

Borrowers statistics

Guidelines on the Borrowers statistics

(Form 10205)

I Scope of the survey

The survey provides a quarterly breakdown of loans outstanding to domestic enterprises and households (including non-profit institutions) classified by group of borrowers. The total value of the loans listed (Tables V1 and V3, line 400) must equal the total value of loans to domestic enterprises and households in Annex B1 of the monthly balance sheet statistics (line 100). The same applies to the three subsectors “Enterprises and self-employed persons”, “Employees and other persons”, “Non-profit institutions”. In addition, housing loans and mortgage loans of households, as well as instalment loans, other loans and debit balances (on payroll, salary, pension and retirement accounts) of employees and other individuals in particular must be reconciled with Annex B4 of the monthly balance sheet statistics. As such, credit institutions’ reports are subject to the guidelines applicable to the monthly balance sheet statistics.

II Borrowers

Enterprises and self-employed persons (including sole proprietors)¹ (Tables V1 and V3, line 100)

These comprise all private and public enterprises which, as market producers pursuant to the definition of ESA 2010, produce market goods and services and sell these for a consideration that usually generates surpluses. These enterprises include capital companies, commercial partnerships, cooperative associations and partnerships as well as business associations, chambers of industry and commerce, industrial foundations and legal persons governed by public law such as Berliner Wasserbetriebe AöR.

This category also includes credit institutions not regarded as MFIs, other financial intermediaries, private and public insurance corporations (including pension funds and supplementary pension funds for government employees). However, it excludes social security funds, domestic branches of foreign enterprises and domestic representative offices of foreign banks.

Sole proprietorships,² other persons conducting (small) businesses, the self-employed and farmers should also be recorded here.

These enterprises include institutions and establishments of central, state and local government and social security funds, such as state corporations, special-purpose associations and municipality-owned enterprises, and thus to the group of market producers if their self-financing level amount to at least 50% and sales with their sponsors are less than 80%³. Where this is not the

¹ See also the company register (*Firmenverzeichnisse*) on the Bundesbank’s website (www.bundesbank.de > Service > Reporting service > Banking statistics > Customer classification).

² For the purposes of this document, a “sole proprietorship” is considered an enterprise recorded as such in the commercial register.

³ The Federal Statistical Office publishes a full list of other public funds, institutions and enterprises (OPFIEs) which, being market producers, are to be classified as enterprises under the following link: <http://www.destatis.de> > Zahlen & Fakten > Gesellschaft & Staat > Öffentliche

case, these enterprises are to be classified as non-market producers or public extra budget entities, and are therefore not to be taken into account in the borrowers statistics. Extra budget entities can be found in the list of extra budget entities prepared by the Federal Statistical Office, which is updated annually.¹

These enterprises also include organisations of non-profit institutions provided that these are market producers, that is to say that 50% of costs are covered by revenue. Where this is not the case, these facilities are also to be classified as non-market producers and allocated directly to their sponsors, ie non-profit institutions.

Where an individual's income is derived chiefly from his assets, such as rentiers and individuals of private means, he is classified as a manager of his own assets under "Asset management for enterprises and households" in lines 180 (Services including self-employment) and 185 (Information and communication; research and development; membership organisations; publishing activities; other business activities).

See pages 141 ff of the Annex to the Guidelines on the borrowers statistics for more information on classifying loans to enterprises and self-employed persons (including sole proprietors) by economic activity in Tables V1 and V3, lines 110 to 180 as well as by manufacturing sector and service category in Tables V2 and V4, lines 131 to 139, 171 and Tables VA and VB, lines 181 to 188.

Loans to self-employed persons and sole proprietors (Tables V2 and V4, line 105)

In addition to their inclusion in lines 110 to 180 of Tables V1 and V3, loans to self-employed persons and sole proprietors should be reported separately here.

Craft businesses (Tables V2 and V4, line 108)

In addition to their inclusion in lines 110 to 180 of Tables V1 and V3, loans to craft businesses should be reported separately here.

Craft businesses include all enterprises and self-employed persons, irrespective of the sector in which they operate, whose activity is recorded in the "Handwerksrolle" register² or in a directory listing proprietors of craft businesses not requiring a licence maintained by the relevant Chamber of Crafts (*Handwerkskammer*).³ This category therefore encompasses craft businesses active in the manufacturing, construction and services sectors alike. In addition, craft businesses which are registered as described above should be recorded here even if the craft activity is subordinate to other trade or agricultural operations.

Finanzen & Steuern > Methoden > Erläuterungen zur Statistik > Methodenpapiere > Liste der sonstigen Fonds, Einrichtungen und Unternehmen.

For more on the topic of OPFIEs, see also Bundesbank Circular No 08/2019.

¹ Please refer to the list of extra budgets published on the Bundesbank website (<http://www.bundesbank.de> > Service > Meldewesen > Bankenstatistik > Kundensystematik > Aktuelles).

² Crafts Code (*Handwerksordnung*), Annex A (Federal Law Gazette [BGBl]: 29 December 2003, Part I, No 66).

³ Crafts Code (*Handwerksordnung*), Annex B, section 1 (Federal Law Gazette [BGBl]: 29 December 2003, Part I, No 66).

Employees and other persons (Tables V1 and V3, line 200)

The category “employees” comprises wage and salary earners (including the unemployed), civil servants, pensioners and retired individuals. “Other persons” includes housewives, infants, schoolchildren, students, individuals undergoing training, individuals not indicating their occupation.

Non-profit institutions (Tables V1 and V3, line 300)

These include churches and charitable associations including their foundations, other private foundations (other than industrial foundations), societies not regarded as business organisations, trade unions, political parties and other private organisations. Church pre-primary education institutions, schools, social facilities and other church and charitable associations (including family and youth facilities, advisory centres) whose self-financing level does not exceed 50% are to be allocated directly to non-profit institutions and are not to be included in the sectors in which they operate. The institutions of associations are treated in the same manner: these are allocated here where their revenue does not cover 50% of the costs. These can include canteens and accommodation, libraries, towing and recovery services and research facilities (such as the “Fraunhofer-Gesellschaft” and the “Max Planck Gesellschaft”) operated by the association for its members.

For business organisations (including industrial foundations), see line 100

III Borrowing classification

Loans and advances (Tables V1/V2, VA, columns 01 and 02) **and** **loans and advances – excluding mortgage loans** - (Tables V3/V4, VB, column 05)

As well as all loans not secured by mortgages, this category also includes borrowing not used to finance property or ships, such as short-term operating loans, consumer loans and loan-financed purchases of securities, which is nevertheless secured (wholly or in part) by a mortgage.

Bill-based loans (Tables V1/V2, VA, columns 03 and 04)

As recorded in the monthly balance statistics in Annex B1, column 05, bill-based loans are to be classified by borrower in column 03, generally according to the customers for whom the bills have been discounted (liability ledger on bills). For lending against bills purchased without recourse, the drawee is deemed to be the borrower. In the case of promissory notes purchased without recourse, the drawer is deemed to be the borrower.

Bill-based loans are also to be recorded in Tables V1/V2, column 04, classified by sector according to the drawee (see Annex B1, column 06).

Trust loans (Tables V3/V4, VB, column 06)

Trust loans should no longer be recorded.

Mortgage loans (total) (Tables V3/V4, VB, column 07)

Mortgage loans are to be reported here.

Where a loan meets the definition of a mortgage loan, it is to be recorded as such for the purposes of the borrowers statistics. These loans are not additionally recognised under “Loans and advances of over 5 years (excluding mortgage loans)”; for domestic employees and other persons, these loans are therefore not recorded according to their repayments terms (instalment and non-instalment loan).

For the definition of mortgage loans, instalment loans, other loans, see “General guidelines”, “III General reporting rules and other explanatory notes”; see monthly balance sheet statistics, B4.

Mortgage loans secured by residential real estate (Tables V3/V4, VB, column 08)

The housing mortgage loans included in column 07 (financing the acquisition of real estate as well as construction and renovations) should be shown here.

Housing loans (Tables V2 and V4, lines 106 and 107; Tables V1 and V3, line 230; Tables V2 and V4, line 309)

Loans to

enterprises and economically independent households	(Tables V1 and V3, line 100)
employees and other households	(Tables V1 and V3, line 200)
non-profit institutions	(Tables V1 and V3, line 300)

for the construction, repair & renovation and the purchase of houses and flats (intended for personal use, resale or letting) should be shown against the respective category of borrowers in their capacity as owner. Restructuring of housing loans should also be recorded.

For housing loans, mortgage loans, see “General guidelines”, “III General reporting rules and other explanatory notes”; see monthly balance sheet statistics, B4.

Instalment loans (excluding housing loans) (Tables V1 and V3, line 210)

Instalment loans that are not mortgage loans are to be recorded here.

For instalment loans, mortgage loans, see “General guidelines”, “III General reporting rules and other explanatory notes”; see monthly balance sheet statistics, B4.

Other loans (excluding housing loans) (Tables V1 and V3, line 220)

Other loans that are not mortgage loans are to be recorded here.

For other loans, mortgage loans, see "General guidelines", "III General reporting rules and other explanatory notes"; see monthly balance sheet statistics, B4.

Debit balances of wage and salary accounts and pension accounts (Table V2, line 221)

Debit balances on the accounts of wage-earners, salaried employees, civil servants, pensioners and retired individuals, which are included in the category other loans to employees and other persons, should be shown here.

For debit balances on payroll, salary, pension and retirement accounts, see "General guidelines", "III General reporting rules and other explanatory notes"; see monthly balance sheet statistics, B4.

IV Changes in loans and advances resulting from valuation adjustments in the reporting period

Forms V1B, V2B, V3B, V4B, VAB and VBB should be used to record details of additions or reductions of loans and advances arising from valuation adjustments in the reporting period. Reductions should be denoted by a negative sign.

Valuation adjustments only encompass changes caused by individual value adjustments and any write-downs/write-ups of non-performing debt. Value adjustments on account of exchange rate fluctuations should **not** be included.

Valuation adjustments should only be shown for the quarter in which the adjustment to the reported stock figures was made. If no valuation adjustments were made during the reporting period, the form "Changes in loans and advances resulting from valuation adjustments in the reporting period" can be omitted. "Nil returns" are not required.

Note: Supplementary report forms for valuation adjustments don't imply that banks must now, contrary to their usual valuation methods, carry out revaluations on a regular basis.

In the borrowers statistics, the change to loans and advances resulting from valuation adjustments in the reporting period corresponds to the total of valuation adjustments of the three reporting months in the monthly balance sheet statistics (eg the values of the borrowers statistics at the end of March are reconciled with the months of January, February and March of the monthly balance sheet statistics).

Annex to the Guidelines on the borrowers statistics*

Notes on the classification of domestic enterprises and self-employed persons (including sole proprietors) by sector

Classification by sector is applied to all business entities – ie enterprises and self-employed persons (including sole proprietors) which predominantly produce goods and services for the market (market producers). Institutions and establishments of central, state and local government, social security funds and non-profit institutions are also to be included here if they are market producers.¹

As is the case with loans to “Public administration”, “Defence” and “Compulsory social security”, loans to public non-market producers² are not recorded in the borrowers statistics.

Loans to non-market producers of non-profit institutions are allocated directly to their sponsors, non-profit institutions in line 300; these are not recorded in the corresponding lines of the list of sectors in accordance with their business activities.

Entities active in more than one economic sector have to be classified on the basis of the sector in which they are most active. Where enterprises are listed in the company registers of the customer classification (see the Excel table “Company registers” published on the Bundesbank website: www.bundesbank.de > Service > Reporting systems > Banking statistics > Customer classification – available in German only), that entry should be used to determine their classification.

Entities that repair, maintain or install industrial products are to be recorded in line 135, the repair and maintenance of motor vehicles in line 150 and the repair of computing machinery and personal and household goods in line 136.

Agriculture, forestry, fishing and aquaculture (line 110)

Farms and forestry establishments of public authorities, and agricultural authorities and offices are not to be included.

Crop and animal production, hunting and related service activities (sector code 010)

Growing of non-perennial crops: Growing of cereals, leguminous crops and oil seeds in open field; growing of rice; growing of vegetables and melons, as well as growing of root, bulb or tuberous

* Excerpt from the “Klassifikation der Wirtschaftszweige mit Erläuterungen” (Classification of economic activities with explanatory notes), 2008 edition (WZ 2008), published by the Federal Statistical Office, Wiesbaden. Some minor modifications and additions have been made to the text owing to the specific requirements of banking statistics. Such changes have been annotated. The relevant sector code is given after the sector name (see also Deutsche Bundesbank, Special Statistical Publication 2, Banking statistics, Customer classification, July 2017).

¹ Enterprises are market producers if the surpluses generated cover at least 50% of the production costs; if this is not the case, the enterprises are non-market producers. Public non-market producers are non-profit institutions are to be allocated directly to their sponsors and are not to the sectors in which they operate. Enterprises are also classified as non-market producers if more than 80% of sales are generated from business with the sponsors.

² See the list of extra budgets table published on the Bundesbank website: www.bundesbank.de > Service > Reporting systems > Banking statistics > Customer classification.

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vegetables, growing of mushrooms and truffles, growing of vegetable seeds including sugar beet seeds; growing of potatoes; growing of sugar cane; growing of tobacco; growing of fibre crops, such as cotton, jute, flax and true hemp; growing of cut flowers and plants for ornamental purposes; growing of flower seeds, growing of forage plants.

Growing of perennial crops: Growing of grapes, manufacture of wine from self-produced grape; growing of tropical and subtropical fruits; growing of citrus fruits; growing of pome fruits and stone fruits; berries and nuts; growing of oleaginous fruits; growing of beverage crops; growing of spices, aromatic, drug and pharmaceutical crops, including drug and narcotic crops; growing of rubber trees for harvesting of latex and growing of trees for extraction of sap, growing of Christmas trees; growing of vegetable materials of a kind used primarily for plaiting.

Plant propagation: Growing of indoor plants, flowerbed plants and balcony plants, growing of plants for planting; growing of plants for ornamental purposes, including turf for transplanting, growing of live plants, bulbs, tubers and roots, cuttings and slips, mushroom spawn; operation of tree nurseries (except forest tree nurseries) and vine nurseries.

Animal production: Raising (farming) and breeding of all animals, except aquatic animals, production of raw milk, eggs and raw wool; operation of hatcheries; production of fur skins; bee-keeping.

Mixed farming: Combined production of crops and animals in mixed establishments without a specialised production.

Support activities to agriculture and post-harvest crop activities: Assumption of agricultural activities on a fee or contract basis; preparation of fields and establishing a crop, trimming of fruit trees and vines, harvesting, crop spraying, including by air, operation of irrigation equipment, provision of agricultural machinery with operators and crew; activities to promote propagation, growth and output of animals, agistment services, artificial insemination, stud services, sheep shearing, farm animal boarding and care, activities of farriers; cleaning, trimming, grading, disinfecting of crops, drying of tobacco leaves; seed processing for propagation.

Hunting, trapping and related service activities: Taking of animals (dead or alive) on a commercial basis, production of fur skins from hunting or trapping activities, land-based catching of sea mammals such as walrus and seal.

Forestry and logging (sector code 020)

Silviculture and other forestry activities: Growing of standing timber: planting, replanting, thinning and conserving of forests and timber tracts, operation of forest tree nurseries.

Logging: Wood felling; production of roundwood used in an unprocessed form, such as pit-props, fence posts and utility poles, gathering and production of forest harvesting residues for energy; production of charcoal in the forest (using traditional methods).

Gathering of wild growing non-wood products: for example gathering of mushrooms and truffles, berries, nuts, eelgrass, mosses and lichens, acorns and horse chestnuts.

Support services to forestry: Carrying out forestry operations on a fee or contract basis such as forestry inventories, forest management consulting services, timber evaluation, forest fire fighting and protection, forest pest control, transport of logs within the forest.

Fishing and aquaculture (sector code 030)

Fishing: Fishing in ocean and coastal waters, fishing in inland waters, taking of marine aquatic animals and gathering of marine materials such as natural pearls and coral, activities of vessels engaged both in marine fishing and in processing and preserving of fish.

Aquaculture: Fish farming in sea water and freshwater, including farming of ornamental fish, culture of crustaceans and other aquatic animals in sea water and freshwater, farming of oysters, mussels etc, growing of laver and other seaweeds; farming of frogs.

Production of charcoal through distillation of wood, see line 131

Manufacture of fire logs and pellets for energy, made of pressed wood or substitute materials, see line 137

Production of feathers or down, see line 139

Production of hides and skins originating from slaughterhouses, see line 139

Manufacture of wine from concentrated grape must, see line 139

Manufacture of dairy products, see line 139

Manufacture of tobacco products, see line 139

Processing of fish, whales, crustaceans and molluscs on factory ships (not including fishing) or in factories ashore, see line 139

Processing of seeds to obtain oil, see line 139

Drainage of agricultural land, see line 140

Wholesale of agricultural raw materials, see line 150

Renting of pleasure boats with crew for sea and coastal water transport (eg for fishing cruises), see line 160

Provision of space for animal boarding, see line 183

Landscape service activities, see line 183

Landscape architecture, see line 185

Management consultancy by agronomists and agricultural economists, see line 185

Vaccination of animals by veterinaries; veterinary hospitals, see line 186

Renting of animals, see line 187

Operation of sport fishing preserves, see line 188

Operation of racing and riding stables, see line 188

Hunting for sport or recreation, see line 188

Fishing practiced for sport or recreation and related services, see line 188

Pet boarding, boarding and training of pet animals, see line 188

Electricity, gas and water supply; refuse disposal, mining and quarrying (line 120)

Central, state and local government institutions operating in these sectors are not to be included here if they are included in the list of extra budgets¹ prepared by the Federal Statistical Office.

Electricity, gas, steam and air conditioning supply (sector code 350)

Electric power generation, transmission and distribution: Generation of electricity by all means, including thermal, nuclear, hydroelectric, gas turbine, diesel and renewables such as wind power, water power and solar energy; transmission and distribution of electricity; trade of electricity including activities of electric power brokers, as well as operation of electricity markets.

Manufacture of gas; distribution of gaseous fuels through mains: Manufacture of gaseous fuels with a specified calorific value and production of gas for the purpose of gas supply; transportation and distribution of gaseous fuels of all kinds through a system of mains; trade of gas, including activities of gas brokers or agents, as well as operation of gas markets.

Steam and air conditioning supply: Production, collection and distribution of steam and hot water for heating, power and other purposes through heating and power stations, as well as production and distribution of cooled air and chilled water for cooling purposes, production of ice, for food and non-food (eg cooling) purposes.

