

Gemini Stock Analysis Report

Okay, I will analyze the provided stock report for UNIONBANK.NS to assess its suitability for a medium-term (1-4 months) positional trade, with the goal of a 5%-15% upside.

Step 1: Audit the Data

Data Present:

- Daily price chart (3 years).
- Long-term and short-term fundamental analysis.
- Relative strength analysis (RS Ratio, RS Score).
- EMA crossover analysis.
- Bollinger Bands analysis.
- Supertrend analysis.
- MACD analysis.
- Volatility Squeeze analysis.
- RSI-Volume divergence analysis.

Data Missing:

- Weekly price chart.
- More granular volume analysis (e.g., On Balance Volume, accumulation/distribution).
- Specific sector or industry comparisons beyond the benchmark index.
- Broader economic context.

Confidence Level:

- **Medium.** The report covers a decent range of technical indicators and some fundamental data, but the lack of weekly charts and deeper volume analysis impacts the confidence.

Step 2: Analyze the Setup

- **Price Structure:** The 3-year daily chart shows a general upward trend, but with periods of consolidation and corrections. Recently, the price has been trending upward towards 154.
- **Trend Direction:**
 - *Long-Term:* The fundamental analysis shows positive growth over the past four years in revenue, net income, ROE, and EPS.
 - *Intermediate-Term:* The EMA crossover indicates a strong uptrend as the 20-day EMA is above both the 50 and 200 day EMAs. The Supertrend indicator confirms the uptrend.
 - *Short-Term:* The MACD shows the histogram at -0.03, indicating weakening and potentially short term bearish momentum.
- **Momentum:**
 - The Relative Strength (RS) score is at 51.6/100 and classified as a "Weakening Leader." Although still a leader, the RS score indicates it is not currently outperforming its benchmark index with as much conviction.
 - The Volatility Squeeze analysis indicates the stock has been in a squeeze and breakouts have been occurring over the past week, indicating increasing volatility.
- **Confluence:**
 - The positive long-term fundamental trends support a bullish bias.
 - EMA crossover analysis suggests a good entry point.
 - MACD and RS score both indicate weakening momentum, presenting some risk.

Step 3: Formulate the Recommendation

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Based on the analysis, the setup is mixed. I would not enter this stock now.

- **Reason:**

- The weakening momentum shown by both the MACD and RS score is concerning.
- Although the fundamental and moving average analysis show a positive trend, it is better to enter a stock when momentum is in the buy side.
- The data quality is not high enough to warrant an immediate buy.

Therefore, here's a conditional plan:

- **Condition to Buy:** Wait for MACD to cross up indicating a switch from bearish to bullish short term momentum. Wait for RS Score to increase above 60 indicating strong relative strength compared to the market.
- **Entry Price:** 155
- **Stop Loss:** 147 (below the Supertrend value)
- **Take Profit:** 169 (9% upside of entry)

This conditional approach waits for confirmation of renewed upward momentum before initiating a position, aligning with a risk-averse strategy.

News & Analyst Targets

Okay, I will act as a stock research analyst and search for the latest news and information on UNIONBANK (Union Bank of the Philippines). Here's what I've found based on my search:

Here's a summary of the latest information on UNIONBANK:

1. Latest News for UNIONBANK this week:

- **Additional Capital Infusion:** Union Bank of the Philippines announced it would infuse additional capital of up to 1.3 billion pesos into a unit. (2025-12-19)
- **Financial System Growth:** The Philippine financial system's resources grew by nearly 7% as of end-October, driven by asset expansion in banks, including UnionBank. Total resources reached P35.31 trillion. (2025-12-18)
- **Wealth Head Appointment:** UnionBank named Gaurav Srivastava as wealth head and EVP. (2025-12-latest)
- **Payroll Solution Rollout:** UnionBank rolled out a payroll account opening solution. (2025-12-latest)

2. Brokerage Upgrade or Downgrade:

- I found an older article from April 2025 indicating that Moody's downgraded UnionBank's credit ratings due to deteriorating asset quality. I did not find any upgrades.

3. Other News Impacting UNIONBANK:

- **Philippine Banks' Profits:** Philippine banks' profits were up 4.1% in the first half of 2025.
- **Slower Asset and Loan Growth:** The largest Philippine banks saw the weakest asset growth in over three years in Q3 2025. Loan growth also slowed. This was attributed to investigations into flood control projects dampening confidence.
- **Digital Banking Surge:** Digital banking sector assets surged by 36.2% to P155 billion by end-October 2025.
- **Financial System Resources:** Total resources of the Philippine financial system increased by 6.7% to P35.31 trillion as of October.

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4. Analyst Targets for UNIONBANK (UBP):

Metric	Value
Consensus Rating	Buy
Average Price Target	PHP 40.16
High Price Target	PHP 53.79
Low Price Target	PHP 30.00
Potential Upside	+49.29%

- **Note:** These targets are based on a consensus of 5 analysts.
- CLSA has a "Buy" rating with a price target of PHP 38.60 (as of Oct 15, 2025).

