

Rabobank Overview Loan Portfolio



The cooperative Rabobank



Rabobank Overview Loan Portfolio

In this section we provide an overview of our on-balance loans to Business Clients based on NAICS codes (North American Industry Classification System). We have been doing so since the 2015 interim report, and hereby adhere to the protocol transparent reporting on lending (Protocol Transparantie Kredietverlening) which was launched halfway 2016 by the Dutch Banking Association. The figures correspond to loan portfolio totals in the interim report.

Based on the Sustainability Policy Framework, we have identified high-interest sectors and are working on improvements in data availability and quality for monitoring purposes .

In 2020, the Sustainability Policy Framework was updated following multi-stakeholder consultation, which has led to a formal update in the first half of 2021. The new framework

is expected to be published later this year. The policy and its exclusion criteria are embedded in our proprietary Client Photo methodology and management control systems. Single NAICS codes apply to clients active in multiple sectors and aggregated figures are not always providing an accurate picture of trends and expectations in applying our policies.

The Sustainability Policy Framework applies to all our clients and products and services and has four components, namely:

- The overarching policy framework that applies to all our clients and all our products and services;
- Core policies that apply to all clients and address key environmental, social and administrative issues;
- Theme-based policies focused on various themes;
- Sectoral policies concerning specific sectors and production chains.

Loan Portfolio Overview

Loans to Business Clients Based on NAICS Codes (North American Industry Classification System)

NAICS code	EURx 1,000	
	06-30-2021	06-30-2020
111110 Soybeanfarming	4,355,606	2,892,680
111120 Oilseed (except) soybean farming	106,205	185,012
111130 Dry pea and bean farming	82,517	45,821
111140 Wheat farming	3,595,116	3,595,688
111150 Corn farming	2,526,604	2,254,427
111160 Rice farming	258,105	275,602
111190 Other grain farming	4,810,489	4,979,844
111200 Vegetable and melon farming	2,671,816	4,483,701
111300 Fruit and tree nut farming	4,402,460	4,236,661
111410 Food crops grown under cover	1,176,154	1,602,393
111420 Nursery and floriculture	2,774,180	2,409,199
111910 Tobacco farming	40,169	43,118
111920 Cotton farming	1,357,583	1,264,318
111930 Sugarcane farming	376,387	705,177
111940 Hay farming	326,111	285,549
111991 Sugar beet farming	27,939	22,542
111992 Peanut farming	46,930	44,325
111998 All other miscellaneous crop farming	1,581,088	1,644,940
112110 Beef cattle ranching and farming including feedlots	6,654,954	6,460,525
112120 Dairy cattle and milk production	19,034,321	19,377,475
112130 Dual purpose	508,925	586,461
112200 Hog and pig farming	2,077,530	2,113,034
112300 Poultry and egg production	2,207,390	2,568,035
112400 Sheep and goat farming	2,564,705	2,253,789
112500 Animal aquaculture	673,991	409,656

112900 Other animal production	1,740,990	1,686,019
113100 Timber tract operations	108,293	117,676
113200 Forest nurseries and gathering of forest products	204,136	271,887
113300 Logging	112,341	114,601
114100 Fishing	442,502	507,314
114200 Hunting and trapping	11,800	10,205
115100 Support activities for crop production	2,323,068	2,820,450
115200 Support activities for animal production	248,636	310,414
115300 Support activities for forestry	292,531	230,433
211000 Oil and gas extraction	540,427	545,970
212100 Coal mining	1,425	1,679
212200 Metal ore mining	144,476	81,853
212300 Nonmetallic mineral mining and quarrying	283,879	271,944
213000 Support activities for mining	432,390	519,575
221100 Electric power generation, transmission and control	4,285,390	3,727,113
221200 Natural gas distribution	55,007	68,115
221300 Water, sewage and other systems	160,864	201,822
236100 Residential building construction	2,411,401	1,421,311
236200 Nonresidential building construction	244,928	317,783
237100 Utility system construction	164,184	111,095
237200 Land subdivision	43,961	24,918
237300 Highway, street and bridge construction	366,099	274,997
237900 Other heavy and civil engineering construction	528,334	638,647
238100 Foundation, structure, building exterior contractors	289,463	344,144
238200 Building equipment contractors	883,292	614,332
238300 Building finishing contractors	431,804	1,718,282
238900 Other specialty trade contractors	1,115,072	834,852
311100 Animal food manufacturing	522,930	713,664
311211 Flour milling	220,731	163,540
311212 Rice milling	280,943	457,294
311213 Malt manufacturing	111,911	106,171
311221 Wet corn milling	318,451	407,422
311224 Soybean and Other Oilseed Processing	1,358,302	606,073
311225 Fats and oils refining and blending	334,774	282,025
311230 Breakfast cereal manufacturing	461,424	541,699
311310 Sugar manufacturing	1,940,096	2,145,449
311340 Nonchocolate confectionery manufacturing	9,618	49,704
311350 Chocolate and confectionery manufacturing	595,389	701,364
311411 Frozen fruit, juice and vegetable manufacturing	635,296	489,944
311412 Frozen specialty food manufacturing	140,251	157,632
311421 Fruit and vegetable canning	243,664	290,077
311422 Specialty canning	73,057	40,310
311423 Dried and dehydrated food manufacturing	63,853	52,435
311500 Dairy product manufacturing	2,364,347	2,145,011
311600 Animal slaughtering and processing	2,162,675	2,017,418
311700 Seafood product preparation and packaging	146,089	184,239
311800 Bakeries and tortilla manufacturing	801,110	1,015,341
311900 Other food manufacturing	2,428,251	2,634,848
312100 Beverage manufacturing	2,184,511	2,424,975
312200 Tobacco manufacturing	238	273
313100 Fiber, yarn and thread mills	272,528	3,976
313200 Fabric mills	13,017	12,516
313300 Textile and fabric finishing Mills	21,780	43,336
314100 Textile furnishing mills	63,024	68,356
314900 Other textile product mills	39,208	68,447
315100 Apparel knitting mills	1,012	1,282