Water collection, treatment and supply (sector code 360)

Collection and treatment of ground, spring and surface water for drinking and service water; distribution of drinking and service water; desalting of seawater.

Sewerage (sector code 370)

Operation of sewer systems or sewer treatment facilities, including collecting and transporting of human or industrial wastewater by means of sewerage networks, treatment of wastewater by means of physical, biological and chemical processes, emptying and cleaning of cesspools and septic tanks, servicing of chemical toilets, collecting and transporting of rain water by means of sewerage networks.

Waste collection, treatment and disposal activities; materials recovery (sector code 380)

Waste collection: Collection and transport of waste, including of recyclable materials, used oil, used batteries, bio-hazardous and nuclear waste, as well as of construction and demolition waste; collection of refuse in litter-bins in public places.

Waste treatment and disposal: Operation of landfills, waste incineration, dumping of refuse on land or in water, disposal of dead animals and of contaminated waste, as well as transition radioactive

¹ <http://www.bundesbank.de> > Service > Reporting systems > Banking statistics > Customer classification.

waste of hospitals etc, disposal of used goods such as refrigerators etc; also energy recovery resulting from waste incineration process.

Materials recovery: Dismantling of ship and automobile wrecks and of other used goods (for example computers, televisions, radios etc) for materials recovery; processing of metal and non-metal waste and scrap and other articles into secondary raw materials, including crushing of metal waste, mechanical reduction and shredding of large metal parts, reclaiming of rubber such as used tyres, processing of plastic or rubber waste to granulates, crushing, cleaning and sorting of glass and other residual substances, processing of other food, beverage and tobacco waste and residual substances into secondary raw materials.

Remediation activities and other waste management services (sector code 390)

Clean up of contaminated buildings, sites and soil, as well as of surface or ground water using mechanical, chemical or biological methods, asbestos, lead paint, and other toxic material abatement, cleaning up oil spills and other pollutions on land and in surface water.

Mining of coal and lignite (sector code 050)

Mining of hard coal: Underground or surface mining, including cleaning, sizing, grading, pulverising, compressing etc of hard coal.

Mining of lignite: Underground or surface mining, including washing, dehydrating, pulverising, compressing etc of lignite.

Extraction of crude petroleum and natural gas (sector code 060)

Extraction of crude petroleum: Extraction of crude petroleum oils, production of crude petroleum from bituminous or oil shale and tar sand.

Extraction of natural gas: Production of crude gaseous hydrocarbon (natural gas), extraction of condensates, gas desulphurisation.

Mining of metal ores (sector code 070)

Mining of iron ores: Mining, preparation, beneficiation and agglomeration of iron ores.

Mining of non-ferrous metal ores: Mining of non-ferrous metal ores: mining of ores chiefly valued for uranium and thorium content, pitchblende, concentration of such ores, manufacture of yellowcake; mining and preparation of aluminium (bauxite), copper, lead, zinc, tin, manganese, chrome, nickel, cobalt, vanadium and other non-ferrous metal ores; mining of the precious metals gold, silver and platinum.

Other mining and quarrying (sector code 080)

Quarrying of stone, sand and clay: Quarrying, rough trimming and sawing of monumental and building stone such as marble, granite sandstone etc, mining and preparation of chalk and dolomite, mining of gypsum, chalk, slate and raw dolomite; extraction and dredging of all kinds of sand and gravel, mining of clays, refractory clays and kaolin.

Mining and quarrying nec: Mining of chemical and fertiliser minerals, mining of natural phosphates, natural potassium salts and native sulphur, extraction and preparation of pyrites and pyrrhotite, except roasting, mining of natural barium sulphate and carbonate, borates and magnesium sulphates; mining of earth colours, fluorspar and other minerals valued chiefly as a source of chemicals, guano mining; peat digging and preparation; extraction of salt, salt production by evaporation of sea water or other saline waters, crushing, purification and refining of salt; mining of abrasive materials, asbestos, siliceous fossil meals, natural graphite, gemstones, quartz, mica etc; mining of natural asphalt and bitumen.

Mining support service activities (sector code 090)

Support activities for petroleum and natural gas extraction: Services on a fee or contract basis provided for a fee on petroleum and natural gas fields, including exploration services in connection with petroleum or gas extraction, directional drilling and re-drilling, derrick erection in situ, repairing and dismantling of drilling equipment, pumping, plugging and abandoning of wells; oil and gas field fire fighting services.

Support activities for other mining and quarrying: Support services on a fee or contract basis, required for mining activities, including exploration and prospecting services, such as taking core samples and making geological observations at prospective sites, draining and pumping services, on a fee or contract basis, test drilling and test hole boring.

Operation of irrigation equipment for agricultural purposes, see line 110

Pest control in agriculture, see line 110

Enrichment of uranium and thorium ores, see line 131

Coke ovens producing solid fuels, see line 131

Manufacture of hard coal and lignite fuel briquettes, coking, see line 131

Manufacture of industrial gases, see line 131

Manufacture of synthetic fertilisers and nitrogen compounds, see line 131

Operation of coke ovens as well as manufacture of refined petroleum products, see line 131

Manufacture of potting soil mixtures of peat, natural soil, sands, clays, fertiliser minerals etc, see line 131

Manufacturing of peat briquettes, see line 131

Oil refining and recovery of liquefied petroleum gases in the refining of petroleum, see line 131

Reprocessing of nuclear fuels, see line 131

Production of calcined dolomite, see line 133

Manufacture of articles of peat, see line 133

Cutting, shaping and finishing of stone outside quarries, see line 133

Operation of blast furnaces, see line 134

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Production of aluminium oxide, see line 134

Production of uranium metal from pitchblende or other ores, see line 134

Roasting of iron pyrites, see line 134

Smelting and refining of uranium, see line 134

Specialised repair of mining machinery, see line 135

Bottling of natural spring and mineral waters at springs and wells, see line 139

Processing of salt into food-grade salt, eg iodised salt, see line 139

Cleaning of drainpipes in buildings, see line 140

Test drilling, test boring and core sampling for construction, geophysical, geological or similar purposes, see line 140

Retail sale of bottled gas, see line 150

Wholesale of gaseous fuels, see line 150

Operation of pipelines, see line 160

Long-distance transportation of gases by pipelines, see line 160

(Long-distance) transport of water via pipelines, see line 160

Operation of electricity and gas market, see line 170

Outdoor sweeping and watering of streets etc, see line 183

Manufacturing (line 130)

Manufacturing includes all enterprises and self-employed persons (including sole proprietorships) whose economic activities chiefly consist of the treatment or finishing of any kind of products, as a rule with the aim of manufacturing other products (goods) in the process. The activities may also consist, however, of merely processing, mounting or assembling particular goods.

For the classification under manufacturing, it is of no relevance whether the products treated or finished become the property of the institution treating or finishing them; hence institutions merely doing work to order are also included.

Management companies without a holding function are also classified under manufacturing if they use their own personnel for the production (contract processing). If they do not use their own personnel, they are allocated to line 182.

Chemical industry, manufacture of coke and refined petroleum products (line 131)

Manufacture of chemicals and chemical products (sector code 200)

Manufacture of basic chemicals, fertilisers and nitrogen compounds, plastics and synthetic rubber in primary forms: Manufacture of industrial gases, dyes, pigments and other inorganic and organic basic chemicals, including manufacture of chemical elements except metals, enrichment of uranium and thorium ores, manufacture of inorganic acids, alkalis and lyes, as well as distilled water, saturated and unsaturated hydrocarbons, alcohols, mono- and polycarboxylic acids including acetic acid, oxygen-function and nitrogen-function organic compounds, as well as manufacture of charcoal, distillation of coal tar, roasting of iron pyrites, manufacture of synthetic aromatic products;

manufacture of fertilisers and nitrogen compounds, including manufacture of potting soil; manufacture of plastics and synthetic rubber in primary forms.

Manufacture of pesticides and other agrochemical products: including manufacture of anti-sprouting products, plant growth regulators and the like.

Manufacture of paints, varnishes and similar coatings, printing ink and mastics: Manufacture of paints and varnishes, enamels or lacquers, mastics, caulking compounds and similar non-refractory filling or surfacing preparations, solvents and thinners and manufacture of printing ink.

Manufacture of soap and detergents, cleaning and polishing preparations, perfumes and toilet preparations: Manufacture of organic surface-active agents, soap, glycerol, washing powders, detergents, dish-washing preparations and textile softeners; manufacture of creams for wood and leather, polishes, scouring pastes and powders; manufacture of perfumes and toilet preparations such as perfumes, beauty and make-up preparations, sunburn prevention preparations, manicure and pedicure preparations, shampoo, hair lacquers, waving and straightening preparations, preparations for oral hygiene, deodorants and bath salts.

Manufacture of other chemical products: Manufacture of propellant powders, explosives and pyrotechnic products such as percussion caps, signalling flares etc, manufacture of matches; manufacture of glues (including rubber-based glues); manufacture of essential oils, aromatic products and odoriferous products for the manufacture of perfumes or food; manufacture of photographic chemical material, including photographic plates and films, manufacture of gelatine and peptones, manufacture of powders and pastes used in soldering, brazing or welding, lubricating oil additives, anti-knock and antifreeze preparations, liquids for hydraulic transmission, biofuels, manufacture writing and drawing ink.

Manufacture of man-made fibres: including manufacture of synthetic or artificial staple fibres and yarn.

Manufacture of basic pharmaceutical products and pharmaceutical preparations (sector code 210)

Manufacture of basic pharmaceutical products: Manufacture of medicinal active substances to be used for their pharmacological properties in the manufacture of medicaments, including antibiotics, basic vitamins, salicylic and O-acetylsalicylic acids (Aspirin), processing of blood and glands, manufacture of extracts of glands and chemically pure sugars.

Manufacture of pharmaceutical preparations: Manufacture of medicaments, including antisera and other blood fractions, vaccines, manufacture of radioactive substances and other medical diagnostic preparations, manufacture of medical impregnated wadding, gauze, dressings etc, manufacture of medicaments, homeopathic preparations and biotech pharmaceuticals.

Manufacture of coke and refined petroleum products (sector code 190)

Manufacture of coke oven products: Manufacture of coke, pitch and pitch coke, coke oven gas, crude coal and lignite tars, operation of coke ovens.

Manufacture of refined petroleum products: Production of motor fuel, also blending of biofuels, manufacture of fuel oil and refinery gases such as ethane, propane and butane, manufacture of oil-based lubricating oils or greases, including from waste oil, manufacture of Vaseline, paraffin wax, manufacture of petroleum briquettes, peat briquettes, hard-coal and lignite fuel briquettes, manufacture of road coverings.

Compressing of crude coal and lignite, see line 120

Mining of guano, see line 120

Extraction of methane, ethane, butane or propane, not in a petroleum refinery, see line 120

Manufacture of gaseous fuels from coal, waste etc, see line 120

Manufacture of dental fillings and dental cement; bone reconstruction cements, see line 137

Manufacture of surgical drapes and string, see line 137

Manufacture of yarns made of man-made staple, see line 138

Spinning of synthetic or artificial fibres, see line 138

Manufacture of herb infusions, see line 139

Petroleum Stockpiling Agency, see line 150

Research and development for pharmaceuticals and biotech pharmaceuticals, see line 185

Manufacture of rubber and plastic products (line 132) (sector code 220)

Manufacture of rubber products: Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres; manufacture of semi-finished and finished products of rubber such as plates, strips, rods, profile shapes, tubes, pipes and hoses, conveyor or transmission belts, belting, rings, seals, combs, brushes, sex articles, hygienic articles etc, rubber sole and other rubber parts of footwear, rubberised thread, yarn, rope and fabrics, also the manufacture of inflatable rubber mattresses, inflatable balloons, waterbed mattresses, bathing caps, wet suits and diving suits, as well as other rubber articles of apparel.

Manufacture of plastics products: Manufacture of semi-finished and finished products of plastic, including plates, foils, adhesive tapes, tubes, pipes, connectors, profile shapes etc; manufacture of plastic packing goods and builders' ware of plastic (including doors, windows, blinds, tanks), floor coverings of vinyl, linoleum etc; furthermore manufacture of tableware, kitchenware and toilet articles, insulating fittings, office and school supplies of plastic, articles of apparel, combs, belting, conveyor or transmission belts, statuettes, novelties etc of plastic.

Reclaiming of rubber and plastics, see line 120

Manufacture of plastics in primary forms, see line 131

Manufacture of glues and adhesives based on rubber, see line 131

Manufacture of inflatable rafts and boats, see line 135

Manufacture of plastic housings for vehicle batteries, see line 136

Manufacture of plastic ophthalmic goods, see line 137

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Manufacture of plastic furniture, see line 137

Manufacture of plastic medical and dental appliances, see line 137

Manufacture of mattresses of uncovered cellular rubber and plastic, see line 137

Manufacture of plastic hard hats and other personal safety equipment of plastics, see line 137

Manufacture of rubber and plastic games and toys (including children's wading pools, inflatable children's rubber boats, inflatable rubber animals, balls and the like), see line 137

Manufacture of rubber and plastic sports requisites, except apparel, see line 137

Manufacture of apparel of elastic fabrics, see line 138

Manufacture of rubber and plastic footwear, see line 138

Manufacture of tyre cord fabrics, see line 138

Manufacture of plastic travel goods (for example travel cases and bags), see line 138

Tyre and tube repair, fitting or replacement, see line 150

Manufacture of other non-metallic mineral products (line 133) (sector code 230)

Manufacture of glass and glass products: Manufacture, shaping and processing of flat glass, including wired flat glass; manufacture of hollow glass, including bottles, drinking glasses and other domestic glass or crystal articles; manufacture of glass fibres and products thereof; manufacture and processing of other glass, including technical glassware, including laboratory, hygienic or pharmaceutical glassware, clock or watch glasses, optical glass and optical elements not optically worked, manufacture of glass figurines and glassware used in imitation jewellery, glass insulators and glass insulating fittings, glass paving blocks, glass envelopes for lamps.

Manufacture of refractory products

Manufacture of clay building materials: Manufacture of ceramic tiles and flags, as well as of bricks, tiles and construction products, in baked clay.

Manufacture of other porcelain and ceramic products: Manufacture of ceramic household and ornamental articles such as tableware, toilet articles, statuettes etc; manufacture of ceramic sanitary fixtures, for example baths, showers, washbasins etc; manufacture of ceramic insulators and insulating fittings (including electrical); ceramic and ferrite magnets, as well as ceramic laboratory, chemical and industrial products; manufacture of ceramic pots, jars and similar articles of a kind used for conveyance or packing of goods.

Manufacture of cement, lime and plaster: including manufacture of clinkers and Portland cement, slag cement, quicklime and slaked lime, of plaster and calcined dolomite.

Manufacture of articles of concrete, cement and plaster: Manufacture of concrete products for construction purposes, including tiles, flagstones, bricks, pipes, posts etc, including structural components for building or civil engineering of cement, concrete or artificial stone; manufacture of ready-mixed concrete, mortars, fibre cement, statuary, vases, flowerpots and the like.

Cutting, shaping and finishing of stone: Cutting, shaping and finishing of stone for use in cemeteries, as monuments, sculptures etc, in construction and on roads, as roofing etc; manufacture of stone furniture.

Manufacture of abrasive products and non-metallic mineral products nec: Manufacture of millstones, sharpening or polishing stones, including on a soft base, such as sandpaper, manufacture of friction material with a base of mineral substances, mineral heat-insulating, sound-insulating or sound-absorbing materials (slag wool, rock wool, expanded clays), articles of mica, of peat, of graphite, manufacture of articles of asphalt or similar material, for example asphalt-based adhesives, coal tar pitch.

Work carried out by operators of quarries, for example production of rough cut stone, see line 120

Manufacture of carbon or graphite gaskets, see line 135

Manufacture of graphite electrodes, see line 136

Manufacture of fibre optic cable for data transmission or live transmission of images, see line 136

Manufacture of optical elements optically worked, see line 136

Manufacture of Christmas tree baubles, see line 137

Manufacture of imitation jewellery and glass toys, see line 137

Manufacture of artificial teeth and cements used in dentistry, see line 137

Manufacture of syringes and other medical equipment, see line 137

Manufacture of woven fabrics of glass yarn, see line 138

Manufacture of basic metals and fabricated metal products (line 134)

Manufacture of basic metals (sector code 240)

Manufacture of basic iron and steel and of ferro-alloys: Operation of blast furnaces, steel converters, rolling and finishing mills, manufacture of iron and steel of ores, pig iron or scrap, production of iron of exceptional purity by electrolysis or other chemical processes, manufacture of granular iron and iron powder, of semi-finished products of steel and steel in ingots, spiegeleisen, flat-rolled products of steel, hot-rolled bars, rods and open sections of steel, as well as of railway track materials (unassembled rails) of steel.

Manufacture of tubes, pipes, hollow profiles and related fittings, of steel

Manufacture of other products of first processing of steel: Manufacture of steel bars and sections of steel by cold drawing, grinding or turning; cold rolling of narrow strip; manufacture of open sections by progressive forming on a roll mill or folding on a press of flat-rolled products of steel; manufacture of drawn steel wire, by cold drawing of steel wire rod.

Manufacture of basic precious and other non-ferrous metals: Production and refining of unwrought or wrought precious metals gold, silver and platinum from ores and scrap, production of aluminium, lead, zinc and tin, copper, chrome, manganese, nickel etc from ores, oxides or by electrolytic refining of residual substances and scrap, production of alloys, semi-finished products, wire, foils, sheets, pipes, bands etc; processing of nuclear fuel, production of uranium metal from pitchblende or other ores, smelting and refining of uranium.

Casting of metals: Manufacture of semi-finished products and various castings of iron, steel, light metals and other non-ferrous metals including precious metals.

Manufacture of fabricated metal products, except machinery and equipment (sector code 250)

Manufacture of structural metal products: Manufacture of structural metal products for construction, industry and trade, including scaffolding, towers, masts, bridges etc, frameworks for blast furnaces, lifting and handling equipment, manufacture of prefabricated buildings mainly of metal such as site huts, modular exhibition elements and greenhouses; manufacture of metal gates, doors, windows and frames, metal room partitions, as well as other removable elements of steel and light metal.

Manufacture of tanks, reservoirs and containers of metal: This group includes tanks and containers with a capacity exceeding 300 litres.

Manufacture of steam generators, except central heating hot water boilers: including parts for marine or power boilers, auxiliary plant for use with steam generators such as condensers, economisers, superheaters, steam collectors and accumulators, pipe system construction, manufacture of nuclear reactors, except isotope separators.