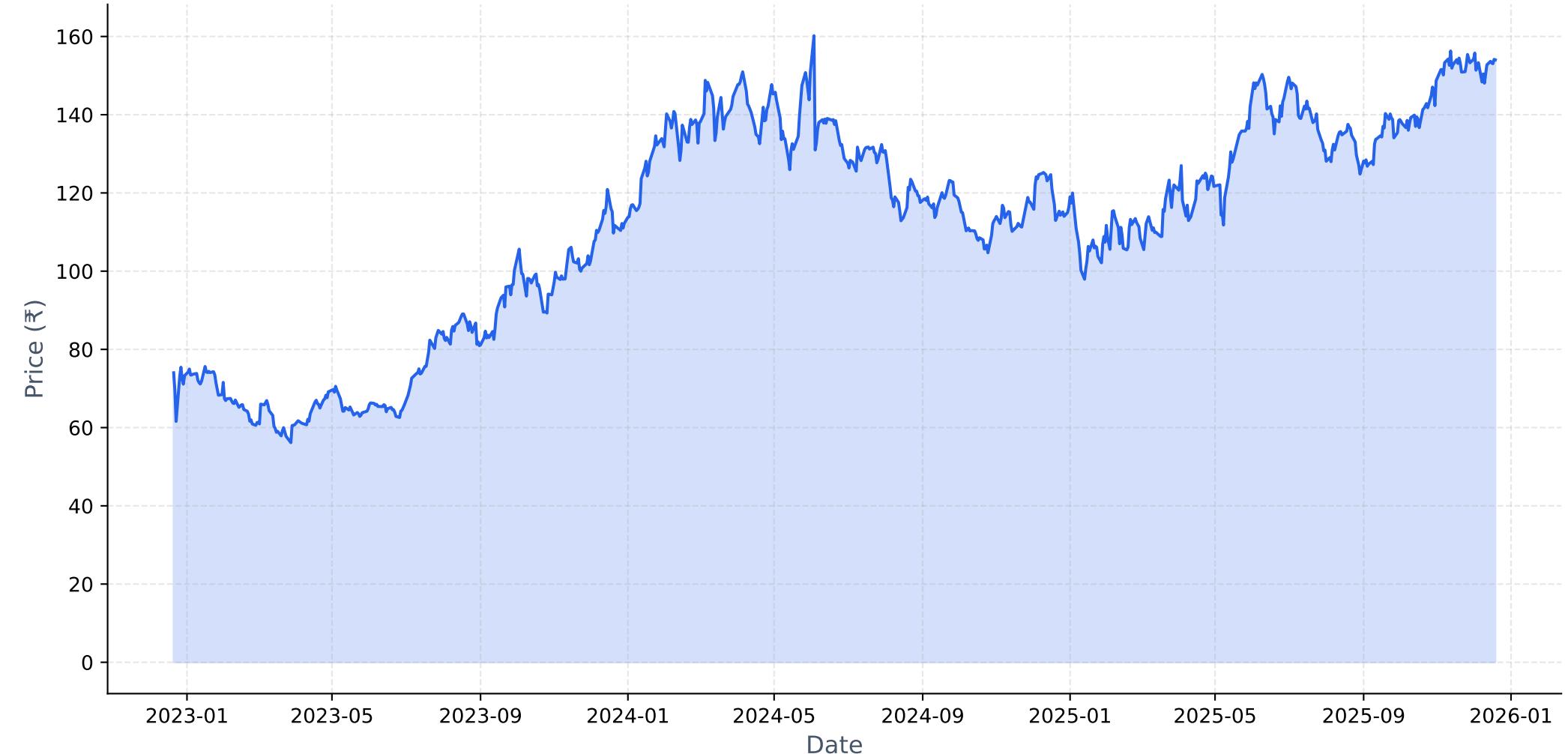
Stock Detailed Analysis Report

UNIONBANK.NS

Current Price: ₹154.03

Generated: 2025-12-20 20:41

UNIONBANK.NS - 3 Year Daily Price Chart



Long-term Fundamental Analysis (4 Years)

Metric	Is Growing?	Accelerating?	1Y Growth	3Y CAGR
Revenue	Yes	No	7.54%	12.59%
Net Income	Yes	No	30.66%	50.72%
ROE	Yes	No	12.02%	28.69%
EPS	Yes	No	23.34%	44.86%

Short-term Fundamental Analysis (6 Quarters)

Metric	Is Growing?	Recent QoQ	Avg QoQ
Revenue	Yes	-11.47%	0.14%
Net Income	Yes	-11.64%	6.13%
ROE	Yes	-17.36%	1.90%
EPS	Yes	-2.57%	13.91%

UNIONBANK.NS - Relative Strength Analysis

== OVERVIEW ==:

Benchmark Index:	^NSEBANK
Sector:	Bank
Classification:	Weakening Leader
RS Score:	51.6/100
:	

== RS RATIOS ==:

1M RS:	1.010 [Leader]
3M RS:	1.036 [Leader]
6M RS:	1.010 [Leader]
1Y RS:	1.109 [Leader]
:	

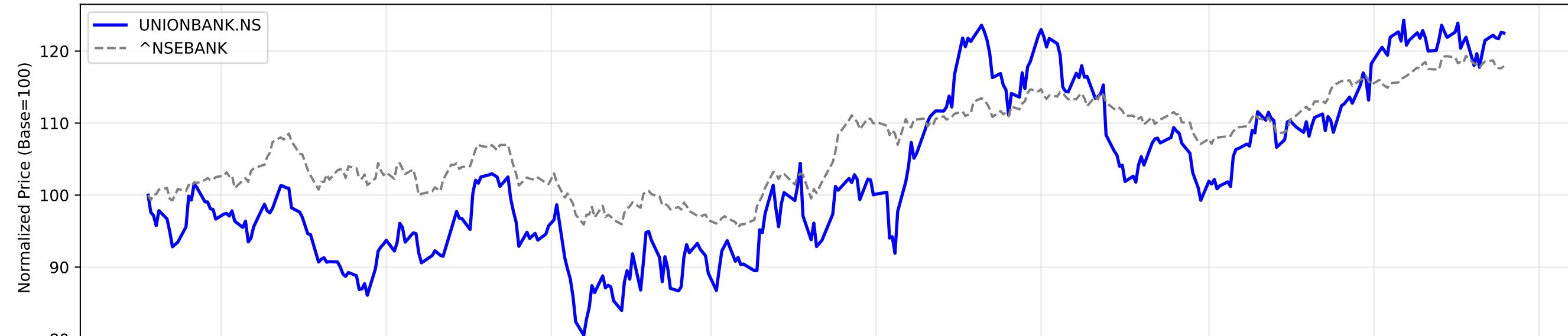
== TURNAROUND ANALYSIS ==:

Turnaround Status:	Not Detected
:	

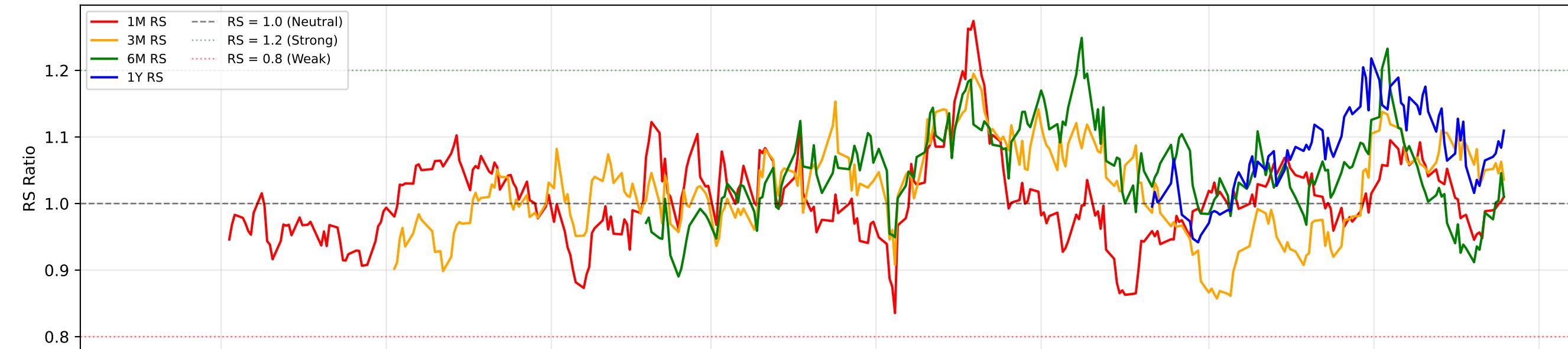
SIGNAL CRITERIA::

✗ Emerging RS:	Not accelerating
✗ Medium-term Lagging:	Not lagging
✓ Performance Improving:	3M (+9.8%) > 6M (+7.4%)

