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 yearend 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. <u>https://doi.org/10.2760/347810</u>



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	-	-



D.35.1105 Production of electricity - Solar Production Production Production 2.37.000 Sewerage 8.015,311	NACE	NACE Description	Total Exposure	Total
E.37.00Severage8.015,311E.38.10Waste circlection20.02,62,35E.38.20Renellation activities and other waste management services355,368,959F.41.10Development of building projects355,368,959F.41.20Construction of reads and rahways33,51,104F.41.20Construction of reads and rahways33,51,204F.42.30Construction of reads and rahways33,51,204G.45.10Sale of motor vehicles grate and accessories36,63,249G.45.30Sale of motor vehicles parts and accessories36,85,068G.45.40Wholesale of food, beverages and tobacco62,20,0839G.45.50Wholesale of food, beverages and tobacco62,20,0839G.45.50Wholesale of food, beverages and tobacco32,84,888G.45.60Wholesale of hole wolesale tores22,84,888G.45.70Other specialised wholesale tores32,84,88G.47.20Retail sale in non specialised stores49,086,430G.47.20Retail sale of other busehold goods3G.47.30Retail sale of thore busehold goods3G.47.30Retail sale of other busehold eigenten in specialised stores3				
E.38.10Waste collection20,026,235E.38.20Waste treatment and disposal40,505,606E.38.00Remediation activities and other waste management services11,192,116F.11.10Development of building projects553,868,59612,147,438F.41.20Construction of residential and non-residential buildings24,866,6969,946,788F.42.10Construction of other civil engineering projects35,151,104G.45.10Sale of motor vehicles36,152,000G.45.30Sale of motor vehicles and cossories13,630,349238,531G.45.40Sale, maintenance and repair of motorcycles and related parts and scessories3,856,08942,481G.46.30Wholesale of flood, heverages and tobacco62,420,839G.46.40Wholesale of flood, heverages and tobacco15,029,677G.46.50Wholesale of hous-holesale discres23,848,848G.47.20Retail sale no rospecialised stores12,914,02G.47.30Retail sale of od, heverages and tobacco in specialised stores12,914,02G.47.70Retail sale of oder hous-hole quipment in specialised stores12,914,02G.47.70Retail sale of other paced in specialised stores14,041,315G.47.70Retail sale of other paced in specialised stores12,514,04G.47.70Retail sale of noter noteshold equipment in specialised stores12,614,04G.47.50Destand in specialise	D.35.11.05	Production of electricity - Solar	87,276,756	18,214,659
£38.20Waste treatment and disposal40,050,606£39.00Remediation activities and other waste management services11,192,116F41.10Construction of reads and railways33,512,10442,646,788F42.10Construction of orbads and railways33,512,104F42.10Construction of orbads and railways33,512,104F42.10Construction of other civil engineering projects39,672,014645.10Sale of motor whicle parts and accessories33,856,068645.40Sale mintenance and repair of motorcycles and related parts and accessories3,856,068646.40Wholesale of information and communication equipment646.40Wholesale of information and communication equipment647.40Retail sale of other household goods647.40Retail sale of food, beverages and tobacco647.40Retail sale of food, beverages and tobacco in specialised stores647.41Retail sale of food, beverages and tobacco in specialised stores647.42Retail sale of food, beverages and tobacco in specialised stores647.43Retail sale of other household equipment in specialised stores647.40Retail sale of other household equipment in specialised stores647.41Retail sale of other household equipment in specialised stores647.50Retail s	E.37.00	Sewerage	8,015,311	-