Manufacture of weapons and ammunition: Manufacture of artillery, rocket launchers, heavy machine guns, revolvers, shotguns, light machine guns, air or gas guns etc, manufacture of war ammunition, of explosive devices such as bombs, mines and torpedoes, also manufacture of hunting, sporting or protective firearms and ammunition.

Forging, pressing, stamping and roll-forming of metal; powder metallurgy: Open-die forging, drop forging, cold extrusion, pressing, stamping and roll-forming of metal and powder metallurgy.

Treatment and coating of metals; machining: Plating, anodising, deburring, sand blasting, colouring, engraving, plasticising, enamelling, lacquering, hardening of metal; boring, turning, milling, sawing, grinding, sharpening, welding, etc of metalwork pieces, furthermore cutting of and writing on metals by means of laser beams.

Manufacture of cutlery, tools and general hardware: Manufacture of domestic cutlery (not of precious metals), razors and razor blades, scissors, hair clippers, etc; manufacture of locks and hinges and similar goods for doors of buildings, furniture, vehicles etc; manufacture of hand tools such as pliers, screwdrivers, saws and saw blades (including circular saw blades and chainsaw blades); manufacture of interchangeable tools for hand tools, whether or not power-operated, or for machine tools, including drills, punches, milling cutters etc; manufacture of press tools, forges, anvils, vices and clamps; manufacture of non-power-driven hand tools for woodworking, construction, metalworking and agriculture.

Manufacture of other fabricated metal products: Manufacture of steel drums and similar containers, of a capacity not exceeding 300 litres; manufacture of light metal packaging, including tins and cans

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for food products, collapsible tubes and boxes, metallic closures; manufacture of wire products such as metal cables, plaited bands and similar articles, manufacture of barbed wire, wire fencing, grill, netting, manufacture of nails, pins, springs (except watch springs), chain etc; manufacture of screws, rivets and nuts; manufacture of metal goods for office use; manufacture of non-electrical metal household articles, including tin openers, corkscrews, plates, pots, bowls, pans etc, including metal scouring pads; manufacture of safes and vaults; manufacture of ship propellers, anchors, bells, assembled railway track fixtures, clasps, buckles, hooks, ladder, signs, foil bags and permanent metallic magnets; also manufacture of metal badges and metal military insignia, hair curlers, umbrella handles, as well as metal combs.

Farriers, see line 110

Manufacture of percussion caps, detonators, signalling flares, see line 131

Production of metal powder, see line 134

Manufacture of boiler-turbine sets and isotope separators, see line 135

Manufacture of shopping carts, see line 135

Manufacture of armoured vehicles for transport of banknotes or valuables, see line 135

Manufacture of cast driving elements such as wheel axles, cardan and drive shafts for motor vehicles, see line 135

Manufacture of cast rolls for metal rolling mills, see line 135

Manufacture of cast cylinder blocks (engine blocks) for motor vehicles, see line 135

Manufacture of power-driven hand tools, see line 135

Manufacture of power transmission chain, see line 135

Manufacture of tanks, other fighting vehicles and space vehicles, see line 135

Manufacture of sections of ships, see line 135

Manufacture of transport containers for motor vehicles, see line 135

Repair and maintenance of metal products, see line 135

"While-you-wait" engraving services, see line 136

Manufacture of electrical ovens and water heaters, see line 136

Manufacture of wire and cable for electricity transmission, see line 136

Manufacture of clock or watch springs, see line 136

Printing onto metals, see line 137

Manufacture of cutlery of precious metal, see line 137

Manufacture of metal furniture, see line 137

Manufacture of precious metal jewellery, see line 137

Manufacture of sport goods and games and toys of metal, see line 137

Manufacture of machinery and equipment; manufacture of transport equipment; Repair and installation of machinery and equipment (line 135)

Manufacture of machinery and equipment nec (sector code 280)

Manufacture of general-purpose machinery: Manufacture of engines (except for aircraft and road vehicles), including marine engines and railway engines; manufacture of turbines (gas-, steam- and wind turbines) and parts thereof as well as turbine generator sets; manufacture of pistons, piston rings and carburettors for all internal combustion engines; manufacture of hydraulic and pneumatic components, including cylinders, valves, hose and fittings, hydraulic transmission equipment;

manufacture of air or vacuum pumps, air and other gas compressors, turbochargers, pumps for liquids, including oil, water and fuel pumps for motor vehicles; manufacture of industrial sanitary and heating taps and valves, including regulating valves and intake taps; of bearings, gears, gearing and driving elements such as crankshafts, power transmission chain, clutches, flywheels and articulated link chain etc.

Manufacture of other general-purpose machinery: Manufacture of ovens, furnaces, furnace burners and solar energy collectors, including permanent mount heaters, solar plants, oil heat furnaces; manufacture of electrical and other industrial and laboratory furnaces and ovens, as well as of burners, including swimming pool heaters; manufacture of lifting and handling equipment, pulley tackles, winches, cranes, works trucks, hand trucks and wheelbarrows, loading or unloading machinery, mechanical manipulators and industrial robots, manufacture of lifts and escalators; manufacture of office machinery and equipment, including calculating machines, adding machines and cash registers, postage meters, mail handling machines, typewriters, coin counting and coin wrapping machinery, staplers, hole punches, photocopy machines, manufacture of blackboards; manufacture of hand tools, with self-contained electric or non-electric motor or pneumatic drive, for example circular or reciprocating saws, chain saws, drills and sanders, buffers and grinders; manufacture of non-domestic cooling and ventilation equipment including refrigerating or freezing equipment, air-conditioning machines (including for motor vehicles), heat exchangers and fans; manufacture of household, shop and platform scales and weights and weighbridges, also levels and tape measures, manufacture of filtering or purifying machinery and apparatus for liquids, manufacture of spray guns, fire extinguishers, sandblasting machines, manufacture of packing and wrapping machinery, of distilling or rectifying plant for petroleum refineries, as well as for chemical industries, beverage industries etc; manufacture of gas generators, centrifuges and gaskets, automatic goods vending machines; manufacture of bioreactors and laboratory fermenters; manufacture of machinists' precision tools (except optical), as well as non-electrical welding and soldering equipment.

Manufacture of agricultural and forestry machinery: including agricultural and other tractors, mowers including lawnmowers, self-loading or self-unloading trailers, ploughs, seeders, harvesting and threshing machinery, milking machines.

Manufacture of metal forming machinery and machine tools: for drilling, turning, milling, planing, sharpening, stamping, pressing etc, for working of stone, concrete, wood, plastic, glass and other mineral materials, including those using a laser beam, ultrasonic waves, magnetic pulse etc; manufacture of parts and accessories for metal forming machinery and machine tools; manufacture of stationary machines for nailing, stapling, glueing, as well as of stationary rotary or rotary percussion drills and presses, manufacture of electroplating machinery.

Manufacture of other special-purpose machinery: Manufacture of machinery for metallurgy, including converters, ingot moulds, ladles, casting machines, metal-rolling mills and rolls for such mills; manufacture of machinery for mining, quarrying and construction; manufacture of machinery for food, beverage and tobacco processing; manufacture of machinery for textile, apparel and leather production; manufacture of machinery for paper and paperboard production and

manufacture of other machinery, including machinery for working soft rubber and plastics, pneumatic tyre making or retreading machines, printing and bookbinding machines, machinery for producing bricks, blocks and tiles, machinery or apparatus for isotopic separation, industrial robots performing multiple tasks for special purposes; manufacture of tanning beds, manufacture of automatic bowling alley equipment, manufacture of roundabouts, shooting galleries and other fairground amusements.

Manufacture of motor vehicles, trailers and semi-trailers (sector code 290)

Manufacture of motor vehicles: Manufacture of passenger cars, caravans, ATVs, go-carts, race cars etc, manufacture of lorries, vans, road tractors for semi-trailers etc, manufacture of buses, manufacture of snowmobiles, amphibious vehicles, fire engines, street sweepers, crane lorries, concrete-mixer lorries, travelling libraries and banks, as well as manufacture of armoured cars for transport of cash or other valuables, manufacture of motor vehicle engines and chassis for motor vehicles, also factory rebuilding of motor vehicle engines.

Manufacture of bodies (coachwork) for motor vehicles; manufacture of trailers and semi-trailers: Manufacture of bodies, including cabs for motor vehicles, manufacture of trailers, semi-trailers, tankers, removal trailers, caravans and accessories, manufacture of containers for carriage.

Manufacture of parts and accessories for motor vehicles: including manufacture of electrical and electronic equipment, such as generators, alternators, spark plugs and ignition wiring harnesses, power window systems, voltage regulators, power door systems etc; manufacture of brakes, gearboxes, axles, road wheels, suspension shock absorbers, radiators, clutches, silencers, exhaust pipes and catalytic converters, steering wheels, steering columns and steering boxes, safety belts, airbags, doors, bumpers etc, also manufacture of car seats.

Manufacture of other transport equipment (sector code 300)

Building of ships and boats: Building of passenger vessels, ferry boats, cargo ships and tankers, warships, fishing boats etc; building of hovercraft, construction of drilling platforms, floating or submersible, floating landing stages, floating cranes, floating docks, pontoons, buoys etc; manufacture of inflatable boats or rafts, building of motor boats, sailboats, canoes, kayaks, rowing boats, as well as other pleasure and sporting boats.

Manufacture of railway locomotives and rolling stock: Manufacture of locomotives and other rolling stock, including electric and diesel locomotives, railway or tramway coaches, maintenance or service vehicles, passenger coaches, goods vans, tank wagons, self-discharging vans and wagons, workshop vans, crane vans, tenders etc; manufacture of bogies, axles and wheels, brakes and parts of brakes, coupling devices, buffers, shock absorbers, frames, bodies etc, manufacture of mining locomotives and mining rail cars, manufacture of mechanical and electromechanical signalling, safety and traffic control equipment for railways, inland waterways, roads, parking facilities, airfields etc, also manufacture of railway car seats.

Manufacture of air and spacecraft and related machinery: Manufacture of airplanes and helicopters (including for use by the defence forces), of gliders and hang-gliders, dirigibles and hot air balloons; manufacture of spacecraft and launch vehicles, satellites, planetary probes, orbital stations and shuttles, manufacture of motors and engines, manufacture of parts and accessories for aircraft and spacecraft, manufacture of ground flying trainers, manufacture of intercontinental ballistic missiles (ICBM), overhaul and conversion of aircraft or aircraft engines, also manufacture of aircraft seats.

Manufacture of military fighting vehicles: including tanks, armoured amphibious military vehicles, as well as other military fighting vehicles.

Manufacture of other transport equipment nec: Manufacture of motorcycles, sidecars, bicycles, tandems, tricycles and baby carriages, manufacture of parts and accessories thereof, including engines for motorcycles and auxiliary engines for bicycles, manufacture of invalid carriages, including parts and accessories thereof; manufacture of luggage trucks, handcarts, sledges and shopping carts, manufacture of vehicles drawn by animals such as ox-carts and carriages.

Repair and installation of machinery and equipment (sector code 330)

This division includes the specialised repair, maintenance and installation of machinery and equipment not carried out by the manufacturers of these goods. The rebuilding and remanufacturing of machinery and equipment is considered a manufacturing activity and is included in the sectors which manufacture these goods. The repair of personal and household goods is included in line 136, the repair and maintenance of motor vehicles are included in line 150.

Repair of fabricated metal products, machinery and equipment: Specialised repair and maintenance of metal products, machinery and equipment (except household goods) which are used for commercial and industrial purposes and are manufactured in the economic activities "Manufacture of fabricated metal products, except machinery and equipment (250)", "Manufacture of computer, electronic and optical products (260)", "Manufacture of electrical equipment (270)" and "Manufacture of machinery and equipment nec (280)"; furthermore repair of ships, boats and yachts, aircraft and spacecraft including aircraft engines, railroad rolling stock and locomotives and of vehicles drawn by animals; repairing of other equipment, for example fishing nets, ropes, tarpaulins, bags, pallets and shipping drums or barrels, repair and maintenance of pinball machines and other coin-operated games, restoring of organs and other historical musical instruments.

Installation of industrial machinery and equipment: including installation of industrial machinery in industrial plant, assembling of industrial process control equipment, installation of mainframe computers, irradiation and electromedical equipment, installation of bowling alley equipment.

Ship-breaking, see line 120

Manufacture of valves of unhardened vulcanised rubber, see line 132

Manufacture of tyres, see line 132

Manufacture of valves of glass or of ceramic materials, see line 133

Manufacture of screens, windows and rear-view mirrors, see line 133

Manufacture of iron or steel anchors and of ships' propellers, see line 134

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Manufacture of assembled railway track fixtures, see line 134
Manufacture of weapons and ammunitions, see line 134
Manufacture of lighting equipment for motor vehicles, see line 136
Manufacture of computers and peripheral equipment, see line 136
Manufacture of electrical signalling, safety or traffic-control equipment, see line 136
Manufacture of ignition parts and other electrical parts for internal combustion engines, see line 136
Manufacture of electric motors (except starting motors), see line 136
Manufacture of batteries for vehicles, see line 136
Manufacture of sensitive (laboratory-type) balances, see line 136
Manufacture of air navigation systems, see line 136
Manufacture of electric generators (except turbine generator sets), see line 136
Manufacture of household appliances such as refrigerating or freezing equipment, washing machines etc, see line 136
Manufacture of lighting equipment for aircraft and ships, see line 136
Repair and alteration of clothing, see line 136
Repair and maintenance of commercial TV and video cameras, see line 136
Repair and maintenance of computers and communications equipment, see line 136
Repair and maintenance of consumer electronics, see line 136
Repair and maintenance of electric domestic appliances, see line 136
Repair of bicycles, see line 136
Repair of watches, see line 136
Repair of household and office-type furniture, furniture restoration, see line 136
Manufacture of (dental) laboratory furnaces, see line 137
Manufacture of medical, surgical or laboratory sterilisers, see line 137
Manufacture of sailboards and surfboards, see line 137
Manufacture of wheeled toys, plastic bicycles and tricycles, see line 137
Restaurant carts, see line 137
Manufacture of parachutes and sails, see line 138
Interior installation of boats, see line 140
Installation of doors, staircases, shop fittings, furniture etc, see line 140
Repair, maintenance and installation of elevators and escalators, see line 140
Repair, maintenance and installation of central heating systems, furnaces and other heating equipment, see line 140
Maintenance, repair and alteration of motor vehicles (including spraying and painting and carwashes), see line 150
Repair and maintenance of motor vehicles and motorcycles, see line 150
Cleaning of industrial machinery, see line 183
Installation (setting-up) of personal computers, see line 185
Repair and maintenance of mechanical locking devices, safes etc, see line 185

Manufacture of computer, electronic and optical products (line 136)

Manufacture of computer, electronic and optical products (sector code 260)

Manufacture of electronic components and boards: Manufacture of solar cells and solar modules; manufacture of capacitors, resistors, microprocessors, electron tubes, loaded and unloaded electronic boards, as well as integrated circuits, of diodes, transistors and related discrete devices,

inductors such as chokes and transformers, manufacture of electronic crystals and crystal assemblies, solenoids, switches and transducers for electronic applications, manufacture of dice or wafers, semi-conductor, finished or semi-finished, display components (plasma, polymer, LCD), light emitting diodes (LED), manufacture of printer cables, monitor cables, USB cables, connectors etc, manufacture of sound, video, controller, network and modem cards.

Manufacture of computers and peripheral equipment: including computer servers, desktop and laptop computers, magnetic disk drives, flash drives and other storage devices; manufacture of optical CD and DVD disc drives, manufacture of printers, monitors, keyboards, mice, scanners, card readers, beamers etc, manufacture of computer terminals, like automatic teller machines (ATMs), point-of-sale (POS) terminals.

Manufacture of communication equipment: Manufacture of telephone and facsimile equipment, including telephone answering machines, cellular phones, as well as central office switching equipment and private branch exchange (PBX) equipment, manufacture of routers, bridges, gateways and modems for data communication, pagers; manufacture of transmitting and receiving antenna, cable television equipment, manufacture of radio and television studio and broadcasting equipment including television cameras, communication devices using infrared signal (eg remote controls), also manufacture of burglar and fire alarm systems.

Manufacture of consumer electronics: Manufacture of electronic audio and video equipment for home entertainment and for motor vehicles, including video cassette and DVD recorders, CD and DVD players, televisions, radios, stereo equipment, speaker systems and surround sound systems such as Dolby Digital and Dolby Surround systems, broadcasting systems and amplifiers, video cameras, jukeboxes, microphones, headphones, video game consoles etc.

Manufacture of instruments and appliances for measuring, testing and navigation; watches and clocks: Manufacture of instruments and appliances for measuring and checking electrical and non-electrical variables, for carrying out physical or chemical analyses, for laboratory analysis, for measuring or checking temperature, humidity, pressure, flow, level, concentration or other variables of liquids or gases, for use in the fields of navigation, nautical systems and instruments, meteorology, geophysics amongst others, this includes radars, flight recorders, navigation equipment, sonobuoys, radiation detection and monitoring instruments, spectrometers, laboratory-type sensitive balances, blood analysis equipment, electron microscopes, consumption meters (eg electricity, water, petrol and gas), thermometers (except medical), barometers, flue gas testers and room temperature controllers, revolution counters, taximeters, pedometers, tachometers etc; manufacture of mechanical test benches for testing tensile strength and hardness, test benches for failure tests and endurance tests; manufacture of watches and clocks of all kinds, manufacture of cases (including of precious metals) and components (springs, jewels, dials, hands etc) for watches and clocks, also manufacture of cases of wood for grandfather clocks or cuckoo clocks, manufacture of time-recording equipment such as parking meters, time clocks and process timers.

Manufacture of irradiation, electromedical and electrotherapeutic equipment: industrial, medical diagnostic, medical therapeutic, research, scientific, including X-ray equipment, CT scanners,

ultrasound equipment, electrocardiographs, pacemakers, hearing aids, food and milk irradiation equipment, medical laser equipment.

Manufacture of optical instruments and photographic equipment: Manufacture of lenses, optical microscopes, binoculars and telescopes, manufacture of optical mirrors, optical positioning equipment and magnifying instruments, as well as optical machinist's precision tools, manufacture of optical gun sighting equipment, manufacture of film cameras and digital cameras, motion picture and slide projectors, manufacture of light meters, range finders and other optical measuring and checking devices and instruments, manufacture of laser assemblies.

