

Union Bank of India

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30.09.2009

		(Rs. in lacs)				
Sr. No.	Particulars	Quarter Ended		Half Year Ended		Year Ended
		30.09.2009 (Reviewed)	30.09.2008 (Reviewed)	30.09.2009 (Reviewed)	30.09.2008 (Reviewed)	31.03.2009 (Audited)
1	Interest earned (a+b+c+d)	320558	282897	638086	534128	1188938
	a) Interest/Discount on Advances/Bills	234135	214095	469395	398239	889336
	b) Income on investments	83742	67009	163648	133144	283086
	c) Interest on balances with RBI and other interbank funds	1381	1671	3320	2512	6801
	d) Others	1300	122	1723	233	9715
2	Other Income	55532	28556	108404	52813	148255
3	Total Income (1+2)	376090	311453	746490	586941	1337193
4	Interest Expended	234218	185596	471584	357915	807581
5	Operating Expenses (i+ii)	60864	55885	115149	97453	221412
	i) Employees cost	30585	29163	60639	51632	115188
	ii) Other operating expenses	30279	26722	54510	45821	106224
6	Total Expenditure (4+5) (excluding provisions & contingencies)	295082	241481	586733	455368	1028993
7	Operating Profit (before prov. & contigencies) (3-6)	81008	69972	159757	131573	308200
8	Provisions (other than tax) and Contingencies	13498	20326	32528	49898	73745
9	Exceptional Items	0	0	0	0	0
10	Profit (+) / Loss(-) from Ordinary Activities before tax (7-8-9)	67510	49646	127229	81675	234455
11	Tax expense	17000	13500	32500	22700	61800
12	Net Profit (+) / Loss(-) from Ordinary Activities after Tax (10-11)	50510	36146	94729	58975	172655
13	Extraordinary items (net of tax expense)	0	0	0	0	0
14	Net Profit (+) / Loss (-) for the period (12-13)	50510	36146	94729	58975	172655
15	Paid -up equity share capital	50512	50512	50512	50512	50512
16	Reserves excluding Revaluation Reserves (as per Balance sheet of previous accounting year)					654926
17	Analytical Ratios					
	i) Percentage of shares held by Government of India (%)	55.43	55.43	55.43	55.43	55.43
	ii) a) Capital Adequacy Ratio (%) - Basel I	-	12.53	-	12.53	12.01
	b) Capital Adequacy Ratio (%) - Basel II	13.76	-	13.76	-	13.27
	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)	10.00	7.16	18.75	11.68	34.18
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualised)	10.00	7.16	18.75	11.68	34.18
	iv) NPA Ratios					
	a) Gross NPA	191858	167472	191858	167472	192334
	b) Net NPA	22293	11620	22293	11620	32594
	c) % Gross NPA	1.93	1.93	1.93	1.93	1.96
	d) % Net NPA	0.23	0.14	0.23	0.14	0.34
	e) Return on Assets (annualised) (%)	1.25	1.12	1.19	0.93	1.27
18	Public Shareholding					
	No. of Shares (in lacs)	2251	2251	2251	2251	2251
	% of Shareholding	44.57	44.57	44.57	44.57	44.57
19	Promoters and Promoter Group Shareholding					
	(a) Pledged / Encumbered					
	No. of Shares	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
	Percentage of shares (as a percentage of the total share capital of the company)	Nil	Nil	Nil	Nil	Nil
	(b) Non-encumbered					
	No. of Shares (in lacs)	2800	2800	2800	2800	2800
	Percentage of shares (as a percentage of the total shareholding of promoter and promoter group)	100%	100%	100%	100%	100%
	Percentage of shares (as a percentage of the total share capital of the company)	55.43	55.43	55.43	55.43	55.43