E39.00Remediation activities and other waste management services11,19,116F.41.10Development of building projects355,368,595142,147,438F.41.20Construction of residential and non-residential buildings2,466,9699,946,788F.42.10Construction of rother civil engineering projects39,572,104-G.45.10Sale of motor vehicles86,129,200-G.45.30Sale of motor vehicle parts and accessories13,803,349238,531G.45.40Sale, maintenance and repair of motorcycles and related parts and accessories3,856,068942,481G.45.30Wholesale of food, beverages and tobacco6,24,20,39-G.45.40Wholesale of information and communication equipment4-G.45.70Other specialised wholesale15,029,677-G.45.70Non-specialised wholesale2,348,88-G.47.20Retail sale in ons-specialised stores2,948,88-G.47.20Retail sale of odor, beverages and tobacco in specialised stores12,91,402-G.47.70Retail sale of other pools in specialised stores12,91,402-G.47.70Retail sale of other spools in specialised stores12,91,402-G.47.70Retail sale of other pools in specialised stores12,91,402-G.47.70Retail sale of other spools in specialised stores12,91,402-G.47.70Retail sale of other pools in specialised stores12,91,402-G.47.70Retail sale of other pools in specialised stores	E.38.10	Waste collection	20,026,235	-
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F.41.20 Construction of residential and non-residential buildings 24,866,969 9,946,788 F.42.10 Construction of tomads and railways 33,512,104	E.39.00	Remediation activities and other waste management services	11,192,116	-
F.42.10Construction of roads and railways33,512,104F.42.90Construction of other civil engineering projects39,672,014G.45.10Sale of motor vehicles66,129,200G.45.30Sale of motor vehicles and a cacessories13,630,349.238,531G.45.40Sale, maintenance and repair of motorcycles and related parts and accessories62,420,839G.46.40Wholesale of food, beverages and tobacco62,420,839G.46.40Wholesale of information and communication equipment4G.46.70Other specialised wholesale15,029,677G.46.80Non-specialised wholesale trade8,885,448G.47.00Retail sale of food, beverages and tobacco in specialised stores12,291,402G.47.70Retail sale of food, beverages and tobacco in specialised stores12,291,402G.47.70Retail sale of ther household equipment in specialised stores12,291,402G.47.70Retail sale of ther household equipment in specialised stores12,291,402G.47.70Retail sale of ther household equipment in specialised stores12,291,402G.47.70Retail sale of other household equipment in specialised stores12,617,817G.47.70Retail sale of other household equipment in specialised stores12,617,817G.47.70Retail stare of ther household equipment in specialised stores12,614,41,315G.47.70Retail stare for thores of ther househo	F.41.10	Development of building projects	355,368,595	142,147,438
F.42.10Construction of roads and railways33,512,104F.42.90Construction of other civil engineering projects39,672,014G.45.10Sale of motor vehicles66,129,200G.45.30Sale of motor vehicles and a cacessories13,630,349.238,531G.45.40Sale, maintenance and repair of motorcycles and related parts and accessories62,420,839G.46.40Wholesale of food, beverages and tobacco62,420,839G.46.40Wholesale of information and communication equipment4G.46.70Other specialised wholesale15,029,677G.46.80Non-specialised wholesale trade8,885,448G.47.00Retail sale of food, beverages and tobacco in specialised stores12,291,402G.47.70Retail sale of food, beverages and tobacco in specialised stores12,291,402G.47.70Retail sale of ther household equipment in specialised stores12,291,402G.47.70Retail sale of ther household equipment in specialised stores12,291,402G.47.70Retail sale of ther household equipment in specialised stores12,291,402G.47.70Retail sale of other household equipment in specialised stores12,617,817G.47.70Retail sale of other household equipment in specialised stores12,617,817G.47.70Retail stare of ther household equipment in specialised stores12,614,41,315G.47.70Retail stare for thores of ther househo	F.41.20	Construction of residential and non-residential buildings	24,866,969	9,946,788
