

# ***WHAT MATTERS***

**2023 Annual Report**

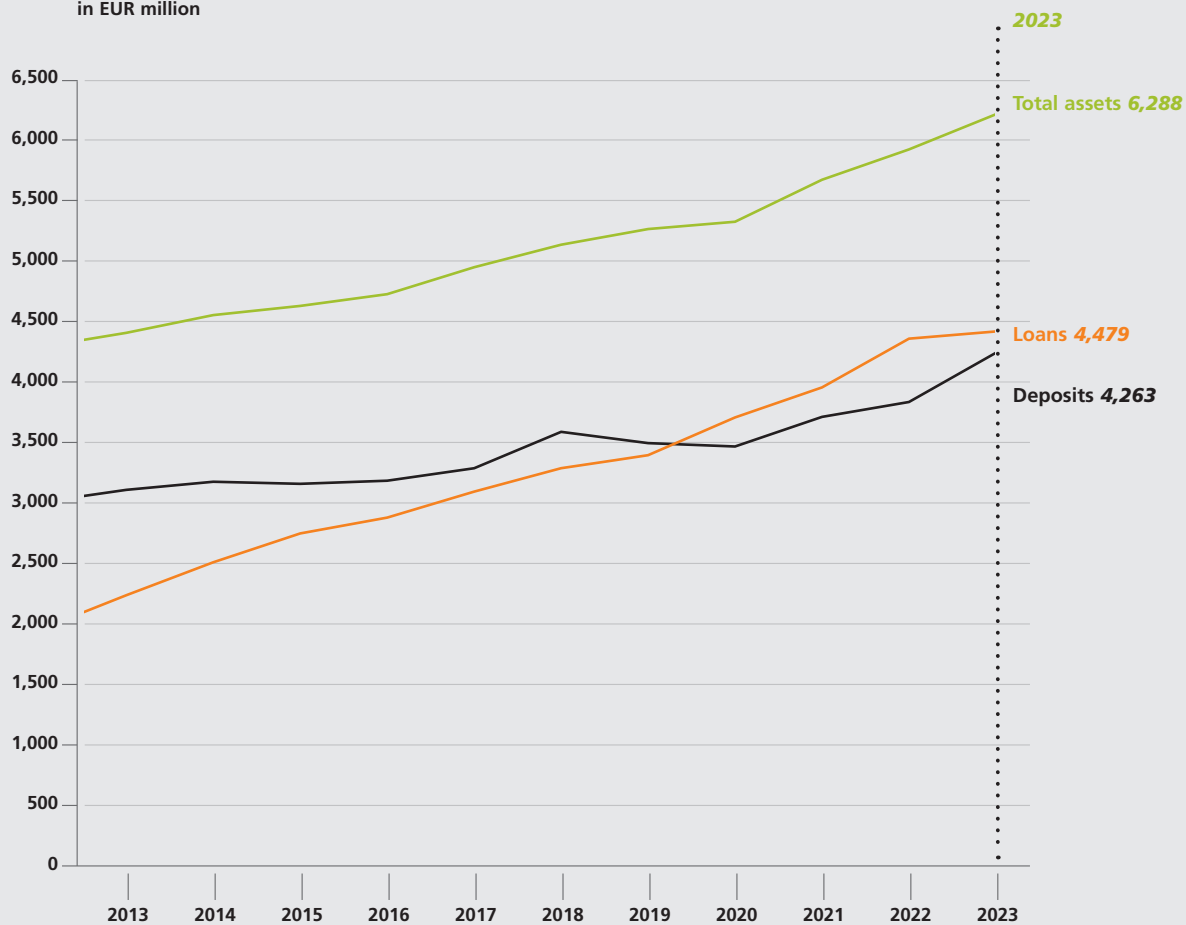
## ANNUAL NET PROFIT AT A GLANCE

in EUR (thousands)

	2023	2022	Change in EUR (thousands)	Change in %
Net interest income	61,601	50,408	11,193	22.20
Commission surplus	9,903	8,733	1,170	13.40
Other operating income	1,217	882	335	37.98
<b>Operating result</b>	<b>72,721</b>	<b>60,023</b>	<b>12,698</b>	<b>21.16</b>
Personnel expenses	14,854	13,096	1,758	13.42
Other administrative expenses	15,599	14,340	1,259	8.78
Depreciation on tangible fixed assets	1,316	1,566	-250	-15.96
Other operating expenses	423	792	-369	-46.59
<b>Operating result before measurement gains or losses</b>	<b>40,529</b>	<b>30,229</b>	<b>10,300</b>	<b>34.07</b>
Provisions for client business risk	-17,116	-48,633	31,517	-
Securities results	21,223	-22,450	43,673	-
<b>Operating result before tax</b>	<b>44,636</b>	<b>-40,854</b>	<b>85,490</b>	<b>-</b>
Tax	-14,506	32,531	-47,037	-
<b>Operating result after tax</b>	<b>30,130</b>	<b>-8,323</b>	<b>38,453</b>	<b>-</b>

## GROWTH

in EUR million



# WHAT MATTERS

**This year's BIB Annual Report has two sections: a picture section, in which people from our clients' institutions talk about what really matters in life, and a report section with information about the course of business and the financial situation.**

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# ***IT MATTERS THAT WHEN WE THINK ABOUT MONEY, WE ALSO THINK ABOUT HUMAN RIGHTS.***

People, with their aspirations, passions and struggles, are the face of our Annual Report this year. What unites them all is that they are BIB clients or belong to client institutions. They all also spend their lives with others, either because they are dependent on their help, because they support other people themselves, or a combination of the two. The people in this Annual Report show how different and unique we all are. They also show how personally rewarding it can be to pay closer attention to what is happening in other people's lives and get involved in their story. Not to feel sympathy, but instead to recognise that everyone, without exception, has their struggles – some more than others. And the people who face more struggles than others need the protection and support that comes from ***WORKING TOGETHER.***



As a financial partner to social and healthcare services, the housing and energy sector and foundations, we are well aware of how wide the gaps now are in society, how far away we are from equal opportunities, both nationally and around the world, and how often the idea of integration is simply wishful thinking. We need to learn to pay closer attention again and to devote ourselves to people in order to discover the many hidden champions mastering the challenges in their lives day after day. They say that community is togetherness, a feeling of connection. And if we recognise that as people there is more that unites us than divides us, then that is a good foundation for individual happiness and world peace.

**WE WOULD LIKE TO SINCERELY THANK** our clients, our partner institutions and, above all, **THE PEOPLE IN THE PHOTOS**. For showing their faces and allowing us to be part of their stories. They all illustrate that a bank's annual report is much more than just facts and figures. It is the result of working together – with trust and with purpose.

Yours  
sincerely,

CHRISTIAN KASTENS

DR PETER GÜLLMANN

MANFRED SONNENSCHN





# ***IT IS IMPORTANT TO HAVE RESPECT. ESPECIALLY FOR PEOPLE WHO ARE IN PROBLEMATIC SITUATIONS.***

**ELVIRA PRESCHER**, MEMBER OF THE NATIONALE ARMUTSKONFERENZ  
(NATIONAL ANTI-POVERTY CONFERENCE)

Visiting the authorities or filling in applications are a nightmare for **Elvira Prescher**. Things that might just be a bit annoying for other people send her into a downward spiral. She has also suffered from depression, and at her lowest point found herself sleeping rough at the train station. For her, 'Carl-Sonnenschein' house was a refuge. It gave her a foothold and structure. She got involved in projects and the residents' newspaper there, built up her courage, and moved into a shared flat after around 18 months. She is now in her mid-forties and part of the organisational team for the Nationale Armutskonferenz, where she fights to ensure that fewer people end up on the streets.

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## **CARL-SONNENSCHN HOUSE**

Crisis situations can suddenly throw people off course, and this may even result in them losing their home. Carl-Sonnenschein house, which is run by Caritasverband Oberhausen, looks after homeless single people in emergency situations like this and helps them to develop a new perspective. The residents also have the opportunity to take part in professional integration and training activities in order to improve their prospects. The aim is to empower them to help themselves, to get involved in life in the community and to lead a decent life.









***IT IS IMPORTANT TO HAVE COMMUNITY. WE HELP EACH OTHER. I WOULD NOT WANT TO LIVE ALONE ANY MORE.***

**MARINA MÜLLER** FEELS AT HOME IN ASSISTED LIVING

For **Marina Müller**, the Theresia-Albers-Stiftung foundation is a lifeline. At 16 she started work in a household goods factory, and when that closed she was faced with unemployment, the death of her parents, alcohol problems, losing her home and a stay in a psychiatric clinic. The clinic put her in touch with the foundation, and Marina Müller moved into Theresia house. In 2016, she recovered from a serious illness, and since then she celebrates two birthdays. Marina Müller now lives in the new Gerhardis house and is convinced that “without Theresia house, I wouldn’t be alive today.”

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#### **THERESIA-ALBERS-STIFTUNG**

Theresia-Albers-Stiftung operates six elderly care institutions, two nursery schools, and two facilities for people with intellectual disabilities and chronic psychiatric conditions in Ennepe-Ruhr district, Essen and Bochum. This includes Gerhardis house, which opened at the start of 2024 and offers people with an intellectual disability 24-hour care and a wealth of activities to fill their days. The aim is to allow people to be independent and shape their own lives as far as possible, and for them to be part of a community.





**Honorary chairman Helmut Haselberger** helped ensure that the welfare centre was prepared for the future in his role as honorary first chairman in the 2000s. Since then, he has always been caring, charitable and willing to help, so it is only right that he now gets the same support from 'his' welfare centre.

He and **Managing Director Sabine Wegmann** remain friends to this day. For her, the spirit of the welfare centre is its greatest asset. Whenever she meets people, she is guided by warmth, empathy and a whole lot of positive energy.





# ***IT IS IMPORTANT TO LIVE IN A SUPPORTIVE COMMUNITY.***

**SABINE WEGMANN AND HELMUT HASELBERGER**  
HAVE DIFFERENT PERSPECTIVES ON THEIR WELFARE CENTRE

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## **SOZIALSTATION ST. RADOLT WELFARE CENTRE**

For 45 years, Sozialstation St. Radolt gGmbH has been a reliable partner providing outpatient care in the town of Radolfzell and the Höri area. With people at its heart, the focus of the Christian aid that it provides in the community is not just on the patients, but also on the relatives who care for them. For example, the day centre offers guests a structured day and gives relatives a break. The team of 62 employees uses 28 cars to travel around the region, looking after an average of 360 patients a day.







# ***IT IS IMPORTANT TO RECOGNISE MY ACHIEVEMENTS. AND MY INDEPENDENCE.***

**TOBIAS SCHWINEM** MOVED FROM A GROUP HOME TO HIS OWN FLAT

**Tobias Schwinem** initially moved from a group home in his home town of Engelbert into an apartment where he received support from the group home, and now lives in his own flat. He cooks for himself and uses his moped to get around. He now works in gardening and landscaping at the Klosterberghof, and sums up his aims as follows:

“I want to continue building up my independence and my self-confidence.” Factors such as engagement and regular chats with his carer to reflect on his progress help him to do this.

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## **FRANZ SALES HOUSE**

The Klosterberghof, which is one of the Franz Sales workshops, provides a home and place of work for people with intellectual disabilities. The listed building, with its neighbouring orchards and fields, has been operated according to the strict Bioland® criteria since 1992. The Franz Sales workshops help people to live as independently as possible. They promote inclusion, offer ideas relating to living, learning, working, leisure time and health, and create opportunities for people with and without disabilities to meet and interact.









# ***IT IS IMPORTANT TO CREATE A COMMUNITY FOR THE BENEFIT OF CHILDREN AND YOUNG PEOPLE.***

**FATHER RALF** IS DEDICATED TO CHILDREN AND YOUNG PEOPLE

He used to be out and about on the streets of Manila, but now **Father Ralf** looks out for children and young people in Gelsenkirchen and Gladbeck, and often also in Dahme in northern Germany. The Cologne native considers it a privilege to live and work in the hotspot between the motorway, prison and industry.

