

Overview Rabobank Loan Portfolio

At June 30, 2019

Loans to business customers based on NAICS codes (North American Industry Classification System).

| NAICS Code | Sector Description | EUR x 1,000 |
|------------|--|-------------|
| 111110 | Soybean Farming | 2,140,764 |
| 111120 | Oilseed (except Soybean) Farming | 671,658 |
| 111130 | Dry Pea and Bean Farming | 36,927 |
| 111140 | Wheat Farming | 3,393,821 |
| 111150 | Corn Farming | 569,147 |
| 111160 | Rice Farming | 379,581 |
| 111190 | Other Grain Farming | 3,958,388 |
| 111200 | Vegetable and Melon Farming | 4,835,215 |
| 111300 | Fruit and Tree Nut Farming | 3,449,424 |
| 111410 | Food Crops Grown Under Cover | 472,895 |
| 111420 | Nursery and Floriculture Production | 1,363,691 |
| 111910 | Tobacco Farming | 26,096 |
| 111920 | Cotton Farming | 1,240,931 |
| 111930 | Sugarcane Farming | 655,103 |
| 111940 | Hay Farming | 231,429 |
| 111991 | Sugar Beet Farming | 19,639 |
| 111992 | Peanut Farming | 28,082 |
| 111998 | All Other Miscellaneous Crop Farming | 734,732 |
| 112110 | Beef Cattle Ranching and Farming, including Feedlots | 6,256,109 |
| 112120 | Dairy Cattle and Milk Production | 18,735,921 |
| 112130 | Dual-Purpose Cattle Ranching and Farming | 796,474 |
| 112200 | Hog and Pig Farming | 1,911,902 |
| 112300 | Poultry and Egg Production | 1,978,640 |
| 112400 | Sheep and Goat Farming | 1,959,503 |
| 112500 | Animal Production and Aquaculture | 367,094 |
| 112900 | Other Animal Production | 607,911 |
| 113100 | Timber Tract Operations | 110,597 |
| 113200 | Forest Nurseries and Gathering of Forest Products | 316,487 |
| 113300 | Logging | 17,474 |
| 114100 | Fishing | 413,015 |
| 114200 | Hunting and Trapping | 8,569 |
| 115100 | Support Activities for Crop Production | 1,850,864 |
| 115200 | Support Activities for Animal Production | 298,366 |
| 115300 | Support Activities for Forestry | 23,821 |
| 211000 | Oil and Gas Extraction | 56,962 |
| 212100 | Coal Mining | 802 |
| 212200 | Metal Ore Mining | 67,413 |
| 212300 | Nonmetallic Mineral Mining and Quarrying | 155,587 |
| 213000 | Support Activities for Mining | 394,596 |
| 221100 | Electric Power Generation, Transmission and Distribution | 3,098,035 |
| 221200 | Natural Gas Distribution | 35,499 |
| 221300 | Water, Sewage and Other Systems | 146,609 |
| 236100 | Residential Building Construction | 1,726,172 |
| 236200 | Nonresidential Building Construction | 214,025 |
| 237100 | Utility System Construction | 24,726 |

| NAICS Code | Sector Description | EUR x 1,000 |
|------------|--|-------------|
| 237200 | Land Subdivision | 4,089 |
| 237300 | Highway, Street, and Bridge Construction | 94,454 |
| 237900 | Other Heavy and Civil Engineering Construction | 280,850 |
| 238100 | Foundation, Structure, and Building Exterior Contractors | 120,546 |
| 238200 | Building Equipment Contractors | 202,063 |
| 238300 | Building Finishing Contractors | 728,032 |
| 238900 | Other Specialty Trade Contractors | 303,537 |
| 311100 | Animal Food Manufacturing | 440,254 |
| 311211 | Flour Milling | 155,962 |
| 311212 | Rice Milling | 195,622 |
| 311213 | Malt Manufacturing | 51,208 |
| 311221 | Wet Corn Milling | 407,724 |
| 311224 | Soybean and Other Oilseed Processing | 757,165 |
| 311225 | Fats and Oils Refining and Blending | 249,031 |
| 311230 | Breakfast Cereal Manufacturing | 518,296 |
| 311310 | Sugar Manufacturing | 2,504,465 |
| 311340 | Nonchocolate Confectionery Manufacturing | 61,542 |
| 311350 | Chocolate and Confectionery Manufacturing | 515,564 |
