

2017 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 Annual Report (see tables 60-2 and 60-3). A further more detailed breakdown will also be provided in our 2017 Sustainability Report.

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.

In this supplement, corporate loan portfolio breakdown based on the NACE codes at a level one and two are provided for comparability and transparency for those readers which prefer to see sector information on the basis of NACE.

NIBC Holding Corporate loan exposure per NACE industry sector and region, 31 December 2017

IN %	Agriculture & Food	Commercial Real Estate	Financial Services	Infrastructure	Manufacturing	Oil & Gas	Other	Services	Shipping	TMT	Wholesale/Retail/Leisure	TOTAL	TOTAL (in EUR millions)
The Netherlands	3	14	6	3	4	1	0	4	3	0	3	40	3,631
Germany	2	1	6	4	3	-	-	2	1	1	2	22	1,976
United Kingdom	1	-	0	11	0	3	-	1	2	1	0	19	1,712
Rest of Europe	-	-	-	1	0	3	-	1	4	0	-	10	882
Asia / Pacific	-	-	-	-	-	1	-	-	1	-	-	2	186
North America	-	-	-	-	-	1	-	-	3	0	-	4	356
Other	-	0	1	-	-	1	-	-	1	-	-	3	237
TOTAL	6	15	12	18	7	10	0	8	15	3	6	100	8,980
TOTAL (in EUR millions)	504	1,312	1,103	1,654	671	922	35	691	1,322	265	502	100	8,980

NIBC Bank Corporate loan exposure per NACE industry sector and region, 31 December 2017

IN %	Agriculture & Food	Commercial Real Estate	Financial Services	Infrastructure	Manufacturing	Oil & Gas	Other	Services	Shipping	TMT	Wholesale/Retail/Leisure	TOTAL	TOTAL (in EUR millions)
The Netherlands	3	13	9	3	4	1	0	3	3	0	3	42	3,931
Germany	2	2	5	4	3	-	-	2	1	1	2	22	2,089
United Kingdom	1	-	0	10	0	3	-	1	2	1	0	18	1,712
Rest of Europe	-	-	-	1	0	3	-	1	4	0	-	9	882
Asia / Pacific	-	-	-	-	-	1	-	-	1	-	-	2	186
North America	-	-	-	-	-	1	-	-	3	0	-	4	356
Other	-	0	1	-	-	1	-	-	1	-	-	3	237
TOTAL	5	15	15	18	7	10	0	7	14	3	5	100	9,393
TOTAL (in EUR millions)	504	1,393	1,404	1,686	671	922	35	691	1,322	265	502	100	9,393

NIBC Holding Corporate loan exposure per NACE industry sub-sector and region, 31 December 2017

IN %	Activities of Households as employers														Engineering & Exploration & Production										Land positions		Land subdivision		Leisure	
	Agriculture	Automotive, land and air vehicles	Banks / Credit institutions	Bulker	Chemicals	Construction companies	Construction companies / Yards	Consumer products	Container boxes	Container vessels	Development companies	Drilling	Education	Construction	Food & beverages	Healthcare	Hotels	Industrial products	IT Services	Land positions	Land subdivision	Leisure								
The Netherlands	0	1	0	0	1	1	0	-	-	0	2	-	-	1	-	3	0	1	2	0	-	0	1							
Germany	-	0	-	1	0	-	-	-	0	-	0	-	0	-	1	1	-	2	1	-	-	-	0							
United Kingdom	-	-	-	-	0	-	-	0	-	-	-	0	3	-	1	1	3	-	0	1	-	-	-							
Rest of Europe	-	-	-	-	1	-	-	0	-	-	-	1	0	1	-	-	0	0	0	-	-	-	-							
Asia / Pacific	-	-	-	-	1	-	-	-	0	-	-	0	-	0	-	-	-	-	-	-	-	-	-							
North America	-	-	-	-	1	-	-	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-							
Other	-	-	-	-	-	-	-	-	-	-	-	1	-	0	-	-	-	-	0	-	-	-	-							
TOTAL	0	1	0	1	4	1	1	0	0	0	3	3	4	2	1	5	5	1	5	3	-	0	1							
TOTAL (in EUR millions)	35	83	36	105	320	118	134	12	43	42	35	231	225	365	162	87	421	413	95	437	249	-	10	83						

