

NIBC NACE SUPPLEMENT

March 2021

2020 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 2020 NIBC Bank Annual Report (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, NIBC Bank’s 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 the desired level of detail does not exist within Eurostat NACE, NIBC has added an additional fifth code level which we use internally. This in line with EU guidance in regard to national and/or sectoral standards in order to provide additional transparency for our stakeholders.

EU Green Taxonomy alignment

As an internal pilot, NIBC Bank calculated an estimate of the alignment of the corporate portfolio with the EU Green Taxonomy using EU Joint Research Committee (JRC) draft taxonomy alignment coefficients (TACs)¹. This is one step among the actions which need to be taken to comply with Article 8 of the Taxonomy Regulation.

The EU JRC coefficients provide financial institutions a way of understanding the potential alignment with the sustainable economy, taking into account the EU Taxonomy and its technical Do No Significant Harm (DNSH) criteria in the absence of the availability of DNSH data directly from our corporate clients. These coefficients are publicly available on the JRC website.

The EU JRC has designated 122 NACEs as taxonomy aligned, of which 60 have been given TACs. As of year-end 2020, NIBC’s corporate exposures are comprised of 132 NACE activities. Of these, TACs were available for 19. In cases where a TAC was not available, we have followed the precautionary principle and conservatively assumed a TAC of 0.

Based on this methodology, NIBC’s corporate portfolio had a *Taxonomy Aligned Share* or *Green Asset Ratio (GAR)* of 4.04% at year end 2020. Only the objective of *Climate Change Mitigation* is considered in the coefficients used to calculate this initial GAR and in the Taxonomy-Aligned (TA) exposure figures reported below.

Please note that these corporate portfolio GAR and TA exposures are first estimates, unaudited, and may be later restated as improved methods are developed and additional data becomes available.

NIBC Bank Corporate Loan portfolio as of 31 December 2020

NACE	NACE Description	Total Exposure	Total TA Exposure
A.01.10	Growing of non-perennial crops	21,609,421	-
A.01.30	Plant propagation	38,588,665	-
A.01.60	Support activities to agriculture and post-harvest crop activities	54,038,026	-

¹ Alessi, L., Battiston, S., Melo, A. S., & Roncoroni, A. (2019). The EU Sustainability Taxonomy: a financial impact assessment. JRC Technical Reports. <https://doi.org/10.2760/347810>

NACE	NACE Description	Total Exposure	Total TA Exposure
B.06.10.01	FPSO - Floating Production, Storage and Offloading vessel	39,392,573	-
B.06.20.01	FPSO - Floating Production, Storage and Offloading vessel	31,125,656	-
B.09.10.01	Support activities for petroleum and natural gas extraction - Drilling	72,721,891	-
B.09.10.02	Support activities for petroleum and natural gas extraction - Seismic	27,966,711	-
B.09.10.03	Support activities for petroleum and natural gas extraction - Offshore support vessels	139,038,559	-
B.09.10.04	Support activities for petroleum and natural gas extraction - Exploration & Production	16,702,552	-
B.09.10.05	Support activities for petroleum and natural gas extraction - Engineering & Construction	116,058,182	-
B.09.10.06	Support activities for petroleum and natural gas extraction - Semi-Submersible floating production	13,905,505	-
C.10.10	Processing and preserving of meat and production of meat products	83,230,802	-
C.10.30	Processing and preserving of fruit and vegetables	15,002,432	-
C.10.50	Manufacture of dairy products	48,931,525	-
C.10.70	Manufacture of bakery and farinaceous products	24,740,538	-
C.10.80	Manufacture of other food products	63,367,744	-
C.10.90	Manufacture of prepared animal feeds	15,762,847	-
C.11.00	Manufacture of beverages	42,969,530	-
C.14.10	Manufacture of wearing apparel, except fur apparel	9,612,180	-
C.15.20	Manufacture of footwear	14,984,408	-
C.16.20	Manufacture of products of wood, cork, straw and plaiting materials	3,414,126	-
C.17.10	Manufacture of pulp, paper and paperboard	12,922,737	-
C.17.20	Manufacture of articles of paper and paperboard	9,708,068	-
C.20.30	Manufacture of paints, varnishes and similar coatings, printing ink and mastics	37,837,391	-
C.20.40	Manufacture of soap and detergents, cleaning and polishing preparations, perfumes and toilet preparations	11,234,390	-
C.20.50	Manufacture of other chemical products	20,031,111	-
C.21.10	Manufacture of basic pharmaceutical products	5,322,378	-
C.22.20	Manufacture of plastics products	38,481,743	-
C.24.20	Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	13,566,339	-
C.24.30	Manufacture of other products of first processing of steel	18,801,914	-
C.24.50	Casting of metals	11,574,919	-
C.25.10	Manufacture of structural metal products	84,831,846	-
C.25.50	Forging, pressing, stamping and roll-forming of metal; powder metallurgy	18,549,240	-
C.25.60	Treatment and coating of metals; machining	15,139,369	-
C.25.90	Manufacture of other fabricated metal products	17,587,677	-
C.26.70	Manufacture of optical instruments and photographic equipment	38,101	-
C.27.10	Manufacture of electric motors, generators, transformers and electricity distribution and control apparatus	568,229	-
C.28.90	Manufacture of other special-purpose machinery	121,660,387	-
C.29.30	Manufacture of parts and accessories for motor vehicles	8,774,820	-
C.30.10	Building of ships and boats	686,037	-
C.32.90	Manufacturing n.e.c.	24,488,770	-
C.33.20	Installation of industrial machinery and equipment	14,804,041	-
D.35.11.01	Production of electricity - Wind	61,286,829	12,790,561
D.35.11.02	Production of electricity - Hydro	-	-
D.35.11.03	Production of electricity - Gas	16,618,001	3,468,177
D.35.11.04	Production of electricity - Coal	-	-

