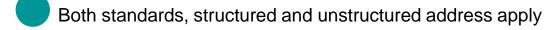
	2024				2025				2026				2027				
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
SEPA	transit	tion perio	od - Q2 2	2026 - ap	oplicatio		Q2 2026 - update of ISO 20022 standard - withdrawal of unstructured address										
SWIFT	transition period - Q2 2026 - application of ISO20022 and MT											Q2 2026 - update of ISO 20022 standard - withdrawal of unstructured address					
TARGET	transition period - Q2 2026 - application of ISO20022 and MT											Q2 2026 - update of ISO 20022 standard - withdrawal of unstructured address					
SORBNET	so far - until Q3 2025 transition period - Q2 2026										Q2 2026 - update of ISO 20022 standard - withdrawal of unstructured address						
ELIXIR	so far - until Q4 2026												4 2026 - andard a		O 20022		



The new ISO 20022 standard applies

The current standard of payment execution

Deadline for implementation may change



ATTENTION! Schedule subject to change

