

NIBC NACE SUPPLEMENT

February 2020

2019 NACE Supplement

NIBC steers its business on its own internal sector classification and organization. Therefore industry sectors based on internal NIBC sector organisation are presented in the 2019 NIBC Bank Annual Report (for example in our Key Figures, p13).

Our corporate loan portfolio can be also mapped to the industry sectors of NACE classification. NACE (“Nomenclature statistique des Activités économiques dans la Communauté Européenne”) is the industry standard classification system used in the European Union and is the European implementation of the UN ISIC (International Standard Industry Classification of all economic activities) classifications.

Together with our Annual Report, Pillar III, sustainability reports and other supplements, this NACE supplement supports NIBC’s commitments as a member institution of the Dutch Banking Association (NVB) towards 2016 Protocol for Transparent Reporting of Lending (“Protocol transparante rapportage over kredietverlening”) and NVB recommendations.

In this supplement, our corporate loan portfolio is reported based on the NACE codes at as detailed a level as possible to provide increased transparency to our stakeholders. NIBC uses NACE 2.2 which has as many as four hierarchical levels. NIBC reports at each of these four levels. In certain cases where a fourth level does not exist within Eurostat NACE, NIBC has added additional code details in line with EU guidance in regard to national and/or sectoral standards in order to provide additional transparency for our stakeholders.

NIBC Bank Corporate Loan portfolio as of 31 December 2019

NACE	NACE_DESCRIPTION	Corporate Loans	Investment Loans	Total Exposure
A.01.10	Growing of non-perennial crops	24,513,806	12,836,684	37,350,489
A.01.20	Growing of perennial crops	10,094,746		10,094,746
A.01.30	Plant propagation	38,590,822		38,590,822
A.01.60	Support activities to agriculture and post-harvest crop activities	57,969,648		57,969,648
B.06.10.01	FPSO - Floating Production, Storage and Offloading vessel	72,183,618		72,183,618
B.06.20.01	FPSO - Floating Production, Storage and Offloading vessel	42,071,694		42,071,694
B.09.10.01	Support activities for petroleum and natural gas extraction - Drilling	200,295,001		200,295,001
B.09.10.02	Support activities for petroleum and natural gas extraction - Seismic	36,126,297		36,126,297
B.09.10.03	Support activities for petroleum and natural gas extraction - Offshore support vessels	199,353,691	4,444,644	203,798,335
B.09.10.04	Support activities for petroleum and natural gas extraction - Exploration & Production	28,546,617	16,702,552	45,249,170
B.09.10.05	Support activities for petroleum and natural gas extraction - Engineering & Construction	140,074,650		140,074,650
B.09.10.06	Support activities for petroleum and natural gas extraction - Semi-Submersible floating production	17,284,239		17,284,239
C.10.10	Processing and preserving of meat and production of meat products	117,530,488		117,530,488
C.10.30	Processing and preserving of fruit and vegetables	15,002,748		15,002,748
C.10.50	Manufacture of dairy products	30,798,548	19,738,066	50,536,614

NACE	NACE_DESCRIPTION	Corporate Loans	Investment Loans	Total Exposure
C.10.70	Manufacture of bakery and farinaceous products	32,201,126	24,288,552	56,489,678
C.10.80	Manufacture of other food products	100,815,865		100,815,865
C.10.90	Manufacture of prepared animal feeds	20,574,181		20,574,181
C.11.00	Manufacture of beverages	55,448,047		55,448,047
C.14.10	Manufacture of wearing apparel, except fur apparel	10,743,917		10,743,917
C.15.20	Manufacture of footwear	15,203,003		15,203,003
C.17.10	Manufacture of pulp, paper and paperboard	15,823,630		15,823,630
C.17.20	Manufacture of articles of paper and paperboard	10,122,263		10,122,263
C.19.20	Manufacture of refined petroleum products		5,301,452	5,301,452
C.20.30	Manufacture of paints, varnishes and similar coatings, printing ink and mastics	48,954,622		48,954,622
C.20.40	Manufacture of soap and detergents, cleaning and polishing preparations, perfumes and toilet preparations	30,076,789		30,076,789
C.20.50	Manufacture of other chemical products	20,031,152		20,031,152
C.21.10	Manufacture of basic pharmaceutical products	29,665,176		29,665,176
C.22.20	Manufacture of plastics products	33,762,435		33,762,435
C.24.20	Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	15,967,865		15,967,865
C.24.30	Manufacture of other products of first processing of steel	18,817,275		18,817,275
C.24.50	Casting of metals	13,425,172		13,425,172
C.25.10	Manufacture of structural metal products	103,948,743		103,948,743
C.25.20	Manufacture of tanks, reservoirs and containers of metal	19,911,732		19,911,732
C.25.50	Forging, pressing, stamping and roll-forming of metal; powder metallurgy	19,681,093		19,681,093
C.25.60	Treatment and coating of metals; machining	15,006,549		15,006,549
C.25.90	Manufacture of other fabricated metal products	39,462,252		39,462,252
C.26.70	Manufacture of optical instruments and photographic equipment		39,971	39,971
C.27.10	Manufacture of electric motors, generators, transformers and electricity distribution and control apparatus		526,647	526,647
C.27.90	Manufacture of other electrical equipment	32,203,200		32,203,200
C.28.90	Manufacture of other special-purpose machinery	100,659,126	2,279,656	102,938,782
C.29.10	Manufacture of motor vehicles	20,000,000		20,000,000
C.29.30	Manufacture of parts and accessories for motor vehicles	22,116,228		22,116,228
C.30.10	Building of ships and boats	13,074,543		13,074,543
C.32.90	Manufacturing n.e.c.	25,410,795		25,410,795
C.33.20	Installation of industrial machinery and equipment	15,374,577		15,374,577
D.35.11.01	Production of electricity - Wind	58,799,304	2,435,507	61,234,811
D.35.11.03	Production of electricity - Gas	37,315,115		37,315,115
D.35.11.05	Production of electricity - Solar	96,419,382		96,419,382

