

UNION BANK OF INDIA

Reviewed Financial Results for the Quarter/Half Year ended 30th September 2016

(Rs. in lakh)

Particulars	Quarter Ended (Reviewed)			Half Year Ended (Reviewed)		Year Ended (Audited)
	30.09.2016	30.06.2016	30.09.2015	30.09.2016	30.09.2015	31.03.2016
	1 Interest earned (a) + (b) + (c) + (d)	820814	787662	814148	1608476	1640141
(a) Interest/discount on advances/bills	581705	576350	589790	1158055	1207899	2365806
(b) Income on investments	210428	187654	197306	398082	381002	753515
(c) Interest on balances with Reserve Bank of India and other inter bank funds	21830	19797	21399	41627	40075	81614
(d) Others	6851	3861	5653	10712	11165	18945
2 Other Income	113944	103989	95942	217933	174266	363174
A. TOTAL INCOME (1+2)	934758	891651	910090	1826409	1814407	3583054
3 Interest Expended	593070	577437	603975	1170507	1216951	2388570
4 Operating Expenses (e) + (f)	159718	151707	157108	311425	299630	622282
(e) Employees cost	87363	85897	92607	173260	177940	361989
(f) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	72355	65810	64501	138165	121690	260293
B. TOTAL EXPENDITURE (3)+(4) (excluding Provisions and Contingencies)	752788	729144	761083	1481932	1516581	3010852
C. OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	181970	162507	149007	344477	297826	572202
D. Provisions (other than tax) and (Of which provisions for Non-performing Assets)	162029 (159821)	135296 (134658)	43251 (92404)	297325 (294479)	107492 (140349)	387724 (465502)
E. Exceptional Items	0	0	7940	0	7940	7940
F. Provision for taxes	2274	10579	32000	12853	64700	41378
G. Net Profit from Ordinary activity (C-D-E-F)	17667	16632	65816	34299	117694	135160
H. Extraordinary items (net of tax expense)	0	0	0	0	0	0
I. Net Profit/Loss for the period (G-H)	17667	16632	65816	34299	117694	135160
5 Paid-up equity share capital	68744	68744	68744	68744	68744	68744
6 Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	-	-	-	-	-	1962253
7 Analytical Ratios						
(i) Percentage of shares held by Government of India	63.44	63.44	63.44	63.44	63.44	63.44
(ii) Capital Adequacy Ratio	11.19	10.75	10.26	11.19	10.26	10.56
(a) CET 1 Ratio	8.06	8.24	7.42	8.06	7.42	7.95
(b) Additional Tier 1 Ratio	8.56	8.39	7.67	8.56	7.67	8.14
(iii) Earning per share (Basic and Diluted) (Not Annualised)	2.57	2.42	10.34	4.99	18.50	20.42
(iv) (a) Amount of gross non-performing assets	2986205	2728090	1554117	2986205	1554117	2417089
(b) Amount of net non-performing assets	1694789	1582472	833486	1694789	833486	1402594
(c) % of gross NPAs	10.73	10.16	6.12	10.73	6.12	8.70
(d) % of net NPAs	6.39	6.16	3.39	6.39	3.39	5.25
(v) Return on Assets (annualised) (Average) (%)	0.17	0.17	0.68	0.17	0.61	0.35

(Signature)
(ATUL KUMAR GOEL)
EXECUTIVE DIRECTOR

(Signature)
(RAJ KAMAL VERMA)
EXECUTIVE DIRECTOR

(Signature)
(VINOD KATHURIA)
EXECUTIVE DIRECTOR

(Signature)
(ARUN TIWARI)
CHAIRMAN &
MANAGING DIRECTOR

Place: Mumbai
Date: 04.11.2016