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6.4.5.40Sale, maintenance and repair of motorcycles and related parts and accessories942,4816.4.6.30Wholesale of household goods36.4.6.40Wholesale of household goods36.4.6.70Other specialised wholesale15,029,6776.4.6,90Non-specialised wholesale trade8,885,4486.4.7.00Retail sale in non-specialised stores32,848,8886.4.7.00Retail sale of food, beverages and tobacco in specialised stores12,291,4026.4.7.00Retail sale of food, beverages and tobacco in specialised stores45,402,8386.4.7.00Retail sale of food, beverages and tobacco in specialised stores12,291,4026.4.7.00Retail sale of ther household equipment in specialised stores36,044,8916.4.7.00Retail sale of other poosehold stores36,044,8916.4.7.00Retail sale of other goods in specialised stores36,044,8916.4.7.00Retail sale of other goods in specialised stores36,044,8916.4.7.00Retail sale of other goods in specialised stores36,044,8916.4.7.01Sea and coastal passenger water transport12,537,94015.0.010Sea and coastal passenger water transport36,359,293,6615.0.0215Container - Postpanamax105,029,05115.0.0223Bulker - Handysize39,784,35915.0.0233Bulker - Handysize39,784,35915.0.0233Tanker-Andy Product92,837,32415.0.2033Tanker-Handy Chemical37,378,36615.0.2043Special - LPG29,568,346 <t< td=""><td>G.45.10</td><td>Sale of motor vehicles</td><td>86,129,200</td><td>-</td></t<>	G.45.10	Sale of motor vehicles	86,129,200	-
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G.4.6.30Wholesale of nood, beverages and tobaccoG.4,20,839G.4.6.400Wholesale of information and communication equipmentG.4.6.700Other specialised wholesale15,029,677G.4.6.700Non-specialised wholesale tradeG.4.7.00Retail sale in non-specialised storesG.4.7.200Retail sale of food, beverages and tobacco in specialised storesG.4.7.30Retail sale of outperbook equipment in specialised storesG.4.7.30Retail sale of other household equipment in specialised storesG.4.7.90Retail sale of other household equipment in specialised storesG.4.7.90Retail as of other goods in specialised storesG.4.7.90Retail trade not in stores, stalls or marketsG.4.7.90Retail trade not in stores, stalls or marketsH.5.0.101Sea and coastal passenger water transportH.5.0.202Container - PostpanamaxH.5.0.203Bulker - HandynsizeH.5.0.204Bulker - HandynsizeH.5.0.203Bulker - HandynsizeH.5.0.204Bulker - HandynsizeH.5.0.205Bulker - HandynsizeH.5.0.204 <td>G.45.40</td> <td>Sale, maintenance and repair of motorcycles and related parts and</td> <td>53,856,068</td> <td>942,481</td>	G.45.40	Sale, maintenance and repair of motorcycles and related parts and	53,856,068	942,481
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6.4.6.90Non-specialised wholesale trade8,885,448-6.47.10Retail sale in non-specialised stores32,848,888-6.47.20Retail sale of food, beverages and tobacco in specialised stores49,086,430-6.47.30Retail sale of other household equipment in specialised stores12,291,402-6.47.70Retail sale of other household equipment in specialised stores36,044,891-6.47.90Retail sale of other goods in specialised stores36,044,891-6.47.90Retail trade not in stores, stalls or markets14,241,315-14.91.00Passenger rail transport, interurban55,53355,53314.50.10Sea and coastal passenger water transport12,537,940-14.50.20.10Container - Postpanamax2,015,897-14.50.20.21Bulker - Panamax1,137,012-14.50.20.22Bulker - Handymax105,029,051-14.50.20.23Bulker - Handynax105,029,051-14.50.20.23Tanker - Karamax10,469,938-15.20.23Tanker - Handy Product2,837,324-15.20.23Tanker - Handy Chemical103,542,524-15.20.23Tanker - Handy Product & Chemical87,378,366-15.20.23Tanker - Handy Product & Chemical123,769,052-15.20.24Special - LPG2,968,346-15.20.25Tanker - Handy Chemical123,769,052-15.20.20Special - LPG2,968,346-15	G.46.50	Wholesale of information and communication equipment	4	-