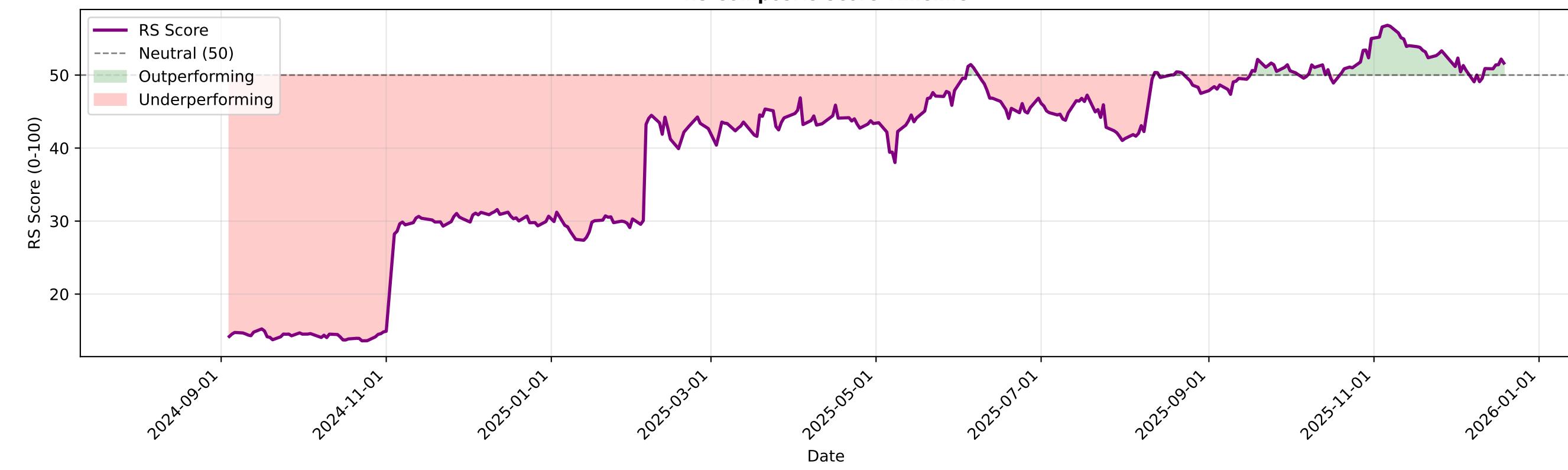
Relative Strength Analysis: UNIONBANK.NS vs ^NSEBANK
Classification: Weakening Leader
Price Performance Comparison (Normalized)



RS Ratio Trends (Multiple Timeframes)