NACE	NACE_DESCRIPTION	Corporate Loans	Investment Loans	Total Exposure
E.37.00	Sewerage	9,173,079		9,173,079
E.38.10	Waste collection	20,028,142		20,028,142
E.38.20	Waste treatment and disposal	45,605,012		45,605,012
E.39.00	Remediation activities and other waste management services		6,404,193	6,404,193
F.41.10	Development of building projects	378,118,460	4,137,916	382,256,376
F.41.20	Construction of residential and non-residential buildings	217,410,815		217,410,815
F.42.10	Construction of roads and railways	49,915,854		49,915,854
F.42.90	Construction of other civil engineering projects	43,680,522		43,680,522
G.45.10	Sale of motor vehicles	66,272,388	25,821,389	92,093,777
G.45.30	Sale of motor vehicle parts and accessories	17,015,843		17,015,843
G.45.40	Sale, maintenance and repair of motorcycles and related parts and accessories	40,996,732		40,996,732
G.46.30	Wholesale of food, beverages and tobacco	67,795,159		67,795,159
G.46.70	Other specialised wholesale	15,483,359		15,483,359
G.46.90	Non-specialised wholesale trade	9,534,082		9,534,082
G.47.10	Retail sale in non-specialised stores	25,876,674	10,143,347	36,020,020
G.47.20	Retail sale of food, beverages and tobacco in specialised stores	44,603,695		44,603,695
G.47.30	Retail sale of automotive fuel in specialised stores		7,137,533	7,137,533
G.47.50	Retail sale of other household equipment in specialised stores	64,991,223		64,991,223
G.47.70	Retail sale of other goods in specialised stores	49,127,946	13,052,800	62,180,746
G.47.90	Retail trade not in stores, stalls or markets	13,525,966		13,525,966
H.50.10	Sea and coastal passenger water transport	12,503,341		12,503,341
H.50.20.10	Container - Postpanamax	6,496,044		6,496,044
H.50.20.14	Container - Handysize	16,870,516		16,870,516
H.50.20.16	Container boxes	44,761,731		44,761,731
H.50.20.21	Bulker - Panamax	13,472,272		13,472,272
H.50.20.22	Bulker - Handymax	89,501,089		89,501,089
H.50.20.23	Bulker - Handysize	131,043,896		131,043,896
H.50.20.31	Tanker - Suezmax	36,944,415		36,944,415
H.50.20.32	Tanker - Aframax	13,553,247		13,553,247
H.50.20.33	Tanker-Handy Product	119,541,673		119,541,673
H.50.20.34	Tanker-Handy Chemical	219,734,270		219,734,270
H.50.20.35	Tanker-Handy Product & Chemical	62,890,674		62,890,674
H.50.20.40	Special - MPP	87,752,764		87,752,764
H.50.20.41	Special - LPG	68,170,197		68,170,197
H.50.20.42	Special - Car	47,648,132		47,648,132
H.50.20.43	Special - LNG	52,264,653		52,264,653
H.52.10	Warehousing and storage	138,030,844	4,046,996	142,077,840
H.52.20.10	Infrastructure - Roads and railways	20,914,980		20,914,980
I.55.10	Hotels and similar accommodation	63,844,093		63,844,093
I.56.20	Event catering and other food service activities		4,233,619	4,233,619
J.58.20	Software publishing	30,949,637		30,949,637
J.61.10	Wired telecommunications activities	315,280,355		315,280,355