6.47.10Retail sale in non-specialised stores32,848,88846.47.20Retail sale of food, beverages and tobacco in specialised stores49,086,430-6.47.30Retail sale of other household equipment in specialised stores12,291,402-6.47.70Retail sale of other pools in specialised stores36,044,891-6.47.90Retail tade not in stores, stalls or markets14,241,315-14.9.10Pasenger rail transport, interurban55,53355,53315.0.10Sea and coastal passenger water transport12,537,940-15.0.20.10Container - Postpanamax2,015,897-15.0.20.21Container - Foeder9,29,736-15.0.20.22Bulker - Panamax1,137,012-15.0.20.23Bulker - Handymax105,029,051-15.0.20.24Bulker - Handysize79,794,359-15.0.20.25Tanker - Suezmax19,324,113-15.0.20.31Tanker - Suezmax19,324,113-15.0.20.32Tanker - Handy Product9,2837,324-15.02.03Tanker - Handy Chemical10,50,42,524-15.02.03Tanker - Handy Chemical123,769,052-15.02.04Special - LPG29,658,346-15.02.03Tanker - Handy Chemical45,944,782-15.02.04Special - LPG29,658,346-15.02.03Tanker - Handy Chemical10,50,20,16-15.02.04Special - LNG45,944,782-15.	G.46.70	Other specialised wholesale	15,029,677	-
6.47.20Retail sale of food, beverages and tobacco in specialised stores49,086,4306.47.30Retail sale of automotive fuel in specialised stores12,291,4026.47.50Retail sale of other household equipment in specialised stores36,044,8916.47.70Retail sale of other goods in specialised stores36,044,8916.47.70Retail trade not in stores, stalls or markets14,241,31514.91.00Passenger rail transport, interurban55,53375,523Container - Postpanamax2,015,89715,52.01.00Container - Postpanamax2,015,89715,52.01.10Container - Feeder9,529,73615,52.02.12Bulker - Panamax1,137,01215,52.02.23Bulker - Panamax1,137,01215,52.20.23Bulker - Panamax105,029,05115,52.20.23Bulker - Handymax105,029,05115,52.20.23Bulker - Handymax105,029,05115,52.20.23Bulker - Handymax10,324,11315,52.20.3Tanker - Suezmax10,469,93815,52.20.3Tanker - Margan12,378,36615,52.20.3Tanker - Handy Product & Chemical87,378,36615,52.20.4Special - LPG29,658,34615,52.20.4Special - LPG29,658,34615,52.20.10Infrastructure - Roads and railways16,434,61615,52.20Hotels and similar accommodation101,384,71115,52.20Hotels and similar accommodation2,720,347	G.46.90	Non-specialised wholesale trade	8,885,448	-
6.47.30 Retail sale of automotive fuel in specialised stores 12,291,402 6.47.50 Retail sale of other household equipment in specialised stores 36,044,891 6.47.70 Retail sale of other goods in specialised stores 36,044,891 6.47.90 Retail trade not in stores, stalls or markets 14,241,315 6.47.90 Retail trade not in stores, stalls or markets 14,241,315 6.47.90 Retail trade not in stores, stalls or markets 14,241,315 6.47.90 Retail trade not in stores, stalls or markets 14,241,315 6.47.90 Retail transport, interurban 55,533 75.520.01 Container - Postpanamax 2,015,897 1.50.2015 Container - Feeder 9,529,736 1.50.2015 Container boxes 47,261,964 1.50.2015 Bulker - Panamax 1,137,012 1.50.2022 Bulker - Handymax 105,029,051 1.50.2023 Bulker - Handysize 79,794,359 1.50.2023 Tanker - Marmax 10,469,938 1.50.2023 Tanker - Marmax 10,469,938 1.50.2024 Special - LMG 29,658,3	G.47.10	Retail sale in non-specialised stores	32,848,888	-
6.47.50 Retail sale of other household equipment in specialised stores 45,402,838 6.47.70 Retail sale of other goods in specialised stores 36,044,891 6.47.90 Retail trade not in stores, stalls or markets 14,241,315 H.49.10 Passenger rail transport, interurban 55,533 55,533 H.50.201 Container - Postpanamax 2,015,897 H.50.2015 Container - Feeder 9,529,736 H.50.2016 Container - Feeder 9,529,736 H.50.2017 Container boxes 47,261,964 H.50.2018 Container boxes 47,261,964 H.50.2014 Bulker - Panamax 105,029,051 H.50.2025 Bulker - Handymax 105,029,051 H.50.2024 Bulker - Handysize 79,794,359 H.50.2023 Tanker - Aframax 10,469,938 H.50.2034 Tanker - Handy Chemical 150,542,524 H.50.2035 Tanker - Handy Product & Chemical 87,	G.47.20	Retail sale of food, beverages and tobacco in specialised stores	49,086,430	-
