

**Union Bank of India**  
**REVIEWED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30.09.2015**

(₹ in lacs)

Sr. No.	Particulars	STANDALONE					
		Quarter Ended			Half Year Ended		Year Ended
		30.09.2015 (Reviewed)	30.06.2015 (Reviewed)	30.09.2014 (Reviewed)	30.09.2015 (Reviewed)	30.09.2014 (Reviewed)	31.03.2015 (Audited)
<b>1</b>	<b>Interest earned ( a+b+c+d )</b>	<b>814148</b>	<b>825993</b>	<b>794338</b>	<b>1640141</b>	<b>1579956</b>	<b>3208396</b>
	a) Interest/discount on advances/bills	589790	618109	599103	1207899	1186840	2397725
	b) Income on investments	197306	183696	173591	381002	348779	718296
	c) Interest on balances with RBI and other interbank funds	21399	18676	16792	40075	33687	67596
	d) Others	5653	5512	4852	11165	10650	24779
<b>2</b>	<b>Other Income</b>	<b>95942</b>	<b>78324</b>	<b>81131</b>	<b>174266</b>	<b>150269</b>	<b>352300</b>
<b>3</b>	<b>Total Income ( 1+2 )</b>	<b>910090</b>	<b>904317</b>	<b>875469</b>	<b>1814407</b>	<b>1730225</b>	<b>3560696</b>
<b>4</b>	<b>Interest Expended</b>	<b>603975</b>	<b>612976</b>	<b>585894</b>	<b>1216951</b>	<b>1159794</b>	<b>2364006</b>
<b>5</b>	<b>Operating Expenses ( i+ii )</b>	<b>157108</b>	<b>142522</b>	<b>156184</b>	<b>299630</b>	<b>299847</b>	<b>614343</b>
	i) Employees cost	92607	85333	94430	177940	186369	378552
	ii) Other operating expenses	64501	57189	61754	121690	113478	235791
<b>6</b>	<b>Total Expenditure ( 4+5 ) (excluding provisions &amp; contingencies)</b>	<b>761083</b>	<b>755498</b>	<b>742078</b>	<b>1516581</b>	<b>1459641</b>	<b>2978349</b>
<b>7</b>	<b>Operating Profit (before provisions &amp; contingencies) (3-6)</b>	<b>149007</b>	<b>148819</b>	<b>133391</b>	<b>297826</b>	<b>270584</b>	<b>582347</b>
<b>8</b>	<b>Provisions ( other than tax ) and Contingencies</b>	<b>43251</b>	<b>64241</b>	<b>78541</b>	<b>107492</b>	<b>117823</b>	<b>304009</b>
<b>9</b>	<b>Exceptional Items</b>	<b>7940</b>	<b>0</b>	<b>0</b>	<b>7940</b>	<b>0</b>	<b>0</b>
<b>10</b>	<b>Profit (+)/ (Loss) (-)from Ordinary Activities before tax (7-8-9)</b>	<b>97816</b>	<b>84578</b>	<b>54850</b>	<b>182394</b>	<b>152761</b>	<b>278338</b>
<b>11</b>	<b>Tax expense</b>	<b>32000</b>	<b>32700</b>	<b>17716</b>	<b>64700</b>	<b>49216</b>	<b>100174</b>
<b>12</b>	<b>Net Profit (+) / (Loss) (-) from Ordinary Activities after Tax (10-11)</b>	<b>65816</b>	<b>51878</b>	<b>37134</b>	<b>117694</b>	<b>103545</b>	<b>178164</b>
<b>13</b>	Extraordinary items (net of tax expense)	0	0	0	0	0	0
<b>14</b>	<b>Net Profit (+) / (Loss) (-) for the period (12-13)</b>	<b>65816</b>	<b>51878</b>	<b>37134</b>	<b>117694</b>	<b>103545</b>	<b>178164</b>
<b>15</b>	<b>Paid -up equity share capital (face value of ₹ 10 each)</b>	<b>68744</b>	<b>63578</b>	<b>63578</b>	<b>68744</b>	<b>63578</b>	<b>63578</b>
<b>16</b>	<b>Reserves excluding Revaluation Reserves</b> (as per Balance sheet of previous accounting year)						<b>1770154</b>
<b>17</b>	<b>Analytical Ratios</b>						
	i) Percentage of shares held by Government of India	63.44	60.47	60.47	63.44	60.47	60.47
	ii) Capital Adequacy Ratio (%) - Basel II	10.79	10.70	10.57	10.79	10.57	10.74
	Capital Adequacy Ratio (%) - Basel III	10.26	10.14	10.30	10.26	10.30	10.22
	iii) Earning per share(EPS) (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)	10.34	8.16	5.88	18.50	16.41	28.05
	b) Basic and diluted EPS after Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (not annualised)	10.34	8.16	5.88	18.50	16.41	28.05
	iv) NPA Ratios as on date						
	a) Gross NPA	1554117	1414362	1146162	1554117	1146162	1303087
	b) Net NPA	833486	763378	644913	833486	644913	691897
	c) % Gross NPA	6.12	5.53	4.69	6.12	4.69	4.96
	d) % Net NPA	3.39	3.08	2.71	3.39	2.71	2.71
	v) Return on Assets (annualised) (Average) (%)	0.68	0.55	0.42	0.61	0.60	0.49
<b>18</b>	<b>Public Shareholding</b>						
	No. of Shares (in lacs)	2513	2513	2513	2513	2513	2513
	% of Shareholding	36.56	39.53	39.53	36.56	39.53	39.53
<b>19</b>	<b>Promoters and Promoter Group Shareholding</b>						
	(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)	4361	3844	3844	4361	3844	3844
	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)	63.44	60.47	60.47	63.44	60.47	60.47

(RAKESH SETHI)  
EXECUTIVE DIRECTOR

(ARUN TIWARI)  
CHAIRMAN & MANAGING DIRECTOR