315200 Cut and sew apparel manufacturing	8,044	8,078
315900 Apparel accessories and other apparel manufacturing	1,590	1,343
316100 Leather and hide tanning and finishing	64,676	63,573
316200 Footwear manufacturing	9,188	13,349
316900 Other leather and allied product manufacturing	7,377	4,914
321100 Sawmill and wood preservation	61,780	120,932
321200 Veneer, plywood and engineered wood production	116,787	297,191
321900 Other wood manufacturing	282,734	471,236
322100 Pulp, paper and paperboard mills	737,486	433,686
322200 Converted paper product manufacturing	682,670	817,305
323000 Printing and related support activities	373,047	412,732
324000 Petroleum and coal products manufacturing	125,472	72,970
325100 Basic chemical manufacturing	665,598	304,494
325200 Resin, synth rubber, artificial synthetic fibers	156,217	183,184
325300 Pesticide, fertilizer and other agricultural chemical manufacturing	2,062,689	2,587,704
325400 Pharmaceutical and medicine manufacturing	446,299	335,490
325500 Paint, coating and adhesive manufacturing	68,352	70,939
325600 Soap, cleaning compound, toilet preparation	63,892	54,400
325900 Other chemical product and preparation manufacturing	152,335	70,564
326100 Plastics product manufacturing	820,418	863,846
326200 Rubber product manufacturing	91,091	102,819
327100 Clay product and refractory manufacturing	61,725	51,427
327200 Glass and glass product manufacturing	304,645	366,827
327300 Cement and concrete product manufacturing	231,251	182,737
327400 Lime and gypsum product manufacturing	9,011	6,219
327900 Other nonmetallic mineral product manufacturing	44,706	42,125
331100 Iron and steel mills and ferroalloy manufacturing	134,609	449,812
331200 Steel product manufacturing and purchased steel	42,751	34,250
331300 Alumina and aluminium production	134,382	209,034
331400 Nonferrous metal production and processing	32,073	65,486
331500 Foundries	47,560	58,263
332100 Forging and stamping	254,039	265,404
332200 Cutlery and handtool manufacturing	64,477	136,753
332300 Architectural and structural metals and manufacturing	166,937	198,697
332400 Boiler, tank and shipping container manufacturing	473,759	508,113
332500 Hardware manufacturing	9,009	12,151
332600 Spring and wire product manufacturing	55,896	51,151
332700 Machine shops, turned product, screw, nut, bolt, rivet and washer manufacturing	24,675	14,123
332800 Coating, engraving, heat treating and allied services	137,032	42,756
332900 Other fabricated metal product manufacturing	1,018,714	1,265,026
333110 Agricultural implement manufacturing	686,952	795,840
333120 Construction machinery manufacturing	149,628	66,468
333130 Mining and oil and gasfield machinery manufacturing	145,143	102,008
333241 Food Product Machinery Manufacturing	231,952	293,988
333242 Semiconductor Machinery Manufacturing	181	-
333243 Sawmill, Woodworking, and Paper Machinery Manufacturing	3,081	3,174
333244 Printing Machinery and Equipment Manufacturing	1,597	1,549
333249 Other Industrial Machinery Manufacturing	34,768	28,575
333300 Commercial and service industry machinery	25,277	16,141
333400 Ventilation, heating, airco and commercial refrigeration	101,807	34,383
333500 Metalworking machinery manufacturing	110,460	133,911
333600 Engine, turbine and power transmission equipment	19,531	47,671
333900 Other general purpose machinery manufacturing	384,040	319,687
334100 Computer and peripheral equipment manufacturing	47,715	20,069
334200 Communications equipment manufacturing	25,084	24,342
334300 Audio and video equipment manufacturing	13,080	9,411