6.47.70Retail sale of other goods in specialised stores36,044,891-6.47.90Retail trade not in stores, stalls or markets14,241,315-H.49.10Passenger rail transport, interurban55,53355,533H.50.01Sea and coastal passenger water transport12,537,940-H.50.2015Container - Postpanamax2,015,897-H.50.2016Container - Feeder9,529,736-H.50.2017Bulker - Panamax1,137,012-H.50.2018Bulker - Panamax105,029,051-H.50.2029Bulker - Handymax105,029,051-H.50.2031Tanker - Suezmax19,324,113-H.50.2032Tanker - Suezmax19,324,113-H.50.2033Tanker - Mandy Product29,837,324-H.50.2041Special - LPG29,658,346-H.50.2042Special - LPG29,658,346-H.50.2043Special - LPG29,658,346-H.50.2044Special - LPG29,658,346-H.50.2045Special - LNG45,944,782-H.51.40Marchousing and storage157,788,573-H.52.204Infrastructure - Roads and railways16,434,616-H.52.204Infrastructure - Roads and railways16,434,616-H.52.204Hotels and similar accommodation101,384,711-H.52.204Hotels and similar accommodation2,720,347-	G.47.30	Retail sale of automotive fuel in specialised stores	12,291,402	-
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 - Postpanamax 2,015,897 H.50.20.16 Container - Postpanamax 2,015,897 H.50.20.15 Container - Postpanamax 2,015,897 H.50.20.16 Container boxes 47,261,964 H.50.20.21 Bulker - Panamax 1,137,012 H.50.20.22 Bulker - Handysize 79,794,359 H.50.20.23 Bulker - Handysize 79,794,359 H.50.20.24 Tanker - Suezmax 10,469,383 H.50.20.35 Tanker - Handy Product 92,837,324 H.50.20.34 Tanker - Handy Product & Chemical 150,542,524 H.50.20.35 Tanker - Handy Product & Chemical 87,378,366 </td <td>G.47.50</td> <td>Retail sale of other household equipment in specialised stores</td> <td>45,402,838</td> <td>-</td>	G.47.50	Retail sale of other household equipment in specialised stores	45,402,838	-
H.49.10Passenger ail transport, interurbanTag. Sp. Sp. Sp. Sp. Sp. Sp. Sp. Sp. Sp. Sp	G.47.70	Retail sale of other goods in specialised stores	36,044,891	-
H. 50.10 Sea and coastal passenger water transport 12,53,740 - 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. 50.20.31 Tanker - Suezmax 19,324,113 - H. 50.20.32 Tanker - Suezmax 10,469,938 - H. 50.20.33 Tanker - Aframax 10,469,938 - H. 50.20.34 Tanker - Handy Product 92,837,324 - H. 50.20.35 Tanker - Handy Product & Chemical 150,542,524 - H. 50.20.36 Tanker-Handy Product & Chemical 87,378,366 - H. 50.20.37 Tanker - Handy Product & Chemical 87,378,366 - H. 50.20.40 Special - LNG 92,658,346 - H. 50.20.41 Special - LNG 59,608,884 - H. 50.20.4	G.47.90	Retail trade not in stores, stalls or markets	14,241,315	-
H.S0.20.10 Container - Postpanamax 2,015,897 - H.S0.20.15 Container - Feeder 9,529,736 - H.S0.20.16 Container boxes 47,261,964 - H.S0.20.21 Bulker - Panamax 1,137,012 - H.S0.20.22 Bulker - Handymax 105,029,051 - H.S0.20.23 Bulker - Handysize 79,794,359 - H.S0.20.31 Tanker - Suezmax 19,324,113 - H.S0.20.32 Tanker - Aframax 10,469,938 - H.S0.20.33 Tanker - Handy Product 92,837,324 - H.S0.20.34 Tanker - Handy Product 92,837,324 - H.S0.20.35 Tanker - Handy Product & Chemical 150,542,524 - H.S0.20.40 Special - MPP 123,769,052 - H.S0.20.41 Special - LNG 29,658,346 - H.S0.20.42 Special - LNG 45,944,782 - H.S0.20.43 Special - LNG 9,205 - H.S0.20.44 Special - LNG 9,205 - H.S0.20.45 Special - LNG 9,205 - <td>H.49.10</td> <td>Passenger rail transport, interurban</td> <td>55,533</td> <td>55,533</td>	H.49.10	Passenger rail transport, interurban	55,533	55,533
