

October 9, 2025

**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*

**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:

In compliance with the disclosure rules of the Exchange, please find attached the Public Ownership Report of Union Bank of the Philippines as of September 30, 2025.

Very truly yours,



**ATTY. JOSELITO V. BANAAG**  
*Senior Vice President,  
General Counsel &  
Corporate Secretary*

**UNION BANK OF THE PHILIPPINES**  
**Computation of Public Ownership as of September 30, 2025**

		A	B	Total
		<b>Number of Shares</b>		
Number of Issued Shares		-	3,316,405,584	3,316,405,584
Less: Number of Treasury Shares (if any)		-	-	-
<b>Number of Issued and Outstanding Shares</b>		-	3,316,405,584	3,316,405,584
<b>Less:</b>				
	% to total I/O Shares	A	B	Total
<b>Directors*</b>				
Justo A. Ortiz				
Direct	0.00 %	-	2,701	2,701
Indirect (thru PCD Lodged Shares)	0.17 %	-	5,636,974	5,636,974
Josiah L. Go				
Direct	0.00 %	-	102	102
Indirect (thru PCD Lodged Shares)	0.00 %	-	59,562	59,562
Erramon I. Aboitiz				
Direct	0.00 %	-	505	505
Indirect (thru PCD Lodged Shares)	1.19 %	-	39,542,330	39,542,330
Sabin M. Aboitiz				
Direct	0.00 %	-	1,611	1,611
Indirect (thru PCD Lodged Shares)	0.17 %	-	5,603,050	5,603,050
Robert Joseph M. De Claro				
Direct	0.00 %	-	1	1
Indirect (thru PCD Lodged Shares)	-	-	-	-
Manuel D. Escueta				
Direct	0.00 %	-	102	102
Indirect (thru PCD Lodged Shares)	-	-	-	-
Nina Perpetua D. Aguas				
Direct	0.00 %	-	1	1
Indirect (thru PCD Lodged Shares)	-	-	-	-
Victor Alfonso A. Limlingan				
Direct	0.00 %	-	1	1
Indirect (thru PCD Lodged Shares)	-	-	-	-

Ana Maria A. Delgado					
Direct	-	%	-	167,092	167,092
Indirect (thru PCD Lodged Shares)	0.16	%	-	5,268,449	5,268,449
Roberto G. Manabat					
Direct	0.00	%	-	102	102
Indirect (thru PCD Lodged Shares)	-	%	-	-	-
Jose Emmanuel U. Hilado					
Direct	0.01	%	-	307,361	307,361
Indirect (thru PCD Lodged Shares)	0.02	%	-	773,109	773,109
Samel A. Aboitiz					
Direct	-	%	-	-	-
Indirect (thru PCD Lodged Shares)	0.07	%	-	2,430,468	2,430,468
Honorio G. Poblador IV					
Direct	0.00	%	-	102	102
Indirect (thru PCD Lodged Shares)	-	%	-	-	-
Iker M. Aboitiz					
Direct	0.00	%	-	261	261
Indirect (thru PCD Lodged Shares)	0.06	%	-	2,073,453	2,073,453
Peter B. Favila					
Direct	0.00	%	-	126	126
Indirect (thru PCD Lodged Shares)	-	%	-	-	-
<b>Sub-total</b>	<b>1.85</b>	<b>%</b>	<b>-</b>	<b>61,867,463</b>	<b>61,867,463</b>

<b>Officers:</b>					
Ramon G. Duarte					
Direct	0.00	%	-	47,052	47,052
Indirect (thru PCD Lodged Shares)	0.01	%	-	343,282	343,282
Michaela Sophia E. Rubio					
Direct	0.01	%	-	219,972	219,972
Indirect (thru PCD Lodged Shares)	-	%	-	-	-
Antonino Agustin S. Fajardo					
Direct	0.01	%	-	436,698	436,698
Indirect (thru PCD Lodged Shares)	0.02	%	-	523,252	523,252
Raquel P. Palang					
Direct	0.00	%	-	77,589	77,589
Indirect (thru PCD Lodged Shares)	0.00	%	-	45,054	45,054
Catherine Anne B. Casas					
Direct	0.00	%	-	20,638	20,638
Indirect (thru PCD Lodged Shares)	0.00	%	-	7,268	7,268
Ma. Cecilia Teresa S. Bernad					
Direct	0.00	%	-	70,058	70,058
Indirect (thru PCD Lodged Shares)	0.00	%	-	58,076	58,076