334400 Semiconductor and other electrical component manufacturing	229,364	199,548
334500 Navigational, measuring, electromedical and electrotherapeutic apparatus manufacturing	341,078	97,484
334600 Manufacturing & reproducing magnetic, optical recording media manufacturing	1,887	957
335100 Electric lighting equipment manufacturing	95,509	162,195
335200 Household appliance manufacturing	352,017	344,492
335300 Electrical equipment manufacturing	55,483	36,205
335900 Other electrical equipment and component	59,164	50,305
336100 Motor vehicle manufacturing	96,785	46,286
336200 Motor vehicle body and trailer manufacturing	78,843	83,895
336300 Motor vehicle parts manufacturing	116,636	91,124
336400 Aerospace products and parts manufacturing	16,695	25,525
336500 Railroad rolling stock manufacturing	5,599	5,720
336600 Ship and Boat building	219,008	196,560
336900 Other transportation equipment manufacturing	146,705	204,393
337100 Household and institutional furniture and manufacturing	220,762	221,584
337200 Office furniture manufacturing	16,998	18,682
337900 Other furniture related product manufacturing	33,548	17,786
339100 Medical equipment and supplies manufacturing	93,257	83,057
339900 Other miscellaneous manufacturing	6,602	127,993
423100 Motor vehicle and motor vehicle parts merchant wholesalers	511,488	714,594
423200 Furniture and home furnishing	147,340	183,880
423300 Lumber and other construction materials	821,463	687,848
423400 Professional and commercial equipment and supplies merchant wholesalers	1,357,417	609,165
423500 Metal and mineral merchant wholesalers	1,552,071	1,859,744
423600 Electrical and electronic goods	137,101	158,988
423700 Hardware, plumbing, heating equipment and supplies merchant wholesalers	310,125	231,364
423810 Construction and mining machinery and equipment merchant wholesalers	539,515	774,432
423820 Farm and garden machinery and equipment merchant wholesalers	1,607,041	1,837,723
423830 Industrial machinery and equipment merchant wholesalers	554,072	695,790
423840 Industrial supplies merchant wholesalers	135,366	140,565
423850 Service establishment equipment and supplies merchant wholesalers	8,144	13,423
423860 Transportation equipment and supplies merchant wholesalers	197,469	241,749
423900 Miscellaneous durable goods merchant wholesalers	543,760	1,041,222
424100 Paper and paper products	78,930	45,606
424200 Drugs and druggists sundries	138,548	160,751
424300 Apparel, piece goods and notions	241,357	281,268
424410 General line grocery merchant wholesalers	279,891	336,974
424420 Packaged frozen food merchant wholesalers	356,313	183,709
424430 Dairy product merchant wholesalers	850,658	793,438
424440 Poultry and poultry product merchant wholesalers	29,355	12,536
424450 Confectionery merchant wholesalers	29,918	45,255
424460 Fish and seafood merchant wholesalers	380,154	541,702
424470 Meat and meat product merchant wholesalers	311,276	210,728
424480 Fresh fruit and vegetable merchant wholesalers	663,422	583,496
424490 Other grocery and related product merchant wholesalers	1,413,538	1,270,093
424510 Grain and fieldbean merchant wholesalers	3,377,712	3,147,763
424520 Livestock merchant wholesalers	114,919	123,803
424590 Other farm product raw material merchant wholesalers	2,139,547	2,275,671
424600 Chemical and allied products	304,486	252,432
424700 Petroleum and petroleum products	2,550,013	2,638,613
424800 Beer, wine and distilled alcoholic beverages	570,966	376,738
424910 Farm supplies merchant wholesalers	648,580	755,737
424920 Book, periodical and newspaper merchant wholesalers	4,590	6,764
424930 Flower, nursery stock and florists supplies merchant wholesalers	415,749	445,152
424940 Tobacco and tobacco product merchant wholesalers	6,386	12,230
424950 Paint, varnish and supplies merchant wholesalers	639	28,057

