

**ANNUAL REPORT
2025**



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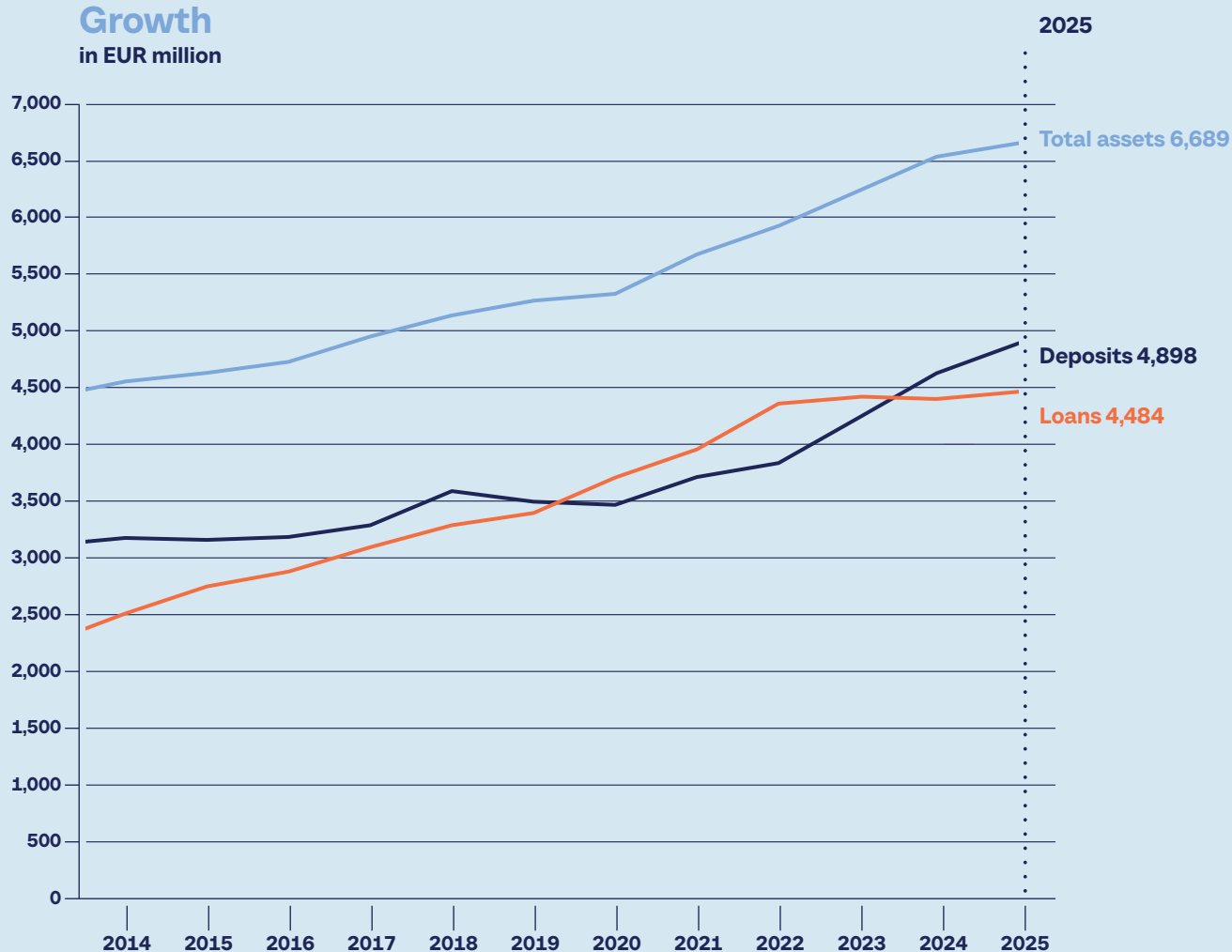
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Annual Report

Annual net profit at a glance in EUR (thousands)

	2025	2024	Change in EUR (thousands)	Change in %
Net interest income	44,777	57,972	-13,195	-22.76
Commission surplus	8,827	9,245	-418	-4.52
Other operating income	1,519	1,219	300	24.61
Operating result	55,123	68,436	-13,313	-19.45
Personnel expenses	20,276	17,455	2,821	16.16
Other administrative expenses	15,495	14,661	834	5.69
Depreciation on fixed assets	884	1,022	-138	-13.50
Other operating expenses	233	473	-240	-50.74
Operating result before measurement gains or losses	18,235	34,825	-16,590	-47.64
Risk provisioning, client business	5,968	32,505	-26,537	-81.64
Income from securities	89	5,513	-5,424	-98.39
Operating result before tax	24,292	72,843	-48,551	-66.65
Tax	-7,557	-26,674	19,117	-71.67
Operating result after tax	16,735	46,169	-29,434	-63.75

Growth in EUR million



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On our way

The BIB has stood for responsible banking with ethical social attitudes for 60 years. We started out as a loan society in the diocese of Essen, and values such as responsibility, welfare and sharing continue to shape how we operate today. With origins as a church bank, we have now developed into a modern specialist bank that facilitates financing with a social impact.