He and his brothers help with homework and are available for children and young people to talk to at youth clubs. Christian values such as solidarity and sharing, charity and justice, creativity and listening help him in this work.

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## **AMIGONIAN FRIARS**

The Amigonian Friars started their work in Gelsenkirchen in 1989. The wooden house on the edge of the Feldmark housing estate is the base for the youth club, which has become a second home for many children and young people. In 2016 a second site was added with the 'Eintracht' (unity) youth club in the Schalke district. Since 2013, the order's work has been directed under the umbrella of the association Amigonianer Soziale Werke e.V., or ASW for short. This means that the brothers of the order no longer have to make decisions by themselves – they have the support of secular specialists in finance, education and social work.





# ***IT IS IMPORTANT THAT WE ARE CLOSE TO PEOPLE.***

**KLAUS SCHÜTZ** RELIES ON HOPE IN PRISON

**Klaus Schütz** knows that attentiveness, listening and direct contact with prisoners can turn even a prison into a place where people feel hope. After all, in his day, even Jesus cared for people who had done wrong and showed them that they could change. Klaus Schütz has been working as a prison chaplain for 24 years and is sure that there is hardly any human symbol more powerful than forgiveness. This is why there is a photo of Pope John Paul II with his would-be assassin in his office.

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## **ESSEN PRISON**

The work of the prison chaplaincy at Essen prison aims to provide support in life and with faith. The people who are imprisoned have particularly pressing questions about guilt and forgiveness, so there are chaplains from the two major Christian churches on hand to help them. Their work, which is subject to a pastoral duty of confidentiality, is aimed at people of all faiths. They listen, encourage people to rethink their opinions and offer hope – always based on the principle of seeing the people, with their problems and aspirations, behind the offenders.







# ***IT IS IMPORTANT THAT WE FEEL A SENSE OF BELONGING WHEN PLAYING MUSIC TOGETHER.***

**KARL SCHNOOR** ENJOYS PLAYING MUSIC IN SPITE OF A BRAIN HAEMORRHAGE

After a fall, **Karl Schnoor** suffered a brain haemorrhage and a stroke, leaving him paralysed on his left-hand side. He lives in the specialist EJV group home 'Lebensräume Berlin – Verbund Darßer Straße' (Berlin living spaces – Darßer Straße network). Before his accident, as a classical and Spanish guitarist he practised for up to six hours a day and regularly performed as part of a duo. The inclusive music project 'Utopia Workshop' opened up an unexpected musical opportunity for him, because here he plays the drums one-handed. The highlight so far has been performing for thousands of people at the Special Olympics in front of the Brandenburg Gate.

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## **EVANGELISCHES JUGEND- UND FÜRSORGEWERK (EJV)**

EJV is an organisation that is shaped by Christian values and operates throughout Germany in the social economy. It provides help for people of all ages and faiths who need special personal and social care. EJV develops and operates outpatient and inpatient opportunities for people with disabilities, children, young people and families, homeless and displaced people and the elderly. EJV's services also include children's daycare facilities and advisory and education work, as well as integration enterprises.



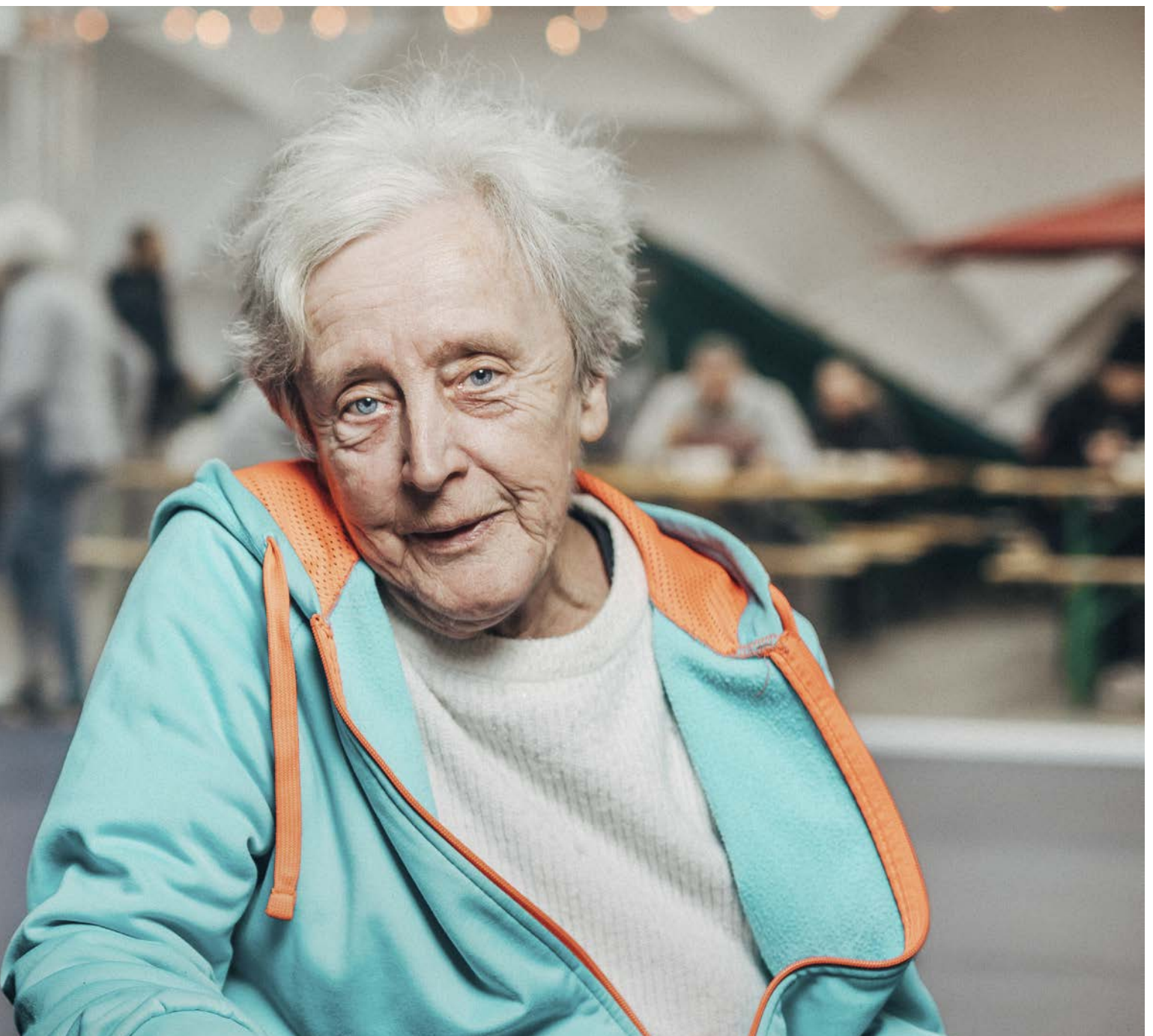


***IT IS IMPORTANT THAT PEOPLE  
ARE FRIENDLY AND POLITE  
TO US HERE.***

**MS J. AND HER SON** FEEL VALUED IN SPITE OF BEING HOMELESS

**Ms J.** and her son come to the Berlin City Mission shelter almost daily. We do not know why they are homeless, but Ms J. and her son feel safe here and, in spite of their situation, they feel valued by the employees. And they can spend the night here in peace. After dinner, they usually have a cup of tea with friends, go to bed at around 11 o'clock and then often spend the day at a City Mission facility at the Humboldt Forum.





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#### **BERLIN CITY MISSION SHELTER**

The Berlin City Mission shelter on 'am Containerbahnhof' street opens its doors at 8 o'clock every evening in the winter and allows up to 120 people with no home to spend the night in a peaceful and safe environment. There is a strict ban on alcohol and drugs and, after a quick hygiene routine, visitors are given an evening meal and breakfast the next morning. Ms J., her son and many others feel the impact of the City Mission's guiding principles, namely: "We are convinced that everyone has an inviolable dignity in the eyes of God." "We respect all people and approach them with love."





# ***IT IS IMPORTANT THAT I CAN BE CREATIVE.***

**JACQUELINE GOSSOW** EXPRESSES HERSELF THROUGH HER ART

**Jacqueline Gossow** lives in an EJF group home for people with disabilities in 'Lebensräumen Berlin – Verbund Darßer Straße'. Sometimes she enjoys working in a workshop, but sometimes she does not, for art is her true calling. She enjoyed painting from an early age, and then discovered the possibilities of mobile phone photography. Her subjects are the environment and daily life, self-portraits and structures. She uses targeted image editing to present the subjects in new contexts. Her highlights so far have been exhibiting at the German Protestant Church Assembly 2017 and the HEART/HERZ exhibition in North Rhine-Westphalia in 2022.

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## **EVANGELISCHES JUGEND- UND FÜRSORGEWERK (EJF)**

Services for disabled people are one of the main areas of work for EJF. 'Lebensräumen Berlin – Verbund Darßer Straße' offers a total of 280 residential places in outpatient living and special forms of living, as well as 60 additional places in the employment and support area.









# ***IT IS IMPORTANT TO GET TO KNOW THE PEOPLE AND TO BE A PART OF THEIR LIFE STORIES.***

**SISTER BENIGNA** TRANSFERRED THE WORK OF THE SISTERS TO A FOUNDATION

**Sister Benigna** worked in an office before joining the community of the Franciscan Sisters for family care in 1956. She completed training to become an assistant medical technician, worked in the Franciscan hospital for over 20 years and drove forward reforms. She became Mother Superior in 1990. In 1991, the sisters transferred the hospital to the local parish on a long-term lease for 99 years.

In 2002, Sister Benigna had the idea, based on the motto 'the brave people of today pave the way for the normality of tomorrow', to continue the family care work beyond the existence of the community in a foundation. She is now in her 90s, and still looks after the foundation today.

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## **THE FRANCISCAN SISTERS OF ESSEN**

The Franciscan Sisters for family care, founded in 1919 by Father Quintinus Wirtz, have dedicated their religious life to providing family care in Essen and other cities in the Ruhr. Although they were not necessarily intended to be an order initially, right from the start the sisters wanted to be recognised as a monastic community. This was officially registered in 1946. The 'Quintinus Wirtz Stiftung' foundation was officially approved by the federal state government in 2004. This means that the continued provision of family care has been safeguarded in the foundation.





# ***IT IS IMPORTANT TO HAVE A POSITIVE ATTITUDE IN ALL SITUATIONS.***

**SEBASTIAN PERTL** IS INVOLVED IN HIGH-LEVEL COMPETITIVE SPORT  
IN SPITE OF A RHEUMATIC CONDITION

**Sebastian** is impressive proof of the fact that you can be involved in high-level competitive sport despite being diagnosed with JIA (juvenile idiopathic arthritis). Now 15 years old, he had to say an early goodbye to the alpine skiing career he was dreaming of. Instead, he switched to golf, which is easier on the joints, and in just his second season he took part in the German championships and was included in the elite team of Munich-Riedhof golf club.

With his motto 'always make the best of a situation', he is a role model for lots of athletes who suffer from chronic conditions, and has already organised benefit tournaments to support 'his' rheumatism clinic.

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## **GERMAN CENTRE FOR PAEDIATRIC AND ADOLESCENT RHEUMATOLOGY**

The Deutsches Zentrum für Kinder- und Jugendrheumatologie (German Centre for Paediatric and Adolescent Rheumatology) has been treating children and young people with rheumatic conditions for over 70 years, and also helps their relatives to deal with the condition. The holistic, multidisciplinary treatment concept aims to treat the disease activity and to restore age-appropriate joint and organ function. The basis for the centre's treatment concept is individual treatment planning across different disciplines, involving the patient, parents and family as important partners in the process.







