”.

§ 17. 1. In the event of a merger of banks, the acquiring bank may decide on retaining the bank account numbers operated by the acquired bank.

2. In the case, referred to in § 8(3), the acquiring bank may keep, in agreement with the DSP, the numbers of the bank accounts previously operated by the bank-transferor or the divided bank.

3. In the case, referred to in § 8 subparagraphs 3a and 3b, the acquiring bank or a bridge institution, respectively, may – in agreement with the DSP – keep the numbers of the banks accounts previously operated by the bank undergoing restructuring.

§ 18. Subject to the requirements stemming from the provisions of law or defined in payment systems used by the bank to perform settlement or the conditions specified in agreements concluded between the bank and another bank or an entity participating or intermediating settlement, the NRB or the IBAN containing the sort code published in the register referred to in § 11(1) shall be used for the identification of bank accounts in monetary settlements.

Title 5

Transitional and Adjustment Provisions

§ 19. Bank numbers, sort codes and bank account numbers assigned on the basis of the existing provisions shall remain in force.

§ 20. An organisational unit which has a sort code on the day of entry into force of the Ordinance shall be assigned a register number by the DSP on an *ex-officio* basis.

§ 21. A bank which holds the approval for temporary use of bank account numbers of the bank-transferor on the day of entry into force of the Ordinance may make the arrangement referred to in § 17(2) prior to the lapse of that period.

§ 22. A bank which applied for assigning a bank number or a sort code to the organisational unit prior to the entry into force of the Ordinance shall be assigned such numbers under the existing provisions. The provision of § 20 shall apply accordingly.

§ 23. A bank which was assigned the bank number prior to the entry into force of the Ordinance shall provide the data to the register referred to in § 11(1) in the scope other than provided under the existing provisions, within 90 days from the day of entry into force of the Ordinance.

§ 24. The provision of § 5 of the Ordinance repealed in § 25 shall apply until 31 August 2017.

Title 6

Final Provisions

§ 25. Ordinance No 15/2010 of the Governor of Narodowy Bank Polski of 15 July 2010 on the manner of numbering bank accounts operated by banks (Official Journal of NBP No 9, item 9) is repealed.

§ 26. The Ordinance shall enter into force after the lapse of 90 days from the date of promulgation², subject to § 11, which shall enter into force as of 1 September 2017.

² The Ordinance was published on 20 February 2017.

Annexes to the Ordinance No 7/2017 of the Governor
of Narodowy Bank Polski of 20 February 2017

Annex 1

SCOPE OF DATA SUBMITTED IN NOTIFICATIONS TO NBP, INCLUDING EXPLANATIONS

- 1) Correspondence address – the bank/organisational unit address data used for correspondence, other than the address data contained in the court register, including the additional information concerning the location.
- 2) Postal address – address data of the bank or organisational unit. In the case of a bank, address data in accordance with the entry in the court register.
- 3) E-mail – generally available contact e-mail address to the organisational unit.
- 4) Website address – code in the URL enabling access to the official website of the bank.
- 5) BIC¹⁾ (*Business Identifier Code*) – a code identifying the institution granted by the SWIFT organisation, assigned to the sort code and used by the bank in payment settlements.
- 6) BIC SEPA¹⁾ – a BIC assigned to the sort code, used by the bank in accordance with Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) No 924/2009.
- 7) BIC TARGET2¹⁾ – a BIC assigned to the sort code, used by the bank in the TARGET2 system.
- 8)³⁾ BIC SORBNET3¹⁾ – a BIC assigned to the sort code, used by the bank in the SORBNET3 system.
- 9) Final date of the shared use of sort code – the termination date of the period of the shared use of sort code by banks in interbank settlements.
- 10) Initial date of the shared use of sort code – the commencement date of the period of the shared use of sort code by banks in interbank settlements.
- 11) Date of acquisition – the date indicated by the bank on which the merger of the banks occurred or the date of acquisition of an organisational unit, or the date of acquisition of the sort code (date on which the banks agreed on the number acquisition).
- 12) Date of sort code reactivation – the date of commencing the use of the sort code in interbank settlements after a period of temporary suspension of use of such a sort code in such settlements.
- 13) Date of registration in the National Court Register (KRS) – the date of the first entry in the court register for the bank.
- 14) Date of activity commencement – the date defined by the bank, from which the bank or organisational unit undertakes operating relations with clients.

¹⁾ In the event that the sort code is used in various payment systems with the same BIC, this code should be repeated in all cases.

³⁾ As amended by §1 of the Ordinance No 23/2025 of the Governor of Narodowy Bank Polski of 2 October 2025 amending the Ordinance on the manner of numbering banks and bank accounts (Official Journal of NBP, item 21), that entered into force on 2 October 2025.