NACE	NACE_DESCRIPTION	Corporate Loans	Investment Loans	Total Exposure
J.61.20	Wireless telecommunications activities	20,493,618		20,493,618
J.61.90	Other telecommunications activities	45,025,701		45,025,701
J.62.00	Computer programming, consultancy and related activities	96,845,076		96,845,076
J.63.10	Data processing, hosting and related activities; web portals	81,010,595		81,010,595
K.64.10	Monetary intermediation	175,375,605		175,375,605
K.64.20	Activities of holding companies	71,685,471		71,685,471
K.64.30	Trusts, funds and similar financial entities	137,797,330	12,360,000	150,157,330
K.64.90	Other financial service activities, except insurance and pension funding	725,407,626		725,407,626
K.66.20	Activities auxiliary to insurance and pension funding	13,615,912		13,615,912
K.66.30	Fund management activities	30,124,781	878,440	31,003,221
L.68.10.01	Buying and selling of own real estate/Apartment buildings and dwellings	75,048,638		75,048,638
L.68.10.03	Buying and selling of own real estate/Land	25,048,993		25,048,993
L.68.10.05	Buying and selling of own real estate/Mixed use	45,254,063		45,254,063
L.68.10.06	Buying and selling of own real estate/Other	46,101,283		46,101,283
L.68.20.01	Renting and operating of own or leased real estate/Apartment buildings and dwellings	199,461,945		199,461,945
L.68.20.02	Renting and operating of own or leased real estate/Non-residential buildings, including exhibition halls, self-storage facilities	283,881,829		283,881,829
L.68.20.03	Renting and operating of own or leased real estate/Land		10,995,379	10,995,379
L.68.20.05	Renting and operating of own or leased real estate/Operation of residential mobile home sites	23,182,534		23,182,534
L.68.20.06	Renting and operating of own or leased real estate/Retail, including malls and shopping centres	75,427,477		75,427,477
L.68.20.07	Renting and operating of own or leased real estate/Mixed use	123,510,250		123,510,250
L.68.20.08	Renting and operating of own or leased real estate/Other	51,499,451		51,499,451
L.68.30	Real estate activities on a fee or contract basis	19,828,004		19,828,004
M.70.20	Management consultancy activities	16,088,022		16,088,022
M.71.10	Architectural and engineering activities and related technical consultancy	12,423,340		12,423,340
M.74.10	Specialised design activities		5,948,819	5,948,819
M.74.90	Other professional, scientific and technical activities n.e.c.	15,331,499		15,331,499
N.77.10	Renting and leasing of motor vehicles	376,206,695	5,001,097	381,207,792
N.77.30	Renting and leasing of other machinery, equipment and tangible goods	176,538,960		176,538,960
N.78.20	Temporary employment agency activities	31,426,387		31,426,387
N.81.10	Combined facilities support activities	13,902,125		13,902,125
N.81.20	Cleaning activities	10,874,715		10,874,715
N.82.90	Business support service activities n.e.c.	16,064,305	15,343,628	31,407,933

NACE	NACE_DESCRIPTION	Corporate Loans	Investment Loans	Total Exposure
O.84.10.10	Infrastructure - Other public infrastructure	25,845,361		25,845,361
O.84.20.10	Infrastructure - Other public infrastructure	138,001,150		138,001,150
P.85.50	Other education	20,107,728		20,107,728
P.85.60.10	Infrastructure - Education	310,860,156		310,860,156
Q.86.10	Hospital activities	16,651,635		16,651,635
Q.86.20	Medical and dental practice activities	9,655,167		9,655,167
Q.86.90.10	Infrastructure - Healthcare	233,406,340		233,406,340
Q.86.90.20	Other human health activities	47,177,392		47,177,392
Q.87.30	Residential care activities for the elderly and disabled	30,155,875		30,155,875
Q.87.90.10	Infrastructure - Healthcare	59,411,968		59,411,968
R.92.00	Gambling and betting activities	20,033,750		20,033,750
R.93.10	Sports activities	4,285,085		4,285,085
S.96.00	Other personal service activities	6,879,367		6,879,367
T.98.20	Undifferentiated service-producing activities of private households for own use	1,988,760		1,988,760
	NACE to be assigned	10,359,258		10,359,258
Total		8,862,076,765	214,098,888	9,076,175,653

For further information in regard to NACE and ISIC classifications of all economic activities, please visit [Eurostat](#).

Please note that while the figures presented in our Annual Reports are audited, this NACE Supplement is unaudited. While every effort has been made to ensure these figures are correct and accurate, unintended errors may occur.