# ***IT IS IMPORTANT TO ACCEPT PEOPLE AS THEY ARE.***

**SILKE KIRCHMANN** MANAGES THE FRANCISCAN HOSPICE IN ERKRATH

**Silke Kirchmann** has been working with dying people and their relatives for over 30 years and is familiar with the daily struggle to fully accept the finite nature of existence – particularly in the final stage of life. “People die here,” she explains. “So it’s mostly about the here and now.”

The team of 50 full-time workers and 120 volunteers appreciates this clarity, and that is why you might encounter alpacas, metal bands or even opera singers here, all in keeping with the motto of ‘saving the best for last’. The average time spent at the hospice is around 20 days. Here, life is lived in the present tense.



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#### **WALDBREITBACHER HOSPIZ-STIFTUNG**

The Franciscan hospice in Hochdahl is funded by Waldbreitbacher Hospiz-Stiftung foundation and Franziskus-Hospiz e. V. Hochdahl and supports people with outpatient and (semi-)inpatient services, including for children and young people, in the final stages of life. A dignified life right to the very end and care and comfort for the dying and their relatives are the focus of work here. Physical, emotional and spiritual needs are all considered. Silke Kirchmann is also on the ethics committee for the outpatient and inpatient hospices of Marienhaus GmbH in Waldbreitbach.









# ***IT IS IMPORTANT TO HAVE PERSPECTIVE.***

**MARTIN K.** LIVES IN AN OPEN PRISON

**Martin** is a multi-faceted and interesting person: he was an actor, but was afflicted by stage fright, and he has lived and worked as an art and antiques dealer in Paris and the south of France.

Now he has been sentenced to three years in open prison at Spandau prison for aiding and abetting drug crimes. Tenants in his house were operating a cannabis farm and the court did not believe that he had no idea about it. He is grateful to the Berlin City Mission for helping him process the crime and particularly for giving him some perspective after his time in prison.

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## **BERLIN CITY MISSION**

For 140 years, the Berlin City Mission has been helping people in various forms of distress and providing places to meet in Berlin and the surrounding area under the umbrella of the Protestant church. The services provided at over 90 institutions range from a walk-in clinic for homeless people to a clearing centre for people without health insurance, from emergency accommodation to a central advisory centre for people facing housing shortages in Berlin, which will also help Martin look for a place to live. Since 1877, the guiding verse from the Bible has been: "Seek the welfare of the city and pray to the Lord on its behalf" (Jeremiah 29:7).





# ***IT IS IMPORTANT TO HAVE BOTH HUMANITY AND EMPATHY.***

**CARINA LANGE**, WARD MANAGER OF THE SURGICAL INTENSIVE CARE WARD

As ward manager of the surgical intensive care ward at St. Josef Hospital Bochum, **Carina Lange** places great importance on care. Lots of her patients are not able to express themselves. And relatives also need special attention if they feel bewildered by all the medical technology. "In addition," Carina Lange adds, "we employees need to look after one another and talk a lot to each other so that we are better able to deal with the stress that we go through every day. In a way," she says, "we are our own supervisors."

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## **CATHOLIC HOSPITAL BOCHUM**

'Hospital medicine with a heart' – this is the brand message of the Katholisches Klinikum Bochum (KKB, Catholic Hospital Bochum), one of the Ruhr's biggest hospital operators and part of the university hospital of Ruhr University Bochum. The five hospitals care for more than 57,000 inpatients and 196,000 outpatients every year, from babies to the elderly. The catchment area extends well beyond the Ruhr and North Rhine-Westphalia. With 5,600 employees from over 100 nations, KKB is one of the biggest employers and training providers in the region.







# ***IT IS IMPORTANT THAT SOCIETY AND THE CHURCH FINALLY RECOGNISE AND ACKNOWLEDGE THAT QUEER PEOPLE ARE A KEY PART OF THEIR FOUNDATIONS.***

**RAINER TEUBER** FOR #OUTINCHURCH

**Rainer Teuber**, who was born in 1968 in Essen, has been working for the Catholic church since 1996. He is responsible for museum education and visitor services for Essen Cathedral and its treasury. He has been married to his husband Karl-Heinz since 2004.

Teuber is a co-organiser of #OutInChurch and since May 2023 has been the press spokesperson for the association OutInChurch e.V. He also contributed to #liebegewinnt (#lovewins). The Munich-based PROUT AT WORK-Foundation recognised him as a 'PROUT PERFORMER' in 2022 and 2023 for his commitment to the two initiatives.

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## **ESSEN CATHEDRAL TREASURY**

Essen Cathedral and its treasury look after Church treasures of national importance. The Golden Madonna is the oldest full sculpture of the Madonna in the world and the most important work of art in the Ruhr. The seven-branched candelabrum is also the oldest preserved piece of its kind. Alongside these outstanding artworks from the early Middle Ages, the museum also houses sacred art and sculptures from the Gothic, Baroque and Rococo periods and the 20th century. A tour with Rainer Teuber is always an adventure.









# ***IT IS IMPORTANT TO REALISE WHAT IS LEFT AT THE END.***

**SONJA HELLMANN** SUPPORTS PEOPLE AT THE END OF THEIR LIVES AS A PALLIATIVE CARER

"Death is a taboo subject," **Sonja Hellmann** knows. The palliative carer has been working on the palliative team at St. Raphael senior citizens' centre in Wickede for eight years. She supports people and their relatives in the final stage of their life in a professional, caring and respectful manner.

As a believer, the 55-year-old does not think death is the end. Through her work, she has learned that you can be more laid back about life if you face up to your own mortality. Sonja Hellmann is deeply committed to the people in her care. This is just one of the reasons why she sees her job as a calling and a personal gift.

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## **WORK OF THE TEUTONIC ORDER**

For over 800 years, HELPING AND HEALING has been the guiding principle of the Teutonic Order. Its work is carried out by around 3000 employees in over 60 social institutions across Germany. They are committed to the needs and wishes of the people they care for in homes, hospitals and centres for the elderly, children and young people, addicts and people with disabilities. At St. Raphael senior citizens' centre in Wickede, employees create spaces for people to meet, and for medical, therapeutic, nursing and associated support.





# ***IT IS IMPORTANT FOR ME TO EXPERIENCE THE FEELING OF FRIENDSHIP.***

**GERD CREMER** HAS A BETTER QUALITY OF LIFE SINCE HIS AUTISM DIAGNOSIS

For **Gerd Cremer**, it was a long journey to get the diagnosis of 'bipolar disorder, borderline, Asperger's syndrome'. Before getting to this point he dealt with problems at school, temporary jobs, alcohol, drugs and no less than 54 moves. He classifies towns and cities into warm = pleasant and cold = frightening and experiences environmental stimuli without protective filters.

The Institute for Autism, AUTEA, in Gelsenkirchen has been helping him since 2023 and as a result he was recently able to attend a Schalke match – which would previously have been inconceivable. Gerd Cremer has been writing short stories, skits, radio plays and stage plays, both by himself and in collaboration with other writers, since 1977.




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## **AUTEA – SOZIALWERK ST. GEORG**

AUTEA gGmbH provides an assisted living service for people on the autism spectrum who live in or want to move into their own home. The aim of the support is to boost the person's individual skills, to increase their involvement in community life and to improve their personal quality of life.





# ***IT IS IMPORTANT TO STRENGTHEN PEOPLE'S SKILLS.***

**BÄRBEL VOLMER**, STIFTUNG NATURWISSENSCHAFT UND KIRCHE  
(SCIENCE AND CHURCH FOUNDATION)

**Bärbel Volmer** helped her uncle to set up his foundation in the final months of his life. In 2016, the secondary school teacher became the chair of the board of trustees and launched an essay competition for school pupils throughout Germany, not least to raise the profile of the foundation. The 130 submissions on the question 'Can I believe in God if I take modern science seriously?' impressed her and the members of the board of trustees so much that there will soon be a follow-up.

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## **STIFTUNG NATURWISSENSCHAFT UND KIRCHE**

Founder Ludolf Schiffer's basic idea was to promote work in the area where science and theology meet via a foundation. The priest, who combined both disciplines as a qualified chemist and a theologian, therefore set up his foundation to advance interdisciplinary studies. While others travelled the world, he saved every penny so that he could provide as much capital as possible to a subject that was very close to his heart. Today, his niece Bärbel Volmer tackles those intersections where a Christian world view and current social issues meet.









# ***IT IS IMPORTANT TO MAKE A START – THAT IS ESSENTIAL FOR SURVIVAL. ANYONE CAN SAVE LIVES.***

**DR INGO VOIGT** IS PASSIONATE ABOUT RESUSCITATION BY MEMBERS OF THE PUBLIC

**Dr Ingo Voigt**, a cardiologist and specialist in emergency and intensive care medicine who personally suffered a heart attack during a marathon at the age of 39, is campaigning to improve the number of first aiders. At the time, the rate was around 25% throughout Germany. His personal and professional journey has inspired him to optimise care for resuscitation patients throughout the survival chain.

Voigt wants to use his initiative not only to share specialist medical knowledge, but also to reinforce the importance of resuscitation by members of the public in order to save lives and to prepare society for emergencies.

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## **'YOUNG SAVIOURS' INITIATIVE**

In Germany, there are around 200 calls to cardiac arrests every day. Only 10% of these people survive to leave hospital. Our neighbours in Denmark and the Netherlands have better prospects – and one of the reasons for this is that resuscitation is a fixed part of the school curriculum. The acute and emergency medicine clinic at Elisabeth Hospital Essen (Contilia) is campaigning for social responsibility, and is using the 'Young Saviours' initiative, with a 'train the trainer' approach, to equip schools and sports clubs with the skills needed to facilitate resuscitation by members of the public.





# ***IT IS IMPORTANT TO HELP PEOPLE WHO ARE LESS WELL OFF.***

**TOM WILDENHAIN**, VOLUNTEER GUARDIAN FOR YOUNG PEOPLE

**Tom Wildenhain** knows that our circumstances in life are a matter of luck. This is why he helps people in difficult situations. During the Yugoslav Wars, his son brought a new classmate home with him, and that was the start of his commitment to volunteering. He remains in contact with the family to this day.

For two years, the former nurse has been acting as a guardian for two unaccompanied minors from Afghanistan. They are now 17 years old and he helps them when visiting the authorities, with healthcare, in their daily lives in Germany and, most importantly to them, with completing their education.

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## **SKF ESSEN-MITTE E.V. GUARDIAN TEAM**

They are mostly between the ages of 15 and 18 and have survived life-threatening situations while fleeing from war in their native countries. The young people from Syria, Afghanistan and various African countries are usually housed in public youth welfare facilities here. They need approachable adults who can help them get their bearings. Volunteer guardians take responsibility for the young people as a parent would and offer them security even after they have come of age.

If you are interested, you can find out more by emailing [wegbegleitung@skf-essen.de](mailto:wegbegleitung@skf-essen.de) or calling +49 (0)201 319375 – 600







**Erika Lay-Boucher and François Boucher**

have proverbially arrived at Bauverein Breisgau's sheltered retirement accommodation in the community of March. They sold their own home early due to illness and were looking for a flat suitable for their age. They rejected two options before the third – right – one came along.

Today they live independently, but still in reassuring proximity to a care facility, in their cooperative dream flat with a wonderful view of the Black Forest.



# ***IT IS IMPORTANT TO FIND A GOOD PLACE TO LIVE WHEN YOU ARE OLDER.***

**ERIKA LAY-BOUCHER AND FRANCOIS BOUCHER**  
ARE HAPPY IN THEIR RETIREMENT COMPLEX

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## **BAUVEREIN BREISGAU**

Bauverein Breisgau eG is the largest building cooperative in Freiburg and is very well regarded in the region due to its socially oriented, sustainable, community interest residential concepts for all phases of life. The premium retirement complex in March is looked after by the German Red Cross, which also operates the neighbouring care home. It also includes a social centre with an open café. This means that the complex offers something for all residential needs, from independent living through to those that need the most help. Members of the cooperative also live a safe and affordable life with the special protection of an almost life-long right of residence.









