

2018 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 NIBC Bank Annual Report (for example in our Key Figures, p10).

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.

NIBC Bank Corporate Loan portfolio as of 31 Dec 2018

NACE	Description	Exposure
A.01.10	Growing of non-perennial crops	25,071,993
A.01.20	Growing of perennial crops	15,478,366
A.01.30	Plant propagation	34,079,250
A.01.60	Support activities to agriculture and post-harvest crop activities	49,969,176
B.06.10.01	FPSO - Floating Production, Storage and Offloading vessel	89,453,257
B.06.20.01	FPSO - Floating Production, Storage and Offloading vessel	49,172,767
B.09.10.01	Support activities for petroleum and natural gas extraction - Drilling	219,200,532
B.09.10.02	Support activities for petroleum and natural gas extraction - Seismic	38,274,363
B.09.10.03	Support activities for petroleum and natural gas extraction - Offshore support vessels	272,126,298
B.09.10.04	Support activities for petroleum and natural gas extraction - Exploration & Production	76,413,154
B.09.10.05	Support activities for petroleum and natural gas extraction - Engineering & Construction	124,442,504
C.10.10	Processing and preserving of meat and production of meat products	117,580,952
C.10.30	Processing and preserving of fruit and vegetables	15,013,968
C.10.50	Manufacture of dairy products	29,807,428
C.10.70	Manufacture of bakery and farinaceous products	39,007,692
C.10.80	Manufacture of other food products	104,989,955
C.10.90	Manufacture of prepared animal feeds	22,388,366
C.11.00	Manufacture of beverages	66,215,165
C.14.10	Manufacture of wearing apparel, except fur apparel	13,487,133
C.15.20	Manufacture of footwear	15,158,180
C.17.10	Manufacture of pulp, paper and paperboard	17,945,609
C.17.20	Manufacture of articles of paper and paperboard	13,828,648
C.20.30	Manufacture of paints, varnishes and similar coatings, printing ink and mastics	53,832,715
C.20.40	Manufacture of soap and detergents, cleaning and polishing preparations, perfumes and toilet preparations	31,208,979
C.20.50	Manufacture of other chemical products	20,034,786
C.21.10	Manufacture of basic pharmaceutical products	33,783,914

C.22.20	Manufacture of plastics products	52,530,326
C.24.20	Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	19,345,509
C.24.30	Manufacture of other products of first processing of steel	13,506,000
C.24.50	Casting of metals	15,078,428
C.25.10	Manufacture of structural metal products	125,153,501
C.25.20	Manufacture of tanks, reservoirs and containers of metal	20,720,248
C.25.50	Forging, pressing, stamping and roll-forming of metal; powder metallurgy	20,359,650
C.25.60	Treatment and coating of metals; machining	15,006,549
C.25.90	Manufacture of other fabricated metal products	27,538,944
C.27.90	Manufacture of other electrical equipment	11,599,919
C.28.90	Manufacture of other special-purpose machinery	104,981,075
C.29.10	Manufacture of motor vehicles	10,000,000
C.29.30	Manufacture of parts and accessories for motor vehicles	24,745,030
C.30.10	Building of ships and boats	16,527,838
C.32.90	Manufacturing n.e.c.	23,585,455
C.33.20	Installation of industrial machinery and equipment	15,839,704
D.35.11.01	Production of electricity - Wind	57,306,964
D.35.11.03	Production of electricity - Gas	41,782,415
D.35.11.05	Production of electricity - Solar	131,028,955
E.37.00	Sewerage	9,428,007
E.38.10	Waste collection	20,000,939
E.38.20	Waste treatment and disposal	47,487,699
E.38.20.01	Production of electricity - Biomass	11,152,114
F.41.10	Development of building projects	386,940,377
F.41.20	Construction of residential and non-residential buildings	58,385,688
F.42.10	Construction of roads and railways	49,680,355
F.42.90	Construction of other civil engineering projects	45,363,737
G.45.10	Sale of motor vehicles	50,171,246
G.45.30	Sale of motor vehicle parts and accessories	19,406,862
G.45.40	Sale, maintenance and repair of motorcycles and related parts and accessories	37,595,203
G.46.30	Wholesale of food, beverages and tobacco	80,466,388
G.46.70	Other specialised wholesale	41,295,893
G.46.90	Non-specialised wholesale trade	10,141,038
G.47.10	Retail sale in non-specialised stores	34,884,944
G.47.20	Retail sale of food, beverages and tobacco in specialised stores	36,400,392
G.47.50	Retail sale of other household equipment in specialised stores	43,411,661
G.47.70	Retail sale of other goods in specialised stores	50,346,692
G.47.90	Retail trade not in stores, stalls or markets	14,533,352
H.49.40	Freight transport by road and removal services	20,949,037
H.50.10	Sea and coastal passenger water transport	12,525,452
H.50.20.10	Container - Postpanamax	10,382,796
H.50.20.14	Container - Handysize	16,377,513
H.50.20.16	Container boxes	69,848,387
H.50.20.21	Bulker - Panamax	35,968,240
H.50.20.22	Bulker - Handymax	132,631,033
H.50.20.23	Bulker - Handysize	154,792,228
H.50.20.31	Tanker - Suezmax	40,734,271
H.50.20.32	Tanker - Aframax	15,886,374
H.50.20.33	Tanker-Handy Product	189,414,340
H.50.20.34	Tanker-Handy Chemical	287,658,035
H.50.20.35	Tanker-Handy Product & Chemical	32,946,747
H.50.20.40	Special - MPP	79,935,818
H.50.20.41	Special - LPG	154,813,015
H.50.20.42	Special - Car	61,768,472
H.50.20.43	Special - LNG	87,271,633
H.52.10	Warehousing and storage	147,686,090
H.52.20.10	Infrastructure - Roads and railways	59,434,686
H.52.20.20	Support activities for transportation	25,000,000
I.55.10	Hotels and similar accommodation	76,317,592
I.56.10	Restaurants and mobile food service activities	8,522
J.58.20	Software publishing	31,984,014
J.61.10	Wired telecommunications activities	187,250,897
J.61.90	Other telecommunications activities	20,027,546