| 311411 | Frozen Fruit, Juice, and Vegetable Manufacturing | 422,410 |
| 311412 | Frozen Specialty Food Manufacturing | 106,371 |
| 311421 | Fruit and Vegetable Canning | 160,552 |
| 311422 | Specialty Canning | 39,321 |
| 311423 | Dried and Dehydrated Food Manufacturing | 59,752 |
| 311500 | Dairy Product Manufacturing | 2,637,581 |
| 311600 | Animal Slaughtering and Processing | 1,437,082 |
| 311700 | Seafood Product Preparation and Packaging | 215,319 |
| 311800 | Bakeries and Tortilla Manufacturing | 950,118 |
| 311900 | Other Food Manufacturing | 1,988,255 |
| 312100 | Beverage Manufacturing | 1,692,009 |
| 313100 | Fiber, yarn and thread mills | 6,963 |
| 313200 | Fabric Mills | 1,347 |
| 313300 | Textile and Fabric Finishing and Fabric Coating Mills | 37,924 |
| 314100 | Textile Furnishings Mills | 32,527 |
| 314900 | Other Textile Product Mills | 65,231 |
| 315100 | Apparel Knitting Mills | 221 |
| 315200 | Cut and Sew Apparel Manufacturing | 2,162 |
| 315900 | Apparel Accessories and Other Apparel Manufacturing | 292 |
| 316100 | Leather and Hide Tanning and Finishing | 57,795 |
| 316200 | Footwear Manufacturing | 10,543 |
| 316900 | Other Leather and Allied Product Manufacturing | 4,612 |
| 321100 | Sawmills and Wood Preservation | 83,236 |
| 321200 | Veneer, Plywood, and Engineered Wood Product Manufacturing | 348,093 |
| 321900 | Other Wood Product Manufacturing | 248,808 |
| 322100 | Pulp, Paper, and Paperboard Mills | 999,099 |
| 322200 | Converted Paper Product Manufacturing | 816,023 |
| 323000 | Printing and Related Support Activities | 125,306 |
| 324000 | Petroleum and Coal Products Manufacturing | 26,331 |
| 325100 | Basic Chemical Manufacturing | 265,371 |
| 325200 | Resin, Synthetic Rubber, and Artificial Synthetic Fibers and Filaments Manufacturing | 148,335 |
| 325300 | Pesticide, Fertilizer, and Other Agricultural Chemical Manufacturing | 2,275,371 |
| 325400 | Pharmaceutical and Medicine Manufacturing | 153,193 |
| 325500 | Paint, Coating, and Adhesive Manufacturing | 47,846 |
| 325600 | Soap, Cleaning Compound, and Toilet Preparation Manufacturing | 44,410 |
| 325900 | Other Chemical Product and Preparation Manufacturing | 39,636 |
| 326100 | Plastics Product Manufacturing | 487,386 |
| 326200 | Rubber Product Manufacturing | 34,986 |
| 327100 | Clay Product and Refractory Manufacturing | 9,587 |

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|------------|--|-------------|
| 327200 | Glass and Glass Product Manufacturing | 309,691 |
| 327300 | Cement and Concrete Product Manufacturing | 24,840 |
| 327400 | Lime and Gypsum Product Manufacturing | 99 |
| 327900 | Other Nonmetallic Mineral Product Manufacturing | 12,212 |
| 331100 | Iron and Steel Mills and Ferroalloy Manufacturing | 442,839 |
| 331200 | Steel Product Manufacturing from Purchased Steel | 41,571 |
| 331300 | Alumina and Aluminum Production and Processing | 274,520 |
| 331400 | Nonferrous Metal (except Aluminum) Production and Processing | 112,130 |
| 331500 | Foundries | 8,285 |
| 332100 | Forging and Stamping | 118,786 |
| 332200 | Cutlery and Handtool Manufacturing | 48,651 |
| 332300 | Architectural and Structural Metals Manufacturing | 44,801 |
| 332400 | Boiler, Tank, and Shipping Container Manufacturing | 365,963 |
| 332500 | Hardware Manufacturing | 92,557 |
| 332600 | Spring and Wire Product Manufacturing | 49,878 |
| 332700 | Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing | 2,956 |
| 332800 | Coating, Engraving, Heat Treating, and Allied Activities | 140,870 |
