

QUEEN CITY DEVELOPMENT BANK, INC.

Queenbank Financial Center, Mapa Street, Iloilo City BALANCE SHEET as of March 31, 2025

ASSETS			PBS_Conso - Balance Sheet (Head Office and Branches) - Conso ASSETS
ASSETS	Amo Current Quarter	ount Previous Quarter	ASSETS
Cash and Cash Items	C0010	C0020	Cash and Cash Items
Due from Bangko Sentral ng Pilipinas	62,466,973.67 1,498,124,827.37	127,487,460.93 1,700,282,365.40	Due from Bangko Sentral ng Pilipinas
Due from Other Central Banks and Banks - Net Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	246,061,136.90	239,048,666.68	Due from Other Central Banks and Banks - Net Financial Assets at Fair Value through Profit or Loss (FVPL) 1/
Financial Assets at Fair Value Through Other Comprehensive	0.00	0.00	Financial Assets at Fair Value Through Other Comprehensive
Debt Securities at Amortized Cost - Net	158,750,431.46	198,695,257.55	Debt Securities at Amortized Cost - Net
Loans to Bangko Sentral ng Pilipinas Interbank Loans Receivable	0.00	0.00	Loans to Bangko Sentral ng Pilipinas Interbank Loans Receivable
Loans and Receivables - Others	1,268,294,154.26	1,308,665,555.27	Loans and Receivables - Others
Loans and Receivables Arising from RA/CA/PR/SLB Total Loan Portfolio (TLP) - Gross	313,000,000.00 1,581,294,154.26	0.00 1,308,665,555.27	Loans and Receivables Arising from RA/CA/PR/SLB Total Loan Portfolio (TLP) - Gross
Allowance for Credit Losses 2/	47,159,145.37	45,659,145.37	Allowance for Credit Losses 2/
Total Loan Portfolio - Net Equity Investment in Subsidiaries, Associates and Joint Ventures -	1,534,135,008.89 6,562,500.00	1,263,006,409.90 6,562,500.00	Total Loan Portfolio - Net Equity Investment in Subsidiaries, Associates and Joint Ventures
Bank Premises, Furniture, Fixture and Equipment - Net	223,658,508.29	218,905,920.29	Bank Premises, Furniture, Fixture and Equipment - Net
Real and Other Properties Acquired - Net Sales Contract Receivables - Net	13,889,252.34 2,786,193.63	14,063,028.51 3,126,192.74	Real and Other Properties Acquired - Net Sales Contract Receivables - Net
Non-Current Assets Held for Sale	0.00	0.00	Non-Current Assets Held for Sale
Other Assets - Net Net Due from Head Office/Branches/Agencies (Philippine branch	78,246,645.94	116,605,332.43 0.00	Other Assets - Net Net Due from Head Office/Branches/Agencies (Philippine branch
TOTAL ASSETS	3,824,681,479.49	3,887,783,135.43	TOTAL ASSETS
Liabilities and Stockholders' Equity			Liabilities and Stockholders' Equity
	Amo Current Quarter	ount Previous Quarter	
l inkilition	C0010	C0020	Linkillates
Liabilities Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/			Liabilities Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/
Deposit Liabilities	3,013,660,209.57	3,079,081,152.68	Deposit Liabilities
Due to Other Banks Bills Payable	0.00	0.00	Due to Other Banks Bills Payable
BSP (Rediscounting and Other Advances)	0.00	0.00	BSP (Rediscounting and Other Advances)
Interbank Loans Payable Other Borrowings, including Deposit Substitutes	0.00	0.00	Interbank Loans Payable Other Borrowings, including Deposit Substitutes
Bonds Payable-Net	0.00	0.00	Bonds Payable-Net
Unsecured Subordinated Debt - Net Redeemable Preferred Shares	0.00	0.00	Unsecured Subordinated Debt - Net Redeemable Preferred Shares
Other Liabilities	40,521,929.44	38,810,824.36	Other Liabilities
Net Due to Head Office/Branches/Agencies (Philippine branch of	2 054 402 420 04	0.00	Net Due to Head Office/Branches/Agencies (Philippine branch of
TOTAL LIABILITIES Stockholders' Equity	3,054,182,139.01	3,117,891,977.04	TOTAL LIABILITIES Stockholders' Equity
Capital Stock	736,423,300.00	736,423,300.00	Capital Stock
Additional Paid-In Capital Undivided Profits	0.00 843,024.56	0.00 12,055,291.70	Additional Paid-In Capital Undivided Profits
Retained Earnings	56,955,478.40	45,140,166.70	Retained Earnings
Other Capital Accounts Assigned Capital	(23,722,462.48)	(23,727,600.00)	Other Capital Accounts Assigned Capital
TOTAL STOCKHOLDERS' EQUITY	770,499,340.48	769,891,158.40	TOTAL STOCKHOLDERS' EQUITY
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	3,824,681,479.49	3,887,783,135.44	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY
Contingent Accounts	Δm	ount	Contingent Accounts
CONTINGENT ACCOUNTS	Current Quarter	Previous Quarter	CONTINGENT ACCOUNTS
Guarantees Issued	C0010	C0020	Guarantees Issued
Financial Standby Letters of Credit	0.00	0.00	Financial Standby Letters of Credit
Performance Standby Letters of Credit	300,000.00	300,000.00	Performance Standby Letters of Credit Commercial Letters of Credit
Commercial Letters of Credit Trade Related Guarantees	0.00		Trade Related Guarantees
Commitments	0.00		Commitments
Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper	0.00	0.00	Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper
Trust Department Accounts	0.00	0.00	Trust Department Accounts
Derivatives Others	0.00	0.00	Derivatives Others
lotners	498,197,64	722.129.22	TOTAL CONTINICENT ACCOUNTS
TOTAL CONTINGENT ACCOUNTS	498,197.64 798,197.64	, -	TOTAL CONTINGENT ACCOUNTS
		, -	FINANCIAL INDICATORS (in %)
TOTAL CONTINGENT ACCOUNTS	798,197.64 Amo	1,022,129.22	
TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) FINANCIAL INDICATORS (in %)	798,197.64	1,022,129.22	FINANCIAL INDICATORS (in %)
TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) FINANCIAL INDICATORS (in %) ASSET QUALITY	798,197.64 Amo Current Quarter C0010	1,022,129.22 Dunt Previous Quarter C0020	FINANCIAL INDICATORS (in %) FINANCIAL INDICATORS (in %) ASSET QUALITY
TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) FINANCIAL INDICATORS (in %)	798,197.64 Amo Current Quarter	1,022,129.22 Dunt Previous Quarter	FINANCIAL INDICATORS (in %) FINANCIAL INDICATORS (in %)
TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio	798,197.64 Amo Current Quarter C0010 11.44 9.20 26.06	1,022,129.22 Dunt Previous Quarter C0020 7.01 4.42 49.74	FINANCIAL INDICATORS (in %) FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio
TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RetATED PARTY TRANSACTIONS	798,197.64 Current Quarter C0010 111.44 9.20 26.06 20.82	1,022,129.22 previous Quarter C0020 7.01 4.42 49.74 39.41	FINANCIAL INDICATORS (in %) FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio
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TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RetATED PARTY TRANSACTIONS	798,197.64 Current Quarter C0010 111.44 9.20 26.06 20.82	1,022,129.22 previous Quarter C0020 7.01 4.42 49.74 39.41	FINANCIAL INDICATORS (in %) FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio
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TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans Ratio of DOSR Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI UQUIDITY Uquidity Coverage Ratio 4/ Net Stable Funding Ratio 5/ PROFITABILITY Return on Assets Net Interest Margin CANTAN CONTINUE CONTINUE CONTINUE CONTINUE Return on Assets Net Interest Margin CANTAN CONTINUE	798,197.64 Amo Current Quarter C0010 11.44 9.20 26.06 20.82 0.00 0.00 0.00 0.00 0.00 0.00 0.0	1,022,129.22 Dunt Previous Quarter C0020 7,01 4,42 49,74 39,41 0,000 0,00	FINANCIAL INDICATORS (in %) FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio ReLATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI UQUIDITY Liquidity Coverage Ratio 4/ Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY
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TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Ratio of Loans to Related Parties to gross TUP Ratio of Non-Performing Loans to Related Parties to Total Loans Ratio of DOSR Loans to gross TUP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI UQUIDITY Uquidity Coverage Ratio 4/ Net Stable Funding Ratio 5/ PROFITABILITY Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio 4/	798,197.64 Amo Current Quarter C0010 11.44 9.20 26.06 20.82 0.00 0.00 0.00 0.00 0.00 0.00 0.0	1,022,129.22 Dunt Previous Quarter C0020 7,01 4,42 49,74 39,41 0,000 0,00	FINANCIAL INDICATORS (in %) FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Non-Performing Loans to Related Parties to Total Loans Ratio of Non-Performing Loans to Related Parties to Total Loans Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI UQUIDITY Liquidity Coverage Ratio 4/ Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Ter 1 Ratio Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio 4/
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TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Sross NPL Coverage Ratio Net NPL Coverage Ratio Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans Ratio of DOSH Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI UQUIDITY Liquidity Coverage Ratio 4/ Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABILITY Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Ter 1 Ratio CAR LEVERAGE Basel III Leverage Ratio 4/ Deferred Charges not yet Written Down REPUBLIC OF THE PHILIPPINES) C T Y OF L O L O) S.S. I/We, Enrice O. Jacomille and Margaret Ruth C. Floretet knowledge and belief. SVP - Branch Banking	798,197.64 Am Current Quarter C0010 11.44 9.20 26.06 20.82 0.00 0.00 0.00 0.00 0.00 0.00 0.0	1,022,129.22	FINANCIAL INDICATORS (in %) FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Ratio of Donars to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans Ratio of DOSRI Loans to Related Parties to Total Loans Ratio of DOSRI Loans to ross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI Liquidity Coverage Ratio 4/ Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio 4/ Deferred Charges not yet Written Down *swear that all matters set forth in the above balance sheet are true ar (SGD) MARGARET RUTH C. FLORETE President heir Tax Identification No. 123-396-232 and Tax Identification No. 183- CATY. BEATRIZ F. FOROMGBANUA
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TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Ratio Ratio of Loans to Related Parties to Total Loans Ratio of Joans to Related Parties to Total Loans Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LiQUIDITY Liquidity Coverage Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABILITY Return on Equity (ROE) Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tler 1 Ratio Tier 1 Capital Ratio 4/ Deferred Charges not yet Written Down REPUBLIC OF THE PHILIPPINES) C I T Y O F I L O I L O J S.S. I/We, Enrico O. Jacomille and Margaret Ruth C. Floretet knowledge and belief. SVP - Branch Banking SUBSCRIBED AND SWORN to before me this 27th day of May 2 Doc. No. 306	798,197.64 Am Current Quarter C0010 11.44 9.20 26.06 20.82 0.00 0.00 0.00 0.00 0.00 0.00 0.0	1,022,129.22	FINANCIAL INDICATORS (in %) FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Ratio of DOSRI Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI Liquidity Coverage Ratio 4/ Net Stable Funding Ratio 4/ Minimum ujudity Ratio 5/ PROFITABILITY Return on Equity (ROE) Return on Sets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio 4/ Deferred Charges not yet Written Down *swear that all matters set forth in the above balance sheet are true ar (SGD) MARGARET RUTH C. FLORETE President heir Tax Identification No. 123-396-232 and Tax Identification No. 183- BATLY. BEATRIZ F. DOBORBANUA

