COVER SHEET

3	6	0	7	3										

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	(632)8841-8600
Contact Person	Company Telephone Number

1	2	3	1	SEC FORM 17C		0	4	2	4
Month	*Day*			FORM TYPE		*Month*		*Day*	
Fiscal Year						Annual Meeting			

UNDERWRITER OF SECURITIES
Secondary License Type, If Applicable

C	F	D
Dept. Requiring this Doc.		

	Amended Articles Number/Section

	Total Amount of Borrowings	
4,919		
Total No. of Stockholders	Domestic	Foreign

To be accomplished by SEC Personnel concerned

File Number	LCU
Document I.D.	Cashier

STAMPS

Remarks = pls. use black ink for scanning purposes

UnionBank

UnionBank Plaza, Meralco Avenue cor. Onyx
& Sapphire Roads, Ortigas Center, Pasig City 1605

October 23, 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 : **MS. MARICEL B. GARCIA**
Head, Issuer Regulation Division

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, 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. OCTOBER 23, 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 incorporation METRO MANILA

   Industry Classification Code:

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 23, 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

October 23, 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	SEPTEMBER 30, 2026 (Unaudited)
ASSETS	
Primary Liquid Assets	108,485
Investment Securities	415,762
Loans and Other Receivables - Net	573,515
Investment in Subsidiary and Associates	969
Other Assets	121,480
TOTAL ASSETS	**1,220,211**
LIABILITIES AND CAPITAL FUNDS	
Deposit Liabilities	723,988
Bills Payable	187,441
Notes and Bonds Payable	47,286
Other Liabilities	54,069
TOTAL LIABILITIES	**1,012,784**
CAPITAL FUNDS	
Common Stock	33,164
Additional Paid-In Capital	64,368
Surplus (Free and Reserves)	113,972
Other Capital	(4,077)
TOTAL CAPITAL FUNDS	**207,427**
TOTAL LIABILITIES AND CAPITAL FUNDS	**1,220,211**

CONSOLIDATED STATEMENT OF INCOME	FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2026 (Unaudited)
Interest Income	65,505
Interest Expense	13,585
Net Interest Income	**51,920**
Operating and Other Income and Expenses	
Provision for Credit Losses	15,006
Other Income	13,622
Operating Expenses	37,426
Provision for Income Taxes	3,172
Net Profit	**9,937**