COVER SHEET

3 6 0 7 3

SEC Registration Number

UNION BANK OF THE PHILIPPINES

(Company's Full Name)

UNIONBANK PLAZA MERALCO AVENUE
CORNER ONYX ST ORTIGAS CENTER
PASIG CITY

(Business Address: No. Street City/Town/Province)

Atty. Joselito V. Banaag

(Contact Person)

(02) 8841-8600

(Company Telephone Number)

1 2 | 3 1

Month *Day*

(Fiscal Year)

1 7 - C

(Form Type)

0 4 | 2 4

Month *Day*

(Annual Meeting)

(Secondary License Type, If Applicable)

Dept. Requiring this Doc.

Amended Articles Number/Section

Total Amount of Borrowings

Total No. of Stockholders

Domestic

Foreign

To be accomplished by SEC Personnel concerned

File Number

LCU

Document ID

Cashier

STAMPS

Remarks: Please use BLACK ink for scanning purposes.

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 15, 2026
   Date of Report (Date of earliest event reported)

2. 36073
   SEC Identification Number

3. 000-508-271-000
   BIR Tax Identification Number

4. UNION BANK OF THE PHILIPPINES
   Exact name of issuer as specified in its charter

5. METRO MANILA
   Province, country of other jurisdiction of incorporation

6. ______________
   Industry Code (SEC Use Only)

7. UNIONBANK PLAZA, MERALCO AVE., COR. ONYX ST., ORTIGAS CENTER, PASIG CITY
   Address of principal office

   1605
   Postal Code

8. (02) 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 9 – Other Events

    Please refer to the attached letter dated July 15, 2026.

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

By:

Date : July 15, 2026

Name: **ATTY. JOSELITO V. BANAAG**
Title: *SVP/ Corporate Secretary*

July 15, 2026

SECURITIES AND EXCHANGE COMMISSION
SEC Headquarters, 7907 Makati Avenue
Salcedo Village, Brgy. Bel-Air, Makati City 1209

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

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

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:

International Finance Corporation (IFC), a member of the World Bank Group and Union Bank of the Philippines (UBP), announced a landmark transaction that will expand access to finance and promote sustainable practices as well as spur job creation by supporting micro, small and medium-sized enterprises (MSMEs) in the Philippines.

Proceeds of UBP's first sustainability bond will be used to provide loans to MSMEs and support the growth and diversification of its sustainability assets, including renewable energy, energy efficiency, or green buildings. IFC has been providing technical support through its 30 by 30 Zero Program to help UBP diversify its portfolio to include new eligible sectors or segments and identify sustainability-related financing opportunities.

The latest investment is part of IFC's programmatic approach in deepening local capital markets in the Philippines. In 2021, IFC invested in UBP's first social bond to finance over 3,000 loans to MSMEs, which have been disproportionately impacted by COVID-19.

Please refer to the attached Press Release dated July 15, 2026, entitled "IFC Backs UnionBank in Landmark Transaction to Expand Sustainable Finance and Create Jobs in the Philippines".

Very truly yours,

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

IFC:
Name: Mario Villamor
Phone: +63 2 8465 2508
E-mail: mvillamor@worldbankgroup.org

Union Bank of the Philippines:
Name: Leslie Hans Lagdameo
Email: lhslagdameo@unionbankph.com

IFC Backs UnionBank in Landmark Transaction to Expand Sustainable Finance and Create Jobs in the Philippines

Manila, Philippines, July 15, 2026—International Finance Corporation (IFC), a member of the World Bank Group and Union Bank of the Philippines (UBP), announced a landmark transaction that will expand access to finance and promote sustainable practices as well as spur job creation by supporting micro, small and medium-sized enterprises (MSMEs) in the Philippines.

Proceeds of UBP's first sustainability bond will be used to provide loans to MSMEs and support the growth and diversification of its sustainability assets, including renewable energy, energy efficiency, or green buildings. IFC has been providing technical support through its 30 by 30 Zero Program to help UBP diversify its portfolio to include new eligible sectors or segments and identify sustainability-related financing opportunities.