424990 Other miscellaneous nondurable goods merchant wholesalers	927,547	1,559,969
425000 Wholesale electronic markets and agents	210,195	259,344
441100 Automobile dealers	1,174,381	1,280,348
441200 Other motor vehicle dealers	267,456	150,334
441300 Automotive parts, accessories and tire stores	110,094	115,931
442100 Furniture stores	165,099	162,376
442200 Home furnishing stores	158,200	223,618
443000 Electronics and appliance stores	138,864	143,908
444100 Building material and supplies dealers	407,978	488,572
444200 Lawn and garden equipment and supplies stores	200,867	99,571
445100 Grocery stores	2,147,919	2,156,990
445200 Specialty food stores	216,139	329,392
445300 Beer, wine and liquor stores	23,331	25,299
446000 Health and personal care stores	394,206	385,362
447000 Gasoline stations	398,497	423,972
448100 Clothing stores	307,121	449,338
448200 Shoe stores	43,031	51,212
448300 Jewelry, luggage and leather goods	40,424	44,047
451100 Sporting goods, hobby, book and music stores	135,739	132,174
451200 Book periodical and music stores	41,238	49,701
452100 Department stores	312,770	321,525
452900 Other general merchandise stores	88,199	26,496
453100 Florists	56,760	61,606
453200 Office supplies stationery and gift stores	11,157	12,140
453300 Used merchandise stores	23,423	24,396
453900 Other miscellaneous store retailers	535,149	1,007,956
454100 Electronic shopping and mail order houses	190,054	340,510
454200 Vending machine operators	9,991	12,510
454300 Direct selling establishments	301,874	150,128
481100 Scheduled air transportation	110,156	102,530
481200 Nonscheduled air transportation	1,044	7,245
482000 Rail transportation	158,857	113,927
483100 Deep sea coastal and great lakes water transportation	505,054	137,590
483200 Inland water transportation	1,449,624	1,480,719
484100 General freight trucking	2,267,993	2,386,155
484200 Specialized freight trucking	72,640	2,897
485100 Urban transit systems	40,770	25,544
485200 Interurban and rural bus transportation	13,478	5,745
485300 Taxi and limousine service	58,029	64,584
485400 School and employee bus transportation	9,014	10,362
485500 Charter bus industry	6,131	7,178
485900 Other transit and ground passenger transportation	13,399	65,606
486100 Pipeline transportation of crude oil	1,602	1,950
486200 Pipeline transportation of natural gas	27,494	28,137
486900 Other pipeline transportation	1,292	1,033
487100 Scenic and sightseeing transportation, land	248	54
487200 Scenic and sightseeing transportation, water	2,630	2,164
487900 Scenic and sightseeing transportation, other	109	105
488100 Support activities for air transportation	53,075	59,071
488200 Support activities for rail transportation	153,656	123,065
488300 Support activities for water transportation	294,102	879,179
488400 Support activities for road transportation	28,699	19,642
488500 Freight transportation arrangement	471,148	528,779
488900 Other support activities for transportation	300,961	328,737
491000 Postal Service	18,881	13,899
492100 Couriers	39,726	46,435