# ***IT IS IMPORTANT TO SUPPORT PEOPLE, INCLUDING IN THE NAME OF GOD.***

**STEPHAN KOCH** PROVIDES SUPPORT AS AN EMERGENCY CHAPLAIN IN TIMES OF GREAT ADVERSITY

**Deacon Stephan Koch** mainly meets people in extreme situations. When there are accidents, disasters or deaths, he and his colleagues are on hand to provide a sense of security when people are in a state of disbelief.

As the diocesan officer for emergency pastoral care in the Diocese of Essen, spokesperson of the ecumenical state assembly of North Rhine-Westphalia and chair of the national assembly for emergency pastoral care, Stephan Koch, who used to be a policeman with the Federal Border Force, drives forward (network) concepts at regional, state and national level and trains emergency chaplains, who primarily work on a voluntary basis.

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## **ECUMENICAL EMERGENCY PASTORAL CARE**

Emergency pastoral care is requested exclusively by the police or fire service. It is arranged in various ways in Germany from an organisational and financial perspective. The Diocese of Essen classifies this area under pastoral development and traditionally provides the emergency pastoral care service in close ecumenical cooperation. The emergency chaplains are available to help people experiencing grief or distress, particularly after sudden events, and tend to spend two to three hours in each case. In the Diocese of Essen alone they work on around 900 cases per year, and generally get a very positive response from the people involved.





# ***IT IS IMPORTANT TO TREAT EMERGENCY PERSONNEL WITH FAIRNESS AND RESPECT.***

**CHRISTIN-CHARLYN HAUSMANN** VOLUNTEERS FOR THE RESCUE SERVICE

**Christin-Charlyn Hausmann** has been actively involved with the Malteser rescue service in Mülheim since 2007. Her involvement is varied as she is the deputy commissioner for the city, works in social volunteering and youth and association support, and as a leader takes charge in the event of emergencies.

She also supports the medical and rescue service as a paramedic. The driving force behind her involvement is the fact that she enjoys and is passionate about helping other people.

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## **MALTESER**

Malteser International, a Catholic aid organisation with a mission dating back almost 1000 years, follows the guiding principle of 'protecting the faith and serving the poor and the sick' to help people in emergency situations in Germany and around the world – irrespective of their religion, origin or political beliefs. With almost 40,000 full-time employees, the Malteser organisation is a major employer in health and social care. It also has around 55,000 volunteers in Germany.







In a district like Duisburg-Marxloh, which is home to people from over 90 countries, cohesion is more important than anything else. This is why **Sister Ursula and Sister Mariotte** from the Medical Mission Sisters place great emphasis on meeting people in their pastoral work, in keeping with the motto of 'turning strangers into neighbours and neighbours into friends'.

As community workers and networkers, they bring people together at their mobile coffee van at markets and other events, and use their bee project to share knowledge about ecological relationships.





# ***IT IS IMPORTANT TO BRING PEOPLE TOGETHER.***

**SISTER MARIOTTE AND SISTER URSULA PROMOTE INTERACTION**

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## **MEDICAL MISSION SISTERS**

Rooted in God and in the spirit of Jesus, the healer, the Medical Mission Sisters consider all living beings. They want to be a healing presence and actively seek fairness and equal relationships between all living things. The community of sisters in Duisburg made a conscious decision to support the district of Marxloh – to be present here, in one of the poorest places in Germany, and to show solidarity through their work. One of their motivations is to ‘bring the church to the people’.









# ***IT IS IMPORTANT FOR ME TO THINK “WHAT WOULD JESUS DO TODAY?”***

**FATHER TOBIAS** RUNS MARATHONS IN THE NAME OF THE LORD

“When I run, I am very close to God.”  
To date, **Father Tobias**, who is known as the ‘Marathon Father’, has raised almost two million euros for charitable causes by running some 200 marathons and ultra marathons. In all of his pastoral work, he tries to make the world that little bit better – taking Jesus as an example.

He uses the public attention to promote his charitable causes and arouse an interest in faith and the church. He is a minister in the Duisburg district of Neumühl and founded LebensWert gGmbH there in 2007.

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## **LEBENSWERT GGMBH**

With ‘help and advice for those in need’, the work of LebensWert gGmbH covers a wide range of types of support based on the principle of helping people to help themselves. This ranges from general social counselling in German and Arabic, assistance visiting official agencies and medical facilities, German courses and professional pastoral care through to a restaurant café that offers low-cost food and space for the community. The project also includes the children’s fund KiPa-cash-4-kids, which allows children to join sports clubs or take part in holiday activities.



# **IT IS IMPORTANT TO HAVE THE OPPORTUNITY TO SHAPE YOUR OWN LIFE. WORLDWIDE.**



## **LORENA DEL CISNE SÁNCHEZ OCHOA, ECUADOR**

Farmer Lorena Sánchez is married and has three children, who currently attend the local primary school. To ensure that they are not solely dependent on the income that her husband earns as a professional driver and to improve the family's income, Mrs Sánchez works part time growing beans, maize and coffee, and breeding free-range hens. Since 2011 she has been a client of the 'Faces' foundation, which gave her her first microloan of USD 500 over 10 years ago. The small business owner invested the current micro-loan in buying hens and feed and building and extending a hen house. In the future, Mrs Sánchez would like to expand her chicken farming further and create the infrastructure needed to do this.



## **LEONEL STALIN CUEVA GUAMÁN, ECUADOR**

Small business owner Leonel Cueva operates a coffee mill in a rural district in the south of Ecuador, which he inherited from his grandparents a few years ago. He learned how to process coffee at a young age and now works in the family business himself. Two years ago, he had the idea to expand the coffee mill and to start producing dried, roasted and ground cornmeal. The cornmeal, which is known as Sango meal, is used to prepare traditional local dishes and for arepas and biscuits. He obtained a small loan from the 'Faces' foundation two years ago, which he used to implement the expansion, and he now sells Sango meal as well as coffee. In the future, he would like to sell his products nationwide. He also dreams of exporting his coffee abroad one day.



## **CARLOS ALBERTO CARRIÓN ABENDAÑO, ECUADOR**

Farmer Carlos Carrión is married with three children, who attend the local secondary school, and has been a client of the 'Faces' foundation since 2012. He has been growing sugar cane and maize, as well as farming cattle, for 12 years. He tries to only use natural fertilisers and to avoid using pesticides. He only uses chemicals that have no or minimal environmental impact, and only uses them in a targeted manner in the event of recurring diseases or pests. He would really love to form an association with small-scale farmers to implement techniques for producing organic products for all kinds of short-term crops, and in doing so to further minimise the environmental impact.



## **BINTI DEVI, BAMHETA, GHAZIABAD, INDIA**

Binti Devi dreamed of starting her own business to support her family and allow her four children to have a good education. Her husband is a day labourer and finds it difficult to cover the family's basic needs. As Binti already had experience in the dairy business, she decided to set up her own buffalo milk business. She heard about the micro-loan services from SATYA MicroCapital Limited from neighbours and applied for a loan. SATYA recognised her potential and granted her a loan of 75,000 rupees (equivalent to around 830 euros), which allowed her to set up her buffalo milk business. SATYA helped her through the entire application process, laying the foundations for a much better lifestyle. Today, Binti is a financially independent woman.



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# REVIEW 2023

## March 2023

### 17 & 18/03/2023 'Grünes Geld' (green money) trade fair in Stuttgart

Reliable interest rates and good returns, but no profiting from armaments, child labour or totalitarian regimes – the 'Grünes Geld' trade fair shows how it's done by 'investing successfully and doing good'. Ethical investments are an important issue for BIB, so marketing consultant Matthias Rajda had a stand at the event and got a sense of the key market trends.

## April 2023

### 15/04/2023 Solidarity tree in Essen's Grugapark

BIB Management Board spokesperson Dr Peter Güllmann, Ukrainian lawyer and activist Olga Ianushevych, Mayor Rolf Fliß and Ukrainian Consul General Iryna Shum planted a peace and solidarity tree for Ukraine. The new tree in the 'Tummelwiese' area of Essen's Grugapark is a symbol of the hope for peace.

## May 2023

### 02/05/2023 Volunteering fair

How can you get involved with society on a voluntary basis, and what associations in Essen can you support? Anyone who was interested could find the answers to these questions at the volunteering fair in the RWE Pavilion of Essen's philharmonic concert hall. BIB sponsored the event and also had a stand there.

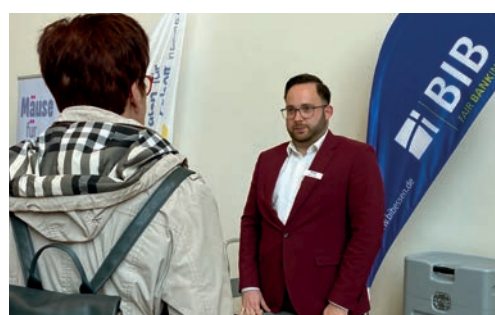
## June 2023

### 16/06/2023 Benefit concert for Adveniat

Songs from West Side Story, Les Misérables, Wicked and many other musicals were performed at the benefit concert for Adveniat. The ensemble from the music department of Folkwang University of the Arts took the audience on a musical journey for a good cause. The proceeds from the ticket sales and the generous donations at the concert went to a Montessori nursery in Bolivia. BIB also donated EUR 5000 to the Adveniat project.



17 &amp; 18/03/2023



02/05/2023



15/04/2023



16/06/2023



### 20/06/2023 Essen company run

The BIB 'fair on the move' team reached the finish line, with 16 employees joining in the Essen company run from the philharmonic concert hall to Grugapark. All runners successfully covered the five kilometres in hot summer temperatures.



## General Meeting 2023

On 6 June, BIB welcomed around 500 BIB members to Congress Centre East at Essen trade fair centre. The focus was on the crisis year of 2022. The coronavirus pandemic, Russia's war of aggression against Ukraine and inflation all had tangible effects on the financial markets and banking.

"We have nonetheless remained on target and were operationally successful in the last financial year, so we can be satisfied with the bank's result in spite of all the challenges," explained BIB Management Board spokesperson Dr Peter Güllmann. He noted that this is particularly thanks to BIB's social business model and ethical approach, which is winning over more and more people, allowing BIB to gain 1200 new clients in the past year. The number of members also increased – to 4700.

The guest talk from Prof. Alena Buyx, university lecturer in the ethics of medicine and health technology at the Technical University of Munich, focussed on the issue of ethics. She explained the variety of consulting fields in medical ethics to the attendees. She used examples to visualise where self-determination and a medical duty of care meet, and triggered a lively discussion.

More information:



# REVIEW 2023

## August 2023

### 22/08/2023 Discussion group: Asset management and processes

How is the capital market developing at present? What opportunities currently exist for asset management, and how can payment transaction processes be improved? Our colleagues from Asset Management and the Institutions + Companies department discussed these questions and others with administrative directors from the Diocese of Essen. It was an interesting discussion and provided valuable food for thought.

## September 2023

### 05/09/2023 Job fair stadium tour

The fair at Bochum's Vonovia Ruhrstadion stadium was held under the motto 'casting for your dream job' and provided an overview of various career, training and further education opportunities. BIB also had a stand, allowing anyone interested to find out about the bank, training and job opportunities.



12/10/2023

## December 2023

### 06 & 07/12/2023 Church and special bank conference with an important guest

On 6 December, St. Nicholas surprised the attendees of the church and special bank conference with chocolate figures and spoke in favour of more charity, humanity and solidarity. During the two-day meeting, the attendees discussed the issues of sustainability in special institutions, banking in the future and transformation.



