

COVER SHEET

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SEC Registration Number

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(Company's Full Name)

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

Atty. Joselito V. Banaag

(Contact Person)

(02) 8841-8600

(Company Telephone Number)

1	2
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Month

3	1
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Day

(Fiscal Year)

1	7	-	C
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(Form Type)

0	4
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Month

2	4
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Day

(Annual Meeting)

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(Secondary License Type, If Applicable)

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Dept. Requiring this Doc.

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Amended Articles Number/Section

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Total No. of Stockholders

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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 ID

Cashier

STAMPS

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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 (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., 1605
ORTIGAS CENTER, PASIG CITY
Address of principal office 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 Press Release 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

By:

Date : July 24, 2026

Name: **ATTY. JOSELITO V. BANAAG**

Title: *SVP/ Corporate Secretary*

A handwritten signature in blue ink, appearing to read "Joselito V. Banaag", is written over the printed name and title. The signature is fluid and cursive, with a large loop at the end.

UnionBank Posts P6.9 Billion 1H Net Income, up 113% Year-on-Year

UnionBank of the Philippines closed the first half of 2026 strongly with a net income of P 6.9 billion, growing 113% compared to the same period last year. The Parent Bank sustained its performance from the previous quarter and accounted for 96% of Group profit, supported by the continued strength of its core businesses.

Top-line performance remained strong with net revenues reaching P43.1 billion in the first half of 2026, up 9% year-on-year, supported by expansion in consumer lending, CASA, and fee income.

Net interest income grew by 8% year-on-year to P33.7 billion, driven by loan expansion. Consumer lending remained the primary growth engine and accounted for 61% of the Bank's total loan portfolio. Gross consumer loans of the Group grew by 10% led by credit cards and personal loans which collectively grew by 18%. Net interest margin improved by 40 basis points to 6.9%, supported by a 7% increase in CASA balances.

Non-interest income grew by 12% to P9.4 billion year-on-year. The growth was primarily driven by higher fee income from card-related fees, wealth management, bancassurance, and other everyday banking transactions, benefiting from the Bank's 19.3 million customer base.

The Bank continued to build reserves to support sustained loan growth and reinforce balance sheet strength following ongoing portfolio reviews. Despite this, credit costs declined 19% year-on-year to P9.4 billion, driven by continued improvements in asset quality.

"We continue to build on the actions we began in 2025 to enhance our balance sheet while sharpening our focus on the businesses that drive long-term value for the Group. Our customer franchise remains strong, asset quality continues to improve, and we are confident that we can continue the positive profitability trajectory. At the same time, we are taking deliberate steps to simplify the Group and rationalize businesses where we believe resources can be better deployed. These actions are part of UnionBank's broader strategy to sharpen focus on its core capabilities while continuing its journey to lead next-generation banking in the Philippines." said Manuel R. Lozano, Chief Financial Officer

Union Bank of the Philippines (UnionBank), a publicly listed universal bank, is at the forefront of shaping the future of banking in the country. 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. (Insular Life).

UnionBank delivers customer-centric products and services through industry-leading platforms such as its highly rated mobile application, UnionBank Online, and its comprehensive business banking platform, The Portal. Over the years, the Bank has consistently received recognition from esteemed institutions for excellence in retail banking, digital transformation, and organizational culture.