Media	Mixed-use	Offices	Offshore support	Other commercial real estate	Other financial services	Other infrastructure	Other services	Passenger transport	Pharmaceuticals / Biotech	Production	Renewable energy	Rental and leasing activities	Residential commercial real estate	Retail	Roads and railways	Seismic	Specialised vessels	Support of construction activities	Tanker	Telecommunications	Transportation and storage	Water supply, waste and sewerage	Wholesale	TOTAL (in EUR millions)	TOTAL (in EUR millions)
-	1	3	0	2	2	1	2	0	0	-	0	3	2	2	0	-	1	0	1	1	1	-	2	40	3,631
-	-	-	-	-	3	0	0	-	-	-	2	2	1	1	1	-	-	-	-	1	1	-	1	22	1,976
-	-	-	1	-	0	1	1	-	-	1	1	-	-	1	-	1	-	1	0	-	1	0	-	19	1,712
0	-	-	1	-	-	0	1	-	-	0	-	-	-	0	-	0	1	-	2	-	-	-	-	10	862
-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	0	-	0	-	-	-	-	2	196
0	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-	2	-	-	-	-	-	4	356
-	-	-	0	-	1	-	-	-	-	-	-	-	-	-	-	-	1	-	0	-	-	-	-	3	237
0	1	4	3	2	6	3	4	0	0	2	3	5	3	3	2	0	4	0	6	2	2	1	3	100	8,980
16	52	327	238	197	579	295	317	13	37	151	239	420	225	233	203	39	359	17	542	188	217	72	243	-	8,980

NIBC Bank Corporate loan exposure per NACE industry sub-sector and region, 31 December 2017

IN %	Activities of Households as employers																			Leisure				
	Agriculture	Automotive, land and air vehicles	Banks / Credit institutions	Bulker	Chemicals	Construction companies	Construction companies / Yards	Consumer products	Container boxes	Container vessels	Development companies	Drilling	Education	Engineering & Construction	Exploration & Production	Food & beverages	Healthcare	Hotels	Industrial products		IT Services	Land positions	Land subdivision	
The Netherlands	0	1	0	0	1	1	0	-	-	0	2	-	-	1	-	2	0	1	2	0	-	0	0	
Germany	-	0	0	1	0	-	-	-	0	-	0	-	0	-	1	1	-	2	1	-	-	-	0	
United Kingdom	-	-	-	-	0	-	-	-	0	-	-	0	3	-	1	3	-	0	1	-	-	-	0	
Rest of Europe	-	-	-	-	1	-	-	-	0	-	0	1	0	1	-	-	0	0	0	-	-	-	-	
Asia / Pacific	-	-	-	-	1	-	-	-	-	0	-	0	-	0	-	-	-	-	-	-	-	-	-	
North America	-	-	-	-	1	-	-	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	-	-	-	-	1	-	0	-	-	-	-	-	-	-	-	-	
TOTAL	0	1	0	1	3	1	1	0	0	0	2	2	4	2	1	4	4	1	5	3	-	0	1	
TOTAL (in EUR millions)	35	83	36	105	320	118	134	12	43	42	35	231	225	365	182	87	421	413	95	437	249	-	10	83

Media	Mixed-use	Offices	Offshore support	Other commercial real estate	Other financial services	Other infrastructure	Other services	Passenger transport	Pharmaceuticals / Biotech	Production	Renewable energy	Rental and leasing activities	Residential commercial real estate	Retail	Roads and railways	Seismic	Specialised vessels	Support of construction activities	Tanker	Telecommunications and storage	Transportation	Water supply, waste and sewerage	Wholesale	TOTAL (in EUR millions)	TOTAL (in EUR millions)
-	1	3	0	2	2	1	2	0	0	-	0	6	2	1	0	-	1	0	1	1	1	-	2	42	3,931
-	-	0	-	2	3	0	0	-	-	-	2	2	1	1	-	-	-	-	-	1	1	-	1	22	2,089
-	-	-	1	-	0	1	1	-	-	1	1	-	-	-	1	-	1	-	1	0	-	1	0	18	1,712
0	-	-	-	1	-	-	0	-	-	0	-	-	-	-	0	0	1	-	2	-	-	-	-	9	662
-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	0	-	0	-	-	-	-	2	186
0	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	2	-	-	-	-	4	356
-	-	-	0	-	1	-	-	-	-	-	-	-	-	-	-	-	1	-	0	-	-	-	-	3	237
0	1	3	3	2	6	3	3	0	0	2	3	8	3	2	2	0	4	0	6	2	2	1	3	100	9,393
16	52	327	238	197	579	295	317	13	37	151	270	720	307	233	203	39	359	17	542	188	217	72	243	-	9,393

For further information in regard to NACE and ISIC classifications of all economic activities, please visit Eurostat.