22/08/2023



05/09/2023

## October 2023

### 12/10/2023 'Future foundation – changing philanthropy' conference

Lightning talks, discussions and interviews offered perspectives on the current and future challenges facing civil society, foundations and other philanthropic stakeholders. Thomas Homm, Head of BIB's Asset Management department, was involved in a panel discussion on which capital investment suits which foundation.



06 &amp; 07/12/2023



## November 2023

### 08/11/2023 Award ceremony for the BIB YOUTH FUTURE PRIZE

The BIB YOUTH FUTURE PRIZE was awarded for the second time. In addition to receiving prize money, the winners were given an award for their outstanding work tackling the 17 SDGs. There was a tie for third place in 2023, which meant that two entrants were able to celebrate getting a bronze medal.

After the winners were awarded their certificates by BIB Management Board spokesperson Dr Peter Güllmann, everyone had the opportunity to get together over canapés. The jury members particularly enjoyed getting to meet in person.

**1ST PLACE:** Helene Krahn with a project on ‘Meal worms to disintegrate plastic’

**2ND PLACE:** Pia Linnenbrink and Rabea Gürsoy with a project on ‘Plastic-disintegrating bacteria’

**3RD PLACE:** Annamaria Verhoeven with an in-depth look at the effects of ski tourism and Maja Tiedemann, who asked the question ‘Sustainable textiles – green-washing or genuinely better?’

### 30/11/2023 Award ceremony for Essen’s environmental prize

Lord Mayor Thomas Kufen and BIB Management Board spokesperson Dr Peter Güllmann handed out certificates to the winners of Essen’s environmental prize. Their projects on the subject of ‘Essen respects water’ directly contribute to the protection of the environment and climate. In order to support these important issues, in 2023 BIB once again sponsored Essen’s environmental prize.

**1ST PLACE:** Entsorgungsbetriebe Essen with the **transformation of a former sedimentation tank into an amphibian-friendly water and wetland area** at the recycling centre on Laupendahler Landstraße. (EUR 5000)

**2ND PLACE:** St. Augustinus nursery school with the project ‘Water – a valuable resource’. (EUR 3000)

**3RD PLACE:** ‘Gartenfreunde Stadtwald’ gardening club with the creation and **building of facilities for the use, storage and seepage of rainwater**. (EUR 2000)

The **SPECIAL ‘FAIRTRADE’ PRIZES** were awarded to Portendieckstraße nursery school (EUR 1000), and Kämpenstraße nursery school and Mölleneystraße nursery school (EUR 500 each).



# **MANAGEMENT BOARD AND SUPERVISORY BOARD**



## **MANAGEMENT BOARD**

**Dr Peter Güllmann** (centre)  
Spokesperson, Essen

**Manfred Sonnenschein** (right)  
Hattingen

**Christian Kastens** (left)  
Essen





Ludger Krösmann (Ass. jur.)  
**Chairman**



Henrike Berger  
**Dep. Chairman**

## SUPERVISORY BOARD



Father Dr Michael Baumbach MSF



Dr Heinz Joachim Koch



Ute Berghaus



Michael Neuhaus



Ralf Heynck

### Ludger Krösmann (Ass. jur.) **Chairman**

formerly Episcopal Financial Director  
**Essen**

### Henrike Berger **Dep. Chairman**

Coach (DGfC)  
**Königswinter**

### Father Dr Michael Baumbach MSF

Treasurer General of the Congregation  
of the Missionaries of the Holy Family  
**Münster**

### Dr Heinz Joachim Koch

Auditor  
**Bornheim**

### Ute Berghaus

Lawyer  
**Essen**

### Michael Neuhaus

Auditor  
**Münster**

### Ralf Heynck

Chairman of the Board AHV  
**Marl**

# ***OUR FAIR BANKING TEAM***

# 402.85

training days 2023

# 147

**months** or 12 years and 3 months is  
the average **period of employment** at BIB.



## Qualifications in 2023

### Certified Business Economist (Bachelor Professional)

Miriam Nowak

### Business Economist in Banking & Finance

Nils Pankoke

### Bachelor of Arts in Business Administration

Tim Linnhöfer

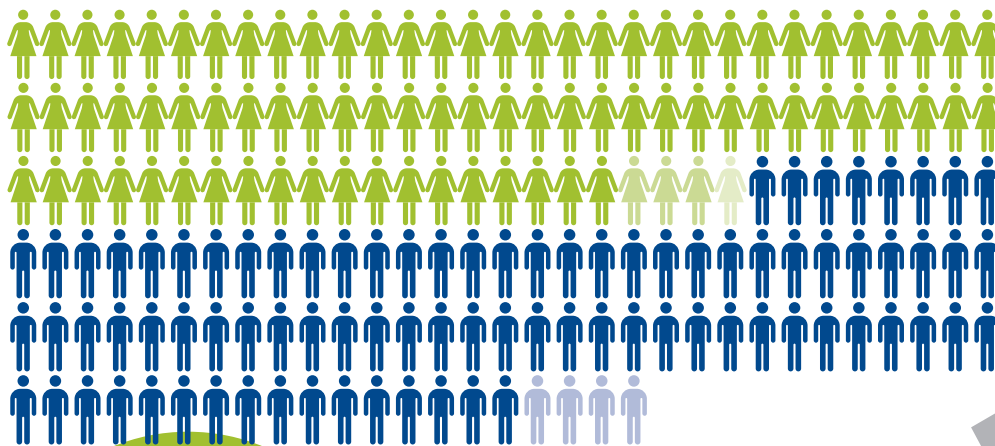
### Bachelor in Business Economics & Business Psychology

Carina Tigcheloven

### Conferral of a Doctorate in German Studies

Dr Ricarda Sonnenschein

## Number of employees – female and male



85

90

175

#### TOTAL

Of which, three female employees were on parental leave and five employees (one female and four male) were semi-retired, inactive



In 2023, the FAIR BANKING team grew by a further **nine employees** (this includes three working students).

**2** trainees

On 01/08/2023, **Lilly Sophie Mathea** and **Thomas Urbaschik** started their training with us.

# COMPANY ANNIVERSARIES



ULRICH CALLEGARI  
1 January 2023



ANDREA RINSKI  
1 September 2023

# 30

YEARS

# 25

YEARS



STEPHANIE  
TIGGELKAMP  
1 April 2023



MARIA  
GELLERMANN  
1 June 2023



SANDRA  
HOLBECK  
1 July 2023



ALFRED  
ZINKE  
1 July 2023



KLAUS  
SCHULTE HUXEL  
1 April 2023

# 20

YEARS

# 10

YEARS



SASCHA  
HABSCHICK  
1 January 2023



BRUNO  
HÖFTER  
16 January 2023



BERNARD  
LÜTKE DALDRUP  
1 August 2023



DANIEL  
BLASCHKO  
1 October 2023

# REMEMBERING DECEASED MEMBERS



**We would like to honour the memory of those of our members who passed away in 2023**

Karl Wehling  
Josef Hoffmann  
Norbert Hans Heinrich Schulz  
Hans Georg Knauber  
Helmut Langensiepen  
Hans Alois Kaiser  
Johannes Schrader  
Brigitte Massenkeil  
Rainer Gerhard Seidensticker  
Dagmar Margarete Sauerbrey  
Annette Wilmer  
Anni Therese Roos  
Walter Fries  
Stephan Schnietz  
Hildegard Köhl  
Benedikt Georg Schwiertz  
Peter Johann Ludwig Müller-Goldkuhle  
Paul Otto Reinhard Hoffacker  
Hermann Horst Moritz  
Heinrich Schulte  
Norbert Ocklenburg

Benedikt Moses Pohl  
Dieter Otto Hover  
Manfred Plischka  
Günter Josef Bergmann  
Armando Savioli  
Marga Wagner  
Ursula Jacobs  
Manfred Josef Kutsch  
Rudolf Anton Vogel  
Winfried Haunerland  
Max Sablotny  
Bernhard Franz Scheidgen  
Bernhard Tobias  
Günther Holzmann  
Dieter Georg Miedza  
Wilhelm August Wietkamp  
Jutta Thull  
Karl August Bernhard Schulze Althoff  
Rosemarie König  
Erich Gummersheimer  
Marianne Halwer

Norbert Nikolaus August Gecks  
Robert Leffler  
Alfons Winkelmann  
Manfred Odenwald  
Hans-Jürgen Nober  
Helmut Hugo Adolf Kassner  
Christa Pies  
Thaddäus Zajaczkowski  
Wilhelm August Hille  
Beate Maria Scholten  
Günter Johannes Becker  
Horst Graebe  
Maria Elisabeth Stichert  
Gerhard Dauck



# SUSTAINABILITY – THINKING AHEAD AND MOVING FORWARD

Sustainability has become a defining issue in the financial and real economy, particularly at a regulatory level. New obligations are being introduced by regulations such as the Corporate Sustainability Reporting Directive (CSRD), the EU Taxonomy and the requirements to include ESG criteria in risk assessments. However, they also offer huge opportunities, and this is what we are focussing on.



In the jungle of sustainability regulations, our aim is to be a driving force rather than being driven out. We see new requirements and market specifications as impetus for the further strategic development of corporate sustainability – both within our business and for our clients. In order to achieve this aim, we have increased our focus on sustainability even further as an institution and strengthened our personnel in this area.

For example, we have created two new positions at board level and appointed experienced sustainability consultants to these posts. The new team that this has created around the existing sustainability officer is already supporting the cross-departmental sustainability work developed over the years in a number of ways: it is consolidating and coordinating activities and measures in the area of sustainability and FAIR BANKING and ensuring continuous strategic further development.

Above all, however, it is focussed on managing legal requirements and their implementation, such as the CSRD, in a constructive manner. From 2026, BIB will have a statutory reporting obligation for the financial year 2025 onwards. However, we aim to already start setting up the processes needed to meet this obligation this year and to identify the sustainability issues that are important for us and therefore require reporting. We have created a useful basis for this in recent years with the voluntary reporting based on the Deutscher Nachhaltigkeitskodex (German Sustainability Code, DNK). Building on this basis, we are now entering into dialogue with representatives of our stakeholder groups. We will work together to identify which of BIB's sustainability activities have the biggest effect and which sustainability issues are important for the banking business.

The coordination of sustainability issues by Management Board staff will also create a knowledge hub together with colleagues from the specialist departments. This will consolidate information, experience and expertise for the benefit and further development of our bank and its business relationships. In this sense, the institutional reinforcement of the area of sustainability is also key to providing our clients with even more intensive support on their journey towards sustainable transformation.



The BIB sustainability team looks after sustainability regulations, the cross-departmental knowledge hub and the sustainability transformation of our clients:

**MEIKE LERNER, MIRA SIMPSON AND ANDREAS KÜNZEL.**



# ***THE BIB FOUNDATION CONSULTANCY***

**Are you thinking about setting up your own foundation but do not want to take on the management yourself? Then a trust foundation or a foundation fund under the umbrella of the BIB FAIR BANKING FOUNDATION is the ideal solution for you, and will be easy to put into practice.**

The founder determines the purpose themselves, while BIB takes care of the management of the foundation capital. We support you free of charge with the planning, carry out all the admin tasks, prepare the financial statements and have them externally audited.