| 332900 | Other Fabricated Metal Product Manufacturing | 381,578 |
| 333110 | Agricultural Implement Manufacturing | 391,839 |
| 333120 | Construction Machinery Manufacturing | 1,756 |
| 333130 | Mining and Oil and Gas Field Machinery Manufacturing | 56,873 |
| 333241 | Food Product Machinery Manufacturing | 167,548 |
| 333243 | Sawmill, Woodworking, and Paper Machinery Manufacturing | 822 |
| 333244 | Printing Machinery and Equipment Manufacturing | 16,195 |
| 333249 | Other Industrial Machinery Manufacturing | 2,980 |
| 333300 | Commercial and Service Industry Machinery Manufacturing | 27,688 |
| 333400 | Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing | 27,688 |
| 333500 | Metalworking Machinery Manufacturing | 79,982 |
| 333600 | Engine, Turbine, and Power Transmission Equipment Manufacturing | 8,009 |
| 333900 | Other General Purpose Machinery Manufacturing | 57,636 |
| 334100 | Computer and Peripheral Equipment Manufacturing | 1,177 |
| 334200 | Communications Equipment Manufacturing | 6,335 |
| 334300 | Audio and Video Equipment Manufacturing | 6,582 |
| 334400 | Semiconductor and Other Electronic Component Manufacturing | 36,955 |
| 334500 | Navigational, Measuring, Electromedical, and Control Instruments Manufacturing | 50,605 |
| 334600 | Manufacturing and Reproducing Magnetic and Optical Media | 615 |
| 335100 | Electric Lighting Equipment Manufacturing | 143,843 |
| 335200 | Household Appliance Manufacturing | 285,067 |
| 335300 | Electrical Equipment Manufacturing | 14,134 |
| 335900 | Other Electrical Equipment and Component Manufacturing | 32,828 |
| 336100 | Motor Vehicle Manufacturing | 14,996 |
| 336200 | Motor Vehicle Body and Trailer Manufacturing | 28,485 |
| 336300 | Motor Vehicle Parts Manufacturing | 18,850 |
| 336400 | Aerospace Product and Parts Manufacturing | 1,520 |
| 336500 | Railroad Rolling Stock Manufacturing | 5 |
| 336600 | Ship and Boat Building | 203,408 |
| 336900 | Other Transportation Equipment Manufacturing | 111,120 |
| 337100 | Household and Institutional Furniture and Kitchen Cabinet Manufacturing | 116,786 |
| 337200 | Office Furniture (including Fixtures) Manufacturing | 8,045 |
| 337900 | Other Furniture Related Product Manufacturing | 18,519 |
| 339100 | Medical Equipment and Supplies Manufacturing | 16,389 |
| 339900 | Other Miscellaneous Manufacturing | 76,909 |
| 423100 | Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers | 505,594 |
| 423200 | Furniture and Home Furnishing Merchant Wholesalers | 55,968 |
| 423300 | Lumber and Other Construction Materials Merchant Wholesalers | 341,684 |
| 423400 | Professional and Commercial Equipment and Supplies Merchant Wholesalers | 128,291 |
| 423500 | Metal and Mineral (except Petroleum) Merchant Wholesalers | 1,612,422 |

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|------------|--|-------------|
| 423600 | Household Appliances and Electrical and Electronic Goods Merchant Wholesalers | 76,903 |
| 423700 | Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers | 69,400 |
| 423810 | Construction and Mining (except Oil Well) Machinery and Equipment Merchant Wholesalers | 39,294 |
| 423820 | Farm and Garden Machinery and Equipment Merchant Wholesalers | 296,177 |
| 423830 | Industrial Machinery and Equipment Merchant Wholesalers | 171,559 |
| 423840 | Industrial Supplies Merchant Wholesalers | 52,847 |
| 423850 | Service Establishment Equipment and Supplies Merchant Wholesalers | 106,388 |
| 423860 | Transportation Equipment and Supplies (except Motor Vehicle) Merchant Wholesalers | 510,385 |