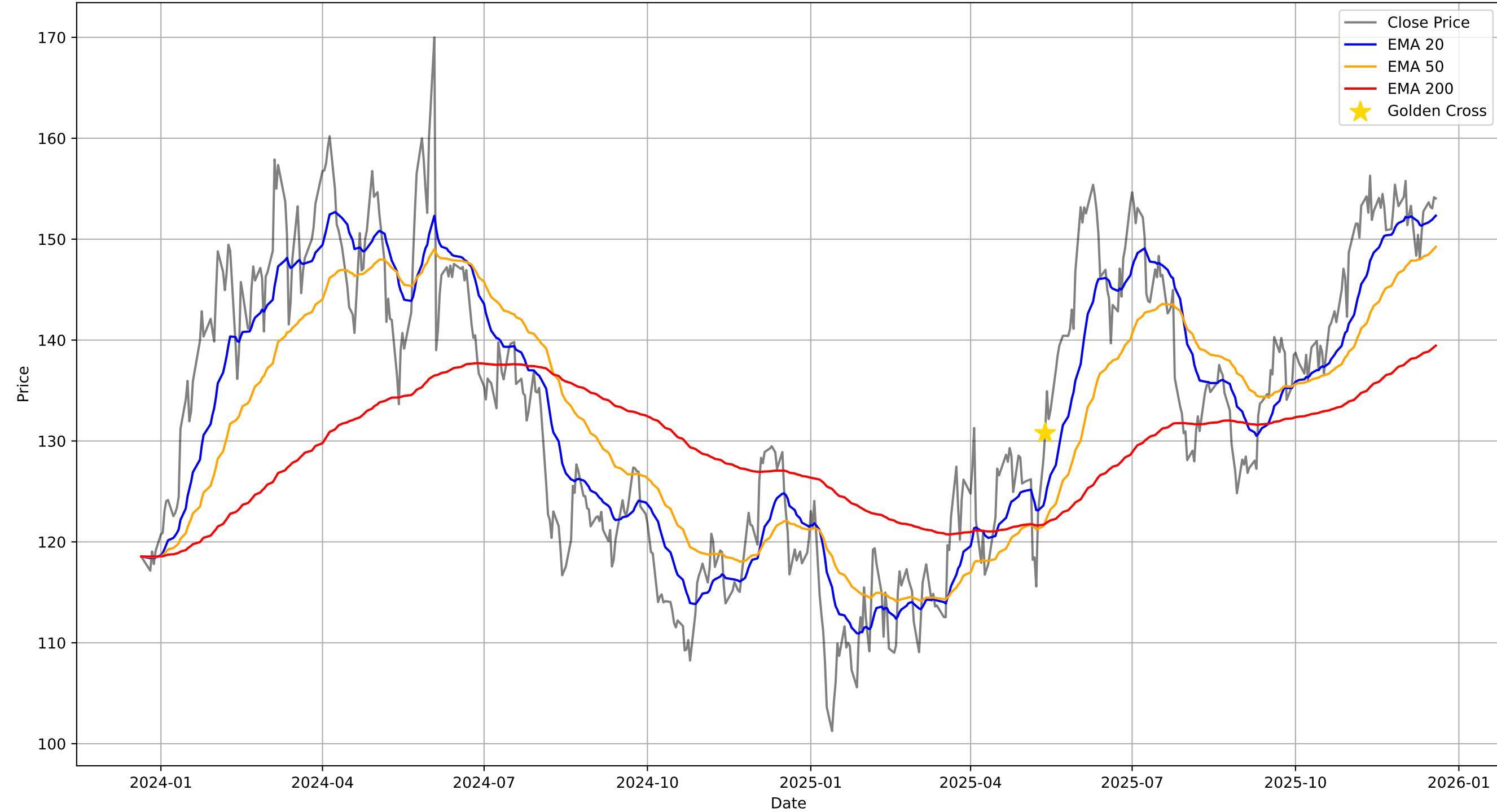
RS Composite Score Timeline



UNIONBANK.NS - EMA Crossover Summary

EMA 20:	152.32
EMA 50:	149.24
EMA 200:	139.44
Trend Status:	Strong Uptrend
Golden Cross Date:	2025-05-13 00:00:00
Golden Cross Price:	130.77

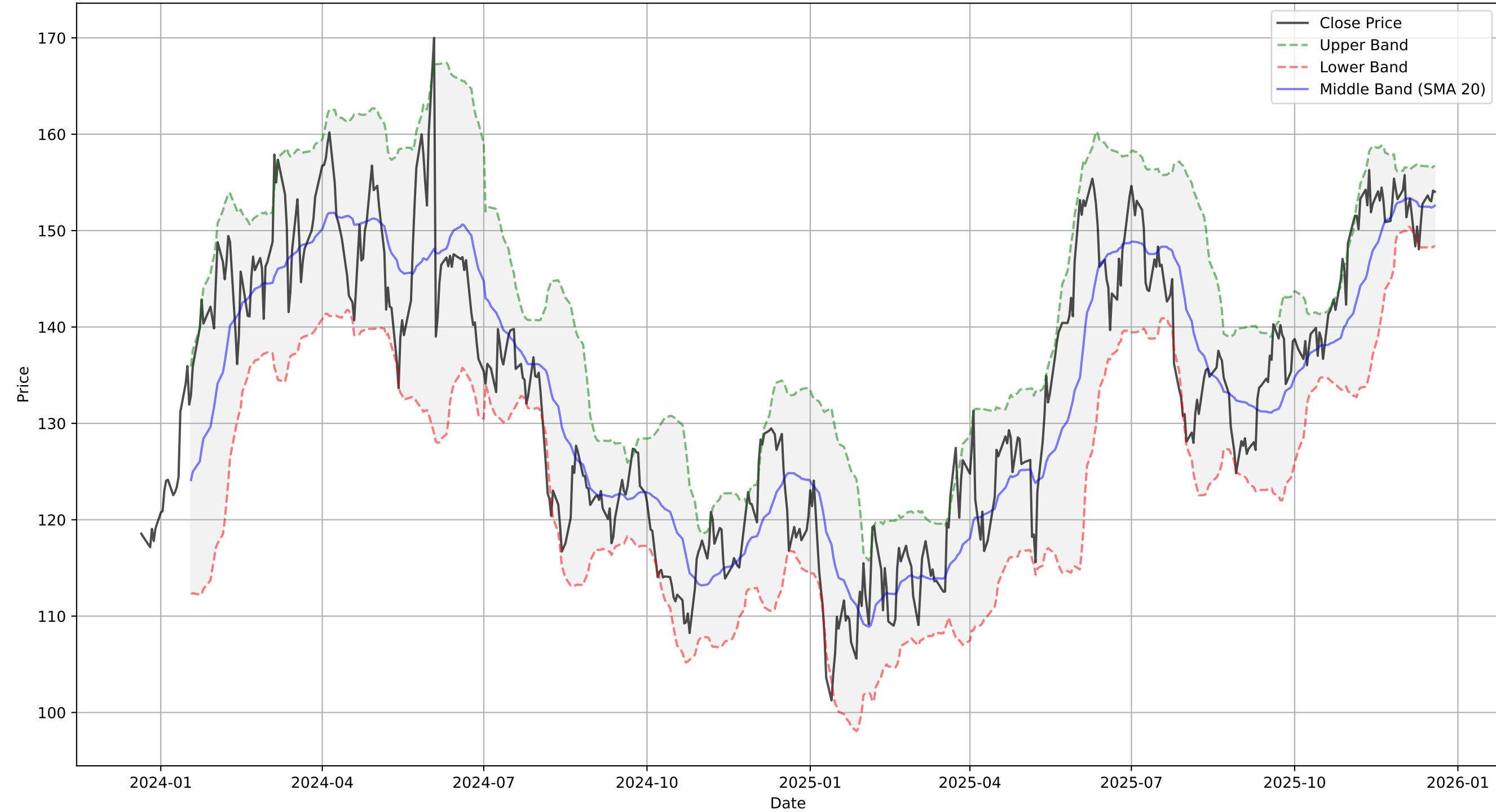
UNIONBANK.NS EMA Crossover Analysis



UNIONBANK.NS - Bollinger Bands Summary

Current Price:	154.03
Upper Band:	156.76
Middle Band (SMA 20):	152.60
Lower Band:	148.45
%B:	0.6717
Band Width:	0.0545
Status:	Upper Half
Signal:	None