Manufacture of magnetic and optical media: Manufacture of blank magnetic audio and video tapes including cassettes, blank diskettes, hard drive media (RAM disks), blank CDs and DVDs.

Manufacture of electrical equipment (sector code 270)

Manufacture of electric motors, generators, transformers and electricity distribution and control apparatus: Manufacture of AC, DC and AC/DC devices such as electric motors, power generators, motor generator sets, transformers, voltage regulators etc; manufacture of power circuit breakers, control panels for electric power distribution, electrical relays, fuses, power switching equipment and electric power switches (except pushbutton, snap, solenoid, tumbler); manufacture of power generation aggregates (except wind-powered) and photovoltaic systems.

Manufacture of batteries and accumulators

Manufacture of wiring and wiring devices: Manufacture of fibre optic cables such as fibre optic cable for data transmission; manufacture of insulated wire and cable, made of steel, copper or aluminium; manufacture of bus bars and conduits for electrical cables, electrical conduit and fitting, GFCI (ground fault circuit interrupters), lamp holders, lightning arrestors, switches for electrical wiring (eg pressure, pushbutton, snap, tumbler switches), electrical outlets or sockets, boxes for electrical wiring (eg junction, outlet, switch boxes), plastic non-current-carrying wiring devices, metal transmission pole and line hardware, as well as plastic pole line fittings and switch covers.

Manufacture of electric lighting equipment: Manufacture of electric light bulbs and tubes and parts and components thereof, manufacture of ceiling lighting fixtures, chandeliers, table lamps and torches, ultra-violet and infra-red lamps, spotlights, flashlights, illuminated advertising signs, outdoor and street lighting fixtures, as well as Christmas tree lighting sets, fairy lights, insect lamps, manufacture of electric fireplace logs, manufacture of non-electrical lighting equipment and lanterns (eg carbide, gas, gasoline, kerosene); manufacture of lighting equipment for transportation equipment (eg for motor vehicles, aircraft, boats).

Manufacture of domestic appliances: Manufacture of electrical and non-electrical small appliances and housewares, including refrigerators and freezers, dishwashers and washing machines, drying machines, vacuum cleaners, grinders, blenders, electric shavers, electric toothbrushes, water heaters, electric blankets, hair driers, smoothing irons, space heaters and household-type fans,

electric ovens and non-electric cooking ranges, stoves, microwave ovens, toasters, coffee makers etc.

Manufacture of other electrical equipment: for example manufacture of battery chargers, door opening and closing devices, bells, sirens, solid state inverters, rectifying apparatus, appliance cords, extension cords and other electrical cord sets; manufacture of carbon and graphite electrodes, electrical condensers, manufacture of electromagnets, electronic scoreboards and electrical signs; manufacture of electrical signalling equipment such as traffic lights and pedestrian signalling equipment, manufacture of electrical insulators and insulating fittings, of electrical welding and soldering equipment, including hand-held soldering irons.

Repair of computers and personal and household goods (sector code 950)

Repair of computers and communication equipment: Repair of desktop computers, laptop computers, storage devices, disk drives, monitors, keyboards, mice, computer servers, scanners etc; furthermore repair and maintenance of computer terminals such as automatic teller machines (ATMs), point-of-sale (POS) terminals, not mechanically operated and hand-held computers (PDAs); repair of telephones, cellular phones, fax machines, communications transmission equipment (eg routers, bridges, modems), two-way radios, as well as commercial TV and video cameras.

Repair of personal and household goods: Repair of consumer electronics (for example televisions, radios, CD players) and household appliances and home and garden equipment; repair of footwear and leather goods, furniture and home furnishings including restoring of furniture, repair of watches, clocks and jewellery, as well as other personal and household goods, including bicycles, sporting goods, camping equipment, books, musical instruments (except organs and historical musical instruments), toys etc, repair and alteration of clothing, key duplication services, piano tuning.

Manufacture of glassware and glass parts for lighting fixtures, see line 133

Manufacture of ceramic or glass insulators and insulating fittings, see line 133

Manufacture of wire by drawing, see line 134

Industrial engraving of metals, see line 134

Manufacture of motor vehicle electrical equipment, such as generators, alternators, spark plugs, ignition wiring harnesses, power window and door systems, voltage regulators, see line 135

Manufacture of balancing equipment, see line 135

Manufacture of dictating machines and photocopy machinery, see line 135

Manufacture of commercial and industrial refrigerators and freezers, room air-conditioners, cooking equipment etc, see line 135

Manufacture of household-type sewing machines, see line 135

Manufacture of hybrid vehicle drivetrains for passenger cars, see line 135

Manufacture of cable sets, wiring harnesses and similar cable sets or assemblies for automotive applications, see line 135

Manufacture of non-electrical welding and soldering equipment, see line 135

Manufacture of solar energy collectors and solar plants for the direct generation of heat, see line 135

Manufacture of tanning beds, see line 135

Manufacture of turbine generator set units, see line 135

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Manufacture of wind-powered generators, see line 135
Manufacture of weighing devices (other than laboratory balances), levels, tapemeasures etc, see line 135
Installation of industrial process control equipment, see line 135
Repair of hand held power tools, see line 135
Repair of sporting and recreational guns, see line 135
Repair of time clocks, time/date stamps, time locks and similar time recording devices, see line 135
Printing of smart cards, see line 137
Manufacture of ophthalmic goods, see line 137
Manufacture of electronic games with fixed (non-replaceable) software, see line 137
Manufacture of medical thermometers, for example ear and forehead thermometers, see line 137
Manufacture of watch bands of precious and non-precious metals, see line 137
Reproduction of recorded media (computer media, sound, video etc), see line 137
Manufacture of non-metal watch bands, see line 138
Repair of central air conditioning systems, see line 140
Restoration of museum collection objects, see line 188

Manufacture of wood and wood products; manufacture of pulp, paper and paper products, printing; manufacture of furniture; manufacturing nec (line 137)

Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials (sector code 160)

Sawmilling and planing of wood: including drying of wood, impregnation, chemical treatment etc, manufacture of wooden railway sleepers.

Manufacture of products of wood, cork, straw and plaiting materials: Manufacture of veneer sheets, manufacture of veneer sheets and wood-based panels; manufacture of assembled parquet floors; manufacture of other builders' carpentry and joinery, manufacture of doors, windows, shutters and frames, including with metal fittings and locks, manufacture of stairs and railings of wood, manufacture of partitions, mobile homes and saunas predominantly of wood; manufacture of wooden containers, including packing cases, boxes, cable-drums and pallets, manufacture of barrels and other coopers' products of wood; manufacture of wooden handles and bodies for tools, brooms, brushes, manufacture of boot or shoe lasts, clothes hangers, household utensils and kitchenware, statuettes, ornaments etc of wood, also manufacture of agglomerated cork and processing of natural cork, as well as manufacture of floor coverings of cork, manufacture of basket-ware and mats of plaiting material, manufacture of fire logs and pellets for energy, made of pressed wood or substitute materials.

Manufacture of paper and paper products (sector code 170)

Manufacture of pulp, paper and paperboard: including manufacture and preparation of pulp and manufacture of cotton-linters pulp; manufacture of crêped or crinkled paper, handmade paper, newsprint and other printing or writing paper, manufacture of cellulose wadding and webs of cellulose fibres.

Manufacture of articles of paper and paperboard: including manufacture of corrugated paper and paperboard, as well as containers thereof, manufacture of sacks and bags of paper; manufacture of household and sanitary goods and of toilet requisites, for example handkerchiefs, cleansing tissues, serviettes and toilet paper; manufacture of textile wadding and products thereof (sanitary towels, tampons etc), manufacture of cups and dishes of paper; manufacture of paper stationery, including printing, writing, self-copy and carbon paper ready for use, manufacture of envelopes, notebooks, binders, business forms etc; manufacture of wallpaper and textile wall coverings; manufacture of labels, filter paper and egg trays, including manufacture of carnival articles such as streamers, confetti, false noses, masks, Chinese lanterns, pennants etc.

Printing and reproduction of recorded media (sector code 180)

Printing and service activities related to printing: Printing of newspapers and periodicals, books, music, atlases, prospectuses and other printed advertising, postage stamps, documents of title, calendars, forms etc, printing on labels and tags; print finishing, typesetting and reproduction; binding of printed matter.

Reproduction of recorded media: Reproduction from master copies of gramophone records, compact discs, DVDs and video tapes with music, film or other video recordings, as well as reproduction of software and data on disks, compact discs, DVDs and magnetic tapes.

Manufacture of furniture (sector code 310)

Manufacture of chairs and seats for offices, workrooms and domestic premises, for theatres, cinemas, churches, schools, restaurants etc, of any material (except stone, concrete or ceramic); also upholstery of chairs and seats; manufacture of office furniture, kitchen furniture, furniture for living rooms, bedrooms and gardens, of any material (except stone, concrete or ceramic); manufacture of mattresses including uncovered cellular rubber or plastic mattresses, as well as manufacture of mattress supports.

Other manufacturing (sector code 320)

Manufacture of jewellery, bijouterie and related articles: Striking of coins and medals; manufacture of jewellery and related articles, including production of worked pearls, precious stones, industrial and synthetic stones, manufacture of dinnerware, cutlery, toilet articles, office or desk articles, cigarette cases, articles for religious use etc of precious metals or of base metals clad with precious metals, manufacture of watch bands of precious and non-precious metals, also engraving of precious and non-precious metal products; manufacture of imitation jewellery of base metals plated with precious metals and imitation stones.

Manufacture of musical instruments: including electronic musical instruments, manufacture of musical boxes, fairground organs, calliopes etc, and of instrument parts and accessories, also manufacture of whistles, call horns and other mouth-blown sound signalling instruments.

Manufacture of sports goods: Manufacture of articles and equipment for sports, outdoor and indoor games, including balls, rackets, bats and clubs, skis, bindings and poles, sailboards and surfboards, bows and crossbows, requisites for sport fishing (including landing nets), hunting, mountain climbing etc, leather sports gloves and sports headgear, also ski-boots, ice skates, roller skates and skateboards, manufacture of basins for swimming and padding pools, as well as of articles and equipment for gymnasium, fitness centre or gymnastic and athletic equipment.

Manufacture of games and toys: Manufacture of dolls, doll garments and accessories, manufacture of toy animals, wheeled toys, toy musical instruments, parlour games and playing cards, electronic games such as chess computers, recreational models, electrical trains, construction sets, chemistry and experimental sets, puzzles etc, manufacture of plastic bicycles and tricycles, manufacture of pinball machines, coin-operated games, billiards, special tables for casino games etc.

Manufacture of medical and dental instruments and supplies: Manufacture of laboratory apparatus, surgical and medical instruments, appliances and supplies (except electromedical equipment such as X-ray machines, hearing aids etc), for example laboratory ultrasonic cleaning machinery, distilling apparatus and sterilisers, as well as centrifuges, manufacture of bone reconstruction cements, dental fillings and cements and other dental plaster preparations, manufacture of bone plates and screws, medical thermometers (for example ear and forehead thermometers), syringes, needles, catheters, cannulae etc, also manufacture of surgical drapes, as well as sterile string and tissue, manufacture of medical and dental furniture, including dentists' chairs with or without incorporated dental equipment, operating and examination tables and hospital beds, manufacture of ophthalmic goods such as eyeglasses, sunglasses, contact lenses and safety goggles; also manufacture of orthopaedic products and devices such as glass eyes, orthodontic appliances, crutches, prosthetic devices and orthopaedic footwear; manufacture of artificial teeth, bridges, crowns etc, made in dental labs.

Manufacturing nec: Manufacture of brooms and brushes including hair brushes, toothbrushes, shoe and clothes brushes etc, mops and feather dusters, paint brushes and rollers, hand-operated mechanical floor sweepers, squeegees and other brushes, brooms, mops; manufacture of protective safety equipment, for example fire-resistant and protective safety clothing and safety belts, including plastic and metal safety headgear (protection helmets), manufacture of cork life preservers, manufacture of ear and noise plugs, gas masks, manufacture of pens and pencils, including fountain pens, ballpoint pens, felt-tip pens, lead and coloured pencils etc, pencil leads, manufacture of date or numbering stamps, hand-operated devices for printing, or embossing labels, typewriter ribbons, ink pads, manufacture of other products such as globes, umbrellas, sun-umbrellas, buttons, press-fasteners, snap-fasteners, press-studs, slide fasteners, cigarette lighters, smoking pipes, scent sprays, wigs, false beards, novelties, hand sieves, tailors' dummies etc, manufacture of Christmas articles such as Christmas tree baubles, lametta, artificial Christmas trees, nativity scenes and nativity figures, candles and similar wax articles, manufacture of artificial plants, floral baskets, bouquets, wreaths and similar articles, also manufacture of coffins, as well as taxidermy activities.

Logging and production of wood in the rough, see line 110

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Manufacture of denture adhesives, see line 131
Manufacture of medical wadding, dressings etc, see line 131
Manufacture of matches, see line 131
Manufacture of plastic wallpaper, see line 132
Manufacture of inflatable rubber mattresses and waterbed mattresses, see line 132
Manufacture of furniture of ceramics, concrete and stone, see line 133
Manufacture of abrasive paper, see line 133
Manufacture of metal weights as used for weightlifting, see line 134
Manufacture of sporting weapons and ammunition, see line 134
Manufacture of wooden spools and bobbins that are part of textile machinery, see line 135
Manufacture of car seats, see line 135
Manufacture of railway car seats, see line 135
Manufacture of aircraft seats, see line 135
Manufacture of blackboards, see line 135
Restoring of organs and other historical musical instruments, see line 135
Manufacture of CD and DVD players, televisions, HiFi systems and the like, see line 136
Manufacture of lighting fittings or lamps, see line 136
Manufacture of electrical Christmas tree lights, see line 136
Manufacture of microphones, amplifiers, speaker systems, headphones and similar apparatus, see line 136
Manufacture of X-ray machines and hearing aids, see line 136
Manufacture of clock cases, see line 136
Repair and restoration of furniture, see line 136
Repair of sporting goods and jewellery, see line 136
Piano tuning, see line 136
Manufacture non-metallic watch bands of fabric, leather, plastic etc, see line 138
Manufacture of boat sails, see line 138
Manufacture of wooden footwear and luggage, see line 138
Manufacture of pillows, pouffes, cushions, quilts and eiderdowns, see line 138
Manufacture of mats or matting of textile materials, see line 138
Manufacture of saddlery and harness, riding crops, sports footwear, see line 138
Silk-screen printing on textiles and wearing apparel, see line 138
Installation of kitchen furniture, furniture attachments, partitions, laboratory equipment furniture and the like, see line 140
Activities of opticians, see line 150
Making photocopies, copy shops, see line 185
Production and distribution of motion pictures on DVD and similar media, as well as manufacture of master copies, see line 185
Publishing activities, publishing of printed matter and software, see line 185
Reproduction of motion picture film for theatrical distribution, see line 185
Dental practice activities, see line 186

Textiles, apparel and leather goods (line 138)

Manufacture of textiles (sector code 130)

Preparation and spinning of textile fibres: Preparation and spinning of cotton, wool, flax and silk, as well as twisting and texturing of filament yarns, manufacture of sewing yarn etc.

Weaving of textiles: including cotton-type weaving (including upholstery, decoration fabrics and curtains), woollen-type, worsted-type, silk-type and filament yarn weaving; manufacture of imitation fur by weaving; including manufacture of woven fabrics of polypropylene fibres and of glass fibres.

Finishing of textiles: Bleaching, dyeing, silk-screen printing, dressing, drying etc of textiles and wearing apparel, coating and rubberising of wearing apparel.

Manufacture of other textiles: including bed, table, toilet or kitchen linen, blankets, cushions, sleeping bags, curtains, blinds, furniture covers, tarpaulins, tents, sunblinds, banners, parachutes, floorcloths, dishcloths, dustcloths etc, manufacture of carpets, rugs and mats, needle-loom felt floor coverings and other textile floor coverings; pile and terry fabrics, net and window furnishing type fabrics, imitation fur; manufacture of twine, cordage, rope and cables of textile fibres, whether or not coated, covered or sheathed with rubber or plastics; manufacture of fishing nets, rope or cable fitted with metal rings etc; manufacture of non-wovens and articles made from non-wovens, except apparel; manufacture of other technical and industrial textiles, including manufacture of narrow woven fabrics, including impregnated with plastics or coated or sheathed with metal or rubber; manufacture of tyre cord fabric, of incandescent gas mantles, hosepiping, transmission or conveyor belts or belting, manufacture of labels and badges, braids, tassels and pompons; manufacture of felt, tulles, textile wicks, artists' canvas boards and tracing cloth, shoe-laces and mitts.

Manufacture of wearing apparel (sector code 140)

Manufacture of wearing apparel, except fur apparel: Manufacture of clothing items made of leather or composition leather; manufacture of workwear, other outerwear (including custom tailoring), manufacture of underwear and nightwear for men, women and children, corsetry, sports clothes, hats and other headgear including of fur, babies' garments and swimwear, gloves and shawls, ties, hairnets, headscarfs, as well as gloves and belts from leather; manufacture of footwear of textile material without applied soles.

Manufacture of articles of fur: Fur wearing apparel and clothing accessories (except manufacture of headgear of fur skins); rugs and carpets of fur.

Manufacture of knitted and crocheted apparel: including manufacture of knitted and crocheted hosiery, pullovers, cardigans and similar articles.

Manufacture of leather and related products (sector code 150)

Tanning and dressing of leather; manufacture of luggage, handbags, saddlery and harness; dressing and dyeing of fur: Tanning, dyeing and dressing of hides and skins, manufacture of leather and composition leather; manufacture of luggage, handbags and the like, of leather, composition leather or any other material, such as plastic sheeting, textile materials, vulcanised fibre or paperboard, where the same technology is used as for leather, manufacture of leather shoe-lace of, driving belts, packings, saddlery and harness etc; manufacture of fabric watch bands, manufacture of horse whips and riding crops.

Manufacture of footwear: Manufacture of footwear for all purposes, of any material, by any process, including manufacture of gaiters, leggings and parts of footwear.