 Amount

 Current Quarter
 Previous Quarter

 C0010
 C0020

 62,466,973.67
 127,487,460.38

 1,498,124,827.37
 1,700,282,365.40

 247,061,678,77
 245,518,241.11

 0.00
 0.00

 1.00
 1.00

 1.83,759,483.14.6
 198,659,257.55

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 0.00

 0.01,304,316,067.80
 1,338,823,242.61

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 1,617,316,067.80
 1,338,823,242.61

 1,559,867,749.99
 1,232,694,924.80

 6,562,500.00
 6,562,500.00

 23,751,563.89
 219,008,223.23

 13,889,522.34
 14,063,028.51

 2,786,193.63
 3,126,192.74

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 78,376,225.35
 116,695,798.49

 0.00
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 3,861,457,397.47
 3,924,133,997.67
 res inch Am Current Quarter Previous Quarter C0010 C0020) 3/ 3,013,660,209.57 3,079,081,152.6 013,660,209.57 0.00 0.00 0.00 0.00 0.00 0.00 0.00 42,352,378.87 0.00 0.00 0.00 0.00 0.00 40,585,224.85 h of 0.00 3,056,012,588.44 0.00 3,119,666,377.53 758,298,300.00 0.00 1,217,172.80 69,656,936.23 (23,727,600.00) 0.00 **805,444,809.03 3,861,457,397.47** 758,298,300.00 0.00 13,713,317.97 56,183,598.26 (23,727,600.00) 0.00 804,467,616.23 3,924,133,993.76 Amo Current Quarter C0010 Previous Quarter C0020 0.0(300,000.0(0.00 0.00 0.00 0.00 0.00 0.00 0.00 722,129.22 **1,022,129.22** Amount Current Quarter C0010 C0020 11.19 8.99 26.32 21.08 6.86 4.33 50.25 39.92

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183-771-636 issued at Iloilo City

Doc. No. 306 Book No. III Page No. 62 Series of 2025	ATTY. BEATRIE F. TOBONGBANUA notary public FOR THE CITY AND PROVINCE OF ILOLO UNTL DECEMBER 31, 2026 Notarial Commission Reg. No. 17, 01/07/2025 2nd Floor Rosary Building, Iznart St., lloilo City IBP Official Receipt No. 492012, 01/02/2025, Pasig City PTR No. 8809417, 01/02/2025, Pasig City MCLE Compliance No. VIII-0013721 Attorney's Roll No. 88210		
2025 BOARD OF DIF	ECTORS	SENIOR MANAGEMENT GROUP	
MANUEL J. MIRAFLORES - CF MARGARET RUTH C. FLORETE - Pres		MARGARET RUTH C. FLORETE President/Chief Executive Officer ENRICO O. JACOMILLE Senior Vice President	
Members	Independent Director		
DANTE A. JAVELLANA	ROY A. CIMATU	DANTE A. JAVELLANA	
ENRICO O. JACOMILLE		Senior Vice President	
ROGELIO M. FLORETE		Branch Banking Group	
ROGELIO C. FLORETE, JR.			
JOSE MARI P. TREÑAS	Corporate Secretary	RUTHERINE S. ROBLES	
	RODOLFO B. POLLENTES JR.	Assistant Vice President	