Gerard R. Darvin						
Direct	0.00	%	-	95,017	95,017	
Indirect (thru PCD Lodged Shares)	-	%	-	-	-	
Jo-Ann Fatima L. Tolentino						
Direct	0.00	%	-	7,363	7,363	
Indirect (thru PCD Lodged Shares)	0.01	%	-	293,608	293,608	
Edzel S. Babas						
Direct	0.00	%	-	12,707	12,707	
Indirect (thru PCD Lodged Shares)	0.00	%	-	31,284	31,284	
Hannah Theresa S. Contreras						
Direct	0.00	%	-	71,050	71,050	
Indirect (thru PCD Lodged Shares)	-	%	-	-	-	
Ma. Eloisa Jovita M. Mariano						
Direct	0.00	%	-	8,441	8,441	
Indirect (thru PCD Lodged Shares)	0.00	%	-	6,353	6,353	
Jose Maria O. Roxas						
Direct	0.00	%	-	25,872	25,872	
Indirect (thru PCD Lodged Shares)	0.00	%	-	9,628	9,628	
Luis Alberto A. Castaneda						
Direct	0.00	%	-	23,876	23,876	
Indirect (thru PCD Lodged Shares)	0.00	%	-	14,864	14,864	
Carlo I. Eñanosa						
Direct	0.00	%	-	17,642	17,642	
Indirect (thru PCD Lodged Shares)	0.00	%	-	54,052	54,052	
Marnita J. Tan						
Direct	-	%	-	-	-	
Indirect (thru PCD Lodged Shares)	0.00	%	-	1,200	1,200	
Ma. Rowena S. Basconcillo						
Direct	0.00	%	-	18,018	18,018	
Indirect (thru PCD Lodged Shares)	0.00	%	-	9,784	9,784	
Margaret O. Chao						
Direct	0.00	%	-	73,810	73,810	
Indirect (thru PCD Lodged Shares)	0.00	%	-	9,528	9,528	
Joselito V. Banaag						
Direct	0.00	%	-	14,958	14,958	
Indirect (thru PCD Lodged Shares)	0.00	%	-	14,512	14,512	
Conrad Anthony Dominic L. Banal						
Direct	0.00	%	-	9,180	9,180	
Indirect (thru PCD Lodged Shares)	0.00	%	-	34,467	34,467	
Joebart T. Dator						
Direct	0.00	%	-	55,393	55,393	
Indirect (thru PCD Lodged Shares)	-	%	-	-	-	
Montano M. Dimapilis						
Direct	0.00	%	-	25,612	25,612	
Indirect (thru PCD Lodged Shares)	0.00	%	-	13,520	13,520	

Concepcion Perla P. Lontoc						
Direct	0.00	%	-	30,124	30,124	
Indirect (thru PCD Lodged Shares)	0.00	%	-	12,714	12,714	
Angelbert D. Macatangay						
Direct	0.00	%	-	9,048	9,048	
Indirect (thru PCD Lodged Shares)	0.00	%	-	23,154	23,154	
Antonio Miguel D. Dans II						
Direct	0.00	%	-	967	967	
Indirect (thru PCD Lodged Shares)	0.00	%	-	19,455	19,455	
Michael P. Magbanua						
Direct	0.00	%	-	8,770	8,770	
Indirect (thru PCD Lodged Shares)	0.00	%	-	4,453	4,453	
Dennis D. Omila						
Direct	0.01	%	-	205,376	205,376	
Indirect ()	-	%	-	-	-	
Jonathan Jerald V. Deomano						
Direct	0.00	%	-	4,706	4,706	
Indirect (thru PCD Lodged Shares)	0.00	%	-	2,255	2,255	
Adrian H. Lim						
Direct	0.00	%	-	8,622	8,622	
Indirect (thru PCD Lodged Shares)	0.00	%	-	3,257	3,257	
Christopher Patrick G. Ocampo						
Direct	0.00	%	-	10,104	10,104	
Indirect (thru PCD Lodged Shares)	0.00	%	-	3,864	3,864	
Lauro P. Peralta						
Direct	0.00	%	-	5,756	5,756	
Indirect (thru PCD Lodged Shares)	0.00	%	-	2,964	2,964	
Menchie M. Tormon						
Direct	0.00	%	-	4,582	4,582	
Indirect (thru PCD Lodged Shares)	0.00	%	-	2,519	2,519	
Maria Paz B. Urmata						
Direct	0.00	%	-	7,520	7,520	
Indirect (thru PCD Lodged Shares)	0.00	%	-	1,381	1,381	
Dominator N. Velasco IV						
Direct	0.00	%	-	3,511	3,511	
Indirect ()	-	%	-	-	-	
Norman C. Gabriel						
Direct	0.00	%	-	4,349	4,349	
Indirect (thru PCD Lodged Shares)	0.00	%	-	2,000	2,000	
James Morris P. Ileta						
Direct	0.00	%	-	1,219	1,219	
Indirect (thru PCD Lodged Shares)	0.00	%	-	150	150	

