

Union Bank of India				
REVIEWED FINANCIAL RESULTS FOR THE QUARTER ENDED 30.06.2011				
Sr. No.	Particulars	Quarter Ended		(Rs. in lacs)
		30.06.2011	30.06.2010	Year Ended
		(Reviewed)	(Reviewed)	31.03.2011
				(Audited)
1	Interest earned (a+b+c+d)	491572	368567	1645262
	a) Interest/Discount on Advances/Bills	375417	273351	1203124
	b) Income on investments	106340	91020	400268
	c) Interest on balances with RBI and other interbank funds	7549	1424	16110
	d) Others	2266	2772	25760
2	Other Income	48396	43499	203878
3	Total Income (1+2)	539968	412066	1849140
4	Interest Expended	332551	233764	1023642
5	Operating Expenses (i+ii)	90837	73933	394999
	i) Employees cost	59178	43497	259969
	ii) Other operating expenses	31659	30436	135030
6	Total Expenditure (4+5) (excluding provisions & contingencies)	423388	307697	1418641
7	Operating Profit {before prov. & contingenies} (3-6)	116580	104369	430499
8	Provisions (other than tax) and Contingencies	42838	19727	134959
9	Exceptional Items	0	0	0
10	Profit (+) / Loss(-) from Ordinary Activities before tax (7-8-9)	73742	84642	295540
11	Tax expense	27300	24500	87345
12	Net Profit (+) / Loss(-) from Ordinary Activities after Tax (10-11)	46442	60142	208195
13	Extraordinary items (net of tax expense)	0	0	0
14	Net Profit (+) / Loss (-) for the period (12-13)	46442	60142	208195
15	Paid -up equity share capital	63533	50512	63533
16	Reserves excluding Revaluation Reserves(as per Balance sheet of previous accounting year)			1055535
17	Analytical Ratios			
	i) Percentage of shares held by Government of India (%)	57.06	55.43	57.06
	ii) Capital Adequacy Ratio (%) - Basel II	12.88	12.59	12.95
	iii) Earning per share(EPS) at face value Rs.10/- (Rs.)			
	a) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (not annualised)	8.86	11.91	39.71
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualised)	8.86	11.91	39.71
	iv) NPA Ratios			
	a) Gross NPA	374510	273556	362282
	b) Net NPA	189330	114961	180344
	c) % Gross NPA	2.57	2.19	2.37
	d) % Net NPA	1.32	0.94	1.19
	e) Return on Average Assets (annualised) (%)	0.86	1.27	1.05
18	Public Shareholding			
	No. of Shares (in lacs)	2251	2251	2251
	% of Shareholding	42.94	44.57	42.94
19	Promoters and Promoter Group Shareholding			
	(a) Pledged / Encumbered			
	No. of Shares	Nil	Nil	Nil
	Percentage of shares (as a percentage of the total shareholding of promoter and promoter group)	Nil	Nil	Nil
	Percentage of shares (as a percentage of the total share capital of the company)	Nil	Nil	Nil
	(b) Non-encumbered			
	No. of Shares (in lacs)	2992	2800	2992
	Percentage of shares (as a percentage of the total shareholding of promoter and promoter group)	100%	100%	100%
	Percentage of shares (as a percentage of the total share capital of the company)	57.06	55.43	57.06