

UNION BANK OF INDIA							
AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED 31.03.2011							
							(Rs. in lac)
Sr. No.	Particulars	STANDALONE				CONSOLIDATED	
		Quarter Ended		Year Ended		Year Ended	
		31.03.2011 (Audited)	31.03.2010 (Audited)	31.03.2011 (Audited)	31.03.2010 (Audited)	31.03.2011 (Audited)	31.03.2010 (Audited)
1	Interest earned (a+b+c+d)	461526	356167	1645262	1330268	1646094	1330268
	a) Interest/Discount on Advances/Bills	345756	255013	1203124	969636	1203124	969636
	b) Income on investments	103354	96589	400268	348230	401100	348230
	c) Interest on balances with RBI and other interbank funds	5998	765	16110	5533	16110	5533
	d) Others	6418	3800	25760	6869	25760	6869
2	Other Income	60055	49253	203878	197474	203972	197474
3	Total Income (1+2)	521581	405420	1849140	1527742	1850066	1527742
4	Interest Expended	289874	216555	1023642	911027	1023431	911027
5	Operating Expenses (i+ii)	144753	74113	394999	250784	397428	250784
	i) Employees cost	105259	42360	259969	135449	260423	135449
	ii) Other operating expenses	39494	31753	135030	115335	137005	115335
6	Total Expenditure (4+5) (excluding provisions & contingencies)	434627	290668	1418641	1161811	1420859	1161811
7	Operating Profit {before prov. & contingenies} (3-6)	86954	114752	430499	365931	429207	365931
8	Provisions (other than tax) and Contingencies	15326	34002	134959	82639	134959	82639
9	Exceptional Items	0	0	0	0	0	0
10	Profit (+) / Loss(-) from Ordinary Activities before tax (7-8-9)	71631	80750	295540	283292	294248	283292
11	Tax expense	11871	21400	87345	75800	87345	75800
12	Net Profit (+) / Loss(-) from Ordinary Activities after Tax (10-11)	59760	59350	208195	207492	206903	207492
13	Extraordinary items (net of tax expense)	0	0	0	0	0	0
14	Net Profit (+) / Loss (-) for the period (12-13)	59760	59350	208195	207492	206903	207492
15	Paid -up equity share capital	63533	50512	63533	50512	63533	50512
16	Reserves excluding Revaluation Reserves(as per Balance sheet of previous accounting year)			1055535	830269	1072327	830269
17	Analytical Ratios						
	i) Percentage of shares held by Government of India (%)	57.06	55.43	57.06	55.43	57.06	55.43
	ii) Capital Adequacy Ratio (%) - Basel II	12.95	12.51	12.95	12.51	12.95	12.51
	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)	11.38	11.75	39.71	41.08	39.46	41.08
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualised)	11.38	11.75	39.71	41.08	39.46	41.08
	iv) NPA Ratios						
	a) Gross NPA	362282	267089	362282	267089	362282	267089
	b) Net NPA	180344	96533	180344	96533	180344	96533
	c) % Gross NPA	2.37	2.20	2.37	2.20	2.37	2.20
	d) % Net NPA	1.19	0.81	1.19	0.81	1.19	0.81
	e) Return on Assets (annualised) (%)	1.05	1.34	1.05	1.25	1.05	1.25
18	Public Shareholding						
	No. of Shares (in lacs)	2251	2251	2251	2251	2251	2251
	% of Shareholding	42.94	44.57	42.94	44.57	42.94	44.57
19	Promoters and Promoter Group Shareholding						
	(a) Pledged / Encumbered						
	No. of Shares	Nil	Nil	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of the total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of the total share capital of the company)	Nil	Nil	Nil	Nil	Nil	Nil
	(b) Non-encumbered						
	No. of Shares (in lacs)	2992	2800	2992	2800	2992	2800
	Percentage of shares (as a percentage of the total shareholding of promoter and promoter group)	100%	100%	100%	100%	100%	100%
	Percentage of shares (as a percentage of the total share capital of the company)	57.06	55.43	57.06	55.43	57.06	55.43