H.S0.20.15Container - Feeder9,529,736-H.S0.20.16Container boxes47,261,964-H.S0.20.21Bulker - Panamax1,137,012-H.S0.20.22Bulker - Handymax105,029,051-H.S0.20.23Bulker - Handysize79,794,359-H.S0.20.31Tanker - Suezmax19,324,113-H.S0.20.32Tanker - Aframax10,469,938-H.S0.20.33Tanker - Aframax10,469,938-H.S0.20.34Tanker - Mandy Product92,837,324-H.S0.20.35Tanker-Handy Chemical150,542,524-H.S0.20.36Tanker-Handy Product & Chemical87,378,366-H.S0.20.37Special - MPP123,769,052-H.S0.20.41Special - LNG29,658,346-H.S0.20.42Special - Car50,808,384-H.S0.20.43Special - LNG45,944,782-H.S0.20.44Special - LNG9,205-H.S0.20.45Marehousing and storage157,788,573-H.S2.20.10Infrastructure - Roads and railways16,434,616-H.S2.20.11Hotels and similar accommodation101,384,711-H.S2.20.12Hotels and similar accommodation101,384,711-H.S2.20.13Hotels and similar accommodation101,384,711-	H.50.10	Sea and coastal passenger water transport	12,537,940	-
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 - Aframax 10,469,938 - H.50.20.34 Tanker - Mandy Product 92,837,324 - H.50.20.35 Tanker-Handy Chemical 150,542,524 - H.50.20.35 Tanker-Handy Product & Chemical 87,378,366 - H.50.20.36 Tanker-Handy Product & Chemical 87,378,366 - H.50.20.41 Special - LPG 29,658,346 - H.50.20.42 Special - LNG 45,944,782 - H.50.20.43 Special - LNG 45,944,782 - H.50.20.44 Special - LNG 9,205 - H.52.10 Varehousing and storage 157,788,573 - H.52.20.10 Infrastructure - Roads and railways </td <td>H.50.20.10</td> <td>Container - Postpanamax</td> <td>2,015,897</td> <td>-</td>	H.50.20.10	Container - Postpanamax	2,015,897	-
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 Product & Chemical 150,542,524 - H.50.20.35 Tanker - Handy Product & Chemical 87,378,366 - H.50.20.35 Tanker - Handy Product & Chemical 87,378,366 - H.50.20.35 Tanker - Handy Product & Chemical 87,378,366 - H.50.20.42 Special - LPG 29,658,346 - H.50.20.42 Special - Car 50,808,384 - H.50.20.43 Special - Car 9,205 - H.50.20.41 Special - LPG 9,205 - H.51.10 Passenger air transport 9,205 - H.52.10 Marehousing and storage 157,788,573 - H.52.20.10 Infrastru	H.50.20.15	Container - Feeder	9,529,736	-
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 - Aframax 10,469,938 - H.50.20.34 Tanker - Handy Product 92,837,324 - H.50.20.35 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.50.20.42 Special - LNG 45,944,782 - H.50.20.43 Special - LNG 9,205 - 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	H.50.20.16	Container boxes	47,261,964	-
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 Product & Chemical 150,542,524 - H.50.20.35 Tanker - Handy Product & Chemical 87,378,366 - H.50.20.36 Special - MPP 123,769,052 - H.50.20.41 Special - LPG 29,658,346 - H.50.20.42 Special - LPG 29,658,346 - H.50.20.43 Special - LNG 45,944,782 - H.51.10 Passenger air transport 9,205 - H.51.10 Varehousing and storage 157,788,573 - H.52.20.10 Infrastructure - Roads and railways 16,434,616 - H.52.20.11 Hotels and similar accommodation 101,384,711 - H.52.20 Hotels and similar accommodation 2,720,347 -	H.50.20.21	Bulker - Panamax	1,137,012	-
H.50.20.31Tanker - Suezmax19,324,113-H.50.20.32Tanker - Aframax10,469,938-H.50.20.33Tanker - Handy Product92,837,324-H.50.20.34Tanker - Handy Chemical150,542,524-H.50.20.35Tanker - Handy Product & Chemical87,378,366-H.50.20.40Special - MPP123,769,052-H.50.20.41Special - LPG29,658,346-H.50.20.42Special - Car50,808,384-H.50.20.43Special - LNG45,944,782-H.51.10Passenger air transport9,205-H.52.20.41Infrastructure - Roads and railways16,434,616-H.52.20.41Hotels and similar accommodation101,384,711-H.52.20.41Hotels and similar accommodation2,720,347-	H.50.20.22	Bulker - Handymax	105,029,051	-