NACE	NACE Description	Total Exposure	Total TA Exposure
D.35.11.05	Production of electricity - Solar	87,276,756	18,214,659
E.37.00	Sewerage	8,015,311	-
E.38.10	Waste collection	20,026,235	-
E.38.20	Waste treatment and disposal	40,505,606	-
E.39.00	Remediation activities and other waste management services	11,192,116	-
F.41.10	Development of building projects	355,368,595	142,147,438
F.41.20	Construction of residential and non-residential buildings	24,866,969	9,946,788
F.42.10	Construction of roads and railways	33,512,104	-
F.42.90	Construction of other civil engineering projects	39,672,014	-
G.45.10	Sale of motor vehicles	86,129,200	-
G.45.30	Sale of motor vehicle parts and accessories	13,630,349	238,531
G.45.40	Sale, maintenance and repair of motorcycles and related parts and accessories	53,856,068	942,481
G.46.30	Wholesale of food, beverages and tobacco	62,420,839	-
G.46.40	Wholesale of household goods	3	-
G.46.50	Wholesale of information and communication equipment	4	-
G.46.70	Other specialised wholesale	15,029,677	-
G.46.90	Non-specialised wholesale trade	8,885,448	-
G.47.10	Retail sale in non-specialised stores	32,848,888	-
G.47.20	Retail sale of food, beverages and tobacco in specialised stores	49,086,430	-
G.47.30	Retail sale of automotive fuel in specialised stores	12,291,402	-
G.47.50	Retail sale of other household equipment in specialised stores	45,402,838	-
G.47.70	Retail sale of other goods in specialised stores	36,044,891	-
G.47.90	Retail trade not in stores, stalls or markets	14,241,315	-
H.49.10	Passenger rail transport, interurban	55,533	55,533
H.50.10	Sea and coastal passenger water transport	12,537,940	-
H.50.20.10	Container - Postpanamax	2,015,897	-
H.50.20.15	Container - Feeder	9,529,736	-
H.50.20.16	Container boxes	47,261,964	-
H.50.20.21	Bulker - Panamax	1,137,012	-
H.50.20.22	Bulker - Handymax	105,029,051	-
H.50.20.23	Bulker - Handysize	79,794,359	-
H.50.20.31	Tanker - Suezmax	19,324,113	-
H.50.20.32	Tanker - Aframax	10,469,938	-
H.50.20.33	Tanker-Handy Product	92,837,324	-
H.50.20.34	Tanker-Handy Chemical	150,542,524	-
H.50.20.35	Tanker-Handy Product & Chemical	87,378,366	-
H.50.20.40	Special - MPP	123,769,052	-
H.50.20.41	Special - LPG	29,658,346	-
H.50.20.42	Special - Car	50,808,384	-
H.50.20.43	Special - LNG	45,944,782	-
H.51.10	Passenger air transport	9,205	-
H.52.10	Warehousing and storage	157,788,573	-
H.52.20.10	Infrastructure - Roads and railways	16,434,616	-
I.55.10	Hotels and similar accommodation	101,384,711	-
I.55.20	Holiday and other short-stay accommodation	2,720,347	-
J.58.20	Software publishing	34,437,048	-