Jose Paolo G. Rufo						
Direct	0.00	%	-	3,820	3,820	
Indirect ()	-	%	-	-	-	
Ma. Cristina C. Tismo						
Direct	0.00	%	-	3,483	3,483	
Indirect (thru PCD Lodged Shares)	0.00	%	-	954	954	
Abigail Sarena T. Chua						
Direct	0.00	%	-	1,607	1,607	
Indirect (thru PCD Lodged Shares)	0.00	%	-	588	588	
Don Jerico B. Matriano						
Direct	0.00	%	-	1,235	1,235	
Indirect ()	-	%	-	-	-	
Donald A. Asuncion						
Direct	0.00	%	-	2,569	2,569	
Indirect ()	-	%	-	-	-	
Alan Jay C. Avila						
Direct	0.00	%	-	1,915	1,915	
Indirect (thru PCD Lodged Shares)	0.00	%	-	513	513	
Albert Raymond C. Cuadrante						
Direct	0.00	%	-	8,016	8,016	
Indirect (thru PCD Lodged Shares)	0.00	%	-	2,346	2,346	
Erika Denise D. Go						
Direct	0.00	%	-	2,658	2,658	
Indirect ()	-	%	-	-	-	
Raquel N. Sevidal						
Direct	0.00	%	-	3,625	3,625	
Indirect (thru PCD Lodged Shares)	0.00	%	-	467	467	
Aaron Jon D. Atienza						
Direct	0.00	%	-	957	957	
Indirect (thru PCD Lodged Shares)	0.00	%	-	5,304	5,304	
Ronaldo S. Batisan						
Direct	0.00	%	-	965	965	
Indirect (thru PCD Lodged Shares)	0.00	%	-	105	105	
May G. Buencamino						
Direct	0.00	%	-	990	990	
Indirect ()	-	%	-	-	-	
Luis Martin S. Clemente						
Direct	0.00	%	-	953	953	
Indirect ()	-	%	-	-	-	

Gladys G. Enriquez						
Direct	0.00	%	-	801	801	
Indirect ()	-	%	-	-	-	
Edric B. Fernandez						
Direct	0.00	%	-	695	695	
Indirect (thru PCD Lodged Shares)	0.00	%	-	3,089	3,089	
Marilou I. Ferrer						
Direct	0.00	%	-	515	515	
Indirect ()	-	%	-	-	-	
Kenneth C. Mariano						
Direct	0.00	%	-	753	753	
Indirect ()	-	%	-	-	-	
Edgar Allan G. Oblena						
Direct	0.00	%	-	753	753	
Indirect ()	-	%	-	-	-	
Maria Iraida B. Recto						
Direct	0.00	%	-	1,941	1,941	
Indirect (thru PCD Lodged Shares)	0.00	%	-	250	250	
Jose Paulo R. Soliman						
Direct	0.00	%	-	1,921	1,921	
Indirect (thru PCD Lodged Shares)	-	%	-	-	-	
Leslee May T. Cruz						
Direct	0.00	%	-	965	965	
Indirect (thru PCD Lodged Shares)	0.00	%	-	123	123	
Jane Ann C. Vergara						
Direct	0.00	%	-	979	979	
Indirect ()	-	%	-	-	-	
Ruby Gisela L. Perez						
Direct	0.00	%	-	16,351	16,351	
Indirect (thru PCD Lodged Shares)	0.00	%	-	4,507	4,507	
Quintin C. San Diego						
Direct	0.00	%	-	5,153	5,153	
Indirect (thru PCD Lodged Shares)	0.00	%	-	17,494	17,494	
Christine V. Siapno						
Direct	0.00	%	-	8,214	8,214	
Indirect (thru PCD Lodged Shares)	0.00	%	-	898	898	
Arlene Joan T. Agustin						
Direct	0.00	%	-	20,223	20,223	
Indirect (thru PCD Lodged Shares)	0.00	%	-	11,197	11,197	