We work with our customers, partners and employees, to champion the areas of health and social issues, housing and renewable energy, and to strengthen participation, particularly via our microfinance activities and our BIB FAIR BANKING FOUNDATION.

We therefore do not see our anniversary as an opportunity for retrospection, but rather as a kind of interim result – as a mandate to continue our economically sound approach in order to help shape a worthwhile future for the coming generations.



Peter Güllmann

Dr Peter Güllmann

Kastens

Christian Kastens

Sonnenschein

Manfred Sonnenschein

Management Board report

1. General conditions

In 2025 the German economy remained in a weak phase, but did stabilise slightly. The price-adjusted gross domestic product (GDP) increased by 0.2%, following decreases in the two previous years.

The economic mood improved at the start of the year, in particular as a result of expectations that the new German government would boost spending on defence, infrastructure and climate protection. However, a lasting recovery failed to materialise. Economic uncertainties, particularly due to the unpredictable US trade policy and structural domestic problems such as a high level of bureaucracy and a loss of a competitiveness, continued to have a negative impact.

Consumer spending once again provided important support for the economy. Private consumption improved by 1.6% when adjusted for price, driven by easing concerns about inflation. Nonetheless, growth in spending remained cautious in view of significant uncertainties about incomes and the development of the labour market. Public spending saw a slightly stronger growth of 1.3%, mainly due to increased health and care spending.

The working population stagnated at roughly 46 million, while the unemployment figure increased slightly to 2.9 million, with the unemployment rate also rising to 6.3%.

There continued to be significant political uncertainty, particularly due to the US administration, the ongoing war in Ukraine and the conflict in the Middle East. However, the financial markets responded positively to the new federal government in Germany and the announcement of fiscal spending. Interest rate cuts from central banks and hopes that artificial intelligence would boost productivity resulted in upturns on the markets.

The DAX reached new record levels and ended the year with a gain of 23.01% at 24,490 points. The American indices saw slightly weaker development, but still recorded considerable growth. The S&P Composite improved by 16.39%, while the NASDAQ Composite achieved growth

of 20.36% driven by the promise of AI and the large technology companies.

The bond markets were particularly influenced by political events, in addition to inflation and interest expectations, and monetary policy. For example, the German government's announcement of a comprehensive spending package for defence, infrastructure and the climate resulted in a considerable and sustained growth in federal bond yields. At the end of the year, the ten-year federal bond yielded 2.85%, which was higher than at the end of the previous year (2.36%).

The European Central Bank continued its interest rate cuts, and achieved the target level for inflation in the euro zone of 2.1%. The euro also appreciated significantly against the US dollar due to the uncertainty about erratic policy in the USA. At the end of the year, one euro was worth 1.1745 US dollars (previous year: 1.036 US dollars).

The economic development of the entire health economy, and in hospitals in particular, continued to face considerable challenges in 2025. The economic situation of many hospitals remained fraught. Financing was increasingly linked to quality criteria and performance groups. Investment delays and staff shortages were still big issues.

Lots of hospitals and medical centres continued to face increasing costs, particularly due to structural requirements in relation to personnel and staff shortages. At the same time, the income situation remained restricted by statutory requirements, which increasingly resulted in losses. In 2025, hospitals continued to face significant pressure to reform. The implementation of the hospital reform, which was initiated as far back as 2023/24, resulted in greater centralisation and specialisation, but has still not been finally adopted. There was therefore an increase in mergers of smaller facilities and closures of unprofitable sites. Investments increasingly focussed on transformation, outpatient care structures and digitalisation, while inpatient capacities were reduced. Overall, the sector moved towards consolidation and structural change in order to secure economically sustainable solutions and to organise care based on the new requirements.

2. Financial performance indicators

We use our strategic benchmark and capital planning strategy to plan and manage the development of our institute based on key figures and limits. During this process we use the following most significant financial performance indicators, which are derived from our business and risk strategy and which we regularly monitor with the help of our internal reporting system.

As the most important performance indicator for the profitability of the bank, we calculate the ratio between the operating result before measurement gains or losses and the average total assets (hereinafter referred to as 'OR before measurement/ATA'). The key 'OR before measurement/ATA' indicator measures the earning power of the bank in relation to business volume, measured as the average total assets.

We define the growth in client deposits and loans on the balance sheet as another key performance indicator for generating income and thus ensuring the future viability of our institution.

The following sections cover the presentation, analysis and assessment of the individual financial performance indicators.

