

Union Bank of India
REVIEWED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31.12.2014

(₹ in lacs)

Sr. No.	Particulars	STANDALONE					
		Quarter Ended			Nine Months Ended		Year Ended
		31.12.2014 (Reviewed)	30.09.2014 (Reviewed)	31.12.2013 (Reviewed)	31.12.2014 (Reviewed)	31.12.2013 (Reviewed)	31.03.2014 (Audited)
1	Interest earned (a+b+c+d)	804376	794338	755028	2384332	2167869	2934939
	a) Interest/discount on advances/bills	602713	599103	556536	1789553	1597883	2174036
	b) Income on investments	189530	185070	191080	561646	543481	727045
	c) Interest on balances with RBI and other interbank funds	5067	5313	3632	15417	13865	17853
	d) Others	7066	4852	3780	17716	12640	16005
2	Other Income	87724	81131	67989	237993	204729	282154
3	Total Income (1+2)	892100	875469	823017	2622325	2372598	3217093
4	Interest Expended	592253	585894	558678	1752047	1585160	2147007
5	Operating Expenses (i+ii)	153313	156184	138176	453160	397605	548276
	i) Employees cost	96591	94430	82318	282960	241975	330777
	ii) Other operating expenses	56722	61754	55858	170200	155630	217499
6	Total Expenditure (4+5)	745566	742078	696854	2205207	1982765	2695283
	(excluding provisions & contingencies)	0					
7	Operating Profit (before provisions & contingencies) (3-6)	146534	133391	126163	417118	389833	521810
8	Provisions (other than tax) and Contingencies	85192	78541	61040	203015	222869	314921
9	Exceptional Items	0	0	0	0	0	0
10	Profit / (Loss) from Ordinary Activities before tax (7-8-9)	61342	54850	65123	214103	166964	206889
11	Tax expense	31100	17716	30229	80316	55235	37269
12	Net Profit / (Loss) from Ordinary Activities after Tax (10-11)	30242	37134	34894	133787	111729	169620
13	Extraordinary items (net of tax expense)	0	0	0	0	0	0
14	Net Profit / (Loss) for the period (12-13)	30242	37134	34894	133787	111729	169620
15	Paid -up equity share capital (face value of ₹ 10 each)	63578	63578	63031	63578	63031	63031
16	Reserves excluding Revaluation Reserves (as per Balance sheet of previous accounting year)	1627472	1627472	1483803	1627472	1483803	1627472
17	Analytical Ratios						
	i) Percentage of shares held by Government of India (%)	60.47	60.47	60.13	60.47	60.13	60.13
	ii) Capital Adequacy Ratio (%) - Basel II	10.64	10.57	10.79	10.64	10.79	11.89
	Capital Adequacy Ratio (%) - Basel III	10.30	10.30	10.12	10.30	10.12	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)	4.76	5.88	5.79	21.15	18.66	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)	4.76	5.88	5.79	21.15	18.66	27.99
	iv) NPA Ratios						
	a) Gross NPA	1259600	1146162	877619	1259600	877619	956372
	b) Net NPA	711840	644913	504785	711840	504785	534008
	c) % Gross NPA	5.08	4.69	3.85	5.08	3.85	4.08
	d) % Net NPA	2.95	2.71	2.26	2.95	2.26	2.33
	e) Return on Assets (annualised) (Average) (%)	0.34	0.42	0.42	0.51	0.46	0.52
18	Public Shareholding						
	No. of Shares (in lacs)	2513	2513	2513	2513	2513	2513
	% of Shareholding	39.53	39.53	39.87	39.53	39.87	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	3844	3790	3844	3790	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	60.47	60.13	60.47	60.13	60.13

ED

ED

CMD