

Union Bank of India							
REVIEWED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30.09.2014							
(₹ in lacs)							
Sr. No.	Particulars	STANDALONE					
		Quarter Ended			Half Year Ended		Year Ended
		30.09.2014 (Reviewed)	30.06.2014 (Reviewed)	30.09.2013 (Reviewed)	30.09.2014 (Reviewed)	30.09.2013 (Reviewed)	31.03.2014 (Audited)
1	Interest earned (a+b+c+d)	794338	785618	727114	1579956	1412841	2934939
	a) Interest/discount on advances/bills	599103	587737	528759	1186840	1041347	2174036
	b) Income on investments	185070	187046	188969	372116	352401	727045
	c) Interest on balances with RBI and other interbank funds	5313	5037	5084	10350	10233	17853
	d) Others	4852	5798	4302	10650	8860	16005
2	Other Income	81131	69138	61115	150269	136741	282154
3	Total Income (1+2)	875469	854756	788229	1730225	1549582	3217093
4	Interest Expended	585894	573900	531666	1159794	1026483	2147007
5	Operating Expenses (i+ii)	156184	143663	134070	299847	259429	548276
	i) Employees cost	94430	91939	80668	186369	159657	330777
	ii) Other operating expenses	61754	51724	53402	113478	99772	217499
6	Total Expenditure (4+5)	742078	717563	665736	1459641	1285912	2695283
	(excluding provisions & contingencies)						
7	Operating Profit (before provisions & contigencies) (3-6)	133391	137193	122493	270584	263670	521810
8	Provisions (other than tax) and Contingencies	78541	39282	93675	117823	161830	314921
9	Exceptional Items	0	0	0	0	0	0
10	Profit / (Loss) from Ordinary Activities before tax (7-8-9)	54850	97911	28818	152761	101840	206889
11	Tax expense	17716	31500	8006	49216	25006	37269
12	Net Profit / (Loss) from Ordinary Activities after Tax (10-11)	37134	66411	20812	103545	76834	169620
13	Extraordinary items (net of tax expense)	0	0	0	0	0	0
14	Net Profit / (Loss) for the period (12-13)	37134	66411	20812	103545	76834	169620
15	Paid-up equity share capital (face value of ₹ 10 each)	63578	63031	59679	63578	59679	63031
16	Reserves excluding Revaluation Reserves	1627472	1627472	1509263	1627472	1509263	1627472
	(as per Balance sheet of previous accounting year)						
17	Analytical Ratios						
	i) Percentage of shares held by Government of India (%)	60.47	60.13	57.89	60.47	57.89	60.13
	ii) Capital Adequacy Ratio (%) - Basel II	10.57	11.43	10.38	10.57	10.38	11.89
	Capital Adequacy Ratio (%) - Basel III	10.30	10.41	9.72	10.30	9.72	10.80
	iii) Earning per share(EPS) at face value ₹ 10/- (in ₹)						
	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)	5.88	10.54	3.49	16.41	12.87	27.99
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualised)	5.88	10.54	3.49	16.41	12.87	27.99
	iv) NPA Ratios						
	a) Gross NPA	1146162	1023180	806070	1146162	806070	956372
	b) Net NPA	644913	576359	467027	644913	467027	534008
	c) % Gross NPA	4.69	4.27	3.64	4.69	3.64	4.08
	d) % Net NPA	2.71	2.46	2.15	2.71	2.15	2.33
	e) Return on Assets (annualised) (Average) (%)	0.42	0.77	0.25	0.60	0.48	0.52
18	Public Shareholding						
	No. of Shares (in lacs)	2513	2513	2513	2513	2513	2513
	% of Shareholding	39.53	39.87	42.11	39.53	42.11	39.87
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)	3844	3790	3455	3844	3455	3790
	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)	60.47	60.13	57.89	60.47	57.89	60.13