3. Presentation, analysis and assessment of the course of business

Total assets and off-balance-sheet business

	2025 EUR (thousands)	2024 EUR (thousands)	Change EUR (thousands)	Change %
Total assets	6,688,603	6,543,886	144,717	2.2
Off-balance-sheet business *)	393,628	374,972	18,656	5.0

*) This includes the items under lines 1 (Contingent liabilities) and 2 (Other liabilities) of the balance sheet

Total assets were up by EUR 144,717,000 (2.2%). In our planning in the previous period, we estimated that there would be an increase of EUR 502,000 in our total assets. The increase in total assets was mainly due to the growth in payables to clients and an increase in receivables from banks.

In off-balance-sheet business, we recorded a fall of EUR 7,432,000 (4.3%) in irrevocable loan commitments. We assume that the overwhelming majority of irrevocable loan commitments will be called in as loans. We have recorded an accrual of EUR 26,088,000 (12.8%) for contingent liabilities in the form of guarantees and warranties. The amounts stated do not correspond to the actual payment flows to be expected from these agreements in future, as we believe the contingent liabilities will expire without claims being enforced.

Lending activity

	2025 EUR (thousands)	2024 EUR (thousands)	Change EUR (thousands)	Change %
Client liabilities	4,484,190	4,461,185	23,005	0.5
Portfolio investments	997,400	1,000,454	-3,054	-0.3
Cash reserve	41,552	35,755	5,797	16.2
Receivables from banks	1,067,251	923,273	143,978	15.6

Customer receivables rose by EUR 23,005,000 (0.5%) compared with the previous year. This means that we essentially achieved our planned growth of EUR 25,000,000. Customer receivables include promissory note bonds with a volume of EUR 166,500,000 (previous year: EUR 67,000,000).

Portfolio investments decreased by EUR 3,054,000 (0.3%), while receivables from banks increased by EUR 143,978,000 (15.6%).

Borrowing activity

	2025 EUR (thousands)	2024 EUR (thousands)	Change	
			EUR (thousands)	%
Payables to banks	922,468	983,462	-60,993	-6.2
Savings deposits	207,535	221,340	-13,805	-6.2
Other deposits	4,690,009	4,426,317	263,692	6.0
Debts evidenced by certificates	181,773	221,463	-39,690	-17.9
Subordinate liabilities	89,969	88,969	1,000	1.1

Liabilities towards banks decreased by EUR 60,993,000 (6.2%). This development was mainly due to the maturity of refinancing transactions, which were substituted using payables to clients.

In the case of payables to clients, we have planned an increase of EUR 100,000,000 for the financial year. On the balance sheet date, we recorded an increase of EUR 249,887,000 (5.4%) in this item, primarily resulting from payables with an agreed maturity or term of notice.

Services and commission business

Commission income recorded a fall of EUR 418,000 (4.5%). This was mainly due to increased expenses for credit brokering commission.

Personnel and social aspects

At the end of the year, the bank had 204 employees (56 of whom were part-time employees) and six trainees. Our employees made use of professional development opportunities by participating in a total of 485 days of training. Alongside internal training courses and use of the services provided by internal educational facilities, we also provide the opportunity to attend seminars from other providers.

4. Presentation, analysis and assessment of the economic situation

a) Profit situation

The key performance components of the cooperative have developed as follows compared to the previous year:

Performance components	2025 EUR (thousands)	2024 EUR (thousands)	Change	
			EUR (thousands)	%
Net interest income ¹⁾	44,777	57,973	-13,195	-22.8
Commission surplus ²⁾	8,827	9,245	-418	-4.5
Administrative expenses	35,772	32,117	3,655	11.4
a) Personnel expenses	20,276	17,456	2,821	16.2
b) Other administrative expenses	15,495	14,661	834	5.7
Operating result before measurement gains or losses ³⁾	18,235	34,825	-16,589	-47.6
Measurement gains or losses ⁴⁾	6,057	38,018	-31,961	-84.1
Result from ordinary activities	24,292	72,843	-48,550	-66.7
Tax expenditure	7,557	26,674	-19,116	-71.7
of which expenses from deferred taxes	2,451	14,567	-12,117	-83.2
Transfers to the fund for general banking risks	9,500	38,800	-29,300	-75.5
Profit for the year	7,235	7,369	-134	-1.8

¹⁾ Income statement item 1 minus income statement item 2 plus income statement item 3
²⁾ Income statement item 5 minus income statement item 6
³⁾ Balance of income statement items 1 to 12
⁴⁾ Balance of income statement items 13 to 16

While the net interest income slightly exceeded our forecast, the commission income was below our expectations. This was due to unplanned commission expenses for

credit brokering and commission income from the micro-finance business failing to meet our target.