If you would like to make a contribution or donation to one of the foundations below that we manage, contact the foundation management team at BIB:

**Lawyer Michael P. Sommer, +49 (0)201 2209 380, [michael.sommer@bibessen.de](mailto:michael.sommer@bibessen.de)**





## Trust foundations that rely on BIB foundation management

### STIFTUNG LANDESSTELLE FÜR KATH. JUGENDARBEIT IN BAYERN

Supporting associations, parishes, facilities and projects in Bavaria involved with Catholic youth work. In particular, support for BDKJ (German Catholic youth association) Bavaria and Landesstelle für Kath. Jugendarbeit (state office for Catholic youth work) in Bavaria

### JUGEND IST ZUKUNFT – STIFTUNG DES BDKJ IN DER DIÖZESE WÜRZBURG

Promoting recognised child and youth welfare associations pursuant to Section 75 II KJHG (Child and Youth Services Act) in the Diocese of Würzburg, particularly BDKJ and its youth associations

### STIFTUNG BDKJ WÜRZBURG-STADT

Promoting associations, parishes, facilities and projects in the city of Würzburg involved with Catholic youth work

### BDKJ STIFTUNG IN DER DIÖZESE AUGSBURG

Promoting associations, parishes, facilities and projects in the Diocese of Augsburg involved with Catholic youth work

### KJG LANDESSTIFTUNG, STIFTUNG DER KATH. JUNGEN GEMEINDE, LAG BAYERN

Promoting KjG (Young Catholic parish) LAG (State working group) Bavaria, the Bavarian KjG Diocese associations, the KjG parish communities in Bavaria and the KjG districts in Bavaria

### JUGENDSTIFTUNG DIÖZESE EICHSTÄTT

Promoting youth associations and organisations recognised in the articles of association of the BDKJ for the Diocese of Eichstätt and parishes or pastoral care units, facilities and projects in the Diocese of Eichstätt involved in Catholic youth work

### KKV – STIFTUNG FÜR FORT- UND WEITERBILDUNG

The foundation of the Verband der Katholiken in Wirtschaft und Verwaltung e.V. (Association of Catholics in the economy and management, KKV) supports the youth and adult education activities of the KKV association

### SEGEL SETZEN – STIFTUNG IM BDKJ-DIÖZESANVERBAND REGENSBURG

Promoting Catholic youth work in the Diocese of Regensburg

### STIFTUNG TOLKSDORF – IN AUGENHÖHE MIT DEN ARMEN

Supporting the poor in Banja Luka in Bosnia and Herzegovina through the Ordensgemeinschaft der Schwestern der Nächstenliebe (Missionaries of Charity) in Essen

### BISCHOF MUGENDI STIFTUNG FÜR BILDUNG UND SOZIALES

Promoting aid for young people, families and the elderly in social projects for people in need, including in hospices, supporting upbringing, general education and vocational training including student aid with support for education projects in East Africa



New classroom in Kenya

### PAULINE-HERBER-STIFTUNG DES VKDL

The foundation of the Verein katholischer deutscher Lehrerinnen e.V. (Association of Catholic German teachers, VKDL) promotes upbringing and education based on the Catholic faith and its understanding of a human being, promotes academic work and research relating to Catholic education and upbringing, and supports those in financial need who previously worked in upbringing and education.

### STIFTUNG NATURWISSENSCHAFT UND KIRCHE

Promoting discussion between theology and natural sciences in the light of current social and cultural challenges, particularly ethical and aesthetic issues



Prize ceremony for a competition for school pupils

### MARIANNE WIEGERT-STIFTUNG

Promoting aid for young people and the elderly. This includes supporting and assisting people with intellectual, psychological and multiple disabilities to become independent through donations to Stiftung Franz Sales Haus in Essen

### QUINTINUS WIRTZ STIFTUNG

The purpose of the foundation is to provide support for young people and the elderly, social care, religion, public healthcare and public health

### PREMO-STIFTUNG

The purpose of the foundation is to raise funding for supporting upbringing, general education and vocational training, including student aid, and promoting aid for those persecuted because of politics, race or religion.

### STELLA-STIFTUNG

Supporting children and their families in emergency situations, in particular by making donations to children's hospices and paediatric wards in hospitals, by supporting projects to improve the safety of children in road traffic, by supporting children's aid projects in poorer countries and by offering educational endowments for children and granting scholarships

### PATER-HEINRICH-DAMMIG-STIFTUNG

Supporting 'Missionswerk der Kamillianer e.V.' in the pastoral, charitable and missionary activities of the Camillian order in its missionary areas

### STIFTUNG KUNST UND ZUKUNFT

Promoting art and culture, education and upbringing, and international understanding and development aid, in particular via educational scholarships for children and young people in need in Honduras/Central America



Training allowance for Génesis Hernández in Honduras

### CHRISTA WIEGERT STIFTUNG

Supporting the Caritas Association for the Diocese of Essen

### KLAUS KOHL STIFTUNG FÜR KINDER- UND JUGENDARBEIT

The purpose of the foundation is to raise funding for promoting child and youth work in Essen-Byfang, promoting religion in Essen-Byfang (particularly church community life) and supporting the St. Barbara Byfang e.V. friends' association



Supporting youth leisure activities

**GESCHWISTER-MALANGRÉ-STIFTUNG**

Supporting the PRIM campaign of MISSIO Aachen, the association supporting sick children in Buenos Aires, Argentina 'Hilfe für Quilmes e.V.' and the Verein zur Förderung der kath. Büchereiarbeit im Bistum Essen e.V. (Association to promote Catholic library work in the Diocese of Essen)

**PRÄLAT SCHÜMMELFEDER STIFTUNG FÜR DAS LEBEN**

Financial and moral support for mothers and families in need, promoting and coordinating initiatives and campaigns to protect life and support for bringing up children and young people as responsible Christians

**COSMAS+DAMIAN HOSPIZ STIFTUNG**

The purpose of the foundation is to promote public health and public health care as well as charitable purposes, in particular by supporting the inpatient Cosmas+Damian hospice in Essen, the outpatient hospice service and grief work.



Hospice concert

**ST. CLEMENS MARIA HOFBAUER-STIFTUNG**

Maintenance of the church of St. Clemens Maria Hofbauer in Essen-Altendorf, its meeting rooms (including the children's daycare centre), the promotion of church music, verger and caretaker services and pastoral work on site

**KAMILLUS-STIFTUNG**

Supporting 'Deutsche Ordensprovinz der Kamillianer e.V.', supporting the Generalate of the order in Rome and the global activities of the order

**DR. GESCHWINDER-STIFTUNG FÜR JUGEND UND FAMILIE**

Supporting the Fürstin-Franziska-Christine-Stiftung, the friends' association of Carl-Humann-Gymnasium school and the Catholic parish of St. Laurentius, all in Essen-Steele

**PROFESSOR DR. HERIBERT HEINEMANN STIFTUNG**

Annual award of a prize for special academic performance to a candidate for priesthood in the Diocese of Essen from the Bishop of Essen, management and public exhibition of the works of art donated to the foundation

**ANKER-STIFTUNG**

The purpose of the foundation is to raise funding for promoting aid for young people and the elderly, nature conservation and welfare. These purposes can also be fulfilled directly by supporting initiatives and projects.

**SEMRAU-STIFTUNG**

The purpose of the foundation is to promote religion, public health and public health care as well as to promote development cooperation, in particular via financial donations to the organisations Kirche in Not/ Ostpriesterhilfe Deutschland, Renovabis, CBM Christoffel-Blindenmission and Jesuiten weltweit.

**WALDHAUS DUBRO-STIFTUNG**

The purpose of the foundation is to support young people, in particular by supporting the Waldhaus Dubro youth centre in Elbe-Elster district in Brandenburg.



Supporting a youth centre



# MANAGEMENT BOARD REPORT

## 1. General conditions

The consequences of the Russian war in Ukraine and the coronavirus pandemic continued to have a negative impact on Germany's economic development in 2023. At the end of the year, further strain was placed on the economic climate by uncertainty surrounding the consequences of the escalating conflict in the Middle East and economic policy in Germany following the judgment on the budget from the Federal Constitutional Court, as a result of which the German government had to make considerable savings in its financial planning.

Price-related gross domestic product decreased by 0.3% on the previous year. Reduced consumption expenditure played a considerable part in this. In real terms, private consumption expenditure fell by 0.8%. Government spending decreased considerably by 1.7%, having risen by 1.6% in the previous year.

On average over the course of 2023, the inflation rate fell to 5.9% (2022: 6.9%), but the upward trend in prices remained extremely high. Western central banks reacted to this with substantial increases in base rates. For example, in 2023 the European Central Bank implemented interest rate increases of a total of 200 basis points, after already increasing their base rates by 250 basis points in 2022. On 20 September 2023, the base rates reached their provisional high point at 4.5% for the main financing facility. At the following meetings up to the end of the year, the ECB confirmed this interest rate level and announced that it intended to maintain it until inflation returns to the medium-term ECB target of 2%.

Shaped by inflation and interest rate expectations, as well as the decisions of the central banks, the bond markets were highly volatile in 2023. The 10-year federal bond reached its maximum yield of 2.97% on 28 September 2023, and yielded 2.03% at the end of the year. Overall, bonds followed market expectations of a considerable decrease in inflation in 2024 with corresponding interest rate cuts from central banks.

At the start of the year, the stock markets continued the recovery seen at the end of 2022. In spite of recurring volatility, particularly relating to the base rate decisions of the central banks, the DAX rose considerably over the year and closed the year at 16,751.64 points, a rise of 20.3% for the year as a whole. Looking at a global comparison, the German leading index had a similar performance to EURO STOXX 50, which added 19.2%. More pronounced increases were recorded by the S&P 500 (+24.2%) and the Nasdaq Composite (+43.4%).

The euro strengthened slightly against the US dollar over the course of the year. At the end of the year, the European single currency was worth around USD 1.10 (previous year: USD 1.07).

The health sector is waiting for political decisions about reforms regarding the financing of hospitals and a law facilitating the comparison of different hospitals [Transparenzgesetz]. From an economic perspective, the current cost increases and shortages of specialist staff are putting a strain on the current annual results. It is true that considerable ground was made on the overdue budget negotiations in 2023, but the personnel cost increases already agreed from April 2024 result in a renewed need for advance financing from funding providers. As a result, liquidity development remains the central issue.

## 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 impairment and the average total assets (hereinafter referred to as 'OR before measurement/ATA'). The '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 institute.

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

	2023 EUR (thousands)	2022 EUR (thousands)	Change EUR (thousands)	%
Total assets	6,288,472	5,923,877	364,595	6.2
Off-balance-sheet assets*)	532,738	656,594	-123,856	-18.9

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

Total assets were up by EUR 364,595,000 (6.2%). In our planning in the previous period, we estimated total assets to increase by EUR 250,000,000. The increase in total assets is mainly due to the growth in liabilities to clients and an increase in receivables from banks and clients.

In off-balance-sheet assets, we recorded a fall of EUR 131,000,000 (-28.8%) in irrevocable loan commitments. We assume that the overwhelming majority of these will be called in as loans. The growth of EUR 7,144,000 (3.5%) relates to contingent liabilities in the form of guarantee and warranty agreements. 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

	2023 EUR (thousands)	2022 EUR (thousands)	Change EUR (thousands)	%
Client receivables	4,479,216	4,357,703	121,513	2.8
Portfolio investments	896,184	957,901	-61,717	-6.4
Cash reserve	32,547	30,801	1,746	5.7
Accounts receivable from banks	734,454	409,184	325,270	79.5

Client receivables rose by EUR 121,513,000 (2.8%) compared to the previous year. We therefore remained behind our planned growth of EUR 250,000,000. The increase in this item was mainly related to the volume of loans extended to residential construction companies with a growth of EUR 85,558,000. Client receivables also include promissory notes to the value of EUR 26,500,000. As the bank's own investments, these are an alternative to portfolio investments.

The decrease of EUR 61,717,000 (-6.4%) in portfolio investments was primarily the result of matured securities, the repayments of which were invested in accounts receivables from banks.

#### BORROWING ACTIVITY

	2023 EUR (thousands)	2022 EUR (thousands)	Change EUR (thousands)	%
Liabilities towards banks	1,127,752	1,166,163	-38,411	-3.3
Savings deposits	248,444	335,722	-87,278	-26.0
Other deposits	4,014,029	3,505,419	508,610	14.5
Debts evidenced by certificates	221,454	301,664	-80,210	-26.6
Subordinated liabilities	78,639	65,889	12,750	19.4

Liabilities towards banks decreased by EUR 38,411,000 (3.3%). This development mainly resulted from the maturity of targeted longer-term refinancing operations concluded with the Deutsche Bundesbank.