UNIONBANK.NS Bollinger Bands (20, 2) Analysis



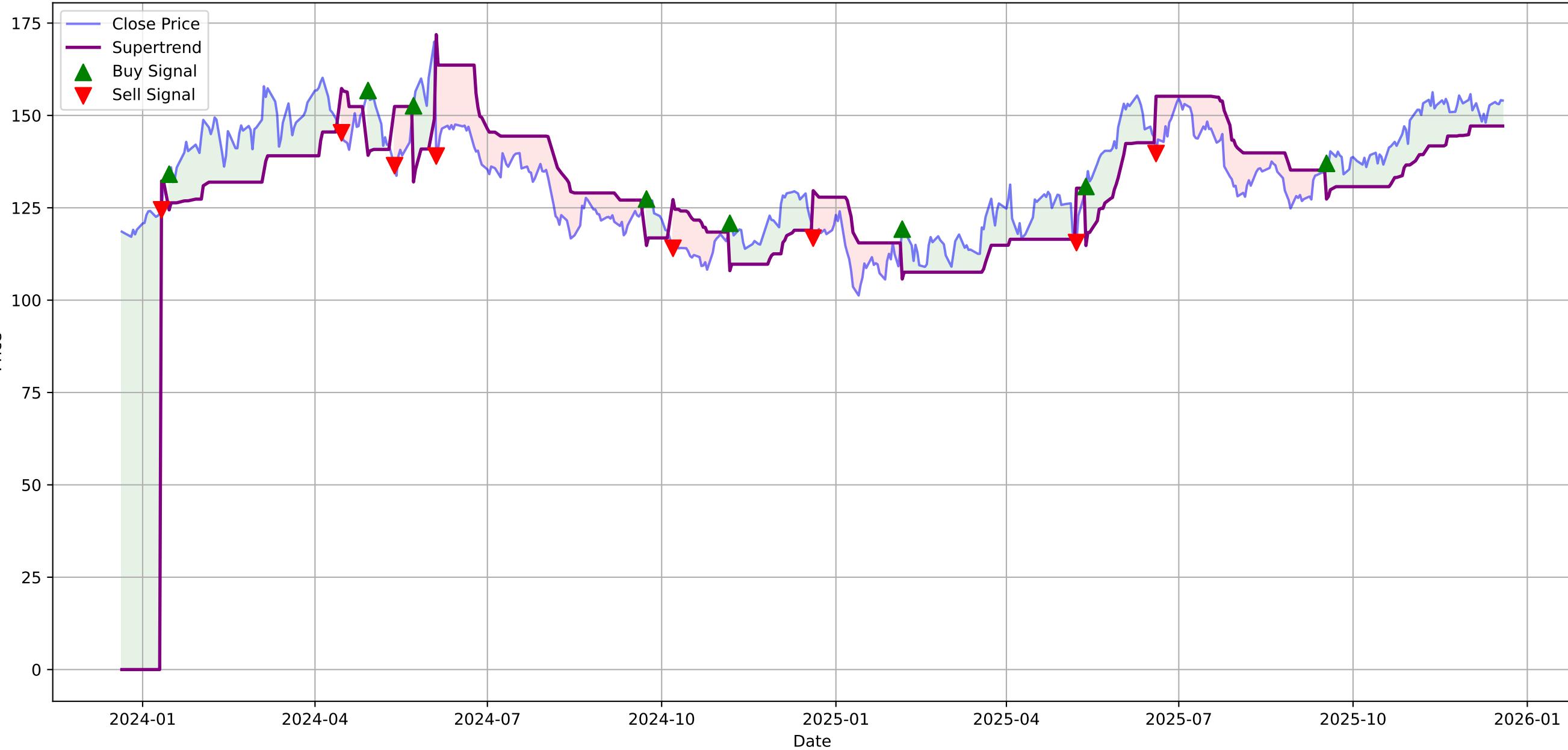
UNIONBANK.NS - Supertrend Summary

Status: UPTREND (Buy)