J.62.00	Computer programming, consultancy and related activities	109,874,425
J.63.10	Data processing, hosting and related activities; web portals	79,524,270
J.63.90	Other information service activities	46,267,094
K.64.10	Monetary intermediation	100,032,225
K.64.20	Activities of holding companies	75,348,877
K.64.30	Trusts, funds and similar financial entities	125,075,845
K.64.90	Other financial service activities, except insurance and pension funding	559,700,961
K.66.20	Activities auxiliary to insurance and pension funding	34,326,047
K.66.30	Fund management activities	25,100,604
L.68.10.01	Buying and selling of own real estate/Apartment buildings and dwellings	19,153,841
L.68.10.02	Buying and selling of own real estate/Non-residential buildings, including exhibition halls, self-storage facilities	6,752,625
L.68.10.03	Buying and selling of own real estate/Land	19,026,758
L.68.10.05	Buying and selling of own real estate/Mixed use	6,088,359
L.68.10.06	Buying and selling of own real estate/Other	64,194,300
L.68.20.01	Renting and operating of own or leased real estate/Apartment buildings and dwellings	170,715,786
L.68.20.02	Renting and operating of own or leased real estate/Non-residential buildings, including exhibition halls, self-storage facilities	293,661,423
L.68.20.04	Renting and operating of own or leased real estate/Development of building projects for own operation	649,000
L.68.20.05	Renting and operating of own or leased real estate/Operation of residential mobile home sites	44,759,688
L.68.20.06	Renting and operating of own or leased real estate/Retail, including malls and shopping centres	60,002,317
L.68.20.07	Renting and operating of own or leased real estate/Mixed use	75,015,002
L.68.20.08	Renting and operating of own or leased real estate/Other	40,139,991
L.68.30	Real estate activities on a fee or contract basis	20,883,233
M.70.20	Management consultancy activities	19,592,456
M.71.10	Architectural and engineering activities and related technical consultancy	11,765,738
M.74.90	Other professional, scientific and technical activities n.e.c.	14,997,413
N.77.10	Renting and leasing of motor vehicles	234,588,113
N.77.30	Renting and leasing of other machinery, equipment and tangible goods	644,114,461
N.78.20	Temporary employment agency activities	59,524,800
N.81.10	Combined facilities support activities	13,513,606
N.81.20	Cleaning activities	12,359,537
N.82.90	Business support service activities n.e.c.	48,888,324
O.84.10.10	Infrastructure - Other public infrastructure	26,920,590
O.84.20.10	Infrastructure - Other public infrastructure	144,364,829
P.85.50	Other education	38,168,431
P.85.60.10	Infrastructure - Education	309,305,756
Q.86.10	Hospital activities	16,632,412
Q.86.20	Medical and dental practice activities	20,888,957
Q.86.90.10	Infrastructure - Healthcare	228,721,043
Q.86.90.20	Other human health activities	50,164,993
Q.87.10	Residential nursing care activities	25,043,913
Q.87.30	Residential care activities for the elderly and disabled	30,136,818
Q.87.90.10	Infrastructure - Healthcare	58,517,044
R.92.00	Gambling and betting activities	20,037,125
R.93.10	Sports activities	4,328,830
S.94.10	Activities of business, employers and professional membership organisations	29,018,477
S.95.10	Repair of computers and communication equipment	18,966,609
S.96.00	Other personal service activities	7,379,436
T.98.20	Undifferentiated service-producing activities of private households for own use	15,049,650
Total		9,412,589,017

NIBC Bank, Investment Loans portfolio as of 31 Dec 2018

NACE	Description	Exposure
A.01.10	Growing of non-perennial crops	11,885,125
B.09.10.03	Support activities for petroleum and natural gas extraction - Offshore support vessels	5,000,388
B.09.10.04	Support activities for petroleum and natural gas extraction - Exploration & Production	17,102,851
C.10.50	Manufacture of dairy products	21,160,356
C.10.70	Manufacture of bakery and farinaceous products	27,299,340
C.19.20	Manufacture of refined petroleum products	6,253,877
C.26.70	Manufacture of optical instruments and photographic equipment	112,485
D.35.11.01	Production of electricity - Wind	3,348,944
E.39.00	Remediation activities and other waste management services	5,516,210
G.45.10	Sale of motor vehicles	25,449,167
G.47.10	Retail sale in non-specialised stores	12,665,414
G.47.70	Retail sale of other goods in specialised stores	13,049,600
H.52.00	Warehousing and support activities for transportation	13,905,990
H.52.10	Warehousing and storage	16,171,486
I.56.20	Event catering and other food service activities	4,728,975
K.64.90	Other financial service activities, except insurance and pension funding	7,241,531
K.66.30	Fund management activities	877,450
L.68.20.03	Renting and operating of own or leased real estate/Land	15,545,884
M.74.10	Specialised design activities	7,696,200
N.77.10	Renting and leasing of motor vehicles	5,001,097
N.78.20	Temporary employment agency activities	5,349,539
N.82.90	Business support service activities n.e.c.	14,258,255
Total		239,620,165

NIBC Bank, Lease Receivables as of 31 December 2018

NACE	Description	Exposure
N.77.10	Renting and leasing of motor vehicles	21
D.35.11.05	Production of electricity - Solar	32
Total		52

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.