In the case of liabilities to clients, we planned an increase of EUR 355,000,000 for the financial year. On the reporting date, we recorded an increase of EUR 421,332,000 (11.0%) in this item, primarily resulting from liabilities with agreed maturity or term of notice.

#### Services and commission business

Commission income recorded an increase of EUR 1,170,000 (13.4%). This was primarily due to commission income from asset management (increase of EUR 516,000).

#### Personnel and social aspects

At the end of the year, the bank had 167 employees, of which 50 were part-time employees and 6 were trainees. Our employees made use of professional development opportunities by participating in a total of 403 days of training. Alongside internal training courses and use of the services provided by the group of cooperative banks, we also provide the opportunity to attend seminars from other providers.

## 4. Presentation, analysis and assessment of the economic situation

### a) Earnings

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

Performance components	2023	2022		Change	
	EUR (thousands)	EUR (thousands)	EUR (thousands)		%
Net interest income <sup>1)</sup>	61,601	50,408	11,193	22.2	
Net fees and commissions income <sup>2)</sup>	9,903	8,733	1,170	13.4	
Administrative expenses	30,453	27,436	3,017	11.0	
a) personnel expenses	14,854	13,096	1,758	13.4	
b) Other administrative expenses	15,599	14,340	1,259	8.8	
Operating result before impairment <sup>3)</sup>	40,529	30,228	10,301	34.1	
Impairment gain/loss <sup>4)</sup>	4,107	-71,083	75,190	-	
Result of ordinary activities	44,636	-40,854	85,490	-	
Tax expenditure	14,506	-32,531	47,037	-	
Of which expenditure from deferred taxes	1,057	-39,636	40,693	-	
Transfers to the fund for general banking risks	24,000	-13,300	37,300	-	
Net profit	6,130	4,977	1,153	23.2	

<sup>1)</sup> Income statement item 1 minus income statement item 2 plus income statement item 3

<sup>2)</sup> Income statement item 5 minus income statement item 6

<sup>3)</sup> Balance of income statement items 1 to 12

<sup>4)</sup> Balance of income statement items 13 to 16

The operating result before impairment gains or losses, calculated as the annual surplus before transfers to the fund for general banking risks and tax, plus extraordinary income and impairment gains or losses, increased to EUR 40,529,000 in 2023 (previous year: EUR 30,228,000) or 0.64% (previous year: 0.50%) of the average total assets. This exceeded our expectations from the planning calculations of the previous period (EUR 37,176,000 or 0.59% of the average total assets). This positive deviation from the plan is largely down to administrative expenses being lower than planned.



The surplus arising from impairment gains or losses was EUR 4,107,000 (previous year: excess expenses EUR 71,083,000). There was a positive effect on the impairment from income from the sale of part of our investment fund, which was carried out when transferring fund assets into a newly created master fund. The measurement result was negatively affected by an allocation to the provision for anticipated losses to be formed as part of the loss-free valuation of the interest ledger as per IDW RS BFA [Institute of Public Auditors Banking Committee technical note] 3 (new version).

After deduction of taxes, we allocated EUR 24,000,000 to the fund for general banking risks.

The net profit amounted to EUR 6,130,000 (previous year: EUR 4,977,000).

## b) Liquidity

The asset and liability 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 given, regardless of type, volume and maturity. The monthly Liquidity Coverage Ratio (LCR) reports always showed a value of over 100%. As at 31/12/2023, the ratio was 206% (previous year: 161%).

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:

	2023 EUR (thousands)	2022 EUR (thousands)	Change	
			EUR (thousands)	%
Equity capital according to balance sheet <sup>1)</sup>	579,585	532,796	46,789	8.1
Capital resources (Article 72 CRR)	565,451	547,074	18,377	3.3
Core tier 1 capital ratio	12.8%	12.3%		
Tier 1 capital ratio	12.8%	12.3%		
Total capital ratio	15.4%	14.6%		

<sup>1)</sup> This includes the liabilities items 9 (subordinated 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 24,000,000. The share of the balance-sheet capital in the total assets increased from 9.0% to 9.2%.

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 requirements.

The return on investment as defined by Section 26a (1) sentence 4 of the German Banking Act [KWG] stands at 0.10%.

### Key asset and liability structures

On the assets side, client receivables account for 71% and securities 14%. As regards liabilities, 68% are accounted for by liabilities towards clients and 21% by liabilities towards banks (including debts evidenced by certificates).

### Security categories

Of the portfolio investments, 72% (EUR 644,500,000) is accounted for by bonds and other fixed-interest securities (assets item 5). Of this, EUR 255,461,000 is bonds and debentures issued by public authorities. EUR 389,038,000 was invested in bonds and debentures issued by banks or companies.

Shares and other floating rate securities account for 28% (EUR 251,684,000) 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, the provision for anticipated losses from the loss-free valuation of the interest ledger as per IDW RS BFA 3 (new version) and the current year's profits are available for latent risks.

Bonds and other fixed-interest securities amounting to a total of EUR 14,563,000 (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 629,937,000 to fixed assets and valued them in accordance with the rules applicable for fixed asset items. No impairments were made on the lower price value, as a no-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 compared to the agreements and rating changes.

Bonds and other fixed-interest securities were included in the portfolio assessment as part of the loss-free valuation of the interest ledger as per IDW RS BFA 3 (new version). The losses resulting from securities not assessed at the lower of cost or market value are fully covered by the provision for anticipated losses resulting from the loss-free valuation of the interest ledger.

As regards shares and other floating rate securities, which comprise solely stakes in investment funds, the full sum (EUR 251,684,000) was allocated to fixed assets. No amortisations were made because there was no indication of impending permanent reductions in value.

### Derivatives

As a hedge against interest fluctuation risks for individual securities and receivables, interest rate swaps amounting to EUR 71,424,000 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 2,025,700,000 were used in order to reduce the general interest fluctuation risk in the interest ledger. The latter are exempt from impairment-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) sentence 1 KWG, the bank joined the BVR-ISG protection scheme, effective as of 3 July 2015.

### 5. Summary statement on financial situation

Overall, we assess the course of business and the economic position of our company to be good in comparison with the original plans. The main financial performance indicator for the bank's profitability 'OR before impairment/ATA' reached a value exceeding our original forecast. 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. However, growth in client loans failed to reach 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 business register after the General Meeting.

Essen, 1 March 2024

BIB – BANK IM BISTUM ESSEN eG

The Management Board



DR PETER GÜLLMANN



MANFRED SONNENSCHN



CHRISTIAN KASTENS



# ***SUPERVISORY BOARD REPORT***



In 2023, the Supervisory Board performed its tasks as specified by law, the articles of association and the rules of procedure, and monitored the Management Board. For this purpose it stayed informed about the bank's business development, its liquidity and its earnings and risk situation.

The Supervisory Board discussed major corporate policy decisions and procedures and these were adopted, as required, in four ordinary meetings with the Management Board. In addition to the economic development, the risk situation, the strategic orientation, the monitoring of the remuneration system and the examination of conditions in the retail lending business, focal points included in particular the effects of the rise in interest rates and the progression/results as part of the examination of business operations in accordance with Section 44 (1) sentence 2 KWG. The effects of the rise in interest rates on the measurement result were also the focus of an extraordinary meeting held at the start of the year.

Irrespective of the meeting dates, there was monthly reporting to the members of the Supervisory Board on issues including client receivables, client deposits, interest rate development, operating result, use of the limit system, default risks and the forecast results. In addition, the Management Board informed the Supervisory Board members of relevant incidents in writing, by phone or in electronic format as needed, without having to be asked to do so. Furthermore, the chairman of the Supervisory Board and the spokesperson of the Management Board also met between the meeting dates in order to talk about important matters and current developments. During these meetings, they primarily focused on review of business operations as per Section 44 (1) sentence 2 KWG. The Supervisory Board receives external guidance when examining the adoption of the financial statements.



#### SUPERVISORY BOARD 2023 (from left to right):

**DR HEINZ JOACHIM KOCH**

**UTE BERGHAUS**

**FATHER DR MICHAEL BAUMBACH MSF**

**LUDGER KRÖSMANN (ASS. JUR.)**

Chair

**HENRIKE BERGER**

Deputy Chair

**MICHAEL NEUHAUS**

**RALF HEYNCK**

As specified by our articles of association, the term of office of Father Dr Michael Baumbach and Dr Heinz Joachim Koch ended at the General Meeting 2023. Both Supervisory Board members stood for re-election and were re-elected by the General Meeting.

#### Risk Committee

The Risk Committee established by the Supervisory Board to monitor the risk situation met four times in the reporting year to discuss the bank's risk situation, with one meeting held as part of an extraordinary meeting of the Supervisory Board. The Risk Committee received reports from the Management Board about credit, market price, liquidity and operational risks, as well as legal and reputation risks. Reports were also provided about the credit risk strategy and credit portfolios, including the bank's securities portfolio, issues regarding regulatory capital and matters of particular importance based on the associated risks.

#### Executive Committee

The Executive Committee of the Supervisory Board met in three meetings primarily to deal with familiarisation with the new Management Board arrangements, the evaluation of the activities of the Supervisory Board and Management Board required as per Section 25d KWG and the expansion of the Supervisory Board.

Among other things, the evaluation rated the reliability, the impartiality, skills, specialist suitability and availability in terms of time of the individual members of the executive bodies. In addition, among other things, the structure, possible conflicts of interest and communication within and between the executive bodies of BIB were assessed. During the evaluation it was determined that the necessary individual and collective suitability is present, both for the Supervisory Board and for the Management Board.

**Audit Committee**

The Audit Committee met once in 2023 and during this meeting dealt with the independence of the auditor of the annual accounts and the assessment of the auditor’s report on the audit of the financial statements.

Regular reports about the work of the Risk, Executive and Audit Committees were provided to the Supervisory Board as a whole.

**Diversity**

The individual and collective suitability of the Supervisory Board is reflected, among other things, in the varied knowledge and experience of the Supervisory Board members. The chart below provides an overview of the different areas in which the members of the Supervisory Board have their main knowledge and experience:

These varied skills contribute to a range of opinions and greater impartiality, result in balanced decision-making and help to avoid groupthink.

In addition to knowledge and experience, there is also diversity in the Supervisory Board in relation to gender and age. In terms of gender, there are five men and two women in the Supervisory Board. When it comes to age, the members were born between 1951 and 1969. Diversity will be further strengthened by the planned expansion of the Supervisory Board.

**Training**

In the past year, the members of the Supervisory Board have taken part in two in-house training sessions for the entire Supervisory Board. The first training session addressed the issue of information security requirements and implementation in banks. The second training session dealt with the structural reform of hospitals, because the hospital sector is an important market for BIB. Members of the Supervisory Board were also responsible for arranging any training they deemed necessary in order for them to be able to carry out their tasks, with BIB providing the relevant support here.

**Main subjects of the Supervisory Board members**

	Banking and finance	Risk management and audit	HR and organisational development	Church, sustainability and social economy	Corporate planning and management
Ludger Krösmann	+	+			+
Henrike Berger			+	+	+
Father Dr Michael Baumbach MSF			+	+	+
Ute Berghaus			+	+	+
Ralf Heynck	+	+			+
Dr Heinz Joachim Koch		+		+	
Michael Neuhaus	+	+			+



**Financial statements 2023**

The Supervisory Board reviewed the 2023 financial statements, the management report and the proposal for the appropriation of net profit and endorsed them. It approved the Management Board's proposal for the appropriation of net profit. The proposal complies with the requirements of the articles of association. At the time this report went to press, the statutory audit of the financial statements by Genoverband e. V. had not yet been completed. The Supervisory Board will deal with the audit as per Section 53 of the German Cooperatives Act [GenG] and assumes that the 2023 financial statements will be issued with an unqualified opinion.