Production of raw fur skins from ranching operations or in commercial hunting, see line 110

Manufacture of synthetic or artificial fibres and single yarns, of synthetic or artificial fibres, see line 131

Manufacture of heels and soles and other rubber footwear parts, see line 132

Manufacture of resilient floor coverings, such as vinyl, linoleum, see line 132

Manufacture of wearing apparel of rubber or plastics not assembled by stitching but merely sealed together, see line 132

Manufacture of imitation leather based on rubber or plastic, see line 132

Manufacture of plastic parts for shoes, see line 132

Textile fabric, conveyor belts, belting, yarns and cords impregnated, coated, covered or laminated with rubber, where rubber is the chief constituent, see line 132

Manufacture of glass fibres, see line 133

Manufacture of cloth of woven metal wire and wire rope, see line 134

Manufacture of saddles for bicycles, see line 135

Repair of wearing apparel, see line 136

Manufacture of floor coverings of cork, see line 137

Manufacture of fire-resistant and protective safety clothing, see line 137

Manufacture of linemen's safety belts and other belts for occupational use, see line 137

Manufacture of landing nets for sports fishing, see line 137

Manufacture of mats and matting of plaiting materials, see line 137

Manufacture of wooden shoe parts (eg heels and lasts), see line 137

Manufacture of metal safety headgear, see line 137

Manufacture of ice skates, ski-boots and orthopaedic shoes, see line 137

Manufacture of sports gloves and sports headgear, see line 137

Manufacture of textile wadding and articles of wadding: sanitary towels, tampons etc, see line 137

Manufacture of precious metal and non-precious metal watch bands, see line 137

Production of raw hides and skins in slaughterhouses, see line 139

Manufacture of food products and beverages; manufacture of tobacco products (line 139)

Manufacture of food products (sector code 100)

Processing and preserving of meat and production of meat products: Operation of slaughterhouses, production of fresh, chilled or frozen meat, production of hides and skins originating from

slaughterhouses, slaughtering and processing of whales on land or on specialised vessels, rendering of fats of animal origin, processing of animal offal; production of feathers and down; production of meat products such as sausage, rillettes, tinned meat and boiled ham.

Processing and preserving of fish, crustaceans and molluscs: Processing and preserving of fish, crustaceans and molluscs, also on special vessels (factory ships) not including fishing, production of fish fillets, caviar etc, freezing, deep-freezing, drying, smoking, salting etc; production of fishmeal, processing of seaweed.

Processing and preserving of fruit and vegetables: Manufacture of potato products such as potato crisps and mashed potatoes, as well as industrial peeling of potatoes; manufacture of fruit and vegetable juice with a fruit content of 100%, preserving of fruit, nuts and vegetables, roasting of nuts, manufacture of food consisting chiefly of fruit or vegetables such as marmalades, jams and table jellies, also mixed salads, packaged.

Manufacture of vegetable and animal oils and fats: Manufacture of crude and refined oils and fats; margarine and similar edible fats.

Manufacture of dairy products: Manufacture of butter, yoghurt, cheese, curd, cream etc, including milk in solid form, manufacture of fresh milk and milk-based drinks; manufacture of ice cream.

Manufacture of grain mill products, starches and starch products: Grain milling, rice milling, vegetable milling, manufacture of flour; manufacture of starches from rice, potatoes, maize etc, manufacture of corn oil.

Manufacture of bakery and farinaceous products: including bread and rolls, cakes, tarts, waffles etc; manufacture of preserved pastry goods and cakes such as biscuits, snack products (crackers, pretzels etc), whether sweet or salted; manufacture of pastas such as macaroni and noodles, manufacture of canned or frozen pasta products, manufacture of couscous.

Manufacture of other food products: Manufacture or refining of sugar from the juice of cane, beet, maple and palm, manufacture of confectionery, chocolate, caramels, nougats, confectionary lozenges and pastilles, manufacture of cocoa, cocoa butter, cocoa fat and cocoa oil. Preserving in sugar of fruit and nuts, manufacture of chewing gum; decaffeinating and roasting of coffee, production of coffee products, of tea and maté, as well as of herb infusions; manufacture of spices, sauces and condiments, including mayonnaise, ketchup, mustard, vinegar, food-grade salt etc; manufacture of prepared meals and dishes, in frozen or canned form, as well as of homogenised food preparations and dietic food; manufacture of soups, broths, yeast etc, manufacture of concentrates and juices of meat, fish, crustaceans and molluscs.

Manufacture of prepared animal feeds for farm animals and pets.

Manufacture of beverages (sector code 110)

Distilling, rectifying and blending of spirits and manufacture of alcoholic beverages, also manufacture of pure alcohol; manufacture of wine and sparkling wine, cider, mead, vermouth etc other than from self-produced grapes, apples etc including blending and bottling of wine; manufacture of beer and malt, mineral waters and other bottled waters, as well as of soft drinks including fruit juice drinks (fruit content between 5% and 30%) and smoothies.

Manufacture of tobacco products (sector code 120)

Manufacture of tobacco products such as cigarettes, cigars, pipe tobacco, chewing tobacco, snuff.

Growing or preliminary processing of tobacco, see line 110

Production of raw milk, see line 110

Manufacture of wine from self-produced grapes, see line 110

Processing and preserving of fish on vessels engaged in fishing, see line 110

Manufacture of ice (not ice cream), see line 120

Production of essential oils, see line 131

Manufacture of synthetic alcohols, as well as of ethyl alcohol from fermented materials, see line 131

Buying of wine in bulk and bottling without transformation, see line 150

Activities of ice cream parlours, see line 184

Activities of food service contractors, see line 184

Bottling and labelling of beverages on a fee or contract basis, see line 185

Packaging of meat on a fee or contract basis, see line 185

Construction (line 140)

Construction of buildings (sector code 410)

Development of building projects

Construction of residential and non-residential buildings: Construction of all types of buildings. This includes new work, repair, additions and alterations, construction of entire dwellings, office buildings, stores, public and agricultural buildings etc, erection of pre-fabricated buildings, as well as construction of a temporary nature, manufacture of prefabricated concrete buildings on the site; construction of buildings also includes the construction of parking garages, including underground parking garages.

Civil engineering (sector code 420)

Construction of roads and railways: Construction of motorways, streets, roads, other vehicular and pedestrian ways, surface work, asphalt paving, road and car park painting, construction of airfield runways; construction of railways and underground railways; construction of bridges and tunnels, including construction of bridges for elevated highways (also of metal and wood).

Construction of utility projects: Construction of utility projects for fluids, construction of sewer systems, sewage disposal plants and pumping stations; construction of civil engineering constructions for long-distance and urban communication and power lines and for power plants, including the construction and installation of wind energy and solar parks in open areas.

Construction of other civil engineering projects: Construction of waterways, harbour and river works, pleasure ports (marinas), locks, dams and dykes etc, dredging of waterways; construction of industrial facilities, except buildings, such as refineries and chemical plants, construction of outdoor sports facilities.

Specialised construction activities (sector code 430)

This division includes specialised construction activities (special trades), ie the construction of parts of buildings and civil engineering works which are mostly carried out under subcontract and requiring specialised skills or equipment. This includes the installation of all kinds of utilities that make the construction function as such, as well as the renting of construction equipment with operators and crew.

Demolition and site preparation: Demolition or wrecking of buildings and other structures; clearing of building sites, earth moving such as excavation, landfill, levelling and grading of construction sites, site preparation for mining, preparation of ore properties and sites (except oil and gas sites), building site drainage, as well as drainage of agricultural or forestry land; test drilling, test boring and core sampling for construction, geophysical, geological or similar purposes.

Electrical, plumbing and other construction installation activities: Electrical installation in all kinds of buildings and civil engineering structures, installation of telecommunications wiring, computer network and cable television wiring and satellite dishes, fire alarms and burglar alarm systems, electric meters, solar energy collectors/photovoltaic plants and lighting systems for buildings, connecting of electric appliances and household equipment; plumbing, heat and air-conditioning installation, including installation of sprinkler systems; thermal, sound or vibration insulation; installation of elevators and escalators, automated and revolving doors, installation of lightning conductors, blinds and sunblinds; installation of illumination and signalling systems for roads, railways, airports and harbours.

Building completion and finishing: Plastering; joinery installation; floor and wall covering; painting and glazing; acoustic construction work, cleaning of new buildings after construction.

Other specialised construction activities: Roofing and tinsplate activities; carpentry and wooden constructions; scaffolds and work platform erecting and dismantling (excluding renting of scaffolds and work platforms); erection of chimneys and industrial ovens; construction of foundations, including pile-driving; de-humidification of buildings, shaft sinking, bricklaying and stone setting, subsurface work, construction of outdoor swimming pools, erection of steel elements, exterior cleaning of buildings, including graffiti removal from buildings.

Decontamination of soil, see line 120

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Drilling of production oil or gas wells, see line 120
Test drilling and boring support services during mining activities, see line 120
Installation of commercial/industrial machinery and equipment, see line 135
Interior cleaning of buildings and other structures, see line 183
Project management, see line 185
Oil and gas field exploration, geophysical, geological and seismic surveying, see line 185
Architectural and engineering activities, see line 185
Activities of interior decorators, see line 185
Renting of construction machinery and equipment without operator, see line 187
Renting of scaffolds and work platforms, excluding erecting and dismantling, see line 187

Wholesale and retail trade; repair of motor vehicles and motorcycles (line 150)

This section includes wholesale and retail sale of any type of goods, and rendering services incidental to the sale of merchandise. No transformation of merchandise takes place, meaning that the merchandise is subject only to the usual operations (or manipulations) associated with trade. This includes the sorting, grading and assembling of goods, bottling, mixing (blending) and packaging of goods. Also included in this section are trade, maintenance and repair of motor vehicles and motorcycles. Wholesale and retail trade comprises not only direct trading between two parties, but also that arranged on behalf of one or more third parties.

Wholesale and retail trade and repair of motor vehicles and motorcycles (sector code 450)

Sale of motor vehicles: Wholesale and retail sale (including by commission agents) of new and used vehicles, lorries, caravans and motor homes including trade of special vehicles such as old-timers, go-carts, ambulances, buses, snowmobiles etc.

Maintenance and repair of motor vehicles: including spraying and painting, repair of motor vehicle seats, screens and windows, servicing, tyre and tube repair, fitting or replacement, anti-rust treatment, operation of car washes.

Sale of motor vehicle parts and accessories: Wholesale and retail sale (including by commission agents) of motor vehicle parts and accessories including electrical equipment for motor vehicles and new and used tyres.

Sale, maintenance and repair of motorcycles and related parts and accessories: Wholesale and retail sale (including by commission agents) of new and used motorcycles, scooters, mopeds and motor-assisted bicycles including their maintenance and repair, wholesale and retail sale of motorcycle parts, accessories and tyres.

Wholesale trade, except of motor vehicles and motorcycles (sector code 460)

Wholesale is the resale (sale without transformation) of new and used goods to retailers, to commercial, professional and institutional users, or to other wholesalers, or involves acting as an

agent or broker in buying merchandise for, or selling merchandise to, such individuals or companies, including on the internet. These include industrial distributors, exporters and importers, cooperative buying associations, merchandise and commodity brokers, commission merchants and agents and assemblers, as well as buyers and cooperative associations engaged in the marketing of farm products.

Wholesalers frequently physically assemble, sort and grade goods in large lots, break bulk, repack and bottle, redistribute in smaller lots, for example pharmaceuticals, store, refrigerate, label, deliver and install goods on own account.

The Federal Office for Agriculture and Food (*Bundesanstalt für Landwirtschaft und Ernährung*), the Petroleum Stockpiling Agency (*Erdölbevorratungsverband*) and the Federal Spirits Monopoly Administration (*Bundesmonopolverwaltung für Branntwein*) have been allocated to public extra budgets and not wholesale since the end of 2014.¹

Wholesale on a fee or contract basis: Activities of commission agents, commodity brokers and all other wholesalers who trade on behalf and on the account of others, bringing sellers and buyers together or undertaking commercial transactions on behalf of a principal, including on the internet; activities of wholesale auctioneering houses.

Wholesale of agricultural raw materials and live animals: Wholesale of grain, seeds, unmanufactured tobacco and animal feeds (for farm animals), of flowers and plants, hides, skins and leather, as well as wholesale of live animals.

Wholesale of food, beverages and tobacco: Wholesale of fresh fruits and vegetables, of meat and meat products, poultry and game, of dairy products, eggs and edible oils and fats; wholesale of beverages, tobacco products, sugar and chocolate and sugar confectionery, coffee, tea, cocoa and spices, fish, flour and cereal products, feed for pet animals etc; wholesale of frozen food.

Wholesale of household goods: Wholesale of household linen and textiles, clothing and footwear, electrical and non-electrical household appliances, as well as household articles of wood, metal and plastic, consumer electronics, ceramic china and glassware, cleaning materials, perfume and cosmetics, pharmaceutical goods, furniture, carpets and lighting equipment, watches and jewellery, games and toys and musical instruments, bicycles and their parts and accessories, sports and camping goods, leather goods and travel accessories, gifts and advertising items, paper, paperboard, stationery, books, magazines and newspapers, as well as wholesale of woodenware, wickerwork and corkware etc.

Wholesale of information and communication equipment: Wholesale of computers, computer peripheral equipment and software, electronic and telecommunications equipment and parts including wholesale of blank audio and video tapes and diskettes, CDs, DVDs.

¹ Will not be included in the borrowers statistics from the fourth quarter of 2014.

Wholesale of other machinery, equipment and supplies: Wholesale of agricultural machinery, equipment and supplies, machine tools, mining, construction and civil engineering machinery, machinery for the textile industry and sewing and knitting machines, office furniture, office machinery and equipment, ground conveyors, production-line robots, cables, wires and switches, installation equipment and electrical material, electrical motors, transformers and measuring instruments and equipment; wholesale of weapons and ammunition.

Other specialised wholesale: Wholesale of solid, liquid and gaseous fuels and related products, metals and metal ores, wholesale of wood, construction materials and sanitary equipment, including products of primary processing of wood and construction elements of wood, construction materials and construction elements of mineral substances, prefabricated wood buildings, flat glass, wallpaper and floor coverings (except carpets), paints and varnishes, baths, washbasins etc, wholesale of hardware, plumbing and heating equipment and supplies, wholesale of chemical products and other intermediate products, waste and scrap.

Non-specialised wholesale trade: Wholesale of non-specialised raw materials, intermediate and finished products.

Retail trade, except of motor vehicles and motorcycles (sector code 470)

Retail trade includes the resale (sale without transformation) of new and used goods to the general public for personal or household consumption or utilisation by shops, stalls, mail-order houses, via the internet, on markets, by consumer cooperatives etc; retail trade also includes activities of hawkers and peddlers, and vending machine sales and retail trade by door-to-door sales individuals. The goods sold in this division are limited to goods usually referred to as consumer goods or retail goods. Therefore goods not normally entering the retail trade, such as cereal grains, ores, industrial machinery etc are excluded.

Retail sale in non-specialised stores: Retail sale in non-specialised stores with food, beverages or tobacco predominating; including department stores carrying several other lines of merchandise such as wearing apparel, furniture, appliances, hardware, cosmetics etc; other retail sale in non-specialised stores, ie retail sale of a large variety of goods of which food products, beverages or tobacco are not predominant; including activities of department stores carrying a general line of merchandise.

Retail sale of food, beverages and tobacco in specialised stores: Retail sale of fruit and vegetables, meat, meat products, poultry and game, fish, crustaceans and molluscs, bread, cakes, flour confectionery and sugar confectionery, beverages, tobacco products, dairy products and eggs, edible oils, spices etc.

Retail sale of automotive fuel in specialised stores: Retail sale of fuel for motor vehicles and motorcycles, lubricating products and cooling products for motor vehicles by agency petrol stations and independent petrol stations.

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Retail sale of information and communication equipment in specialised stores: Retail sale of computers, peripheral units and software, telecommunications equipment and audio and video equipment.

Retail sale of other household equipment in specialised stores: Retail sale of textiles (fabrics, knitting yarn, haberdashery such as buttons, needles, sewing thread etc), metal and plastics products, paints, hardware, retail sale of carpets, rugs, wall and floor coverings, furniture, lighting equipment and other household articles, china and glassware, musical instruments and music, retail sale of household equipment such as vacuum cleaners, refrigerators, articles for lighting, cutlery, hollowware, frying pans etc, wooden, cork and wickerwork goods, retail sale of security alarm systems, such as locking devices, safes, and vaults, without installation or maintenance services.

Retail sale of cultural and recreation goods in specialised stores: Retail sale of books, periodicals, newspapers, stationery, school and office supplies, retail sale of music and video recordings, bicycles, sports goods, camping goods, games and toys.

Retail sale of other goods in specialised stores: Pharmacies, opticians; retail sale of medical and orthopaedic goods, cosmetic and toilet articles, retail sale of clothing, footwear, leather goods and travel accessories, retail sale of flowers, plants, seeds, fertilisers, pet animals and pet food, retail sale of watches and jewellery, photographic and optical equipment, activities of art galleries, retail sale of works of art, pictures, craftwork, stamps, coins and gifts, other retail sale of household fuel oil, bottled gas, coal and fuel wood, weapons and ammunition, as well as other non-food products nec, retail sale of antiques and second-hand goods, retail sale of second-hand books, also including activities of auctioning houses.

Retail sale via stalls and markets: Retail sale of food, beverages and tobacco products, textiles, clothing and footwear, as well as other goods such as carpets, books, toys, household appliances, music and video recordings.

Retail trade not in stores, stalls or markets: Retail sale of any kind via mail order houses or via internet, including direct sale via television, radio and telephone, retail trade from stock (for example direct selling of fuel, heating oil, firewood etc), by door-to-door sales individuals, through vending machines and mobile sellers, as well as retail trade by commission agents; this also includes internet retail auctions and the operation of appropriate internet portals.

Sale of farmers' products by farmers, see line 110

Retreading and rebuilding of tyres, see line 132

Repair and maintenance of bicycles, see line 136

Blending of wine, see line 139

Taxi operation; renting and leasing of motor vehicles and lorries with driver, see line 160

Wholesale of gold bullion for financial purposes, see line 170

Activities of pawn shops, see line 170

Sale of home-made ice cream by ice cream parlours, see line 184

Sale of food and drinks for consumption on the premises, see line 184

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Renting of tangible goods and operate leasing, see line 187

Renting and leasing of motor vehicles without driver, see line 187

Renting of personal and household goods to the general public, see line 187

Renting of motorcycles, see line 187

Transportation and storage; post and telecommunications (line 160)

Central, state and local government institutions operating in these sectors are not to be included here if they are included in the list of extra budgets¹ prepared by the Federal Statistical Office.

Travel agency, tour operator and other reservation service and related activities (sector code 790)

Travel agency and tour operator activities: Furnishing of travel information, advice, planning and selling travel; reservation of accommodation, journeys by ship etc. at home and abroad; organisation of travel, transportation, board and lodgings for travellers and tourists, organisation of visits to museums and visits to historical or cultural sites, theatrical, musical or sporting events etc; activities of self-employed tourist guides.