Personnel expenses were higher than forecast. This is mainly due to the need to appoint new employees, which was higher than expected, and an increase in funds allocated to pension provisions. Other administrative expenses were below the forecast levels. The factors behind this include reduced expenses for maintenance work on our bank building, and lower contributions to deposit protection schemes.

The operating result before measurement gains or losses, calculated as the annual surplus before transfers to the fund for general banking risks, tax and measurement gains or losses, fell to EUR 18,235,000 in 2025 (previous year: EUR 34,825,000) or by 0.27% (previous year: 0.52%) of the average total assets. This basically met our expectations from the planning calculations in the previous period (EUR 18,400,000 or 0.27% of the average total assets).

The revenue surplus arising from measurement gains or losses was EUR 6,057,000 (previous year: EUR 38,018,000). Income from the reversal of the provision for anticipated losses to be formed as part of the loss-free valuation of the interest ledger as per IDW RS BFA 3 (new version) had a particularly positive effect on the measurement gains or losses. The reversal was in line with our plans.

After deduction of taxes, we allocated EUR 9,500,000 to the fund for general banking risks.

The annual surplus amounted to EUR 7,235,000 (previous year: EUR 7,369,000).

b) Financial and liquidity situation

The business and refinancing structure of the bank is largely determined by the client business as a basis for the liquidity level. Our refinancing structure means that we are largely independent of developments on the money and capital market.

During the past financial year, the solvency of our institution was verified in terms of type, volume and maturity. The monthly liquidity coverage ratio (LCR) reports and the quarterly net stable funding ratio (NSFR) reports were always above 100%. As at 31 December 2025, the LCR was 192% (previous year: 203%), while the NSFR was 105% (previous year: 107%).

In the event of fluctuations in liquidity, the bank is able to fall back on highly liquid assets and ample liquidity reserves in the form of bank deposits. Further refinancing opportunities are provided by our involvement in the cooperative Finanz-Gruppe and the cooperative liquidity network, as well as the refinancing facilities of the ECB. This ensures that the bank is able to meet its payment obligations at all times.

c) Financial situation

Equity capital/capital resources

Balance-sheet equity capital, capital resources and capital ratios developed as follows compared to the previous year:

	2025 EUR (thousands)	2024 EUR (thousands)	Change EUR (thousands)	%
Equity capital according to balance sheet ¹⁾	655,165	638,193	16,972	2.7
Capital resources (Article 72 CRR)	646,867	605,086	41,781	6.9
Common equity tier I ratio	14.3%	14.3%		
Equity tier I ratio	14.3%	14.3%		
Total equity ratio	16.9%	17.3%		

¹⁾ This includes the liabilities items 9 (subordinate liabilities), 11 (fund for general banking risks) and 12 (equity capital).

The equity capital structure of the bank is shaped by the paid-up capital shares of our members and generated reserves, as well as the fund for general banking risks.

The growth in balance-sheet equity capital largely results from allocations to the fund for general banking risks of EUR 9,500,000. As in the previous year, the share of balance-sheet equity capital in total assets amounted to 9.8%.

Within the scope of the banking supervisory reports, the precautions taken by our bank for the proper determination of tier 1 capital and supplementary capital are deemed appropriate. According to the contractual and statutory provisions, the capital instruments used meet the requirements of the CRR for regulatory recognition as tier 1 and supplementary capital.

The bank's equity capital complies with statutory provisions.

The return on investment as defined by Section 26a(1) sentence 4 of the German Banking Act [KWG] stands at 0.11%.

Key asset and liability structures

On the assets side, client receivables accounted for 67% and securities 15%. As regards liabilities, 73% are accounted for by liabilities towards clients, and 17% by liabilities towards banks (including debts evidenced by certificates).

Security categories

Of the portfolio investments, 68% (EUR 681,331,000) is accounted for by bonds and other fixed-interest securities (assets item 5). Of this, EUR 191,400,000 is bonds and debentures issued by public authorities. EUR 489,931,000 was invested in bonds and debentures issued by banks or companies.

Shares and other floating rate securities (assets item 6) account for 32% (EUR 316,069,000) of our portfolio investments. These are investment funds that are mainly invested in securities and real estate.

Risk exposure and risk coverage

Acute lending-related risks are shielded by individual value adjustments. General value adjustments, precautionary reserves and the current year's profits are available for latent risks.

Bonds and other fixed-interest securities amounting to a total of EUR 7,376,000 (after the deduction of precautionary reserves) were allocated to current assets and were valued strictly at the lower of cost or market value. In total, we allocated bonds and other fixed-interest securities amounting to EUR 673,955,000 to fixed assets and valued them in accordance with the rules applicable for fixed asset items. No amortisations were made on the lower price value, as a non-constant reduction in value is to be expected.