Supertrend Value: 147.14

Signal Identified On: 2025-09-17

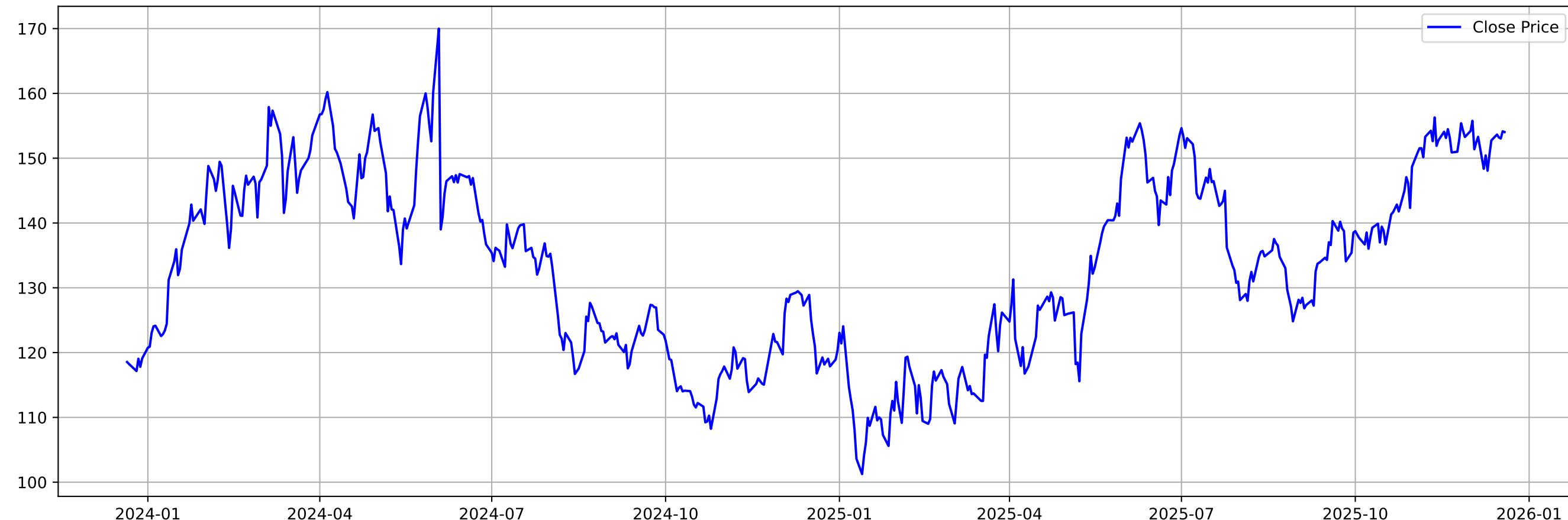
Supertrend Analysis for UNIONBANK.NS (Period: 14, Multiplier: 3.0, Interval: 1d)



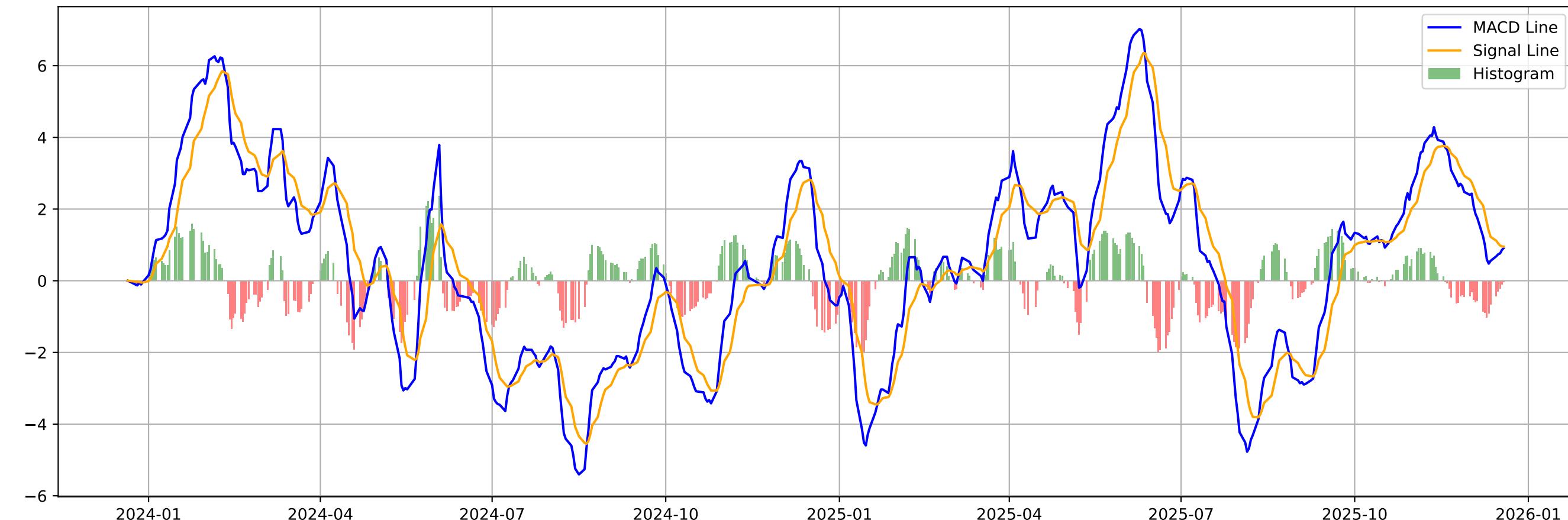
UNIONBANK.NS - MACD Summary

MACD Line:	0.92
Signal Line:	0.95
Histogram:	-0.03
Trend:	Bearish
Momentum:	Weakening
Signal:	None