H.50.20.32Tanker - Aframax10,469,938-H.50.20.33Tanker-Handy Product92,837,324-H.50.20.34Tanker-Handy Chemical150,542,524-H.50.20.35Tanker-Handy Product & Chemical87,378,366-H.50.20.40Special - MPP123,769,052-H.50.20.41Special - LPG29,658,346-H.50.20.42Special - Car50,808,384-H.50.20.43Special - Car50,808,384-H.50.20.43Special - LNG45,944,782-H.51.10Passenger air transport9,205-H.52.20.41Infrastructure - Roads and railways16,434,616-H.52.20.41Hotels and similar accommodation101,384,711-H.52.20.41Hotels and similar accommodation2,720,347-	H.50.20.23	Bulker - Handysize	79,794,359	-
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.50.20.43 Special - LNG 9,205 - H.50.20.44 Passenger air transport 9,205 - H.51.10 Varehousing and storage 157,788,573 - H.52.20.40 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 -	H.50.20.31	Tanker - Suezmax	19,324,113	-
H.50.20.34Tanker-Handy Chemical150,542,524-H.50.20.35Tanker-Handy Product & Chemical87,378,366-H.50.20.40Special - MPP123,769,052-H.50.20.41Special - LPG29,658,346-H.50.20.42Special - Car50,808,384-H.50.20.43Special - Car50,808,384-H.50.20.44Special - Car9,205-H.50.20.45Nersenger air transport9,205-H.51.10Passenger air transport9,205-H.52.20.40Infrastructure - Roads and railways16,434,616-I.55.10Hotels and similar accommodation101,384,711-I.55.20Hoiday and other short-stay accommodation2,720,347-	H.50.20.32	Tanker - Aframax	10,469,938	-
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.50.20.43 Special - LNG 9,205 - 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 -	H.50.20.33	Tanker-Handy Product	92,837,324	-
H.50.20.40Special - MPP123,769,052-H.50.20.41Special - LPG29,658,346-H.50.20.42Special - Car50,808,384-H.50.20.43Special - LNG45,944,782-H.51.10Passenger air transport9,205-H.52.10Warehousing and storage157,788,573-H.52.20.10Infrastructure - Roads and railways16,434,616-I.55.10Hotels and similar accommodation101,384,711-I.55.20Holiday and other short-stay accommodation2,720,347-	H.50.20.34	Tanker-Handy Chemical	150,542,524	-
H.50.20.41Special - LPG29,658,346-H.50.20.42Special - Car50,808,384-H.50.20.43Special - LNG45,944,782-H.51.10Passenger air transport9,205-H.52.10Warehousing and storage157,788,573-H.52.20.10Infrastructure - Roads and railways16,434,616-I.55.10Hotels and similar accommodation101,384,711-I.55.20Holday and other short-stay accommodation2,720,347-	H.50.20.35	Tanker-Handy Product & Chemical	87,378,366	-
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 -	H.50.20.40	Special - MPP	123,769,052	-
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 -	H.50.20.41	Special - LPG	29,658,346	-
H.51.10Passenger air transport9,205-H.52.10Warehousing and storage157,788,573-H.52.20.10Infrastructure - Roads and railways16,434,616-I.55.10Hotels and similar accommodation101,384,711-I.55.20Holiday and other short-stay accommodation2,720,347-	H.50.20.42	Special - Car	50,808,384	-
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 -	H.50.20.43	Special - LNG	45,944,782	-
H.52.20.10Infrastructure - Roads and railways16,434,616-I.55.10Hotels and similar accommodation101,384,711-I.55.20Holiday and other short-stay accommodation2,720,347-	H.51.10	Passenger air transport	9,205	-
I.55.10Hotels and similar accommodation101,384,711-I.55.20Holiday and other short-stay accommodation2,720,347-	H.52.10	Warehousing and storage	157,788,573	-
I.55.20Holiday and other short-stay accommodation2,720,347	H.52.20.10	Infrastructure - Roads and railways	16,434,616	-
	1.55.10	Hotels and similar accommodation	101,384,711	-
J.58.20 Software publishing 34,437,048 -	1.55.20	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	-
0.84.10.10	Infrastructure - Other public infrastructure	21,917,080	-
0.84.20.10	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 <u>Eurostat</u>.
- For further information regarding EU JRC TACs and Taxonomy alignment, please visit: <u>https://ec.europa.eu/jrc/en/publication/eu-sustainability-taxonomy-financial-impact-assessment</u>