"This landmark sustainability bond builds on our strong and continuing partnership with IFC and reflects UBP's commitment to advancing our sustainable finance agenda," said Johnson L. Sia, Treasurer and Global Markets Head of UBP. "Following our successful collaboration on UBP's first social bond, this second partnership with IFC strengthens our ability to support sustainable finance borrowers so they can grow their businesses, create jobs, and contribute to inclusive growth in the Philippines."

The latest investment is part of IFC's programmatic approach in deepening local capital markets in the Philippines. In 2021, IFC invested in UBP's first social bond to finance over 3,000 loans to MSMEs, which have been disproportionately impacted by COVID-19.

"We are excited to partner once again with UBP on another important milestone in deepening local capital markets in the Philippines," said Amena Arif, IFC Country Manager for the Philippines. "Through this sustainability bond, IFC is helping ensure that growth translates into local jobs—creating income, dignity, and opportunity in communities across the country. By expanding access to finance for MSMEs, we are enabling businesses to grow, hire locally, and build more resilient local economies."

Note to editors:

IFC's subscription of US$100 million in a sustainability bond issued by UBP will be earmarked for growing the company's green and social assets. The issuance will be UBP's first sustainability bond, which will adhere to International Capital Market Association's Sustainability Bond Principles.

The project is also supported by the WBG Joint Capital Markets Program (JCAP) for the Philippines which aims to support the development of local capital markets to mobilize long-term financing into infrastructure, housing, and MSME financing, with sustainable finance as a cross-cutting theme.

About IFC

IFC — a member of the World Bank Group — is the largest global development institution focused on the private sector in emerging markets. We work in more than 100 countries, using our capital, expertise, and influence to create markets and opportunities in developing countries. In fiscal year 2025, IFC committed a record USD 71.7 billion to private companies and financial institutions in developing countries, leveraging private sector solutions and mobilizing private capital to create a world free of poverty on a livable planet. For more information, visit www.ifc.org.

About UBP

Union Bank of the Philippines (referred to as "UnionBank," "the Bank," or "the company") is a publicly listed universal bank and is at the forefront of shaping the future of banking in the Philippines. Recognized as a digital trailblazer, the Bank continues to lead in providing innovative, technology-driven solutions for both retail and corporate clients. Its principal shareholders include Aboitiz Equity Ventures, Inc. (AEV), the Social Security System (SSS), and Insular Life Assurance Company, Ltd. (InLife).

UnionBank is committed to delivering experiences that are not only fully digital but also intuitive, seamless, and deeply customer-centric. This vision drives the Bank to continuously transform the way Filipinos bank: making what was once unimaginable now possible through future–ready platforms and services.

Capitalizing on the gains of transformation, UnionBank continued on the path of pursuing customer-focused banking solutions. In 2018, it launched UBX, now the Philippines' top open finance platform. In July 2022, it introduced UnionDigital, the only digital bank owned by a publicly listed bank in the country. By 2024, UnionBank had successfully integrated Citigroup's retail business, a major acquisition made in 2022.

UnionBank delivers customer-centric products and solutions through industry-leading digital platforms (including its highly rated mobile application, UnionBank Online) and its comprehensive business banking platform, The Portal. These platforms showcase the Bank's consistent push for delivering secure, frictionless, and data-driven banking experiences to individuals, SMEs, and large corporations.

Defining its trajectory to become a "NextGen" Bank, UnionBank continues to lead the industry in reimagining how financial services are delivered—anchored on seamless digital experiences, data-driven intelligence, agile operations, and a culture that embraces innovation. Its consistent recognition from esteemed local and global institutions for excellence in retail banking, digital transformation, and organizational culture reflects not only past achievements but also its forward-looking commitment to shape the future of banking in the country.

These distinctions reaffirm UnionBank's role as a trailblazer in building a next-generation institution—one that is more intuitive, connected, and inclusive for every Filipino.