Other reservation service and related activities: Reservations for transportation, hotels, restaurants, car rentals, sports events etc; time-share exchange services, ticket sales activities for theatrical, sports and other amusement and entertainment events, provision of travel information, activities of self-employed tourist guides and tourism promotion activities.

Land transport and transport via pipelines (sector code 490)

Passenger rail transport, interurban: including operation of sleeping cars or dining cars as an integrated operation of railway companies.

Freight rail transport

Other passenger land transport: Regular land transport of passengers by urban or suburban transport systems on scheduled routes normally following a fixed time schedule, entailing the picking up and setting down of passengers at normally fixed stops, by motor bus, tramway, streetcar, trolley bus, underground and elevated railways etc (except transport by interurban railways), including operation of school buses, town-to-airport or town-to-station lines, operation of funicular railways, mountain railways and aerial cableways, ski lifts, etc, taxi operation including taxi hiring services, other renting of private cars with driver, charters, excursions and other occasional coach services.

Freight transport by road and removal services: including logging haulage, stock haulage and heavy haulage, refrigerated haulage and haulage in tanker trucks, haulage of automobiles,

¹ <http://www.bundesbank.de> > Service > Reporting systems > Banking statistics > Customer classification.

transport of waste and waste materials (without collection or disposal), renting of trucks with driver; removal services for businesses and households.

Transport via pipeline: Transport of gases, liquids, slurry and other commodities via pipelines, operation of pump stations.

Water transport (sector code 500)

Sea and coastal passenger water transport whether scheduled or not, operation of excursion, cruise or sightseeing boats, ferries, water taxis etc, renting of pleasure boats with crew for sea and coastal water transport.

Sea and coastal freight water transport whether scheduled or not, transport by towing or pushing of barges, oil rigs etc, renting of vessels with crew for sea and coastal freight water transport.

Inland passenger water transport: Transport of passengers via rivers, canals, lakes and other inland waterways, including inside harbours and ports, renting of pleasure boats with crew for inland water transport.

Inland freight water transport: Transport of freight via rivers, canals, lakes and other inland waterways, including inside harbours and ports, renting of vessels with crew for inland freight water transport.

Air transport (sector code 510)

Passenger air transport: Transport of passengers over regular routes and on regular schedules, charter flights, scenic and sightseeing flights and hot-air balloon trips, renting of air transport equipment with operator for the purpose of passenger transportation.

Freight air transport and space transport: Transport of freight by air over regular routes and on regular schedules and non-scheduled transport of freight by air, renting of air transport equipment with operator for the purpose of freight transportation; launching of satellites and space vehicles, space transport of freight and passengers.

Warehousing and support activities for transportation (sector code 520)

Warehousing and storage: Operation of storage and warehouse facilities for all kinds of goods, including grain silos, general merchandise warehouses, refrigerated warehouses, storage tanks etc, storage of goods in foreign trade zones, blast freezing.

Support activities for transportation: Operation of terminal facilities such as railway stations, bus stations, stations for the handling of goods for railroad and road vehicles; operation of roads and toll systems (such as Toll Collect), bridges, tunnels, car parks or garages, bicycle parkings and winter storage of caravans; towing and road side assistance; liquefaction of gas for transportation

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purposes; operation of routes for railroad vehicles, operation of railroad infrastructure, railway switching and shunting; operation of harbours and piers, waterway locks etc; navigation, pilotage and berthing activities, lighterage, salvage activities, lighthouse activities; operation of terminal facilities such as airway terminals, etc., airport and air-traffic-control activities, ground service activities, firefighting and fire-protection services at airports; cargo handling, including loading and unloading of goods or passengers' luggage irrespective of the mode of transport used for transportation, stevedoring; activities of cargo agents, including forwarding of freight, arranging or organising of transport operations by rail, road, sea or air, as well as issue and procurement of transport documents and waybills, activities of customs agents; activities of sea-freight forwarders and air-cargo agents, brokerage for aircraft space.

Postal and courier activities (sector code 530)

Postal activities under universal service obligation: Activities of postal services operating under a universal service obligation with a universal service infrastructure, including retail locations, sorting and processing facilities and carrier routes to pickup and deliver the mail. The delivery may be carried out with either self-owned (private) transport or via public transport. The activities carried out include the collection of letter-mail and parcels from public letter-boxes or from post offices, sorting, transport and delivery of letter-post and (mail-type) parcels and packages (domestic or international), as well as mailbox rental.

Other postal and courier activities: Pickup, transport, distribution and delivery of letter-post and parcels (domestic or international) by firms operating outside the scope of a universal service obligation, including local delivery and courier activities, home delivery services and bicycle couriers.

Crop spraying, see line 110

Log hauling within the forest, as a part of logging operations, see line 110

Waste transport as integrated part of waste collection activities, see line 120

Distribution of water by trucks, see line 120

Overhaul of aircraft or aircraft engines, see line 135

Provision of motor, marine, aviation and other transport insurance, see line 170

Rental of vacant space, see line 183

Restaurant and bar activities on board ships when provided by separate units, see line 184

Operation of sleeping cars or dining cars when operated by separate units, see line 184

Aerial photography, see line 185

Organisation and management of events such as meetings, conventions and conferences see line 185

Ambulance transport, see line 186

Renting of aircraft without crew, see line 187

Renting of boats and yachts without crew, see line 187

Operation of "floating casinos", see line 188

Operation of flying schools, including for professional certificates, see line 188

Operation of marinas, see line 188

Financial intermediation (excluding MFIs) and insurance and pension funding¹ (line 170)

Financial intermediation (excluding MFIs²)

Holding companies with predominantly financial shareholdings (sector code 64D)

Holding companies that provide management services for their group companies and whose shareholdings are predominantly comprised of financial corporations (banks and insurance corporations as well as other financial institutions stated in this section).

Holding companies without management functions (sector code 64K)

This includes all holding companies that only hold the shares in other companies and that do not provide any further or other services relating to the management and/or administration of other companies.

Capital investment companies (sector code 64L)

The provision of equity for small and mid-sized enterprises in the form of capital investments (shares, GmbH shares) or equity-equivalent funding, such as undisclosed participations and shareholder loans. The capital investment company actively provides advice and consulting services. These capital investment companies also include investment companies pursuant to the German Act concerning Risk Capital Investment Companies (*Gesetz über Unternehmensbeteiligungsgesellschaften*). These enterprises are also known as venture capital or private equity companies.

Trusts, funds and similar financial entities (sector code 64E)

Special-purpose entities (SPEs) that procure funding for their parent company on the open market and then pass this funding on; these entities also provide general financial services exclusively for their group companies (including so-called in-house banks).

Entities with their own legal personalities that manage estates and trust funds on behalf of the beneficiaries within the scope of an agreement or will.

Pawn shops engaged in pawnbroking, ie granting loans against the pledge of day-to-day goods, etc.

¹ In divergence from the classification of economic activities used by the Federal Statistical Office (WZ 2008), this combined item includes those sections of the WZ 2008 division Financial intermediation (*Erbringung von Finanz- und Versicherungsdienstleistungen*) which are not attributed to the sector "Banks (MFIs)" for the purposes of the banking statistics; it forms part of the sectoral classification scheme.

² MFIs are all institutions which receive deposits and/or close substitutes for deposits (for example, by issuing securities) from the public and, for their own account, grant credit (including investment in securities). This also includes building and loan associations and money market funds.

Shell and “letterbox” companies that have no business of their own, including the general partners of limited partnerships in which a private limited company is the general partner (GmbH & Co. KG) that were founded merely for liability purposes.

Financial leasing (see also line 171) (sector code 64F)

Leasing corporations which have the following characteristics, pursuant to ESA 2010 and the classification of economic activities prepared by the Federal Statistical Office: the lease term covers the entire or the major part of the economic life of the leased asset, and all (material) risks and rewards incidental to use of the asset are transferred to the lessee.

This includes leasing corporations based in Germany that provide financial lease services within the meaning of section 1 (1a) sentence 2 number 10 of the German Banking Act (*Kreditwesengesetz*) and are thus by law financial services institutions.¹ The legal provisions of section 1 (1a) sentence 2 number 10 of the German Banking Act (*Kreditwesengesetz*) are consistent with the key finance leasing definitions of ESA 2010: the lessee is generally the party that finances and amortises the asset; in economic terms, the lessor grants the lessee a loan in the amount of the cost of the leased item, with the financing function being paramount.

Leasing SPEs are likewise to be recorded here. These entities operate only for a single leased asset, do not make their own business policy decisions and are managed by financial leasing corporations on a regular basis. Due to their lack of decision-making autonomy, leasing SPEs are to be allocated to the sector of their controlling body (in this case, financial leasing corporations) in accordance with ESA 2010.

Other financial intermediation nec (sector code 64G)

Other financial intermediation nec: Dealing for own account by securities dealers with derivatives (for example, swaps, options and futures) (except the transactions referred to in section 1 (1) sentence 1 of the German Banking Act (*Kreditwesengesetz*)); credit card company activities and wholesale of bullion for financial purposes; also activities in connection with litigation funding (financing of legal proceedings).

Also to be recorded here are credit institutions other than MFIs² (with the exception of housing enterprises with savings facilities), financial services institutions as defined in section 1 (1a) of the German Banking Act (*Kreditwesengesetz*) and real-estate investment trusts which buy and administrate mortgages and earn interest on them (mortgage REITs).

¹ Updated overall lists of authorised financial lease corporations in Germany are available on BaFin's website (www.bafin.de > Aufsicht > Banken & Finanzdienstleister > Zulassung > Statistik/Liste).

² For example: guarantee banks; securities trading firms and securities trading banks as defined in section 1 (3d) / section 1 (1) sentence 2 number 4 or 10 of the German Banking Act (*Kreditwesengesetz*).

Open-ended investment funds (excluding money market funds) (sector code 64H)

This includes undertakings for collective investment in transferable securities (UCITSs) and open-ended alternative investment funds (AIFs) pursuant to the German Capital Investment Code (*Kapitalanlagegesetzbuch*), specifically special funds, investment stock corporations with variable capital and investment limited partnerships.

Closed-end investment funds (excluding money market funds) (sector code 64M)

Investment funds in the legal form of an investment stock corporation with fixed capital or an investment limited partnership (*Investment-KG*). These primarily invest in tangible assets, such as real estate, ships, aircraft and wind farms; also included here are private equity and venture capital funds.

Note: Pursuant to the interpretation issued by the German Federal Financial Supervisory Authority (BaFin) on 14 June 2013 on the scope of application of the German Capital Investment Code (*Kapitalanlagegesetzbuch*) and the definition of “investment funds”, operating solar energy, wind energy and ship funds are not classified as closed-end investment funds but are instead to be allocated to the economic sectors in which the revenue is generated.

Financial vehicle corporations (sector code 64J)

These include financial vehicle corporations (FVCs) engaged in securitisation transactions (*Verbriefungszweckgesellschaften*)¹ within the meaning of Regulation (EU) No 1075/2013 of the European Central Bank of 18 October 2013, Article 1. Financial vehicle corporations domiciled outside the European Union are to be encoded correspondingly.

More detailed explanatory notes on financial vehicle corporations as well as their definition can also be found in the Guideline on “statistics on financial vehicle corporations (FVC statistics)” or Special Statistical Publications 2, Banking statistics, Customer classification.

Finance trading institutions (sector code 64N)

More detailed explanatory notes on finance trading institutions can be found in the “General guidelines”, “I Economic sectors” or Special Statistical Publications 2, Banking statistics, Customer classification.

Insurance and reinsurance except compulsory social security (sector code 65A)

Insurance: Life, health, travel, property and accident insurance, motor, marine, aviation, transport, pecuniary loss and liability insurance.

Reinsurance

¹ In financial jargon, these entities are also referred to as “special purpose vehicles” (SPVs), “special purpose companies” (SPCs), “financial vehicle corporations” (FVCs) or ABCP programmes (eg conduits). A list of financial vehicle corporations, which is updated every quarter, is available on the European Central Bank’s website (<http://www.ecb.europa.eu> > Statistics > Financial corporations > Lists of financial institutions > Financial vehicle corporations (FVCs) > Published details regarding the list of FVCs, including historical data).

Pension funding (except compulsory social security) (sector code 65B)

Including supplementary old age provision schemes of (public or private) professional associations and enterprises, as well as trusts pursuant to the "Contractual Trust Arrangement model" (CTA); provision of retirement incomes by pension schemes and burial funds.

In divergence from the classification of economic activities used by the Federal Statistical Office, supplementary pension funds of central, regional and local government for members of the civil service are also to be recorded under this item.

Holding companies with active insurance business (sector code 65C)

This includes all investment companies whose shareholdings are predominantly comprised of insurance corporations and pension funds and that conduct at least reinsurance business in operating terms, such as Allianz SE. Such holding companies are allocated to insurance corporations in the monthly balance sheet statistics.

Activities auxiliary to financial services and insurance activities (sector code 660)

Provision of services involved in or closely related to financial service activities, but not themselves providing financial services (also called "ancillary services"). This also includes the German Federal Financial Supervisory Authority (BaFin).

Activities auxiliary to financial services, except insurance and pension funding: Furnishing of physical or electronic marketplaces for the purpose of facilitating the buying and selling of stocks, stock options, bonds or commodity contracts. This includes the operation of securities and commodity contracts exchanges, as well as stock or commodity options exchanges; securities brokerage without portfolio management (dealing in financial markets on behalf of others, for example stock broking and related activities); commodity contracts brokerage; other activities auxiliary to financial services, including procurement of savings and loan contracts for building purposes, payment institutions pursuant to the German Payment Services Oversight Act (*Zahlungsdiensteaufsichtsgesetz*), operation of bureaux de change.

Activities auxiliary to insurance and pension funding: Insurance agents and brokers; risk and damage evaluation, settling insurance claims, claims adjusting, investigation activities related to insurance.

Fund management activities: Activities of investment companies.

Activities auxiliary to financial services also include investment advisors, pension advisors, associations of credit institutions and insurance enterprises, domestic representative offices of foreign banks.

Housing enterprises with savings facilities, see line 181

Trade and renting of residential real estate, see line 181

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Holding companies with predominantly non-financial shareholdings, see line 182

Trade and renting of commercial real estate, see line 183

Real-estate investment trusts which invest in real estate and achieve rent and lease income therefrom (Equity REITs), see line 183

Investigation activities, see line 185

Operate leasing, see line 187

Financial leasing institutions (line 171);

See note on page 178.

Services (including self-employment) (line 180)

Includes all enterprises and self-employed persons (including sole proprietors) that predominantly provide services. Institutions of central, state and local government and non-profit institutions are also to be recorded here provided these institutions generate 50% of their costs themselves.

See also the list of extra budgets table published on the Bundesbank website: <http://www.bundesbank.de> > Service > Reporting systems > Banking statistics > Customer classification (available in German only).

Non-financial holding companies are also attributed to this sector, as are the activities of members of the central parliament or of the *state* parliaments.

Services may be considered an institution's principal economic activity if that activity generates more value added than any secondary activity (or combination thereof).

The following are excluded

- a) domestic services and
- b) certain branches of service provision which are attributed to other sectors, generally because such activity is conducted exclusively for and as part of another sector.

The latter group includes intermediation activities, such as commission agents, travel agents, insurance brokers, except where such activity is conducted for or as part of another sector (eg advertising agents); certain services related to agricultural, forestry and fisheries production; repair, finishing and all other producing sector work on a fee or contract basis. Wholesale and retail trade (etc), Transport, storage and communication and Financial intermediation and insurance and pension funding, ie sectors of economic activity attributed to services in the broad sense of the term, should be recorded separately on lines 150, 160 and 170 respectively.

For organisations of non-profit institutions that generate less than 50% of their costs themselves ("non-market producers"), see line 300.

Housing enterprises (line 181) (sector code 68A)

Buying and selling of self-owned residential land, apartment buildings and dwellings, as well as their letting, leasing and intermediation, activities of real estate property managers, advisory

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activities and appraisal services, operation of residential mobile home sites; operating leases of residential real estate, residential buildings and residences; also housing enterprises with savings facilities.

Development and construction work of a building project by a construction unit, see line 140

Subdividing and improving of land, see line 140

Property developers; development of building projects for sale, see line 140

Closed-end real estate funds of residential properties, see line 170

Management companies of closed-end funds, see line 170

Facilities support services (combination of services such as general interior cleaning, maintenance and making minor repairs, trash disposal, guard and security), see line 183

Operation of hotels, rooming houses, campgrounds and other non-residential or short-stay accommodation places, see line 184

Holding companies (line 182)

Holding companies with predominantly non-financial shareholdings (sector code 70A)

Holding companies whose holdings predominantly consist of enterprises whose main economic activity lies in manufacturing or another non-financial sector. These include general partnerships, that is public limited companies and private limited companies which act as the general partner, and in most cases also as the manager, in a limited partnership in which a public limited company is the general partner (*AG & Co. KG*) or a limited partnership in which a private limited company is the general partner (*GmbH & Co. KG*); administration and management of enterprises and firms, including operating companies producing without staff of their own.

Holding companies without management functions, see line 170

Management holding companies with active insurance business, see line 170

Management holding companies with predominantly financial shareholdings, see line 170

Capital investment companies, see line 170

Public limited investment companies, see line 170

investment companies, see line 170

Closed-end property unit trusts and corresponding funds if the funds' assets consist mainly of housing objects, see line 170

Closed-end property unit trusts and corresponding funds if the funds' assets consist mainly of items for industrial use, see line 170

Other real estate activities (line 183) (sector code 68B)

Buying and selling of self-owned land and non-residential buildings including exhibition halls and malls and shopping centres, as well as their letting, leasing and intermediation; administration of land and non-residential buildings, advisory activities and appraisal services; holding companies resulting from splits of unitary enterprises; real-estate investment trusts which invest in real estate and achieve rent and lease income therefrom (equity REITs); operating leases of commercial real estate and non-residential buildings.

Closed-end real estate funds of commercial properties, see line 170

Management company closed-end funds, see line 170

Services to buildings and landscape activities (sector code 810)

Combined facilities support activities: Provision of a combination of support services within a client's buildings and facilities; these include general interior cleaning, maintenance, trash disposal, guard and security, mail routing etc.

