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

November 5, 2026

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:

In compliance with your requirements, please find attached Union Bank of the Philippines Published Balance Sheets (Parent and Consolidated) as of September 30, 2026. These Balance Sheets are prepared based on BSP's prudential reporting standards.

We request your acknowledgment.

Thank you.

Very truly yours,

ATTY. JOSELITO V. BANAAG
SVP / Corporate Secretary

BALANCE SHEET

Head Office and Branches-Solo

UNIONBANK OF THE PHILIPPINES — 460

Name of Bank — Code

As of 09/30/2026

Reference Period

ASSETS

ASSETS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	108000000000000000	R0010	10,593,885,035.26	9,565,493,906.30
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	26,160,556,040.03	16,989,505,767.88
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	22,472,436,498.79	20,675,471,482.56
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	R0040	13,517,257,603.56	16,085,216,367.50
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	R0050	42,600,982,413.05	44,488,371,040.61
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	347,451,614,007.15	323,820,548,300.03
Loans to Bangko Sentral ng Pilipinas	140050000000000000	R0080		
Interbank Loans Receivable	140100000000000000	R0090	217,517,400.00	275,957,396.00
Loans and Receivables - Others	140150300000000000	R0100	444,430,081,527.18	441,234,480,319.31
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	R0110	10,000,000,000.00	10,000,000,000.00
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	454,647,598,927.18	451,510,437,715.31
Allowance for Credit Losses 2/	499800000000000000	R0130	22,688,380,531.92	21,622,463,189.58
Total Loan Portfolio - Net	195400000000000000	R0070	431,959,218,395.26	429,887,974,525.73
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	R0140	38,055,350,383.06	37,837,649,714.78
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	10,869,482,729.58	11,018,812,954.40
Real and Other Properties Acquired - Net	195501000000000000	R0160	4,510,397,784.36	4,410,831,493.60
Sales Contract Receivables - Net	195451500000000000	R0170	1,899,559,533.83	1,890,497,304.05
Non-Current Assets Held for Sale	150150000000000000	R0180		
Other Assets - Net	152500000000000000	R0190	323,281,596,959.66	279,553,579,394.18

Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	R0200		
TOTAL ASSETS	100000000000000000	R0210	1,273,372,337,383.59	1,196,223,952,251.62

Liabilities and Stockholders' Equity

	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Liabilities				
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	R0010	4,041,750,417.52	3,844,597,437.28
Deposit Liabilities	215000000000000000	R0020	604,104,585,191.53	617,427,048,130.24
Due to Other Banks	220050000000000000	R0030		
Bills Payable	220100000000000000	R0040	146,134,667,718.13	109,973,065,234.44
BSP (Rediscounting and Other Advances)	220100001500000000	R0050		
Interbank Loans Payable	220100002000000000	R0060	22,472,448,218.27	22,272,190,379.85
Other Borrowings, including Deposit Substitutes	220100003500000000	R0070	123,662,219,499.86	87,700,874,854.59
Bonds Payable-Net	295201500000000000	R0090	39,311,397,119.27	32,932,405,233.76
Unsecured Subordinated Debt - Net	295202000000000000	R0100		
Redeemable Preferred Shares	220250000000000000	R0110		
Other Liabilities	240200000000000000	R0120	278,511,087,844.72	232,397,202,166.22
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	R0130		
TOTAL LIABILITIES	200000000000000000	R0140	1,072,103,488,291.17	996,574,318,201.94
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	33,164,055,840.00	33,164,055,840.00
Additional Paid-In Capital	305200000000000000	R0160	64,367,633,934.92	64,367,633,934.92
Undivided Profits	315150000000000000	R0220	8,237,614,123.80	5,813,484,378.67
Retained Earnings	315000000000000000	R0170	100,647,110,277.54	100,647,110,277.54
Other Capital Accounts	335200000000000000	R0180	- 5,147,565,083.84	- 4,342,650,381.45
Assigned Capital	325200000000000000	R0190		
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	201,268,849,092.42	199,649,634,049.68
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	1,273,372,337,383.59	1,196,223,952,251.62

Contingent Accounts

CONTINGENT ACCOUNTS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Guarantees Issued	405000000000000000	R0010	1,003,080,870.01	1,203,870,676.08
Financial Standby Letters of Credit	410050000000000000	R0020	3,227,212,800.00	2,541,313,813.79