In order to determine whether reductions in value are likely to be permanent in the case of bonds and other fixed-interest securities, we base our considerations on the interest paid to date in line with the agreement and rating changes.

Bonds and other fixed-interest securities were included in the consideration of the portfolio as part of the loss-free valuation of the interest ledger as per IDW RS BFA 3 (new version).

As regards shares and other floating rate securities, which solely involves shares in investment funds, the sum of EUR 183,056,000 was allocated to current assets and valued strictly at the lower of cost or market value. We allocated the remainder of this item (EUR 133,012,000) to fixed assets. We made amortisations on the value to be attributed, because there were indications of permanent reductions in value.

Derivatives

As a hedge against interest fluctuation risks for individual securities and receivables, interest rate swaps amounting to EUR 22,500,000 were concluded. Valuation units are in place as micro-hedges. These derivative financial instruments are valued in line with the provisions under Section 254 of the German Commercial Code [HGB].

In addition, interest rate swaps of EUR 2,246,000,000 were used in order to reduce the general interest fluctuation risk in the interest ledger. They are exempt from imparity-based individual valuations. These derivative financial instruments are valued as part of an overall evaluation of all interest-bearing items in the banking book in line with the principle of loss-free valuation.

Protection scheme

Our cooperative is affiliated with the protection scheme of the National Association of German Cooperative Banks [Bundesverband der Deutschen Volksbanken und Raiffeisenbanken e.V.], which consists of a guarantee fund and a guarantee network. With the entry into force of the German Deposit Protection Act [Einlagensicherungsgesetz, EinSiG] on 3 July 2015, the BVR Institutssicherung GmbH (BVR-ISG protection scheme) joined the existing protection scheme of the BVR (BVR-SE) as an officially recognised deposit protection scheme. The BVR-SE is an additional, cooperative protection scheme that runs in parallel to the BVR-ISG protection scheme as part of a dual system. In accordance with Section 1 EinSiG in conjunction with Section 1(3d) first sentence KWG, the bank joined the BVR-ISG protection scheme, effective as of 3 July 2015.

5. Summary statement on financial situation

Overall, we believe that the course of business and the economic position of our bank is satisfactory when compared with our original plans. The main financial key performance indicator for the bank's profitability, 'OR before measurement/ATA', reached a value that essentially matches our original forecast. Nonetheless, we believe there is a need to gradually improve our profitability in the coming years.

In terms of the other main financial key performance indicators – growth in client deposits and loans on the balance sheet – we achieved growth in client deposits that exceeded our expectations. The client loans business essentially developed in line with our forecast.

The bank's financial position continues to be characterised by adequate equity capital, as the supervisory requirements were met both in the previous year and in the current financial year.

The financial position and liquidity level correspond to both supervisory and operational requirements.

The management report for BIB will be published in the company register after the General Meeting.

Essen, 4 March 2026
BANK IM BISTUM ESSEN eG

The Management Board



Dr Peter Güllmann



Christian Kastens



Manfred Sonnenschein

Supervisory Board Report

Taking responsibility – supporting development – shaping the future

In the 2025 financial year, the Supervisory Board once again executed its work responsibly in accordance with the law, the articles of association and the rules of procedure.

We intensively monitored and regularly questioned the management carried out by the Management Board, and continuously assessed the economic development as well as the liquidity, income and risk situation.

Close cooperation with the Management Board

Over the course of five ordinary meetings, we worked with the Management Board to discuss central business policy issues and, where necessary, made decisions. This work focussed on:

- the economic development of the bank
- the current risk situation
- the strategic orientation
- the monitoring of the remuneration system
- the conditions in the client loans business
- the development of our subsidiaries

Particular emphasis was also placed on supporting the examination of effectiveness for the processing of the findings from the audit of business operations as per Section 44(1) sentence 2 KWG.

Alongside the Management Board, the Heads of the Internal Audit, Risk Controlling, HR Management and Institutions and Companies departments also regularly reported directly to the Supervisory Board. This ensures transparency, allows direct questions to be asked and improves the quality of our decisions.

A close, reliable flow of information was also maintained outside of the scheduled meetings. Monthly reports about client receivables and deposits, interest development, the operating result, limit utilisation, credit risks and forecast results provided a solid basis for our work.

The Management Board informed us of particular incidents promptly without being asked. In addition, the Chair of the Supervisory Board and the Spokesperson of the Management Board were in constant communication even between the meetings.

Setting the course in the Management Board

The further development of the Management Board committee was a key issue for the future. Following intensive preparation in the Executive Committee, we use two extraordinary meetings to deal with the selection of a new Management Board member.

We are very happy to be able to welcome Andreas von Usedom to the bank from April 2026. With over 25 years of experience in process management, digitalisation, organisational development and strategic business management, he will bring with him valuable expertise for the further development of our bank.