Cleaning activities: Interior and exterior cleaning of all types of buildings, window cleaning, chimney cleaning, cleaning of fireplaces, stoves, boilers, ventilation ducts, industrial machinery etc; cleaning of trains, buses, planes, ships, tanks etc; disinfecting and extermination activities in buildings; swimming pool cleaning and maintenance activities, bottle cleaning, street sweeping and snow and ice removal.

Landscape service activities: Planting, care and maintenance of parks and gardens, greenery for buildings (roof gardens, facade greenery, indoor gardens etc), transport routes (roads, waterways, ports etc), sports grounds, play grounds, lawns for sunbathing and other recreational parks, greenery for stationary and flowing water, plants for protection against noise, wind, erosion etc; planting and maintenance of graves.

Commercial production and planting for commercial production of plants and trees, tree nurseries except forest tree nurseries, see line 110

Agriculture pest control, see line 110

Development and construction work of a building project by a construction unit, see line 140

Steam cleaning, sand blasting and similar activities for building exteriors; graffiti removal, see line 140

Subdividing and improving of land, see line 140

Property developers; development of building projects for sale, see line 140

Automobile cleaning, car wash, see line 150

Real-estate investment trusts which buy and administrate mortgages and earn interest thereon (mortgage REITs), see line 170

Operation of hotels, rooming houses, campgrounds and other non-residential or short-stay accommodation places, see line 184

Landscape design and architecture activities, see line 185

On site management and operation of a client's computer systems, see line 185

Hotels and restaurants (line 184)

Loans of the central, state and local government institutions operating in this sector are not to be reported under this sector if they are part of the extra budgets and included in the list of extra budgets¹ prepared by the Federal Statistical Office.

Loans of the institutions and establishments of non-profit institutions operating in this sector (for example, canteens and accommodation operated by associations for their members) whose revenue covers less than 50% of the costs, are to be allocated to non-profit institutions (line 300).

¹ <http://www.bundesbank.de> > Service > Reporting systems > Banking statistics > Customer classification.

Accommodation (sector code 550)

Hotels and similar accommodation: Units providing short-stay accommodation accessible to anyone, such as hotels, motels, inns, guesthouses and restaurants run in combination with provision of lodging.

Holiday and other short-stay accommodation: including holiday camps, resort hotels, holiday chalets and flats, youth hostels, mountain refuges (shelters) etc.

Camping grounds, recreational vehicle parks and trailer parks: Campgrounds and camping facilities, trailer parks, recreational camps, as well as fishing and hunting camps, provision of space and facilities for recreational vehicles, operation of protective shelters or plain bivouac facilities for placing tents and/or sleeping bags.

Other accommodation: Private accommodation, student residences, school dormitories, workers' hostels for the accommodation of migrant (seasonal) workers, railway sleeping car establishments.

Food and beverage service activities (sector code 560)

Restaurants and mobile food service activities: Sale of meals for consumption generally on the premises, as well as sale of accompanying drinks, possibly also accompanied by some form of entertainment, by restaurants, cafeterias, cafés, fast-food restaurants, take-out eating places, sausage stands, market stalls and the like, ice cream parlours and ice cream truck vendors; also restaurants on board a ship or at airports, as well as dining car activities of railway companies.

Event catering and other food service activities: Sale of meals and drinks to groups of clearly defined individuals by sport, factory or office canteens, school canteens and kitchens, university dining halls, messes and canteens for members of the armed forces; activities of caterers and other facilities (for example "meals on wheels"), supplying meals prepared in a central food preparation unit, as well as beverages to specific facilities (for example airlines) or groups of individuals and for specific occasions (for example weddings and other celebrations or functions).

Beverage serving activities: Sale of beverages for consumption generally on the premises, possibly accompanied by some form of entertainment, by public houses, bars, nightclubs, discotheques, dance floors, beer halls, refreshment stands etc; also operation of mobile beverage vendors, as well as bars on board a ship and at airports (when provided by separate units).

Manufacture of perishable food items for resale, see line 139

Retail sale through vending machines, see line 150

Retail sale of perishable food items and prepared beverages, see line 150

Operation of winter storage of caravans, see line 160

Operation of residential mobile home sites, see line 181

Provision of homes and furnished or unfurnished flats or apartments for more permanent use, see line 181

Internet cafés, see line 185

Information and communication; research and development; membership organisations; publishing activities; other business activities (line 185)

Computer programming, consultancy and related activities (sector code 620)

Developing, programming, configuring, modifying and supporting software, websites, as well as entire internet presentations including writing the appropriate software documentation, provision of consultancy services including planning and designing customer-specific computer systems that integrate computer hardware, software and communication technologies in addition to training and support; computer facilities management activities including the provision of related services; setting up of personal computers including software installation, computer disaster recovery.

Information service activities (sector code 630)

Data processing, hosting and related activities; web portals: Provision of infrastructure for hosting and data processing services, including web hosting, cloud computing, streaming services (video and audio content), as well as the general time-share provision of mainframe facilities to clients; data processing activities, including provision of data entry services and processing of data supplied by clients, as well as database administration, electronic archiving, scanning etc; operation of internet search engines and other websites that act as portals to the internet, such as media sites providing periodically updated content.

Other information service activities: News syndicate and news agency activities, for example furnishing news, pictures and features to the media; telephone information services, information search services on a contract or fee basis, news clipping services, press clipping services etc.

Telecommunications (sector code 610)

Provision of telecommunications and related service activities, that is transmitting voice, data, text, sound and video. The commonality of these activities is the transmission of content, without being involved in its creation. The classifications are based on the type of infrastructure operated.

Wired telecommunications activities: Operating and maintaining switching and transmission facilities to provide point-to-point communications via landlines, microwave or a combination of landlines and satellite linkups, operating of cable distribution systems, telegraph and other non-vocal communications using own facilities; provision of internet access by the operator of the wired infrastructure.

Wireless telecommunications activities: Operating, maintaining or providing access to facilities using a wireless telecommunications infrastructure, for example transmission of radio waves, maintaining and operating of cellular and other wireless telecommunications networks; also provision of internet access by the operator of the wireless infrastructure.

Satellite telecommunications activities: Operating, maintaining or providing access to facilities using a satellite telecommunications infrastructure, including delivery of visual, aural or textual programming received from cable networks, local television stations or radio networks to consumers via direct-to-home satellite systems; also provision of internet access by the operator of the satellite infrastructure.

Other telecommunications activities: Activities of internet providers which provide internet access over networks not owned by the ISP (Internet Service Provider); satellite tracking, communications telemetry, radar station operations and operation of satellite terminal stations; provision of internet and telephone access in facilities open to the public, this includes call shops and internet cafés; VOIP (Voice Over Internet Protocol) provision and purchasing and reselling network capacity.

Programming and broadcasting activities (sector code 600)

Radio broadcasting: Production and broadcasting of radio programming by private and public radio stations including radio broadcasting activities over the internet.

Television programming and broadcasting activities: Production and broadcasting of television programming by private and public television stations; also broadcasting of special programmes available only by subscription, video-on-demand and other video access.

Motion picture, video and television programme production, sound recording and music publishing activities (sector code 590)

Motion picture, video and television programme activities: Production of motion pictures including videoclips, documentaries and commercials for direct projection in theatres or for broadcasting on television; production of television films and series, recording of talk shows, sport programmes etc; developing and processing motion picture film, including dubbing, film editing, special effects etc; activities of film material collections, including activities of special copying and restoration work restoring, for example, old silent films with the aid of digital technology and preparing them for transfer to a new medium (DVD); rental and distribution of films to cinemas, television stations and for showing, buying and selling of film productions distribution rights; operation of cinemas including showing films in other premises for projection or in the open air; activities of film clubs.

Sound recording and music publishing activities: Production of original (sound) master recordings on tapes, CDs and DVDs, releasing, promoting and distributing sound recordings, sound recording service activities in a studio or elsewhere including the production of taped (ie non-live) radio programming; publishing of recorded media, music and sheet books, GEMA.

Scientific research and development (sector code 720)

Loans from research facilities, centres and other public research facilities that are regarded as extra budgets and included in the list of extra budgets¹ prepared by the Federal Statistical Office are not to be reported here.

Loans from research facilities and research institutes of non-profit institutions (such as the Max Planck Society and the Fraunhofer-Gesellschaft) are to be allocated to non-profit institutions (line 300).

Basic research, applied research and experimental development.

Research and experimental development on natural sciences and engineering, including research and experimental development on biotechnology.

Research and development on social sciences and humanities

Activities of membership organisations² (sector code 940)

Activities of business organisations, including guild and professional associations,³ activities of commercial associations under public law, including chambers of industry and commerce, chambers of trade, district craftsmen's associations, guilds and chambers of agriculture; activities of employers' associations (for example Collective bargaining association of the German federal states (*Tarifgemeinschaft deutscher Länder*) and Federation of local employers' associations (*Vereinigung der kommunalen Arbeitgeberverbände*)); activities of professional associations, for example Association of medical practitioners in Germany (*Verband der Ärzte Deutschlands (Hartmannbund)*); associations of writers, artists and journalists; activities of professional associations under public law (medical boards, pharmacists' associations, as well as associations of panel doctors or dentists); furthermore other organisations operating or supporting institutions that render advice to or promote enterprises in general or enterprises in a particular line of business or trade; including Rationalisation and innovation centre of the German economy (*RKW Rationalisierungs- und Innovationszentrum der Deutschen Wirtschaft e.V.*) and the Holiday and wage compensation scheme of the construction industry (*Urlaubs- und Lohnausgleichskasse der Bauwirtschaft*); furthermore industrial foundations exclusively or predominantly pursuing charitable purposes (for example to promote science and culture).

Publishing activities (sector code 580)

Publishing of books, periodicals and other publishing activities: Publishing of books and maps, publishing of audio books, newspapers and periodicals, directories and telephone books,

¹ <http://www.bundesbank.de> > Service > Reporting systems > Banking statistics > Customer classification.

² Not including non-profit institutions not operating for enterprises.

³ Associations of credit institutions and insurance enterprises, see line 170.

postcards, timetables, forms, posters, reproductions, advertising material etc, publishing of encyclopaedias etc on CD and DVD.

Software publishing: Publishing of computer games for all platforms, of ready-made software, operating systems and software for business and other applications.

Legal and accounting activities (sector code 690)

Legal activities: Legal practitioners' offices, notaries public, civil law notaries, patent agents, bailiffs, arbitrators, examiners and referees.

Accounting, bookkeeping and auditing activities; tax consultancy: Activities of auditors, auditing companies, certified accountants, bookkeepers, tax consultants and tax agents, auditing and tax consultancy companies; bookkeeping (except data processing services).

Management consultancy activities (sector code 70B)

Advice, guidance and operational assistance, including lobbying activities, to businesses and other organisations on public relations and communication; advice and assistance to businesses and public facilities on management issues, organisational, financial and budget planning, production scheduling, human resource, control planning etc.

Architectural and engineering activities; technical testing and analysis (sector code 710)

Architectural and engineering activities and related technical consultancy: including offices for engineering design and offices for garden and landscape architecture; offices providing expertise in the field of construction including building inspection, offices providing technical and industrial consultancy; land surveying activities, including geological and prospecting activities (for example to yield information on the location of petroleum, natural gas and mineral deposits) and geodetic surveying activities such as land and boundary surveying activities, cartographic and spatial information activities.

Technical testing and analysis: Acoustics and vibration testing, testing of composition and purity of minerals, testing of the physical characteristics and performance of materials, such as radioactivity, strength, thickness, durability, testing activities in the field of food hygiene, including veterinary testing and control in relation to food production, performance testing of motors, automobiles, electronic equipment etc including failure analysis, testing and measuring of air and water pollution etc, certification of ships, aircraft, motor vehicles, pressurised containers, nuclear plants etc, periodic road-safety testing of motor vehicles (*TÜV*), also certification and ascertainment of the authenticity of artwork and operation of police laboratories.

Advertising and market research (sector code 730)

Advertising: Activities of advertising agencies, creation and realisation of advertising campaigns including aerial advertising, direct mail advertising, billboards, window dressing etc, advertising in newspapers, periodicals, radio, television, as well as on the internet; media representation; marketing consulting, as well as production of advertising material and buying.

Market research and public opinion polling: Market observation, investigation into acceptance and familiarity of goods and services and buying habits of consumers including statistical analyses of the results, investigation into collective opinions of the public about political, economic and social issues and statistical analysis thereof.

Other professional, scientific and technical activities (sector code 740)

Specialised design activities: Industrial, product and fashion design, graphic and communication design, as well as Interior design and interior decoration.

Photographic activities: Photographic activities and photographic laboratories including aerial photography; microfilming of documents; restoring of old photographs; activities of freelance photojournalists.

Translation and interpretation activities

Other professional, scientific and technical activities nec: Business brokerage activities, ie arranging for the purchase and sale of small and medium-sized businesses, including professional practices, but not including real estate brokerage, patent brokerage activities, appraisal activities, other than for real estate and insurance (for antiques, jewellery etc), security consulting, environmental consulting, agronomy consulting, as well as other technical consulting, weather forecasting and other meteorological activities (provided that these are operated by private enterprises), activities carried out by agencies on behalf of individuals, usually involving the obtaining of engagements in motion picture, theatrical productions etc, as well as placement of books, artworks, photographs etc with producers, publishers etc; furthermore other asset management activities for enterprises and individuals, including administration of copyright (except of films and artworks), as well as administration of rights in commercial property (patents, licences, quality seals, franchises etc).

Employment activities (sector code 780)

Activities of employment placement agencies: Personnel search, selection referral and placement activities for potential employers or job-seekers including executive placement and search activities; activities of casting agencies looking for suitable actors for new film projects.

Temporary employment agency activities: Activities of temporary employment agencies supplying human resources to clients' businesses for limited periods of time to temporarily replace or supplement the working force or cushion seasonal workloads. While the client is directly

responsible for the direction and supervision of the rented workers, payment is effected by the temporary employment agency.

Other human resources provision: This includes facilities which typically provide human resources on a long-term or permanent basis. Here too, the temporary employment agency is the official employer, while the client is responsible for the direction and supervision of employees.

Security and investigation activities (sector code 800)

Private security activities: Guard and patrol services, picking up and delivering money or other valuable items with personnel and equipment to protect such properties, polygraph services, fingerprinting services and armoured car services, training of dogs for security reasons, access control services, physical protection, activities of hotel and store detectives, bodyguards, car park attendants.

Security systems service activities: Monitoring or remote monitoring of electronic security alarm systems, such as burglar and fire alarms, including their installation and maintenance; installing, repairing, rebuilding and adjusting mechanical or electronic locking devices, safes and security vaults in connection with later monitoring and remote monitoring, the exercise of these activities may also include selling such security systems, locking devices, safes and security vaults.

Investigation activities: Investigation and detective service activities, activities of private investigators.

Office administrative, office support and other business support activities (sector code 820)

Office administrative and support activities: Provision of a range of day-to-day office administrative services, for example reception, billing and record keeping, personnel and physical distribution and logistics on a fee or contract basis; activities of copyshops.

Activities of call centres: Activities of call centres, including receiving customers' orders on the telephone, call distribution, providing information, dealing with customer requests for assistance or addressing customer complaints; undertaking market research or public opinion polling and similar activities for clients.

Organisation of conventions and trade shows: Organisation and management of events, such as business and trade shows, conventions, conferences and meetings, whether or not including the management and provision of the staff to operate the facilities in which these events take place; provision of related support service activities.

Business support service activities nec: Activities of collection agencies which collect money for claims on behalf of clients (except factoring companies), including the collection of licensing fees by ARD ZDF Deutschlandradio Beitragsservice (formerly: Gebühreneinzugszentrale (GEZ)); medical and dental billing services, activities of credit bureaus providing information on the creditworthiness

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and the business activities of individuals and companies; bottling and packaging activities on a fee or contract basis, including bottling of liquids including beverages and food, labelling and packaging of goods (parcel-packing and gift-wrapping etc); activities of independent auctioneers; stenography services, parking meter coin collection services, reading of heating, electricity, gas and water meters including drafting of the corresponding consumption invoices; furthermore activities of members of supervisory boards.

Own property asset management (sector code 830)

This item was created for the purposes of the banking statistics and covers enterprises, as well as those living off their own resources and pensions, who largely draw income from managing their own assets. Furthermore, the item contains shell companies and shelf companies (*Vorratsgesellschaften*) with no business of their own, as well as other enterprises whose business is dormant.

Test drilling in connection with mining operations, see line 120

Installation of mainframe and similar computers, see line 135

Providing key duplication services, see line 136

Printing, see line 137

Production of globes, see line 137

Mass reproduction of recorded media, as well as of software, see line 137

Film duplicating (except reproduction of motion picture film for theatrical distribution), as well as audio and video tape, CD or DVD reproduction from master copies, see line 137

Installation of security systems, such as burglar and fire alarms, without later monitoring, see line 140

Packaging activities incidental to transport, see line 160

Factoring companies, see line 170

Associations of credit institutions and insurance enterprises, see line 170

Asset administration on behalf of others (portfolio management), see line 170

Real estate agents, see line 181 and line 183

Testing and analysis of medical and dental specimens, see line 186

Testing of animal specimens in veterinary practices, see line 186

Consumer credit and debt counselling, see line 186

Renting of video tapes and DVDs to the general public (video libraries), see line 187

Educational consulting activities, see line 188

Operation of coin-operated (self-service) photo machines, see line 188

Activities of independent journalists, see line 188

Activities of libraries and archives, see line 188

Activities of writers and journalists, see line 188

Activities of own account actors, cartoonists, directors, stage designers and technical specialists, see line 188

Health and social work (enterprises and self-employment)¹ (line 186)

Loans from the central, state and local government institutions operating in this sector are not to be included here if they are part of the extra budgets and included in the list of extra budgets² prepared by the Federal Statistical Office.

Loans from the organisations and institutions of non-profit institutions operating in this sector, which, as non-profit institutions, generate less than 50% of the costs, are to be allocated to non-profit institutions (line 300).

Human health activities (sector code 860)

Hospital activities: General, community hospitals and hospitals of non-profit institutions, university hospitals, specialised hospitals (for example substance abuse hospitals, maternity hospitals), sanatoria, military-base and prison hospitals, preventoria and rehabilitation centres; activities of general practitioners and medical specialists, services of laboratory and technical facilities including radiologic and anaesthesiologic services.

Medical and dental practice activities: Activities of general medical practitioners and medical specialists, surgeons, dentists etc in private practice, group practices and in hospital outpatient clinics; private consultants' services to inpatients, as well as activities in clinics attached to firms, schools, homes for the aged, labour organisations and fraternal organisations; activities of orthodontists, dental surgeons.