| 423900 | Miscellaneous Durable Goods Merchant Wholesalers | 26,034 |
| 424100 | Paper and Paper Product Merchant Wholesalers | 108,728 |
| 424200 | Drugs and Druggists' Sundries Merchant Wholesalers | 108,728 |
| 424300 | Apparel, Piece Goods, and Notions Merchant Wholesalers | 185,617 |
| 424410 | General Line Grocery Merchant Wholesalers | 384,928 |
| 424420 | Packaged Frozen Food Merchant Wholesalers | 180,867 |
| 424430 | Dairy Product (except Dried or Canned) Merchant Wholesalers | 463,736 |
| 424440 | Poultry and Poultry Product Merchant Wholesalers | 9,101 |
| 424450 | Confectionery Merchant Wholesalers | 16,767 |
| 424460 | Fish and Seafood Merchant Wholesalers | 522,635 |
| 424470 | Meat and Meat Product Merchant Wholesalers | 204,603 |
| 424480 | Fresh Fruit and Vegetable Merchant Wholesalers | 539,790 |
| 424490 | Other Grocery and Related Products Merchant Wholesalers | 1,110,197 |
| 424510 | Grain and Field Bean Merchant Wholesalers | 3,171,357 |
| 424520 | Livestock Merchant Wholesalers | 132,886 |
| 424590 | Other Farm Product Raw Material Merchant Wholesalers | 2,106,144 |
| 424600 | Chemical and Allied Products Merchant Wholesalers | 379,842 |
| 424700 | Petroleum and Petroleum Products Merchant Wholesalers | 3,080,911 |
| 424800 | Beer, Wine, and Distilled Alcoholic Beverage Merchant Wholesalers | 655,697 |
| 424910 | Farm Supplies Merchant Wholesalers | 944,700 |
| 424920 | Book, Periodical, and Newspaper Merchant Wholesalers | 4,348 |
| 424930 | Flower, Nursery Stock, and Florists' Supplies Merchant Wholesalers | 232,982 |
| 424940 | Tobacco and Tobacco Product Merchant Wholesalers | 14,204 |
| 424950 | Paint, Varnish, and Supplies Merchant Wholesalers | 15,382 |
| 424990 | Other Miscellaneous Nondurable Goods Merchant Wholesalers | 898,175 |
| 425000 | Wholesale Electronic Markets and Agents and Brokers | 289,328 |
| 441100 | Automobile Dealers | 734,497 |
| 441200 | Other Motor Vehicle Dealers | 32,345 |
| 441300 | Automotive Parts, Accessories, and Tire Stores | 36,193 |
| 442100 | Furniture Stores | 84,307 |
| 442200 | Home Furnishings Stores | 86,211 |
| 443000 | Electronics and Appliance Stores | 34,319 |
| 444100 | Building Material and Supplies Dealers | 288,057 |
| 444200 | Lawn and Garden Equipment and Supplies Stores | 24,168 |
| 445100 | Grocery Stores | 2,020,045 |
| 445200 | Specialty Food Stores | 273,668 |
| 445300 | Beer, Wine, and Liquor Stores | 28,616 |
| 446000 | Health and Personal Care Stores | 144,287 |
| 447000 | Gasoline Stations | 124,196 |
| 448100 | Clothing Stores | 197,178 |
| 448200 | Shoe Stores | 35,784 |
| 448300 | Jewelry, Luggage, and Leather Goods Stores | 38,180 |
| 451100 | Sporting Goods, Hobby, and Musical Instrument Stores | 91,125 |
| 451200 | Book Stores and News Dealers | 45,809 |
| 452100 | Department Stores | 301,256 |
| 452900 | Other General Merchandise Stores | 2,421 |
| 453100 | Florists | 52,865 |
| 453200 | Office Supplies, Stationery, and Gift Stores | 2,878 |
| 453300 | Used Merchandise Stores | 16,883 |

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|------------|--|-------------|
| 453900 | Other Miscellaneous Store Retailers | 356,706 |
| 454100 | Electronic Shopping and Mail-Order Houses | 212,949 |
| 454300 | Direct Selling Establishments | 97,776 |
| 481100 | Scheduled Air Transportation | 78,034 |
| 482000 | Rail Transportation | 1,378 |
| 483100 | Deep Sea, Coastal, and Great Lakes Water Transportation | 85,881 |
| 483200 | Inland Water Transportation | 1,441,058 |