Performance Standby Letters of Credit	410100000000000000	R0030	1,773,723,524.30	1,789,004,780.29
Commercial Letters of Credit	415000000000000000	R0040	3,144,830,780.15	1,464,138,989.32
Trade Related Guarantees	420000000000000000	R0050	3,718,003.46	
Commitments	425000000000000000	R0060	599,196,311,917.89	582,013,468,031.16
Spot Foreign Exchange Contracts	430000000000000000	R0070	9,843,854,660.80	16,913,286,265.53
Securities Held Under Custodianship by Bank Proper	495220000000000000	R0080		
Trust Department Accounts	495250000000000000	R0090		
Derivatives	435000000000000000	R0100	196,226,880,559.51	146,166,135,041.14
Others	440000000000000000	R0110	48,816,897,355.67	42,050,502,527.53
TOTAL CONTINGENT ACCOUNTS	400000000000000000	R0120	863,236,510,471.79	794,141,720,124.84

FINANCIAL INDICATORS (in %)

FINANCIAL INDICATORS (in %)	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	5.83	5.82
Net NPL Ratio	499151000000000000	R0020	2.32	2.41
Gross NPL Coverage Ratio	499152500000000000	R0030	85.55	82.27
Net NPL Coverage Ratio	499153000000000000	R0040	71.66	68.24
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP	499401000000000000	R0060	2.83	2.87
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	R0070		
Ratio of DOSRI Loans to gross TLP	499451000000000000	R0090	0.11	0.11
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	R0100		
LIQUIDITY				
Liquidity Coverage Ratio 4/	499550500000000000	R0110	277.73	286.39
Net Stable Funding Ratio 4/	499551000000000000	R0120	133.13	133.62
Minimum Liquidity Ratio 5/	499551500000000000	R0130		
PROFITABILITY				
Return on Equity (ROE)	499350000000000000	R0140	5.52	5.87
Return on Assets	499351000000000000	R0150	0.96	0.68
Net Interest Margin	499351500000000000	R0160	4.78	3.16
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	499650501500000000	R0170	14.37	14.54
Tier 1 Capital Ratio	499650501000000000	R0180	14.37	14.54
CAR	499650500500000000	R0190	15.18	15.35
LEVERAGE				

Basel III Leverage Ratio 4/	499850000000000000	R0200	7.42	7.82
Deferred Charges not yet Written Down	499700000000000000	R0210		

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.\n 2/ This acccount is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.\n 3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.\n 4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.\n 5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks

Edgar Allan G. Oblena
Controller

Manuel R. Lozano
Chief Financial Officer

BALANCE SHEET
CONSOLIDATED BASIS

INIONBANK OF THE PHILIPPINES — 460
Name of Bank — Code

As of 09/30/2026
Reference Period

ASSETS

ASSETS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	108000000000000000	R0010	11,900,492,582.80	10,698,472,731.00
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	51,496,711,717.60	23,575,933,411.85
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	24,870,402,748.41	22,598,462,068.54
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	R0040	13,552,001,884.58	16,119,993,583.68
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	R0050	42,852,667,894.33	44,750,002,965.63
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	359,007,242,079.18	335,201,150,568.49
Loans to Bangko Sentral ng Pilipinas	140050000000000000	R0080	-	-
Interbank Loans Receivable	140100000000000000	R0090	217,517,400.00	275,957,396.00
Loans and Receivables - Others	140150300000000000	R0100	586,851,587,302.00	574,394,160,936.84
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	R0110	20,000,000,000.00	42,300,000,000.00
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	607,069,104,702.00	616,970,118,332.84
Allowance for Credit Losses 2/	499800000000000000	R0130	30,154,079,732.34	28,456,886,040.51
Total Loan Portfolio - Net	195400000000000000	R0070	576,915,024,969.66	588,513,232,292.33
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	R0140	956,702,433.84	939,367,479.95
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	12,690,055,729.32	12,689,369,017.18
Real and Other Properties Acquired - Net	195501000000000000	R0160	5,579,789,263.64	5,442,771,203.12

Sales Contract Receivables - Net	195451500000000000	R0170	2,024,911,723.26	2,200,118,942.41
Non-Current Assets Held for Sale	150150000000000000	R0180	-	
Other Assets - Net	152500000000000000	R0190	346,733,039,341.05	303,312,676,783.08
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	R0200	-	-
TOTAL ASSETS	100000000000000000	R0210	1,448,579,042,367.67	1,366,041,551,047.26