Other human health activities: Activities of psychotherapists, midwives, physiotherapists, as well as other paramedical practitioners in the field of optometry, hydrotherapy, medical massage, occupational therapy, speech therapy, chiropody, homeopathy, chiropractics, acupuncture etc; activities of non-medical practitioners; furthermore activities of dental therapists, of school dental nurses and dental hygienists; activities of medical laboratories, such as X-ray laboratories and blood analysis laboratories, activities of blood banks, sperm banks and transplant organ banks, blood donor services and emergency services, transport of patients in ambulances, helicopters, airplanes etc., services provided by the German Health Insurance Medical Service (*Medizinischer Dienst der Krankenversicherung*).

See also the list of extra budgets table published on the Bundesbank website: <http://www.bundesbank.de> > Service > Reporting service > Banking statistics > Customer classification.

Veterinary activities (sector code 750)

Animal health care for farm animals and pets in veterinary practices and hospitals carried out by qualified veterinaries; treatment, control activities and care for farm animals and pets when visiting

¹ Excluding non-profit institutions. The institutions and establishments belonging to them but operating and borrowing for their own account are however to be treated as enterprises and classified according to their economic activity.

² <http://www.bundesbank.de> > Service > Reporting systems > Banking statistics > Customer classification.

farms, kennels or homes, as well as animal ambulance activities; furthermore veterinary examination and treatment of zoo animals and other fur and breeding animals.

Residential care activities (sector code 870)

Residential nursing care activities: Homes for the elderly with nursing care, convalescent homes and rest homes with nursing care.

Residential care activities for mental retardation, mental health and substance abuse: Homes and facilities for alcoholism or drug addiction treatment, psychiatric convalescent homes, activities of residential group homes for the emotionally disturbed or ill, mental retardation facilities, mental health halfway houses.

Residential care activities for the elderly and disabled including centres for the elderly and other assisted-living facilities; sheltered workshops for disabled persons.

Other residential care activities: Orphanages, homeless shelters, children's boarding homes and hostels, juvenile correction homes, institutions that take care of unmarried mothers and their children, as well as other facilities for individuals with social or personal problems including halfway homes for delinquents and offenders.

Social work activities without accommodation (sector code 880)

Social work activities without accommodation for the elderly and disabled: Activities of social services without accommodation and self-help organisations providing welfare and similar services for the elderly and disabled in their homes or elsewhere; day-care activities for the elderly or for disabled adults, vocational rehabilitation and habilitation activities for disabled individuals provided that the education component is limited.

Other social work activities without accommodation: Day nurseries for children including day-care activities for disabled children, day facilities for the homeless and other socially weak groups, youth centres and open houses, counselling services on educational issues, for children, adolescents and families; social counselling, welfare, refugee, referral and similar services which are delivered to individuals and families in their homes or elsewhere and carried out by government offices or by private organisations, disaster relief organisations, self-help organisations and specialists providing counselling services, including welfare and guidance services for children and adolescents, adoption activities, activities for the prevention of cruelty to children, marriage and family guidance, credit and debt counselling services, activities for disaster victims, refugees, immigrants etc; vocational rehabilitation and habilitation activities for unemployed individuals provided that the education component is limited, eligibility determination in connection with welfare aid and rent supplements, charitable activities like fund-raising or other supporting activities aimed at social work.

Farm animal boarding activities without health care, see line 110

Herd testing services, droving services, agistment services, poultry caponising, see line 110

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Activities related to artificial insemination, see line 110

Sheep shearing, see line 110

Production of artificial teeth, denture and prosthetic appliances by dental laboratories, see line 137

Recreational and holiday homes, resort hotels, holiday chalets and flats, youth hostels, see line 184

Non-medical laboratory testing, see line 185

Testing activities in the field of food hygiene, see line 185

Pet animal boarding activities without health care, see line 188

Operation of Turkish baths, saunas, steam baths and solariums, see line 188

Kindergartens, see line 300

Rental and leasing activities (line 187) (sector code 770)

Renting and leasing of motor vehicles: Renting and operational leasing of passenger cars, trucks, utility trailers, caravans and other motor vehicles without driver/operator.

Renting and leasing of personal and household goods: Renting and leasing of recreational and sports goods, for example sailboats, canoes, bicycles, beach chairs, skis etc; renting of video tapes and discs; renting and leasing of other personal and household goods, including textiles, wearing apparel, furniture, kitchen and tableware, electrical appliances and house wares, jewellery, musical instruments, scenery and costumes, books, journals and magazines, flowers and plants etc.

Renting and leasing of other machinery, equipment and tangible goods: Renting and operational leasing of agricultural and forestry machinery and equipment without operator, of construction and civil engineering machinery and equipment, including crane lorries and tower cranes without operator, as well as scaffolds and work platforms, without erection and dismantling; renting and operational leasing of office machinery and equipment, computers, including duplicating machines and typewriters, word-processing machines, accounting machinery and equipment, office furniture and containers; renting and operational leasing of railroad vehicles, water and air transport equipment without operator; renting and operational leasing of other machinery and equipment, for example engines and turbines, machine tools, mining and oilfield equipment, professional radio, television and communication equipment, motion picture production equipment, measuring and controlling equipment etc, renting of animals.

Leasing of intellectual property and similar products, except copyrighted works: Granting of licences for the right to use intellectual property and similar products (except copyrighted works, such as books or software), for example granting licences for the use and exploitation of patents, trademarks and service marks, brand names, mineral exploration and evaluation or franchise agreements.

Renting of agricultural and forestry machinery and equipment with operator, see line 110

Renting of construction and civil engineering machinery and equipment with operator, see line 140

Taxi operation; renting and leasing of motor vehicles and heavy goods vehicles or trucks with driver, see line 160

Renting of air transport equipment with operator, see line 160

Renting and leasing of water transport equipment with operator, see line 160

Financial leases, see lines 170 and 171

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Operate leasing of residential land, apartment buildings and dwellings, see line 181

Operate leasing of land and non-residential buildings, see line 183

Acquisition of licences in publishing activities, see line 185

Acquisition of licences in the film industry, see line 185

Distributing film, see line 185

Renting of leisure and pleasure equipment as an integral part of recreational facilities, see line 188

Provision of linen, work uniforms, and related items by laundries, see line 188

Other service activities (line 188)¹

Loans from the central, state and local government institutions operating in this sector are not to be included here if they are part of the extra budgets and included in the list of extra budgets² prepared by the Federal Statistical Office. The loans of public schools (primary (*Grundschule*), lower secondary (*Hauptschule*) and intermediate secondary schools (*Realschule*)) are also not taken into account.

Loans of the institutions and facilities of non-profit institutions active in this sector, which, as non-profit institutions, generate less than 50% of the costs, are to be allocated to non-profit institutions (line 300).

Education (sector code 850)

Public and private education at any level and for any profession. The instructions may be oral or written and may be provided by radio, television, internet or via correspondence; including educational activities of prison schools, military schools, colleges and academies; adult education, literacy programmes etc; special education for physically or mentally handicapped pupils; giving lessons in sports and recreational activities such as tennis, dancing or golf courses.

Pre-primary education

Primary education, including adult literacy programmes within or outside the school system.

Secondary education: General secondary and technical and vocational secondary education, also driving schools for occupational drivers eg of trucks, buses, coaches, schools for professional pilots or ship captains.

Higher education: Universities, art colleges, general and administration colleges, technical and vocational academies, as well as schools of human health activities.

Other education: Sports and recreation education, including gymnastics, riding, swimming and yoga instruction; operation of overnight and day sports holiday camps; activities of professional sports

¹ Excluding non-profit institutions. The institutions and establishments belonging to them but operating and borrowing for their own account are however to be treated as enterprises and classified according to their economic activity.

² <http://www.bundesbank.de> > Service > Reporting systems > Banking statistics > Customer classification.

instructors, teachers, coaches; provision of instruction in the arts, drama, singing and music etc; driving and flying schools giving tuition for motor vehicle, sailing and sports boat licences, sports flying certificates etc other than for commercial certificates; general, political and vocational adult education, that is lessons outside the regular school and university system given to adults in day or evening classes in schools or in special institutions (adult education centres (*Volkshochschulen*), where these are not extra budgets), instruction by correspondence etc; furthermore self-employed scientists whose main activity consists in teaching the subjects mentioned.

Educational support activities, including educational consulting, educational testing evaluation activities, educational testing activities, organisation of student exchange programmes.

Creative, arts and entertainment activities (sector code 900)

Artistic activities and performances of theatre groups, ballet groups, orchestras, bands, choirs etc; circuses including individual artists and circus groups; activities of individual artists such as actors, dancers, musicians, speakers, architects, stage-set designers and builders, choreographers, directors, composers, producers etc; activities of writers and fine artists such as sculptors, painters, cartoonists, engravers etc; self-employed restorers, journalists, press photographers; operation of theatre and concert halls; operators of operas and theatres, concert halls, variety shows and cabarets.

Libraries, archives, museums and other cultural activities (sector code 910)

This includes libraries of all kinds, reading, listening and viewing rooms, stock photo and movie libraries and services; museums of all kinds, including open-air museums, military museums and planetariums, including wax museums; administration of monument conservation, operation and preservation of historical sites and buildings and similar attractions; operation of botanical and zoological gardens, as well as nature reserves including wildlife preservation.

Gambling and betting activities (sector code 920)

Gambling, betting and sale of lottery tickets, operation of gambling machines, billiard saloons and other amusement halls, gambling houses and gambling clubs including operation of "floating casinos", activities of bookmakers, lottery acceptance points, sale of lottery tickets etc.

Sports activities and amusement and recreation activities (sector code 930)

Sports activities: Operation of facilities for indoor or outdoor sports events, including football and hockey stadiums, boxing arenas and track and field stadiums, swimming pools, racetracks for car, dog, horse races, golf courses, bowling lanes etc; organisation and operation of outdoor or indoor sports events for professionals or amateurs by organisations with or without own facilities; activities

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of professional sports teams and sports clubs¹, activities of individual own-account sportsmen and athletes, referees, judges, timekeepers etc; operation of fitness and body-building clubs and facilities, racing stables and kennels; operation of sport fishing and hunting preserves including related services; activities of mountain guides.

Amusement and recreation activities: Amusement parks, theme parks, as well as other recreational parks, operation of ski hills and picnic sites, operation of roller coasters, ghost trains, roundabouts, mazes and other entertainment attractions, including operation of historic railways, operation of marinas, activities on beaches, including renting of changing rooms, lockers, chairs, pedal boats etc, organisation of fireworks and laser shows.

Other personal service activities (sector code 960)

Laundering and dry cleaning, pressing, carpet and rug shampooing and drapery and curtain cleaning, provision of linens, work uniforms and related items by laundries; hairdressing and other beauty treatment; funeral and related activities, rental or sale of graves, providing burial or cremation services including maintenance of graves and mausoleums; activities of Turkish baths, saunas, solariums, steam baths, reducing and slendering salons, massage salons etc; furthermore astrological and spiritualists' activities, services of marriage bureaux and dating services, genealogical organisations, activities of tattooing and piercing studios, shoe shiners, porters, valet car parkers etc; operation of coin-operated personal service machines such as photo booths, weighing machines, machines for checking blood pressure, lockers etc; animal homes and animal refuges, other animal boarding, health care and control activities for pet animals including training and dressage, beauty parlours for dogs; furthermore activities of members of the central and state parliaments.

Manufacture of statues, other than artistic originals, see line 133

Restoring of organs and historical musical instruments, see line 135

Repair and alteration of clothing etc as a self-employed activity, activities of tailors, see line 136

Restoring of furniture (except museum type restoration), see line 136

Manufacture of wigs, see line 137

Renovation and restoration of historical sites and buildings, see line 140

Activities of commercial art galleries, see line 150

Operation of teleferics, funiculars, ski and cable lifts, see line 160

Fishing cruises, see line 160

Activities of ticket agencies, see line 160

Landscape and gardening activities, see line 183

Cemetery gardening, see line 183

Operation of trailer parks and campgrounds, see line 184

Discotheques, see line 184

¹ In divergence from the classification of economic activities used by the Federal Statistical Office (WZ 2008), amateur clubs (clubs with/without legal capacity) are to be classified in the banking statistics to the non-profit institutions. As a plurality of natural entities, loose associations of individuals (for example for joint participation in a sport) which do not have the status of a club are to be classified to private individuals.

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Provision of space and facilities for short stay by visitors in recreational parks, recreation areas and campgrounds, see line 184

Training of dogs for security reasons, see line 185

Radio and television broadcasting, see line 185

Operation of cinemas, see line 185

Motion picture production and distribution, see line 185

Activities of personal theatrical or artistic agents or agencies, see line 185

Casting activities, see line 185

Operation of spas, therapeutic centres and thermal baths, other baths and medicinal baths, see line 186
Child day-care activities, see line 186

Medical massage and pedicure, see line 186

Renting of wearing apparel (except work uniforms), even if cleaning such items is part of one's business, see line 187

Renting of sports and recreational equipment, see line 187

General view of the formlines and their respective branches of activity in the borrowers statistics

Line-Number	Area/activity	Sector code
110	Agriculture, forestry, fishing and aquaculture	
	Crop and animal production, hunting and related service activities	010
	Forestry and logging	020
	Fishing and aquaculture	030
120	Electricity, gas and water supply; refuse disposal, mining and quarrying	
	Mining of coal and lignite	050
	Extraction of crude petroleum and natural gas	060
	Mining of metal ores	070
	Other mining and quarrying	080
	Mining support service activities	090
	Electricity, gas, steam and air conditioning supply	350
	Water collection, treatment and supply	360
	Sewerage	370
	Waste collection, treatment and disposal activities; materials recovery	380
	Remediation activities and other waste management services	390
131	Chemical industry, manufacture of coke and refined petroleum products	
	Manufacture of coke and refined petroleum products	190
	Manufacture of chemicals and chemical products	200
132	Manufacture of rubber and plastic products	
	Manufacture of rubber and plastic products	220
133	Manufacture of other non-metallic mineral products	
	Manufacture of other non-metallic mineral products	230
134	Manufacture of basic metals and fabricated metal products	
	Manufacture of basic metals	240
	Manufacture of fabricated metal products, except machinery and equipment	250

Line-Number	Area/activity	Sector code
135	Manufacture of machinery and equipment; manufacture of transport equipment; Repair and installation of machinery and equipment	
	Manufacture of machinery and equipment n.e.c.	280
	Manufacture of motor vehicles, trailers and semi-trailers	290
	Manufacture of other transport equipment	300
	Repair and installation of machinery and equipment	330
136	Manufacture of computer, electronic and optical products	
	Manufacture of computer, electronic and optical products	260
	Manufacture of electrical equipment	270
	Repair of computers and personal and household goods	950
137	Manufacture of wood and wood products; manufacture of pulp, paper and paper products, printing; manufacture of furniture; manufacturing nec	
	Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	160
	Manufacture of paper and paper products	170
	Printing and reproduction of recorded media	180
	Manufacture of furniture	310
	Other manufacturing	320
138	Textiles, apparel and leather goods	
	Manufacture of textiles	130
	Manufacture of wearing apparel	140
	Manufacture of leather and related products	150
139	Manufacture of food products and beverages; manufacture of tobacco products	
	Manufacture of food products	100
	Manufacture of beverages	110
	Manufacture of tobacco products	120
140	Construction	
	Construction of buildings	410
	Civil engineering	420
	Specialised construction activities	430

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Line-Number	Area/activity	Sector code
150	Wholesale and retail trade; repair of motor vehicles and motorcycles	
	Wholesale and retail trade and repair of motor vehicles and motorcycles	450
	Wholesale trade, except of motor vehicles and motorcycles	460
	Retail trade, except of motor vehicles and motorcycles	470
160	Transportation and storage; post and telecommunications	
	Land transport and transport via pipelines	490
	Water transport	500
	Air transport	510
	Warehousing and support activities for transportation	520
	Postal and courier activities	530
	Travel agency, tour operator and other reservation service and related activities	790
170	Financial intermediation (excluding MFIs)	
	Management holding companies with predominantly financial shareholdings	64D
	Trusts, funds and similar financial entities	64E
	Financial lease corporations	64F
	Other financial intermediation nec	64G
	Public limited investment companies and Funds operated by investment companies (excluding money market funds)	64H
	Financial vehicle corporations	64J
	Holding companies without management functions	64K
	Capital investment companies	64L
	Closed-end investment funds (excluding money market funds)	64M
	Financial trading institutions	64N
	Insurance, reinsurance and pension funding, except compulsory social security	65A
	Pension funding (excluding social security funds)	65B
	Management holding companies with active insurance business	65C
	Activities auxiliary to financial services and insurance activities	660
171	Financial lease corporations	
	Financial lease corporations	64F
181	Housing enterprises	
	Housing enterprises	68A

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Line-Number	Area/activity	Sector code
182	Holding companies	
	Holding companies with predominantly non-financial shareholdings	70A
183	Other real estate activities	
	Other real estate activities	68B
	Services to buildings and landscape activities	810
184	Hotels and restaurants	
	Accommodation	550
	Food and beverage service activities	560
185	Information and communication; research and development; membership organisations; publishing activities; other business activities	
	Publishing activities	580
	Motion picture, video and television programme production, sound recording and music publishing activities	590
	Programming and broadcasting activities	600
	Telecommunications	610
	Computer programming, consultancy and related activities	620
	Information service activities	630
	Legal and accounting activities	690
	Management consultancy activities	70B
	Architectural and engineering activities; technical testing and analysis	710
	Scientific research and development	720
	Advertising and market research	730
	Other professional, scientific and technical activities	740
	Employment activities	780
	Security and investigation activities	800
	Office administrative, office support and other business support activities	820
	Own asset management	830
	Activities of membership organisations	940
186	Health and social work (enterprises and self-employment)	
	Veterinary activities	750
	Human health activities	860
	Residential care activities	870
	Social work activities without accommodation	880

Line- Number	Area/activity	Sector code
187	Rental and leasing activities	
	Rental and leasing activities	770
188	Other service activities	
	Education	850
	Creative, arts and entertainment activities	900
	Libraries, archives, museums and other cultural activities	910
	Gambling and betting activities	920
	Sports activities and amusement and recreation activities	930
	Other personal service activities	960

For the forms to the borrowers statistics see:

https://www.bundesbank.de/Redaktion/EN/Standardartikel/Service/Reporting_systems/forms_to_the_borrowers_statistics.html

The forms are available in PDF and WORD format.