Antonio Sebastian T. Corro					
Direct	0.00	%	-	49,094	49,094
Indirect (thru PCD Lodged Shares)	0.00	%	-	5,372	5,372
Raymond Anthony B. Acosta					
Direct	0.00	%	-	16,766	16,766
Indirect (thru PCD Lodged Shares)	0.00	%	-	7,611	7,611
Efrenilo L. Cayanga Jr.					
Direct	0.00	%	-	9,003	9,003
Indirect ()	-	%	-	-	-
Mariano Dominick F. Lacson					
Direct	0.00	%	-	20,030	20,030
Indirect ()	-	%	-	-	-
Anna Lea O. Axalan					
Direct	-	%	-	-	-
Indirect (thru PCD Lodged Shares)	0.00	%	-	11,492	11,492
Enrique Noel L. Yusingco					
Direct	-	%	-	-	-
Indirect (thru PCD Lodged Shares)	0.00	%	-	1,400	1,400
Jenille Stephanie N. Chuan					
Direct	-	%	-	-	-
Indirect (thru PCD Lodged Shares)	0.00	%	-	887	887
Basille Alicesandra L. Avelino					
Direct	-	%	-	-	-
Indirect (thru PCD Lodged Shares)	0.00	%	-	1,538	1,538
Ronald Gerard M. Arceo					
Direct	-	%	-	-	-
Indirect (thru PCD Lodged Shares)	0.00	%	-	2	2
Gillian Justine S. Pua					
Direct	-	%	-	-	-
Indirect (thru PCD Lodged Shares)	0.00	%	-	266	266
Therese G. Chan					
Direct	-	%	-	-	-
Indirect (thru PCD Lodged Shares)	0.00	%	-	19,983	19,983
Michael Vincent F. Condez					
Direct	-	%	-	-	-
Indirect (thru PCD Lodged Shares)	0.00	%	-	56,620	56,620
Girly G. Magnait					
Direct	-	%	-	-	-
Indirect (thru PCD Lodged Shares)	0.00	%	-	736	736

Ben P. Sy Chu						
Direct	0.00	%	-	2,391	2,391	
Indirect (thru PCD Lodged Shares)	0.00	%	-	95,312	95,312	
Manuel R. Lozano						
Direct	-	%	-	-	-	
Indirect (thru PCD Lodged Shares)	0.00	%	-	69,323	69,323	
Cheryl L. Patino						
Direct	0.00	%	-	1,355	1,355	
Indirect ( )	-	%	-	-	-	
Catherine N. Lanio						
Direct	-	%	-	-	-	
Indirect (thru PCD Lodged Shares)	0.00	%	-	266	266	
Catherine Z. De Guzman						
Direct	0.00	%	-	17,505	17,505	
Indirect (thru PCD Lodged Shares)	0.00	%	-	8,975	8,975	
Marcelo A. Belleca						
Direct	0.00	%	-	20,346	20,346	
Indirect (thru PCD Lodged Shares)	0.00	%	-	14,501	14,501	
Maria Katrina N. Roxas						
Direct	-	%	-	-	-	
Indirect (thru PCD Lodged Shares)	0.00	%	-	200	200	
Camille Frances L. Basilio						
Direct	-	%	-	-	-	
Indirect (thru PCD Lodged Shares)	0.00	%	-	20,367	20,367	
Tina Marie T. Calderon						
Direct	-	%	-	-	-	
Indirect (thru PCD Lodged Shares)	0.00	%	-	2,500	2,500	
Elizabeth C. Tang						
Direct	-	%	-	-	-	
Indirect (thru PCD Lodged Shares)	0.00	%	-	554	554	
Jeannette Yvonne M. Zagala						
Direct	0.00	%	-	12,913	12,913	
Indirect (thru PCD Lodged Shares)	0.00	%	-	15,792	15,792	
Julian Michel A. Aboitiz						
Direct	0.00	%	-	482	482	
Indirect (thru PCD Lodged Shares)	0.01	%	-	197,426	197,426	
Ann Lilibeth M. Antiquina						
Direct	0.00	%	-	505	505	
Indirect (thru PCD Lodged Shares)	0.00	%	-	1,609	1,609	
Theeex D. Agapito						
Direct	-	%	-	-	-	
Indirect (thru PCD Lodged Shares)	0.00	%	-	276	276	