| 484100 | General Freight Trucking | 716,961 |
| 484200 | Specialized Freight Trucking | 5,384 |
| 485100 | Urban Transit Systems | 10,676 |
| 485200 | Interurban and Rural Bus Transportation | 1,836 |
| 485300 | Taxi and Limousine Service | 43,826 |
| 485900 | Other Transit and Ground Passenger Transportation | 17,604 |
| 486100 | Pipeline Transportation of Crude Oil | 9,704 |
| 486200 | Pipeline Transportation of Natural Gas | 26,537 |
| 486900 | Other Pipeline Transportation | 45 |
| 488100 | Support Activities for Air Transportation | 36,111 |
| 488200 | Support Activities for Rail Transportation | 121,249 |
| 488300 | Support Activities for Water Transportation | 700,944 |
| 488400 | Support Activities for Road Transportation | 10,939 |
| 488500 | Freight Transportation Arrangement | 186,089 |
| 488900 | Other Support Activities for Transportation | 63,523 |
| 491000 | Postal Service | 1,426 |
| 492100 | Couriers and Express Delivery Services | 22,717 |
| 492200 | Local Messengers and Local Delivery | 231 |
| 493000 | Warehousing and Storage | 948,919 |
| 511100 | Newspaper, Periodical, Book, and Directory Publishers | 123,527 |
| 512100 | Motion Picture and Video Industries | 52,898 |
| 512200 | Sound Recording Industries | 36,669 |
| 515100 | Radio and Television Broadcasting | 7,869 |
| 515200 | Cable and Other Subscription Programming | 76,704 |
| 517100 | Wired Telecommunications Carriers | 159,525 |
| 517400 | Satellite Telecommunications | 857 |
| 517900 | Other Telecommunications | 19,854 |
| 518200 | Data Processing, Hosting, and Related Services | 93,412 |
| 519000 | Other Information Services | 38,754 |
| 522200 | Nondepository Credit Intermediation | 946,393 |
| 522300 | Activities Related to Credit Intermediation | 366,134 |
| 523100 | Securities and Commodity Contracts Intermediation and Brokerage | 602,152 |
| 523200 | Securities and Commodity Exchanges | 27,720 |
| 523900 | Other Financial Investment Activities | 2,603,057 |
| 524100 | Insurance Carriers | 171,668 |
| 524200 | Agencies, Brokerages, and Other Insurance Related Activities | 177,217 |
| 525100 | Insurance and Employee Benefit Funds | 1,612,049 |
| 525900 | Other Investment Pools and Funds | 8,477,746 |
| 531100 | Lessors of Real Estate | 10,470,872 |
| 531200 | Offices of Real Estate Agents and Brokers | 3,267,204 |
| 531300 | Activities Related to Real Estate | 5,224,513 |
| 532100 | Automotive Equipment Rental and Leasing | 965,410 |
| 532200 | Consumer Goods Rental | 119,675 |
| 532400 | Commercial and Industrial Machinery and Equipment Rental and Leasing | 413,441 |
| 533000 | Lessors of Nonfinancial Intangible Assets (except Copyrighted Works) | 20,581 |
| 541100 | Legal Services | 243,222 |
| 541200 | Accounting, Tax Preparation, Bookkeeping, and Payroll Services | 477,279 |
| 541300 | Architectural, Engineering, and Related Services | 464,849 |
| 541400 | Specialized Design Services | 149,803 |
| 541500 | Computer Systems Design and Related Services | 234,949 |

| NAICS Code | Sector Description | EUR x 1,000 |
|------------|---|-------------|
| 541600 | Management, Scientific, and Technical Consulting Services | 358,906 |
| 541700 | Scientific Research and Development Services | 97,783 |
| 541800 | Advertising, Public Relations, and Related Services | 97,929 |
| 541900 | Other Professional, Scientific, and Technical Services | 2,993,604 |
| 550000 | Management of Companies and Enterprises | 16,173,804 |
| 561100 | Office Administrative Services | 638 |
| 561300 | Employment Services | 153,597 |