- 15) Date of activity termination – the date defined by the bank, from which the bank or organisational unit terminates its operating relations with clients.
- 16) Date of sort code use termination – the date of deleting the sort code from the register and termination of its use in interbank settlements.
- 17) Date of sort code suspension – the date of commencing a period of temporary suspension of use of a sort code in interbank settlements.
- 18) BIN (*Bank Identification Numbers*) Codes – six-digit numbers identifying the bank as an issuer of a payment card under a payment scheme (e.g. BIN VISA, BIN MasterCard).
- 19) Country – the country in which the particular organisational unit pursues its activity; in the case of a parent entity of a branch of a credit institution or a branch of a foreign bank, it shall be the country of origin of the parent entity.
- 20) Logo – a graphical mark of the bank or a trade name.
- 21) Town – the town where the bank or organisational unit of the bank is established.
- 22) Name of the bank – the name under which the bank pursues its banking activity, compliant with the entry in the court register (if the name or the form of the name entered in the court register is different from the name given in the bank statutes, it is the name of the bank as provided by the bank statutes with due observance of the characters appearing in the bank statutes).
- 23) Trade name – a legally reserved term identifying the bank, other than the name entered in the court register in the form of, for example, an abbreviated name of the bank or name of product or service, used mainly for marketing purposes.
- 24) Name of organisational unit – a commercial name under which an organisational unit pursues its operating activity, e.g. 1st Branch; in the case of the head office – the Head Office – for the domestic bank, Branch in T – for a branch of a credit institution or a branch of a foreign bank (where T is the town of a branch of a credit institution or a branch of a foreign bank).
- 25) Name of a parent entity – the name of the credit institution or foreign bank on behalf of which a branch of the credit institution or branch of the foreign bank operates.
- 26) Name of the sort code – the name of the sort code may be the same as the name of the organisational unit using the number or different.
- 27) Bank number – the number assigned by the DSP.
- 28) Affiliating bank number – the number of the bank playing a leading role in the affiliation.
- 29) Register number – the number assigned by the DSP to the bank's organisational unit.
- 30) GIIN (*Global Intermediary Identification Number*) number – the identification number of the reporting Polish financial institution within the meaning of the Act of 9 October 2015 on FATCA²⁾, acquired under the adequate registration in the U.S. IRS (*Internal Revenue Service*).
- 31) LEI (*Legal Entity Identifier*) number – the number identifying entities which are parties to transactions concluded on financial markets.
- 32) NIP number – the tax identification number assigned to the bank.

²⁾ Act on the Implementation of the Agreement between the Government of the Republic of Poland and the Government of the United States of America to Improve International Tax Compliance and to Implement FATCA (Journal of Laws of 2024, item 1185).

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- 33) Sort code – the number used for the identification of the entity in interbank settlements.
 - 34) Bank's management telephone number – generally available contact phone numbers to the bank's management (contact numbers to the bank's management will not be published in the register).
 - 35) Number of entry in the National Court Register – the number assigned to the bank in the court register.
 - 36) Numbers of contact phone, fax – generally available numbers of contact phones, faxes to the bank or organisational unit.
 - 37) Letter symbol – in the case of the bank's letter symbol, it is a unique symbol defined by the bank used for the bank's identification in EWIB 2.0. It consists of a maximum of 6 characters, and lowercase and uppercase and may be used. In the case of the letter symbol of an organisational unit, it is a symbol defining the type of unit, e.g. in the case of a branch, the symbol "O" will be used.
 - 38) Type of organisational unit – the designation for organisational units implementing the bank's tasks related to the processing of monetary settlements, e.g. branch, offshore branch, agency, franchise branch, cash point, subsidiary, a head office unit, and bank's central unit (institution's seat).
 - 39) Affiliation – information concerning the bank's function in the affiliation (affiliated, affiliating or not applicable).

Annex 2

The manner of calculating the check digit of the sort code

1. The check digit is the result of mathematical transformation of the preceding digits in the number with the modulo 10 method, i.e. the method of linking an organisational unit number with the system of check digits, consisting in the application of positional multipliers (weights) in a repeated sequence 3, 9, 7, 1 while dividing by (modulo) 10 for the remainder 0, according to the formula:

$$K = \left(10 - \left(\sum_{i=1}^7 x_i y_i \right) \bmod 10 \right) \bmod 10$$

2. The distribution of weights shall be as follows:

Sort code:

Item (<i>i</i>)	1	2	3	4	5	6	7	8
Digit (<i>x</i>)	W	W	W	W/J	J	J	J	K
Weight (<i>y</i>)	3	9	7	1	3	9	7	1

W – digit of the code identifying the bank (identifier)

J – digit of the sequential number

K – check digit

3. Verification of the correctness of the check digit is done by the application of the formula:

$$\left(\sum_{i=1}^8 x_i y_i \right) \bmod 10 = 0$$