

Union Bank of India
REVIEWED FINANCIAL RESULTS FOR THE QUARTER ENDED 30.06.2015

(₹ in lacs)

Sr. No.	Particulars	STANDALONE			
		Quarter Ended			Year Ended
		30.06.2015 (Reviewed)	31.03.2015 (Audited)	30.06.2014 (Reviewed)	31.03.2015 (Audited)
1	Interest earned (a+b+c+d)	825993	824064	785618	3208396
	a) Interest/discount on advances/bills	618109	608172	587737	2397725
	b) Income on investments	183696	192478	175189	718296
	c) Interest on balances with RBI and other interbank funds	5791	3588	5037	19005
	d) Others	18397	19826	17655	73370
2	Other Income	78324	114307	69138	352300
3	Total Income (1+2)	904317	938371	854756	3560696
4	Interest Expended	612976	611959	573900	2364006
5	Operating Expenses (i+ii)	142522	161183	143663	614343
	i) Employees cost	85333	95592	91939	378552
	ii) Other operating expenses	57189	65591	51724	235791
6	Total Expenditure (4+5) (excluding provisions & contingencies)	755498	773142	717563	2978349
7	Operating Profit (before provisions & contingencies) (3-6)	148819	165229	137193	582347
8	Provisions (other than tax) and Contingencies	64241	100994	39282	304009
9	Exceptional Items	0	0	0	0
10	Profit / (Loss) from Ordinary Activities before tax (7-8-9)	84578	64235	97911	278338
11	Tax expense	32700	19858	31500	100174
12	Net Profit / (Loss) from Ordinary Activities after Tax (10-11)	51878	44377	66411	178164
13	Extraordinary items (net of tax expense)	0	0	0	0
14	Net Profit / (Loss) for the period (12-13)	51878	44377	66411	178164
15	Paid -up equity share capital (face value of Rs. 10 each)	63578	63578	63031	63578
16	Reserves excluding Revaluation Reserves (as per Balance sheet of previous accounting year)	1770154	1770154	1627472	1770154
17	Analytical Ratios				
	i) Percentage of shares held by Government of India	60.47	60.47	60.13	60.47
	ii) Capital Adequacy Ratio (%) - Basel II	10.70	10.74	11.43	10.74
	Capital Adequacy Ratio (%) - Basel III	10.14	10.22	10.41	10.22
	iii) Earning per share(EPS) at face value Rs.10/- (in 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)	8.16	6.98	10.54	28.05
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualised)	8.16	6.98	10.54	28.05
	iv) NPA Ratios				
	a) Gross NPA	1414362	1303087	1023180	1303087
	b) Net NPA	763378	691897	576359	691897
	c) % Gross NPA	5.53	4.96	4.27	4.96
	d) % Net NPA	3.08	2.71	2.46	2.71
	e) Return on Assets (annualised) (Average) (%)	0.55	0.47	0.77	0.49
18	Public Shareholding				
	No. of Shares (in lacs)	2513	2513	2513	2513
	% of Shareholding	39.53	39.53	39.87	39.53
19	Promoters and Promoter Group Shareholding				
	(a) Pledged / Encumbered				
	No. of Shares	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of the total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of the total share capital of the company)	Nil	Nil	Nil	Nil
	(b) Non-encumbered				
	No. of Shares (in lacs)	3844	3844	3790	3844
	Percentage of shares (as a percentage of the total shareholding of promoter and promoter group)	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

(KISHOR KHARAT) (RAKESH SETHI) (K. SUBRAHMANYAM) (ARUN TIWARI)
 EXECUTIVE DIRECTOR EXECUTIVE DIRECTOR EXECUTIVE DIRECTOR CHAIRMAN & MANAGING DIRECTOR