NACE	NACE Description	Total Exposure	Total TA Exposure
J.61.10	Wired telecommunications activities	356,910,020	-
J.61.20	Wireless telecommunications activities	20,070,493	-
J.61.90	Other telecommunications activities	50,088,125	-
J.62.00	Computer programming, consultancy and related activities	87,988,087	-
J.63.10	Data processing, hosting and related activities; web portals	98,746,326	-
K.64.10	Monetary intermediation	105,368,125	-
K.64.19	Other monetary intermediation	3,532,460	-
K.64.20	Activities of holding companies	28,799,938	-
K.64.30	Trusts, funds and similar financial entities	151,868,229	-
K.64.90	Other financial service activities, except insurance and pension funding	684,615,344	-
K.66.20	Activities auxiliary to insurance and pension funding	14,148,974	-
K.66.30	Fund management activities	32,423,460	-
L.68.10.01	Buying and selling of own real estate/Apartment buildings and dwellings	17,457,460	2,618,619
L.68.10.02	Buying and selling of own real estate/Non-residential buildings, including exhibition halls, self-storage facilities	6,536,021	980,403
L.68.10.05	Buying and selling of own real estate/Mixed use	43,654,330	6,548,149
L.68.10.06	Buying and selling of own real estate/Other	32,032,898	4,804,935
L.68.20.01	Renting and operating of own or leased real estate/Apartment buildings and dwellings	108,029,566	16,204,435
L.68.20.02	Renting and operating of own or leased real estate/Non-residential buildings, including exhibition halls, self-storage facilities	241,481,981	36,222,297
L.68.20.06	Renting and operating of own or leased real estate/Retail, including malls and shopping centres	94,032,899	14,104,935
L.68.20.07	Renting and operating of own or leased real estate/Mixed use	126,446,212	18,966,932
L.68.20.08	Renting and operating of own or leased real estate/Other	47,313,293	7,096,994
L.68.30	Real estate activities on a fee or contract basis	5,519,445	827,917
M.74.10	Specialised design activities	5,852,156	-
M.74.90	Other professional, scientific and technical activities n.e.c.	24,339,056	-
N.77.10	Renting and leasing of motor vehicles	367,924,439	6,438,678
N.77.30	Renting and leasing of other machinery, equipment and tangible goods	130,560,057	-
N.78.20	Temporary employment agency activities	30,423,657	-
N.81.10	Combined facilities support activities	13,699,025	-
N.81.20	Cleaning activities	9,779,554	-
N.82.90	Business support service activities n.e.c.	29,994,257	-
O.84.10.10	Infrastructure - Other public infrastructure	21,917,080	-
O.84.20.10	Infrastructure - Other public infrastructure	131,555,979	-
P.85.50	Other education	18,657,690	-
P.85.60.10	Infrastructure - Education	263,685,699	-
Q.86.10	Hospital activities	16,647,771	-
Q.86.90.10	Infrastructure - Healthcare	215,844,641	-
Q.86.90.20	Other human health activities	48,140,949	-
Q.87.30	Residential care activities for the elderly and disabled	30,134,100	-
Q.87.90.10	Infrastructure - Healthcare	53,960,796	-
R.92.00	Gambling and betting activities	20,151,250	-
R.93.10	Sports activities	3,778,727	-
S.96.00	Other personal service activities	5,898,164	-
	Corporate Total	7,488,858,821	302,618,461



Notes

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.

- Figures exclude lease receivables reported by NIBC Bank.
- For further information in regard to NACE and ISIC classifications of all economic activities, please visit [Eurostat](#).
- For further information regarding EU JRC TACs and Taxonomy alignment, please visit: <https://ec.europa.eu/jrc/en/publication/eu-sustainability-taxonomy-financial-impact-assessment>