492200 Local messengers and local delivery	727	353
493000 Warehousing and storage	980,973	1,012,432
511100 Newspaper, periodical book and directory	233,659	296,349
511200 Software publishers	69,544	88,988
512100 Motion picture and video industries	67,397	94,297
512200 Sound recording studio's	4,523	41,078
515100 Radio and television broadcasting	39,611	31,002
515200 Cable and other subscription programming	18,925	76,787
517100 Wired telecommunications carriers	237,220	237,923
517200 Wireless telecommunications carriers	29,375	16,318
517400 Satellite telecommunications	17,273	19,960
517900 Other telecommunications	183,507	124,542
518200 Data processing, hosting and related services	150,476	87,521
519000 Other information service	103,990	58,040
522200 Nondepository credit intermediation	665,401	791,590
522300 Activities related to credit intermediation	282,828	302,891
523100 Securities and commodities contracts dealing	2,818,752	763,389
523200 Security and commodity exchanges	352	176
523900 Other financial investment activities	3,094,550	3,717,591
524100 Insurance carriers	291,501	363,853
524200 Agencies brokerages and other insurance related activities	196,414	247,882
525100 Insurance and employee benefit funds	3,683,587	2,004,703
525900 Other investment pools and funds	3,234,225	7,972,728
531100 Lessors of real estate	18,783,861	13,505,924
531200 Offices of real estate agents and brokers	369,277	1,137,389
531300 Activities related to real estate	725,418	4,103,427
532100 Automotive equipment rental and leasing	1,201,244	1,027,916
532200 Consumer goods rental	172,698	622,150
532300 General rental centers	11,065	29,914
532400 Commercial and industrial machinery rental and leasing	1,933,677	1,457,614
533000 Lessors of nonfinancial intangible assets	6,837	8,177
541100 Legal services	392,805	367,993
541200 Accounting, tax preparation and bookkeeping services	433,082	587,213
541300 Architectural, engineering and related services	860,872	905,269
541400 Specialized design services	68,971	58,769
541500 Computer systems design and related services	1,184,831	1,078,328
541600 Management, scientific and technical consulting services	513,743	520,759
541700 Scientific research and development services	163,833	181,362
541800 Advertising and related services	227,622	224,438
541900 Other professional scientific and technical services	544,679	599,475
550000 Management of companies and enterprises	2,961,826	2,563,472
561100 Office administrative services	140,006	164,699
561200 Facilities support services	11,458	3,710
561300 Employment services	497,281	436,992
561400 Business support services	493,975	259,006
561500 Travel arrangement and reservation services	115,211	135,560
561600 Investigation and security services	34,296	36,878
561700 Service to buildings and dwellings	838,437	491,201
561900 Other support services	377,175	914,988
562100 Waste collection	57,546	64,561
562200 Waste treatment and disposal	191,321	255,141
562900 Remediation and other waste management services	206,856	136,541
611100 Elementary and secondary schools	374,936	346,383
611200 Junior colleges	16,088	14,614
611300 Colleges, universities and professional schools	112,295	107,571
611400 Business schools and computer and management development training	26,302	1,842

611500 Technical and trade schools	11,672	41,588
611600 Other schools and instruction	207,746	159,536
611700 Educational support services	41,241	56,751
621100 Offices of physicians	750,392	685,587
621200 Offices of dentists	582,322	553,167
621300 Offices of other health practitioners	364,100	487,617
621400 Outpatient care centers	145,780	117,875
621500 Medical and diagnostic laboratories	131,890	131,704
621600 Home health care services	33,695	99,889
621900 Other ambulatory health care services	212,099	228,498
622100 General medical and surgical hospitals	2,057,144	1,918,186
622200 Psychiatric and substance abuse facilities	4,291	3,306
622300 Specialty hospital	235,608	173,466
623100 Nursing care facilities	400,312	435,422
623200 Residential mental retardation, mental health and disability facilities	449,757	428,132
623300 Community care facilities for the elderly	397,518	370,514
623900 Other residential care facilities	162,724	49,944
624100 Individual and family services	276,871	261,692
624200 Community food and housing emergency and services	2,953	390
624300 Vocational rehabilitation services	10,416	49,824
624400 Child day care services	206,141	178,990
711100 Performing arts companies	20,828	63,048
711200 Spectator sports	432,381	40,102
711300 Promotors of performing arts, sport and similar events with(out) facilities	16,795	12,730
711400 Agents and managers for artists, athletes, entertainers and other public figures	12,856	93
711500 Independent artists, writers and performers	3,745	531
712000 Museums, historical sites and similar institutions	72,444	50,733
713100 Amusement parks and arcades	110,599	167,823
713200 Gambling industries	1,759	2,599
713900 Other amusement and recreation industries	790,209	1,296,157
721100 Traveler accomodation	1,259,434	1,329,543
721200 RV parks and recreational camps	759,271	787,840
721300 Rooming and boarding houses	33,216	23,054
722300 Special food services	537,840	572,167
722400 Drinking places	306,095	417,918
722500 Restaurants and other eating places	2,280,349	2,711,339
811100 Automotive repair and maintenance	376,416	387,038
811200 Electronic and precision equipment repair and mainantance	63,075	26,997
811300 Commercial, industrial machinery and equipment	135,266	78,336
811400 Personal and household goods repair and maintenance	175,849	212,712
812100 Personal care services	215,322	189,047
812200 Death care services	136,388	135,234
812300 Drycleaning and laundry services	118,890	95,229
812900 Other personal services	296,361	250,332
813100 Religious organizations	135,026	199,486
813200 Grantmaking and giving services	24,199	22,873
813300 Social advocacy organisations	22,367	66,422
813400 Civic and social organisations	49,696	115,867
813900 Business, professional, labor, political organizations	122,356	246,865
814000 Private households	28,510	46,681
Total	218,467,059	222,844,939