He will initially act as chief representative and be responsible for the Corporate & Organisational Management and HR Management departments, and will work intensively to get to grips with the BIB's work and business segments. The departments will be partially restructured when Mr Sonnenschein retires at the end of 2027. It is planned that Mr von Usedom will then take over responsibility for the bank's development.

Changes in the Supervisory Board

At the 2025 General Meeting, the tenure of Ute Berghaus and Michael Neuhaus ended as scheduled. They both stood for re-election, and were re-elected, which is a sign of confidence and continuity. In order to strengthen the specialist expertise and ensure long-term continuity, Anna Gockel-Gerber was also newly elected to the Supervisory Board.

After many years of committed work on the Supervisory Board, including as its Chair, we said goodbye to Ludger Krösmann at the General Meeting. We would like to take this opportunity to sincerely thank him once again for his outstanding dedication.



Supervisory Board 2025

(left to right)

Ute Berghaus

Dr Heinz Joachim Koch

Henrike Berger

Deputy Chair

Father Dr Michael Baumbach MSF

Chair from 17 June 2025

Michael Neuhaus

Nina Eumann

Anna Gockel-Gerber (from 17 June 2025)

Ralf Heynck

Ludger Krösmann (Ass. jur.)

Chair until 17 June 2025 (not in the photo)

Committee Work – consolidation and specialisation Risk Committee

The Risk Committee held four meetings in the reporting year, one of which was as part of an extraordinary Supervisory Board meeting.

It worked intensively to consider:

- credit, market price and liquidity risks
- operational risks
- legal and reputation risks
- the credit risk strategy and the credit portfolio
- questions relating to capital resources

As a result, the committee made an important contribution to our bank's stability and ability to bear risks.

Executive Committee

The Executive Committee met seven times.

It focussed on:

- further development of the Management Board committee
- departmental responsibilities
- staffing and development of the Supervisory Board
- evaluation of the work of executive bodies as per Section 25d KWG
- As part of the evaluation required by law reliability, impartiality, specialist suitability, time availability and possible conflicts of interest were assessed. The communication between the bank's executive bodies was also examined.

The result showed that, both individually and collectively, the Management Board and Supervisory Board have the necessary qualifications.

Main subjects of the Supervisory Board members

	Banking and finance	Risk management and inspection	HR and organisational development	The church, sustainability and social economy	Corporate planning and management
Father Dr Michael Baumbach			+	+	+
Henrike Berger		+	+	+	+
Ute Berghaus			+	+	+
Ralf Heynck	+	+			+
Dr Heinz Joachim Koch		+		+	+
Michael Neuhaus	+	+			+
Nina Eumann			+	+	+
Anna Gockel-Gerber (from 17 June 2025)	+		+	+	+
Ludger Krösman (until 17 June 2025)	+	+			+

Audit Committee

The Audit Committee met once in 2025. Its work focussed on the independence of the auditor and assessing the audit report on the annual audit. The Supervisory Board in its entirety received regular reports on the work of all committees.

Diversity – variety brings strength

The quality of our work feeds off different perspectives. The members of the Supervisory Board contribute multi-faceted knowledge and experience, including from:

- banking and finance
- risk management and auditing
- HR and organisational development
- the church, sustainability and social economy
- corporate planning and management

This variety facilitates balanced decision-making, strengthens impartiality and ensures that all legal and strategic areas of responsibility are capably covered.

The Supervisory Board's structure also reflects its diversity, as it is made up of a balance of four women and four men. They were born between 1960 and 1981. Some replacements in 2025 have further strengthened the diversity.

Further training – responsibility requires staying up-to-date

In order to do justice to our work, we carried out two in-house training sessions in the last year. They dealt with:

- digital operational resilience
- managing key banking risks

In addition, the Supervisory Board members independently took part in other further training activities. The Management Board and Supervisory Board provided appropriate support with this.

Financial statements 2025

The Supervisory Board has carefully examined the financial statements for 2025, the management report and the proposal for the appropriation of net profit and found them to be in order.

We approve the Management Board's proposal for the appropriation of net profit. This corresponds with the guidelines in the articles of association.

At the time of printing, the statutory audit by Genoverband e. V. had not yet been completed. We assume that the financial statements for 2025 will receive an unqualified auditor's opinion and will deal with this as per Section 53 German Cooperative Societies Act [GenG] once the audit has been completed.

Thanks and acknowledgement

The trusting cooperation with the Management Board continued to be shaped by openness and mutual respect in 2025. We would like to formally express our thanks for this.

We would also particularly like to thank all of the bank's employees. Their commitment, specialist expertise and identification with the BIB are the basis for the ongoing success of our bank.

