

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		

(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
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		
O	R	T	I	G	A	S		C	E	N	T	E	R	,		P	A	S	I	G		C	I	T	Y					

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

EDGAR ALLAN G. OBLENA

Contact Person

(632)8841-8600

Company Telephone Number

1	2
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Month

3	1
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Day

Fiscal Year

SEC FORM 17C

FORM TYPE

0	4
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Month

2	4
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Day

Annual Meeting

UNDERWRITER OF SECURITIES

Secondary License Type, If Applicable

C	F	D
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Dept. Requiring this Doc.

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Amended Articles Number/Section

4,923

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

LCU

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Document I.D.

Cashier

STAMPS

Remarks = pls. use black ink for scanning purposes

July 24, 2026

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 June 30, 2026.

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 24, 2026
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 July 24, 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

July 24, 2026
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)

CONSOLIDATED STATEMENT OF CONDITION	JUNE 30, 2026
	(Unaudited)
ASSETS	
Primary Liquid Assets	99,449
Investment Securities	396,421
Loans and Other Receivables - Net	565,665
Investment in Subsidiary and Associates	952
Other Assets	119,124
TOTAL ASSETS	1,181,611
LIABILITIES AND CAPITAL FUNDS	
Deposit Liabilities	735,120
Bills Payable	148,809
Notes and Bonds Payable	40,719
Other Liabilities	51,754
TOTAL LIABILITIES	976,402
CAPITAL FUNDS	
Common Stock	33,164
Additional Paid-In Capital	64,368
Surplus (Free and Reserves)	110,983
Other Capital	(3,306)
TOTAL CAPITAL FUNDS	205,209
TOTAL LIABILITIES AND CAPITAL FUNDS	1,181,611

CONSOLIDATED STATEMENT OF INCOME	FOR THE SIX MONTHS ENDED JUNE 30, 2026
	(Unaudited)
Interest Income	42,367
Interest Expense	8,650
Net Interest Income	33,717
Operating and Other Income and Expenses	
Provision for Credit Losses	9,407
Other Income	9,413
Operating Expenses	24,768
Provision for Income Taxes	2,043
Net Profit	6,912