John Edrian M. Atendido					
Direct	-	%	-	-	-
Indirect (thru PCD Lodged Shares)	0.00	%	-	1,723	1,723
Marco Paulo S. Dumaliang					
Direct	-	%	-	-	-
Indirect (thru PCD Lodged Shares)	0.00	%	-	35,000	35,000
Maria Paz Angelica H. Alvarez					
Direct	-	%	-	-	-
Indirect (thru PCD Lodged Shares)	0.00	%	-	1,400	1,400
Xavier Dominic D. Arroyo					
Direct	-	%	-	-	-
Indirect ( )	0.00	%	-	77	77
Ma. Rosario Kristine A. De La Torre					
Direct	-	%	-	-	-
Indirect (thru PCD Lodged Shares)	0.00	%	-	20	20
Ivy Jessen G. Galvan					
Direct	-	%	-	-	-
Indirect (thru PCD Lodged Shares)	0.00	%	-	31	31
Jerome T. Guarin					
Direct	-	%	-	-	-
Indirect (thru PCD Lodged Shares)	0.00	%	-	63	63
Robert Marco S. Ibarra					
Direct	-	%	-	-	-
Indirect (thru PCD Lodged Shares)	0.00	%	-	3,800	3,800
<b>Sub-total</b>	<b>0.08</b>	<b>%</b>		<b>4,048,902</b>	<b>4,048,902</b>
<b>Total No. Shares of Directors and Officers</b>	<b>1.93</b>	<b>%</b>		<b>65,916,365</b>	<b>65,916,365</b>

<b>Principal Stockholders*</b>					
Aboitiz Equity Ventures, Inc.					
Direct	49.50	%	-	1,641,507,714	1,641,507,714
Indirect (thru PCD Lodged Shares)	0.49	%	-	16,349,450	16,349,450
The Insular Life Assurance Co., Inc.					
Direct	7.71	%	-	255,781,203	255,781,203
Indirect (thru PCD Lodged Shares)	4.71	%	-	156,069,302	156,069,302
Social Security System					
Direct	8.93	%	-	296,147,268	296,147,268
Indirect (thru PCD Lodged Shares)	9.42	%	-	312,431,207	312,431,207
<b>Sub-total</b>	<b>80.76</b>	<b>%</b>		<b>2,678,286,144</b>	<b>2,678,286,144</b>
<b>Affiliate*</b>					
	-	%	-	-	-
<b>Sub-total</b>	<b>-</b>	<b>%</b>		<b>-</b>	<b>-</b>
<b>Others</b>					
Government*	-	%	-	-	-
Banks*	-	%	-	-	-
Employees*	0.12	%	-	3,829,435	3,829,435
Lock-Up Shares*	-	%	-	-	-
<b>Sub-total</b>	<b>0.12</b>	<b>%</b>		<b>3,829,435</b>	<b>3,829,435</b>
<b>Total</b>	<b>82.80</b>	<b>%</b>		<b>2,748,031,944</b>	<b>2,748,031,944</b>
<b>Total Number of Shares Owned by the Public</b>					<b>568,373,640</b>

**PUBLIC OWNERSHIP PERCENTAGE**

**Total Number of Shares Owned by the Public**

568,373,640	shares	<b>17.14%</b>
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3,316,405,584	shares	

Number of Issued and Outstanding Shares	=	3,316,405,584
Number of Outstanding Shares	=	3,316,405,584
Number of Treasury Shares	=	-
Number of Listed Shares	=	3,315,708,245
Number of Foreign-Owned Shares	=	46,482,999
Foreign Ownership Level (%)	=	1.40%
Foreign Ownership Limit (%)	=	40.00%
Number of Stockholders	=	4,943
Number of Shareholders owning at least one Board Lot each	=	4,063

**Note: Please observe the same cut-off date.**