Essen, May 2026



Father Dr Michael Baumbach
Chairman of the Supervisory Board

Balance sheet for the year to 31/12/2025

Assets

	EUR	EUR	EUR	2025 EUR	2024 EUR (thousands)
1. Cash reserve					
a) cash in hand			672,665.69		729
b) Deposits with central banks of which: with the BBk*	40,879,274.85		40,879,274.85		35,027 (35,027)
c) deposits with postal giro accounts			0.00	41,551,940.54	0
2. Public debt instruments and bills approved for refinancing purposes at central banks					
a) Treasury notes and non-interest bearing treasury bonds as well as similar public debt instruments of which: eligible for refinancing at the BBk*	0.00		0.00		0 (0)
b) bills			0.00	0.00	0
3. Receivables from banks					
a) due on demand			922,352,502.70		758,172
b) other receivables			144,898,007.23	1,067,250,509.93	165,101
4. Receivables from clients				4,484,190,191.75	4,461,185
of which:					
secured by charges on property	2,276,395,189.87				(2,259,048)
loans to public authorities	180,319,043.77				(154,935)
5. Bonds and other fixed-income securities					
a) Money market papers					
aa) issued by public authorities of which: eligible as collateral for the BBk*	0.00	0.00			0 (0)
ab) issued by other organisations of which: eligible as collateral for the BBk*	0.00	0.00	0.00		0 (0)
b) Bonds and debentures					
ba) issued by public authorities of which: eligible as collateral for the BBk*	191,400,453.52	191,400,453.52			237,296 (237,296)
bb) issued by other organisations of which: eligible as collateral for the BBk*	487,472,561.44	489,930,999.80	681,331,453.32		505,144 (502,723)
c) Own debentures nominal amount	0.00		0.00	681,331,453.32	0 (0)
6. Shares and other non-fixed-income securities				316,068,565.98	258,014
6a. held for trading				0.00	0
7. Participating interests and paid-up capital share in cooperatives					
a) Participating interests			42,274,687.89		46,322
of which:					
in banks	818,454.19				(818)
in financial services institutions	0.00				(0)
in securities institutions	0.00				(0)
b) Paid-up share capital in cooperatives			18,225.00	42,292,912.89	18
of which:					
in credit unions	0.00				(0)
in financial services institutions	0.00				(0)
in securities institutions	0.00				(0)
8. Shares in affiliated companies				4,840,000.00	4,840
of which:					
in banks	0.00				(0)
in financial services institutions	0.00				(0)
in securities institutions	0.00				(0)
9. Trust assets				0.00	0
of which: trust credits	0.00				(0)
10. Equalisation and covering claims against public authorities, including bonds from their exchange				0.00	0
11. Intangible fixed assets					
a) Self-created industrial property rights and similar rights and assets			0.00		0
b) Paid concessions, industrial property rights and similar rights and assets as well as licences to such rights and assets			423,448.00		460
c) Goodwill			0.00		0
d) Paid deposits			0.00	423,448.00	0
12. Tangible fixed assets				11,911,976.42	10,742
13. Other assets				16,907,774.16	36,825
14. Deferred items				273,412.08	0
15. Deferred tax assets				21,560,648.00	24,011
Total assets				6,688,602,833.07	6,543,886

*Deutsche Bundesbank

Balance sheet for the year to 31/12/2025

Liabilities

	EUR	EUR	EUR	2025 EUR	2024 EUR (thousands)
1. Payables to banks					
a) due on demand			10,936,091.87		4,650
b) with agreed maturity or term of notice			911,532,223.20	922,468,315.07	978,812
2. Payables to clients					
a) Savings deposits					
aa) with agreed term of notice of three months		198,487,955.79			208,403
ab) with agreed term of notice of more than three months		9,047,131.86	207,535,087.65		12,937
b) Other payables					
ba) due on demand		1,431,252,464.16			1,360,637
bb) with agreed maturity or term of notice		3,258,756,919.18	4,690,009,383.34	4,897,544,470.99	3,065,680
3. Debts evidenced by certificates					
a) bonds issued			181,773,452.33		221,463
b) other debts evidenced by certificates of which:			0.00	181,773,452.33	0
money market papers	0.00				(0)
own acceptances and promissory notes in circulation	0.00				(0)
3a. held for trading				0.00	0
4. Trust payables				0.00	0
of which: trust credits	0.00				(0)
5. Other liabilities				3,919,641.10	8,573
6. Deferred items				3,566,625.79	3,578
6a. Deferred tax liabilities				0.00	0
7. Accruals					
a) Accruals for pensions and similar commitments			19,335,083.00		19,063
b) Tax accruals			0.00		8,469
c) Other accruals			4,830,536.37	24,165,619.37	13,428
9. Subordinate liabilities				89,969,109.83	88,969
10. Participation rights capital				0.00	0
of which: due within two years	0.00				(0)
11. Fund for general banking risks				309,500,000.00	300,000
of which: Special items as per Section 340e(4) HGB	0.00				(0)
12. Equity capital					
a) Subscribed capital			120,281,700.00		116,503
b) Capital reserve			0.00		0
c) Retained earnings					
ca) Statutory reserve		66,548,676.20			64,951
cb) Other reserves		61,630,073.23	128,178,749.43		60,401
d) Net profit			7,235,149.16	255,695,598.59	7,369
Total liabilities				6,688,602,833.07	6,543,886