The Supervisory Board would like to thank the Management Board for their continued trusting partnership, and to extend its appreciation and gratitude to Management Board members as well as all bank employees for their hard work and successes in 2023.

Essen, May 2024

A handwritten signature in blue ink, reading 'L. Krösmann', with a stylized flourish at the end.

Ludger Krösmann  
Chairman of the Supervisory Board

# ANNUAL BALANCE SHEET AT 31/12/2023

## Assets

	EUR	EUR	EUR	2023 EUR	2022 EUR thousand
<b>1. Cash reserve</b>					
a) Cash in hand			573,481.98		530
b) Deposits with central banks			31,973,849.42		30,271
of which: with the Deutsche Bundesbank	31,973,849.42				(30,271)
c) Deposits in postal giro accounts			0.00	32,547,331.40	0
<b>2. Public debt instruments and bills approved for refinancing purposes at central banks</b>					
a) Treasury bills and non-interest-bearing treasury bonds and similar public debt instruments			0.00		0
of which: can be refinanced at the Deutsche Bundesbank	0.00				(0)
b) Bills of exchange			0.00	0.00	0
<b>3. Receivables from banks</b>					
a) Due on demand			579,360,872.27		272,824
b) Other receivables			155,093,384.29	734,454,256.56	136,360
<b>4. Receivables from clients</b>				4,479,216,396.26	4,357,703
of which:					
secured by charges on property	2,251,729,739.25				(1,806,978)
Loans to public authorities	129,107,300.97				(123,954)
<b>5. Bonds and other fixed-income securities</b>					
a) Money market papers					
aa) Issued by public authorities		0.00			0
of which: eligible as collateral at the Deutsche Bundesbank	0.00				(0)
ab) Issued by others		0.00	0.00		0
of which: eligible as collateral at the Deutsche Bundesbank	0.00				(0)
b) Bonds and debentures					
ba) Issued by public authorities		255,461,445.03			276,238
of which: eligible as collateral at the Deutsche Bundesbank	247,923,150.97				(268,584)
bb) Issued by others		389,038,122.21	644,499,567.24		448,257
of which: eligible as collateral at the Deutsche Bundesbank	386,673,183.85				(440,950)
c) Own bonds			0.00	644,499,567.24	0
Nominal value	0.00				(0)
<b>6. Shares and other non-fixed-income securities</b>				251,683,999.25	233,406
<b>6a. Held for trading</b>				0.00	0
<b>7. Participating interests and paid-up capital share in cooperatives</b>					
a) Participating interests			46,392,729.80		47,767
of which:					
in banks	818,454.19				(818)
in financial service providers	0.00				(0)
in securities institutes	0.00				(0)
b) Paid-up capital share in cooperatives			18,225.00	46,410,954.80	18
of which:					
in credit cooperatives	0.00				(0)
in financial service providers	0.00				(0)
in securities institutes	0.00				(0)
<b>8. Shares in affiliated companies</b>				4,822,500.00	4,823
of which:					
in banks	0.00				(0)
in financial service providers	0.00				(0)
in securities institutes	0.00				(0)
<b>9. Trust assets</b>				0.00	0
of which: trust loans	0.00				(0)
<b>10. Equalisation and covering claims against public authorities including bonds from their exchange</b>				0.00	0
<b>11. Intangible fixed assets</b>					
a) Self-generated industrial property rights and similar rights and assets			0.00		0
b) Purchased concessions, industrial property rights and similar rights and assets, as well as licences for such rights and assets			501,591.00		556
c) Goodwill			0.00		0
d) Payments on account			0.00	501,591.00	0
<b>12. Tangible fixed assets</b>				11,457,757.07	12,291
<b>13. Other assets</b>				44,273,916.62	63,196
<b>14. Prepayments and deferred charges</b>				24,325.00	1
<b>15. Deferred tax assets</b>				38,578,932.00	39,636
<b>TOTAL ASSETS</b>				<b>6,288,471,527.20</b>	<b>5,923,877</b>

# ANNUAL BALANCE SHEET AT 31/12/2023

## Liabilities

	EUR	EUR	EUR	2023 EUR	2022 EUR thousand
<b>1. Payables to banks</b>					
a) Due on demand			15,493,277.38		21,573
b) With agreed term or period of notice			<u>1,112,258,308.57</u>	<b>1,127,751,585.95</b>	1,144,590
<b>2. Payables to clients</b>					
a) Savings deposits					
aa) With a period of notice of three months	224,511,793.69				291,885
ab) With a period of notice of more than three months	<u>23,932,129.76</u>	248,443,923.45			43,837
b) Other payables					
ba) Due on demand	1,146,679,784.26				1,085,932
bb) With agreed term or period of notice	<u>2,867,348,989.77</u>	<u>4,014,028,774.03</u>		<b>4,262,472,697.48</b>	2,419,487
<b>3. Debts evidenced by certificates</b>					
a) Bonds issued			221,454,482.54		301,664
b) Other debts evidenced by certificates			<u>0.00</u>	<b>221,454,482.54</b>	0
of which:					
money market papers	0.00				(0)
acceptances outstanding and promissory notes in circulation	0.00				(0)
<b>3a. Held for trading</b>				<b>0.00</b>	0
<b>4. Trust liabilities</b>				<b>0.00</b>	0
of which: trust loans	0.00				(0)
<b>5. Other liabilities</b>				<b>3,723,204.07</b>	3,333
<b>6. Deferred income</b>				<b>3,775,686.84</b>	3,911
<b>6a. Deferred tax liabilities</b>				<b>0.00</b>	0
<b>7. Accruals</b>					
a) Accruals for pensions and similar commitments			18,559,653.00		18,700
b) Tax accruals			731,000.00		1,322
c) Other accruals			<u>70,418,410.99</u>	<b>89,709,063.99</b>	54,847
<b>9. Subordinated liabilities</b>				<b>78,639,109.83</b>	65,889
<b>10. Profit-sharing rights outstanding</b>				<b>0.00</b>	0
of which: due within two years	0.00				(0)
<b>11. Fund for general banking risks</b>				<b>261,200,000.00</b>	237,200
of which: special items in accordance with Section 340e (4) of the German Commercial Code	0.00				(0)
<b>12. Equity capital</b>					
a) Subscribed capital			110,592,300.00		103,670
b) Capital reserve			0.00		0
c) Earnings reserves					
ca) Statutory reserve	63,633,390.02				62,527
cb) Other earnings reserves	<u>59,389,764.02</u>	123,023,154.04			58,533
d) Net profit		<u>6,130,242.46</u>		<b>239,745,696.50</b>	4,977
<b>TOTAL LIABILITIES</b>				<b>6,288,471,527.20</b>	<b>5,923,877</b>

	EUR	EUR	EUR	2023 EUR	2022 EUR thousand
<b>1. Contingent liabilities</b>					
a) Contingent liabilities on rediscounted bills		0.00			0
b) Contingent liabilities in respect of guarantees and indemnity agreements	208,735,882.84				201,592
c) Contingent liabilities in respect of collateral given for third-party liabilities		<u>0.00</u>		<b>208,735,882.84</b>	0
<b>2. Other obligations</b>					
a) Repurchase obligations from reverse repo agreements		0.00			0
b) Placement and underwriting commitments		0.00			0
c) Irrevocable loan commitments		<u>324,002,437.54</u>		<b>324,002,437.54</b>	455,002
of which: delivery obligations arising from interest futures	0.00				(0)



# INCOME STATEMENT

## 1 January 2023 – 31 December 2023

	EUR	EUR	EUR	2023 EUR	2022 EUR thousand
<b>Interest income from</b>					
a) Credit and money market transactions		141,665,630.04			80,757
b) Fixed-income securities and book-entry securities		8,466,847.73	150,132,477.77		7,088
Of which: negative interest accrued in a) and b)	0.00				(282)
<b>Interest expenses</b>			90,993,592.75	<b>59,138,885.02</b>	42,521
of which: received negative interest	57,804.65				(3,555)
<b>Current income from</b>					
a) Shares and other non-fixed-income securities			1,297,984.18		3,742
b) Participating interests and paid-up capital share in cooperatives			1,164,401.77		1,195
c) Shares in affiliated companies			0.00	<b>2,462,385.95</b>	147
<b>Income from profit pooling, profit and loss transfer agreements or partial profit and loss transfer agreements</b>				<b>0.00</b>	0
<b>Commission income</b>			11,036,413.79		10,070
<b>Commission expenses</b>			1,133,577.18	<b>9,902,836.61</b>	1,338
<b>Net income/expenses from trading transactions</b>				<b>0.00</b>	0
<b>Other operating income</b>				<b>1,217,093.09</b>	882
<b>General administrative expenses</b>					
a) Personnel expenses					
aa) Wages and salaries		12,171,622.35			11,668
ab) Social security contributions and expenses for pensions and for support		2,682,389.97	14,854,012.32		1,428
of which: for pensions	740,834.53				(–340)
b) Other administrative expenses			15,599,273.59	<b>30,453,285.91</b>	14,340
<b>Depreciation, amortisation and impairment losses on intangible and tangible fixed assets</b>				<b>1,315,700.76</b>	1,566
<b>Other operating expenses</b>				<b>422,730.26</b>	792
<b>Depreciation, amortisation and impairment losses on receivables and specific securities, as well as allocations to provisions for loan losses</b>			16,294,081.71		53,891
<b>Income from write-ups on receivables and specific securities, as well as the reversal of provisions for loan losses</b>			0.00	<b>–16,294,081.71</b>	0
<b>Depreciation, amortisation and impairment losses on investments, shares in affiliated companies and securities treated as fixed assets</b>			0.00		17,192
<b>Income from write-ups on investments, shares in affiliated companies and securities treated as fixed assets</b>			20,400,853.16	<b>20,400,853.16</b>	0
<b>Expenses from profit and loss transfer agreements</b>				<b>0.00</b>	0
<b>Result of ordinary activities</b>				<b>44,636,255.19</b>	–40,854
<b>Extraordinary income</b>			0.00		0
<b>Extraordinary expenses</b>			0.00		0
<b>Extraordinary profit or loss</b>				<b>0.00</b>	(0)
<b>Income taxes</b>			14,450,398.53		–32,595
of which: deferred taxes	1,056,959.00				(–39,636)
<b>Other taxes</b>			55,614.20	<b>14,506,012.73</b>	63
<b>Expenditure from allocations to the fund for general banking risks</b>				<b>24,000,000.00</b>	–13,300
<b>Annual net profit</b>				<b>6,130,242.46</b>	4,977
<b>Profit brought forward from the previous year</b>				<b>0.00</b>	0
				<b>6,130,242.46</b>	4,977
<b>Transfers from earnings reserves</b>					
a) From the statutory reserve			0.00		0
b) From other earnings reserves			0.00	<b>0.00</b>	0
				<b>6,130,242.46</b>	4,977
<b>Transfers to earnings reserves</b>					
a) To the statutory reserve			0.00		0
b) To other earnings reserves			0.00	<b>0.00</b>	0
<b>NET PROFIT FOR THE YEAR</b>				<b>6,130,242.46</b>	<b>4,977</b>

## MEMBERSHIPS

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**Industrie- und Handelskammer für Essen, Mülheim an der Ruhr, Oberhausen (Essen, Mülheim an der Ruhr, Oberhausen Chamber of Industry and Commerce; IHK)**  
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**pro Ruhrgebiet e.V. (organisation dedicated to the development of the Ruhr Area)**  
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**Initiativkreis Ruhr GmbH (local business association)**  
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**ABOUT THE PHOTOGRAPHER** Martin Steffen, who was born in the Ruhr in 1967, liked hanging out in photo labs even as a child. He studied photography in Berlin and Paris. This included working as an assistant to Jim Rakete. He photographs people wherever he meets them, whether that is in boardrooms, in laboratories, on football pitches, in schools or in the slums of developing countries. He works for companies, magazines and aid organisations. He likes to get close up, with respect, sympathy and dedication to the people he captures on film.