| 561400 | Business Support Services | 257,525 |
| 561500 | Travel Arrangement and Reservation Services | 16,654 |
| 561600 | Investigation and Security Services | 29,594 |
| 561700 | Services to Buildings and Dwellings | 106,156 |
| 561900 | Other Support Services | 65,303 |
| 562100 | Waste Collection | 16,748 |
| 562200 | Waste Treatment and Disposal | 111,414 |
| 562900 | Remediation and Other Waste Management Services | 60,414 |
| 611100 | Elementary and Secondary Schools | 2,827 |
| 611400 | Business Schools and Computer and Management Training | 208 |
| 611500 | Technical and Trade Schools | 11,991 |
| 611600 | Other Schools and Instruction | 111,538 |
| 611700 | Educational Support Services | 5,664 |
| 621100 | Offices of Physicians | 172,187 |
| 621200 | Offices of Dentists | 97,451 |
| 621300 | Offices of Other Health Practitioners | 251,139 |
| 621400 | Outpatient Care Centers | 42,689 |
| 621500 | Medical and Diagnostic Laboratories | 3,195 |
| 621600 | Home Health Care Services | 31,356 |
| 621900 | Other Ambulatory Health Care Services | 84,703 |
| 622100 | General Medical and Surgical Hospitals | 698,853 |
| 622300 | Specialty (except Psychiatric and Substance Abuse) Hospitals | 53,616 |
| 623100 | Nursing Care Facilities (Skilled Nursing Facilities) | 266,997 |
| 623200 | Residential Intellectual and Developmental Disability, Mental Health, and Substance Abuse Facilities | 343,169 |
| 623300 | Continuing Care Retirement Communities and Assisted Living Facilities for the Elderly | 1,995,529 |
| 623900 | Other Residential Care Facilities | 580 |
| 624100 | Individual and Family Services | 122,971 |
| 624200 | Community Food and Housing, and Emergency and Other Relief Services | 230 |
| 624300 | Vocational Rehabilitation Services | 5,489 |
| 624400 | Child Day Care Services | 85,602 |
| 711100 | Performing Arts Companies | 35,012 |
| 711200 | Spectator Sports | 1,100 |
| 711300 | Promoters of Performing Arts, Sports, and Similar Events | 19,078 |
| 711500 | Independent Artists, Writers, and Performers | 112 |
| 712000 | Museums, Historical Sites, and Similar Institutions | 61,797 |
| 713100 | Amusement Parks and Arcades | 159,254 |
| 713200 | Gambling Industries | 207 |
| 713900 | Other Amusement and Recreation Industries | 679,457 |
| 721100 | Traveler Accommodation | 457,383 |
| 721200 | RV (Recreational Vehicle) Parks and Recreational Camps | 518,283 |
| 721300 | Rooming and Boarding Houses | 21,285 |
| 722300 | Special Food Services | 477,836 |
| 722400 | Drinking Places (Alcoholic Beverages) | 271,918 |
| 722500 | Restaurants and Other Eating Places | 2,109,589 |
| 811100 | Automotive Repair and Maintenance | 170,505 |
| 811200 | Electronic and Precision Equipment Repair and Maintenance | 8,424 |
| 811300 | Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance | 32,371 |
| 811400 | Personal and Household Goods Repair and Maintenance | 28,039 |
| 812100 | Personal Care Services | 143,859 |
| 812200 | Death Care Services | 64,092 |

| <i>NAICS Code</i> | <i>Sector Description</i> | <i>EUR x 1,000</i> |
|-------------------|---|--------------------|
| 812300 | Drycleaning and Laundry Services | 30,143 |
| 812900 | Other Personal Services | 155,320 |
| 813100 | Religious Organizations | 53 |
| 813200 | Grantmaking and Giving Services | 28,892 |
| 813300 | Social Advocacy Organizations | 30,304 |
| 813400 | Civic and Social Organizations | 132,161 |
| 813900 | Business, Professional, Labor, Political, and Similar Organizations | 65,932 |
| 814000 | Private Households | 78,974 |