	EUR	EUR	EUR	2025 EUR	2024 EUR (thousands)
1. Contingent liabilities					
a) Contingent liabilities on rediscounted bills			0.00		0
b) Contingent liabilities in respect of guarantees		229,151,954.08			203,064
c) Contingent liabilities in respect of collateral given for third-party liabilities			0.00	229,151,954.08	0
2. Other liabilities					
a) Contingent liabilities in respect of repurchase commitments from non-genuine carry-over transactions			0.00		0
b) Placement and takeover commitments			0.00		0
c) Irrevocable credit commitments		164,475,587.20		164,475,587.20	171,908
of which: Delivery obligations arising from interest rate-related forward transactions	0.00				(0)

Profit and loss account

1 January 2025 – 31 December 2025

	EUR	EUR	EUR	2025 EUR	2024 EUR (thousands)
Interest income from					
a) credit and money market transactions		130,662,564.73			172,856
b) fixed-interest securities and debt register claims of which: negative interest accrued in a) and b)	0.00	<u>11,402,555.02</u>	142,065,119.75		11,610
					(0)
Interest expenses			<u>104,348,754.81</u>	37,716,364.94	127,998
of which: negative interest received	4,770.30				(7)
Current income from					
a) shares and other non-fixed-income securities			2,567,347.50		16
b) participating interests and paid-up capital share in cooperatives			4,264,177.20		1,489
c) shares in affiliated companies			<u>229,500.00</u>	7,061,024.70	0
Income from profit pooling, surrender or partial surrender agreements				0.00	0
Commission income			10,934,485.86		10,358
Commission expenses			<u>2,107,337.25</u>	8,827,148.61	1,113
Net income/expenses from trading transactions				0.00	0
Other operating income				1,519,233.38	1,219
General administrative expenses					
a) Personnel expenses					
aa) Wages and salaries		15,652,074.23			13,630
ab) Social security contributions and expenses for pensions and for support		<u>4,624,352.19</u>	20,276,426.42		3,825
of which: for pensions	1,931,328.38				(1,635)
b) other administrative expenses			<u>15,495,300.71</u>	35,771,727.13	14,661
Depreciation and valuation adjustments on intangible and tangible fixed assets				883,549.92	1,022
Other operating expenses				233,055.06	473
Depreciation and valuation adjustments on receivables and specific securities, as well as allocation to provisions for loan losses			0.00		0
Income from writing up of receivables and specific securities, as well as the release of provisions for loan losses			<u>7,683,200.62</u>	7,683,200.62	32,774
Depreciation and value adjustments on investments, shares in affiliated companies and securities treated as fixed assets			1,626,182.72		0
Income from writing up of investments, shares in affiliated companies and securities treated as fixed assets			0.00	-1,626,182.72	5,243
Expenses from loss assumption agreements				0.00	0
Result from ordinary activities				24,292,457.42	72,843
Extraordinary income			0.00		0
Extraordinary expenses			0.00		0
Extraordinary result				0.00	(0)
Taxes on income and earnings			7,575,333.58		26,625
of which: deferred taxes	2,450,845.00				(14,567)
Other taxes			<u>-18,025.32</u>	7,557,308.26	49
Expenditure from allocations to the fund for general banking risks				9,500,000.00	38,800
Profit for the year				7,235,149.16	7,369
Profit brought forward from the previous year				0.00	0
				7,235,149.16	7,369
Transfers from earnings reserves					
a) from the statutory reserve			0.00		0
b) from other earnings reserves			0.00	0.00	0
				7,235,149.16	7,369
Transfers to earnings reserves					
a) to the statutory reserve			0.00		0
b) to other earnings reserves			0.00	0.00	0
Net profit				7,235,149.16	7,369

Memberships

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45327 Essen, Germany

Genoverband e.V.
(audit and advisory association)
40227 Düsseldorf

Bundesverband der Deutschen Volksbanken und Raiffeisenbanken e.V.
(National association of german cooperative banks; BVR)
10785 Berlin, Germany

Industrie- und Handelskammer für Essen, Mülheim an der Ruhr, Oberhausen
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45127 Essen, Germany

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10178 Berlin, Germany

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(Family cooperative of the regions)
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