

UNION BANK OF INDIA

AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED 31.03.2012

(₹ in lac)

Sr. No.	Particulars	STANDALONE					CONSOLIDATED	
		Quarter Ended			Year Ended		Year Ended	
		31.03.2012 (Audited)	31.12.2011 (Unaudited)	31.03.2011 (Audited)	31.03.2012 (Audited)	31.03.2011 (Audited)	31.03.2012 (Audited)	31.03.2011 (Audited)
1	Interest earned (a+b+c+d)	574341	537471	461526	2114428	1645262	2115248	1646094
	a) Interest/Discount on Advances/Bills	438403	402981	345756	1602663	1203124	1602663	1203124
	b) Income on investments	122279	114296	103354	457008	400268	457828	401100
	c) Interest on balances with RBI and other interbank funds	5803	11156	5998	33091	16110	33091	16110
	d) Others	7856	9038	6418	21666	25760	21666	25760
2	Other Income	75538	59211	60055	233238	203878	231631	203972
3	Total Income (1+2)	649879	596682	521581	2347666	1849140	2346879	1850066
4	Interest Expended	386681	359385	289874	1423539	1023642	1422973	1023431
5	Operating Expenses (i+ii)	103319	108887	144753	398752	394999	401627	397428
	i) Employees cost	59482	70131	105259	247926	259969	249651	260423
	ii) Other operating expenses	43837	38756	39494	150826	135030	151976	137005
6	Total Expenditure (4+5) (excluding provisions & contingencies)	490000	468272	434627	1822291	1418641	1824600	1420859
7	Operating Profit (before prov. & contingencies) (3-6)	159879	128410	86954	525375	430499	522279	429207
8	Provisions (other than tax) and Contingencies	51715	97267	15326	254100	134959	254142	134959
9	Exceptional Items	0	0	0	0	0	0	0
10	Profit (+) / Loss(-) from Ordinary Activities before tax (7-8-9)	108164	31143	71628	271275	295540	268137	294248
11	Tax expense	30845	11443	11871	92562	87345	92562	87345
12	Net Profit (+) / Loss(-) from Ordinary Activities after Tax (10-11)	77319	19700	59757	178713	208195	175575	206903
13	Extraordinary items (net of tax expense)	0	0	0	0	0	0	0
14	Net Profit (+) / Loss (-) for the period (12-13)	77319	19700	59757	178713	208195	175575	206903
15	Paid -up equity share capital	66155	63533	63533	66155	63533	66155	63533
16	Reserves excluding Revaluation Reserves(as per Balance sheet of previous accounting year)	1243768	1055535	1055535	1243768	1055535	1258332	1072327
17	Analytical Ratios							
	i) Percentage of shares held by Government of India (%)	54.35	57.07	57.06	54.35	57.06	54.35	57.06
	ii) Capital Adequacy Ratio (%) - Basel II	11.85	11.72	12.95	11.85	12.95	11.85	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)	14.74	3.76	11.38	34.07	39.71	33.79	39.46
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualised)	14.74	3.76	11.38	34.07	39.71	33.79	39.46
	iv) NPA Ratios							
	a) Gross NPA	544986	520894	362282	544986	362282	544986	362282
	b) Net NPA	302503	287891	180344	302503	180344	302523	180344
	c) % Gross NPA	3.01	3.33	2.37	3.01	2.37	3.01	2.37
	d) % Net NPA	1.70	1.88	1.19	1.70	1.19	1.70	1.19
	e) Return on Assets (annualised) (%)	1.31	0.35	1.05	0.79	1.05	0.79	1.05
18	Public Shareholding							
	No. of Shares (in lacs)	2513	2251	2251	2513	2251	2513	2251
	% of Shareholding	45.65	42.93	42.94	45.65	42.94	45.65	42.94
19	Promoters and Promoter Group Shareholding							
	(a) Pledged / Encumbered							
	No. of Shares	Nil	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	Nil
	Percentage of shares (as a percentage of the total share capital of the company)	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	(b) Non-encumbered							
	No. of Shares (in lacs)	2992	2992	2992	2992	2992	2992	2992
	Percentage of shares (as a percentage of the total shareholding of promoter and promoter group)	100%	100%	100%	100%	100%	100%	100%
	Percentage of shares (as a percentage of the total share capital of the company)	54.35	57.07	57.06	54.35	57.06	54.35	57.06