UNIONBANK.NS Price



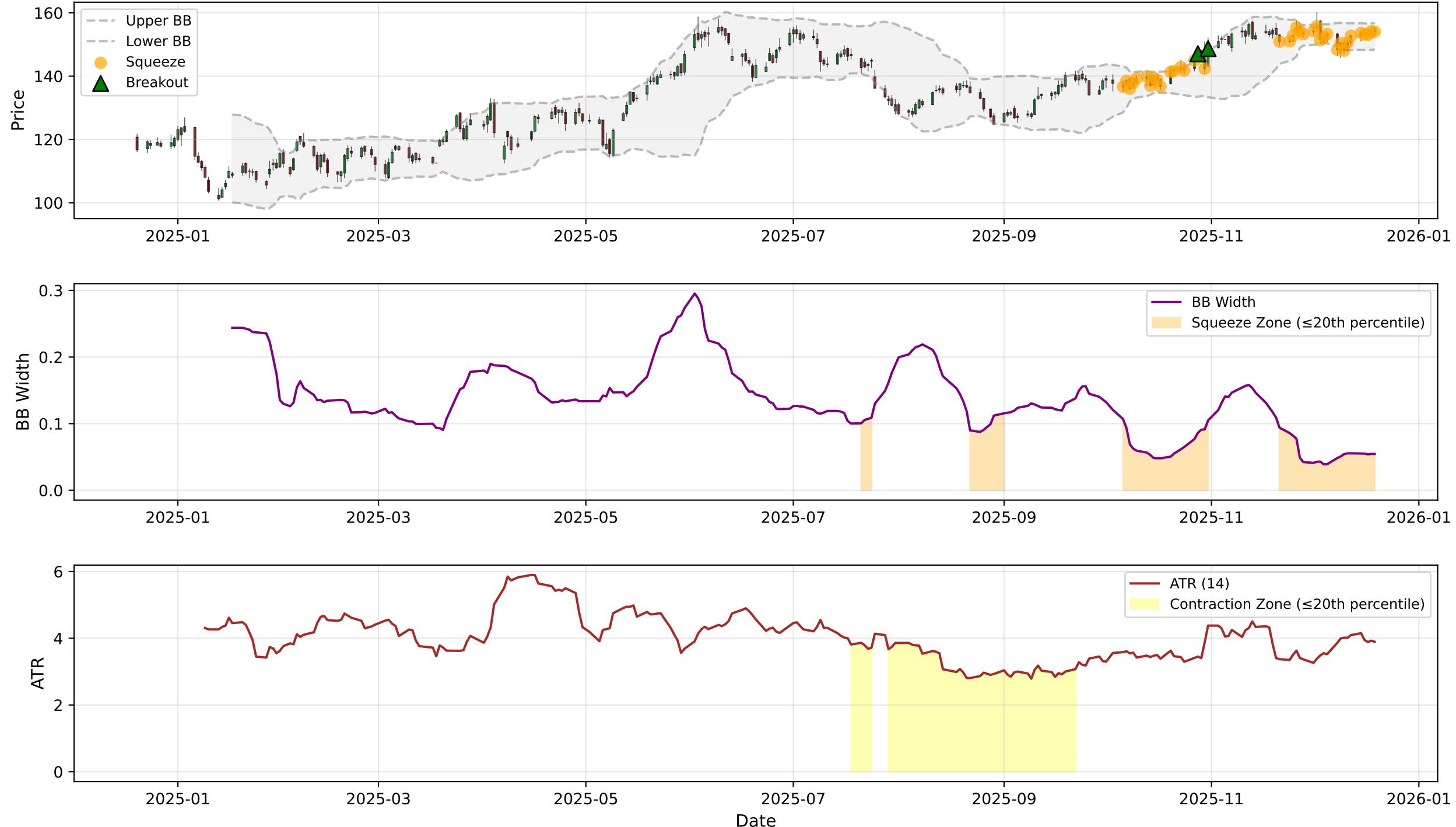
UNIONBANK.NS MACD (12, 26, 9)



UNIONBANK.NS - Volatility Squeeze Summary

BB Width:	0.0545
ATR:	3.8950
Total Signals:	40
Signal 1:	BB Squeeze at 2025-12-15 00:00:00 (Price: 153.65)
Signal 2:	BB Squeeze at 2025-12-16 00:00:00 (Price: 153.20)
Signal 3:	BB Squeeze at 2025-12-17 00:00:00 (Price: 153.04)
Signal 4:	BB Squeeze at 2025-12-18 00:00:00 (Price: 154.15)
Signal 5:	BB Squeeze at 2025-12-19 00:00:00 (Price: 154.03)

UNIONBANK.NS - Volatility Squeeze Analysis



UNIONBANK.NS - RSI-Volume Summary

Current RSI:	55.58
Current Volume:	7568724
Volume MA 20:	11861174
Bullish Divergences:	2
Bearish Divergences:	1
Bullish Div 1:	Date: 2024-07-25 00:00:00, Price: 132.03
Bullish Div 2:	Date: 2025-08-29 00:00:00, Price: 124.82
Bearish Div 1:	Date: 2024-04-05 00:00:00, Price: 160.20

UNIONBANK.NS RSI-Volume Divergence Analysis

