

# COVER SHEET

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S.E.C. Registration Number

U	N	I	O	N		B	A	N	K		O	F		T	H	E		P	H	I	L	I	P	P	I	N	E	S		
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(Company's Full Name)

U	N	I	O	N		B	A	N	K		P	L	A	Z	A		M	E	R	A	L	C	O		A	V	E	N	U	E
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C	O	R		O	N	Y	X		A	N	D		S	A	P	P	H	I	R	E		S	T	R	E	E	T	S		
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( Business Address : No. Street City / Town / Province )

EDGAR ALLAN G. OBLENA
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Contact Person

(632)8841-8600
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Company Telephone Number

1	2
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Month

3	1
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Day

Fiscal Year

SEC FORM 17C
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FORM TYPE

0	4
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Month

2	5
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Day

Annual Meeting

UNDERWRITER OF SECURITIES
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Secondary License Type, If Applicable

C	F	D
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Dept. Requiring this Doc.

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Amended Articles Number/Section

4,944
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Total No. of Stockholders

Total Amount of Borrowings

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Domestic

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Foreign

To be accomplished by SEC Personnel concerned

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File Number

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LCU

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Document I.D.

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Cashier

STAMPS
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**July 25, 2025**

**SECURITIES AND EXCHANGE COMMISSION**

SEC Headquarters, 7907 Makati Avenue  
Saicedo Village, Brgy. Bel-Air, Makati City

Attention : **DIRECTOR OLIVER O. LEONARDO**  
Markets and Securities Regulation Department

*via PSE EDGE*

**THE PHILIPPINE STOCK EXCHANGE, INC.**

6<sup>th</sup> Floor, PSE Tower  
28<sup>th</sup> Street corner 5<sup>th</sup> Avenue  
Bonifacio Global City, Taguig City

Attention : **ATTY. JOHANNE DANIEL M. NEGRE**  
Officer-in-Charge, Disclosure Department

*via electronic mail*

**PHILIPPINE DEALING AND EXCHANGE CORP.**

29/F BDO Equitable Tower  
8751 Paseo de Roxas  
Makati City

Attention : **ATTY. SUZY CLAIRE R. SELLEZA**  
Head – Issuer Compliance and Disclosure Department

**Gentlemen:**

We are sending herewith Union Bank of the Philippines Consolidated Key Financial Information as of and for the period ended June 30, 2025.

Thank you.

Very truly yours,



**ATTY. JOSELITO V. BANAAG**  
SVP / Corporate Secretary

SECURITIES AND EXCHANGE COMMISSION

SEC FORM 17-C

CURRENT REPORT UNDER SECTION 17  
OF THE SECURITIES REGULATION CODE  
AND SRC RULE 17.2(c) THEREUNDER

1. JULY 25, 2025  
Date of Report
2. SEC Identification Number 36073      3. BIR Tax Identification No. 000-508-271-000
4. UNION BANK OF THE PHILIPPINES  
Exact name of issuer as specified in its charter
5. ....  (SEC Use Only)  
  
Province, country or other jurisdiction of      Industry Classification Code:  
incorporation      METRO MANILA
7. UNIONBANK PLAZA, MERALCO AVE., COR. ONYX ST., ORTIGAS, PASIG CITY      1605  
Address of principal office      Postal Code
8. (632) 8841-8600  
Issuer's telephone number, including area code
9. NOT APPLICABLE  
Former name or former address, if changed since last report
10. Securities registered pursuant to Sections 8 and 12 of the SRC or Sections 4 and 8 of the RSA  

Title of Each Class	Number of Shares of Common Stock Outstanding and Amount of Debt Outstanding
<b>COMMON</b>	<b>3,316,405,584</b>
11. Indicate the item numbers reported herein: (Item 11 - Financial Statements)  
  
Item 11 - Please refer to the attached letter to the Philippine Stock Exchange, Inc. dated  
July 25, 2025.

## SIGNATURES

Pursuant to the requirements of the Securities Regulation Code, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**UNION BANK OF THE PHILIPPINES**  
Registrant

**July 25, 2025**  
Date

BY:

  
**ATTY. JOSELITO V. BANAAG**  
SVP / Corporate Secretary

**UNION BANK OF THE PHILIPPINES AND SUBSIDIARIES**  
**KEY FINANCIAL INFORMATION**  
(Amounts in Millions of Philippine Pesos)

<b>CONSOLIDATED STATEMENT OF CONDITION</b>	<b>JUNE 30, 2025</b>
	<b>(Unaudited)</b>
<b>ASSETS</b>	
Primary Liquid Assets	100,878
Investment Securities	392,613
Loans and Other Receivables - Net	519,003
Investment in Subsidiary and Associates	346
Other Assets	122,591
<b>TOTAL ASSETS</b>	<b>1,135,431</b>
<b>LIABILITIES AND CAPITAL FUNDS</b>	
Deposit Liabilities	682,554
Bills Payable	152,321
Notes and Bonds Payable	56,690
Other Liabilities	47,900
<b>TOTAL LIABILITIES</b>	<b>939,465</b>
<b>CAPITAL FUNDS</b>	
Common Stock	33,164
Additional Paid-In Capital	64,368
Surplus (Free and Reserves)	100,688
Other Capital	(2,254)
<b>TOTAL CAPITAL FUNDS</b>	<b>195,966</b>
<b>TOTAL LIABILITIES AND CAPITAL FUNDS</b>	<b>1,135,431</b>

<b>CONSOLIDATED STATEMENT OF INCOME</b>	<b>FOR THE SIX MONTHS ENDED JUNE 30, 2025</b>
	<b>(Unaudited)</b>
<b>Interest Income</b>	41,765
<b>Interest Expense</b>	10,454
<b>Net Interest Income</b>	<b>31,311</b>
<b>Operating and Other Income and Expenses</b>	
Provision for Credit Losses	11,548
Other Income	8,435
Operating Expenses	23,369
Provision for Income Taxes	1,577
<b>Net Profit</b>	<b>3,251</b>