

October 24, 2025

SECURITIES AND EXCHANGE COMMISSION

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

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

via PSE EDGE

THE PHILIPPINE STOCK EXCHANGE, INC.

6th Floor, PSE Tower
28th Street corner 5th 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 September 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. OCTOBER 24, 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
COMMON	3,316,405,584

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 October 24, 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

October 24, 2025
Date

BY:


ATTY. JOSELITO V. BANAAG
SVP / Corporate Secretary

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

CONSOLIDATED STATEMENT OF CONDITION	SEPTEMBER 30, 2025
	(Unaudited)
ASSETS	
Primary Liquid Assets	124,906
Investment Securities	376,470
Loans and Other Receivables - Net	521,663
Investment in Subsidiary and Associates	360
Other Assets	121,156
TOTAL ASSETS	1,144,555
LIABILITIES AND CAPITAL FUNDS	
Deposit Liabilities	708,098
Bills Payable	134,547
Notes and Bonds Payable	57,552
Other Liabilities	44,777
TOTAL LIABILITIES	944,974
CAPITAL FUNDS	
Common Stock	33,164
Additional Paid-In Capital	64,368
Surplus (Free and Reserves)	103,895
Other Capital	(1,846)
TOTAL CAPITAL FUNDS	199,581
TOTAL LIABILITIES AND CAPITAL FUNDS	1,144,555

CONSOLIDATED STATEMENT OF INCOME	FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2025
	(Unaudited)
Interest Income	62,878
Interest Expense	15,349
Net Interest Income	47,529
Operating and Other Income and Expenses	
Provision for Credit Losses	15,592
Other Income	12,932
Operating Expenses	35,451
Provision for Income Taxes	2,944
Net Profit	6,474