Liabilities and Stockholders' Equity

	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Liabilities				
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	R0010	4,041,750,417.52	3,844,597,437.28
Deposit Liabilities	215000000000000000	R0020	723,985,247,321.81	735,116,887,658.89
Due to Other Banks	220050000000000000	R0030	-	-
Bills Payable	220100000000000000	R0040	187,156,678,451.49	148,572,816,746.83
BSP (Rediscounting and Other Advances)	220100001500000000	R0050	-	-
Interbank Loans Payable	220100002000000000	R0060	63,493,958,951.63	60,871,441,892.24
Other Borrowings, including Deposit Substitutes	220100003500000000	R0070	123,662,719,499.86	87,701,374,854.59
Bonds Payable-Net	295201500000000000	R0090	45,168,703,071.28	38,787,285,185.49
Unsecured Subordinated Debt - Net	295202000000000000	R0100	905,000,000.00	905,000,000.00
Redeemable Preferred Shares	220250000000000000	R0110	-	-
Other Liabilities	240200000000000000	R0120	287,080,877,237.16	240,532,922,583.99
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	R0130	-	
TOTAL LIABILITIES	200000000000000000	R0140	1,248,338,256,499.26	1,167,759,509,612.48
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	33,164,055,840.00	33,164,055,840.00
Additional Paid-In Capital	305200000000000000	R0160	64,367,633,934.92	64,367,633,934.92
Undivided Profits	315150000000000000	R0220	9,243,041,026.70	6,526,368,286.72
Retained Earnings	315000000000000000	R0170	97,487,648,589.88	97,473,210,882.15
Other Capital Accounts	335200000000000000	R0180	- 4,021,593,523.09	- 3,249,227,509.01
Assigned Capital	325200000000000000	R0190	-	-
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	200,240,785,868.41	198,282,041,434.78
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	1,448,579,042,367.67	1,366,041,551,047.26

Contingent Accounts

CONTINGENT ACCOUNTS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Guarantees Issued	405000000000000000	R0010	1,003,118,362.59	1,203,870,676.08
Financial Standby Letters of Credit	410050000000000000	R0020	3,227,212,800.00	2,541,313,813.79
Performance Standby Letters of Credit	410100000000000000	R0030	1,773,723,524.30	1,789,004,780.29
Commercial Letters of Credit	415000000000000000	R0040	3,144,830,780.15	1,464,138,989.32
Trade Related Guarantees	420000000000000000	R0050	3,718,003.46	-
Commitments	425000000000000000	R0060	599,274,861,917.89	582,124,057,031.16
Spot Foreign Exchange Contracts	430000000000000000	R0070	9,843,854,660.80	16,913,286,265.53
Securities Held Under Custodianship by Bank Proper	495220000000000000	R0080	516.00	600.00
Trust Department Accounts	495250000000000000	R0090	-	-
Derivatives	435000000000000000	R0100	196,226,880,559.51	146,166,135,041.14
Others	440000000000000000	R0110	48,816,912,367.67	42,050,516,817.53
TOTAL CONTINGENT ACCOUNTS	400000000000000000	R0120	863,315,113,492.37	794,252,324,014.84

FINANCIAL INDICATORS (in %)

FINANCIAL INDICATORS (in %)	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	6.56	6.84
Net NPL Ratio	499151000000000000	R0020	2.90	3.37
Gross NPL Coverage Ratio	499152500000000000	R0030	75.77	67.46
Net NPL Coverage Ratio	499153000000000000	R0040	64.45	57.14
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP	499401000000000000	R0060	2.12	2.10
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	R0070		
Ratio of DOSRI Loans to gross TLP	499451000000000000	R0090	0.20	0.20

Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	R0100		
LIQUIDITY				
Liquidity Coverage Ratio 4/	499550500000000000	R0110	247.68	254.07
Net Stable Funding Ratio 4/	499551000000000000	R0120	130.84	132.02
Minimum Liquidity Ratio 5/	499551500000000000	R0130		
PROFITABILITY				
Return on Equity (ROE)	499350000000000000	R0140	6.23	6.63
Return on Assets	499351000000000000	R0150	0.89	0.64
Net Interest Margin	499351500000000000	R0160	5.02	3.30
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	499650501500000000	R0170	13.72	13.94
Tier 1 Capital Ratio	499650501000000000	R0180	13.72	13.94
CAR	499650500500000000	R0190	14.64	14.86
LEVERAGE				
Basel III Leverage Ratio 4/	499850000000000000	R0200	7.85	8.24
Deferred Charges not yet Written Down	499700000000000000	R0210		

1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)

Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)	Account Code		Sequence	Name
			C0010	C0020
	499600000000000000		1	City Savings Bank
	499600000000000000		2	Bangko Kabayan, Inc.
	499600000000000000		3	PETNET Inc.
	499600000000000000		4	UBX Philippines Corporation
	499600000000000000		5	UBP Investments Corporation
	499600000000000000		6	UBP Securities, Inc.
	499600000000000000		7	Interventure Capital Corporation
	499600000000000000		8	UnionDigital Bank, Inc.
	499600000000000000		9	Unionbank Financial Ser & Ins Inc.

2. List of Subsidiary Insurance Companies

List of Subsidiary Insurance Companies	Account Code		Sequence	Name
			C0010	C0020
	499601000000000000		1 0	

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.\n 2/ This acccount is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.\n 3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.\n 4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.\n 5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks.

Edgar Allan G. Oblena
Controller

Manuel R. Lozano
Chief Financial Officer