

**Union Bank of India**  
AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED 31.03.2015

(₹ in lacs)

Sr. No.	Particulars	STANDALONE				
		Quarter Ended			Year Ended	
		31.03.2015 (Audited)	31.12.2014 (Reviewed)	31.03.2014 (Audited)	31.03.2015 (Audited)	31.03.2014 (Audited)
1	<b>Interest earned ( a+b+c+d )</b>	<b>824064</b>	<b>804376</b>	<b>767070</b>	<b>3208396</b>	<b>2934939</b>
	a) Interest/discount on advances/bills	608172	602713	576153	2397725	2174036
	b) Income on investments	205241	189530	183564	766887	727045
	c) Interest on balances with RBI and other interbank funds	3588	5067	3988	19005	17853
	d) Others	7063	7066	3365	24779	16005
2	<b>Other Income</b>	<b>114307</b>	<b>87724</b>	<b>77425</b>	<b>352300</b>	<b>282154</b>
3	<b>Total Income ( 1+2 )</b>	<b>938371</b>	<b>892100</b>	<b>844495</b>	<b>3560696</b>	<b>3217093</b>
4	<b>Interest Expended</b>	<b>611959</b>	<b>592253</b>	<b>561847</b>	<b>2364006</b>	<b>2147007</b>
5	<b>Operating Expenses ( i+ii )</b>	<b>161183</b>	<b>153313</b>	<b>150671</b>	<b>614343</b>	<b>548276</b>
	i) Employees cost	95592	96591	88802	378552	330777
	ii) Other operating expenses	65591	56722	61869	235791	217499
6	<b>Total Expenditure ( 4+5 )</b> (excluding provisions & contingencies)	<b>773142</b>	<b>745566</b>	<b>712518</b>	<b>2978349</b>	<b>2695283</b>
7	<b>Operating Profit {before provisions &amp; contingencies} (3-6 )</b>	<b>165229</b>	<b>146534</b>	<b>131977</b>	<b>582347</b>	<b>521810</b>
8	<b>Provisions ( other than tax ) and Contingencies</b>	<b>100994</b>	<b>85192</b>	<b>92052</b>	<b>304009</b>	<b>314921</b>
9	<b>Exceptional Items</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
10	<b>Profit / (Loss) from Ordinary Activities before tax (7-8-9)</b>	<b>64235</b>	<b>61342</b>	<b>39925</b>	<b>278338</b>	<b>206889</b>
11	<b>Tax expense</b>	<b>19858</b>	<b>31100</b>	<b>(17966)</b>	<b>100174</b>	<b>37269</b>
12	<b>Net Profit / (Loss) from Ordinary Activities after Tax (10-11)</b>	<b>44377</b>	<b>30242</b>	<b>57891</b>	<b>178164</b>	<b>169620</b>
13	<b>Extraordinary items (net of tax expense)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
14	<b>Net Profit / (Loss) for the period (12-13)</b>	<b>44377</b>	<b>30242</b>	<b>57891</b>	<b>178164</b>	<b>169620</b>
15	<b>Paid -up equity share capital (face value of Rs. 10 each)</b>	<b>63578</b>	<b>63578</b>	<b>63031</b>	<b>63578</b>	<b>63031</b>
16	<b>Reserves excluding Revaluation Reserves</b> (as per Balance sheet of previous accounting year)	<b>1770154</b>	<b>1627472</b>	<b>1627472</b>	<b>1770154</b>	<b>1627472</b>
17	<b>Analytical Ratios</b>					
	i) Percentage of shares held by Government of India	60.47	60.47	60.13	60.47	60.13
	ii) Capital Adequacy Ratio (%) - Basel II	10.74	10.64	11.89	10.74	11.89
	Capital Adequacy Ratio (%) - Basel III	10.22	10.30	10.80	10.22	10.80
	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)	6.98	4.76	9.19	28.05	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)	6.98	4.76	9.19	28.05	27.99
	iv) NPA Ratios					
	a) Gross NPA	1303087	1259600	956372	1303087	956372
	b) Net NPA	691897	711840	534008	691897	534008
	c) % Gross NPA	4.96	5.08	4.08	4.96	4.08
	d) % Net NPA	2.71	2.95	2.33	2.71	2.33
	e) Return on Assets (annualised) (Average) (%)	0.47	0.34	0.68	0.49	0.52
18	<b>Public Shareholding</b>					
	No. of Shares (in lacs)	2513	2513	2513	2513	2513
	% of Shareholding	39.53	39.53	39.87	39.53	39.87
19	<b>Promoters and Promoter Group Shareholding</b>					
	(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)	3844	3844	3790	3844	3790
	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)	60.47	60.47	60.13	60.47	60.13

(RAKESH SETHI)  
EXECUTIVE DIRECTOR

(K. SUBRAHMANYAM)  
EXECUTIVE DIRECTOR

(ARUN TIWARI)  
CHAIRMAN & MANAGING DIRECTOR



**Union Bank of India**  
**CONSOLIDATED FINANCIAL RESULTS FOR THE YEAR ENDED 31.03.2015**

(₹ in lacs)

S. No.	Particulars	31.03.2015	31.03.2014
		(Audited)	(Audited)
<b>1</b>	<b>Interest earned ( a+b+c+d )</b>	<b>3216428</b>	<b>2939353</b>
	a) Interest/discount on advances/bills	2398258	2174036
	b) Income on investments	774279	731459
	c) Interest on balances with RBI and other interbank funds	19112	17853
	d) Others	24779	16005
<b>2</b>	<b>Other Income</b>	<b>395712</b>	<b>314073</b>
<b>3</b>	<b>Total Income ( 1+2 )</b>	<b>3612140</b>	<b>3253426</b>
<b>4</b>	<b>Interest Expended</b>	<b>2363955</b>	<b>2146672</b>
<b>5</b>	<b>Operating Expenses ( i+ii )</b>	<b>668327</b>	<b>587608</b>
	i) Employees cost	384463	334766
	ii) Other operating expenses	283864	252842
<b>6</b>	<b>Total Expenditure ( 4+5 )</b>	<b>3032282</b>	<b>2734280</b>
	(excluding provisions & contingencies)		
<b>7</b>	<b>Operating Profit {before provisions &amp; contingencies} (3-6 )</b>	<b>579858</b>	<b>519146</b>
<b>8</b>	<b>Provisions ( other than tax ) and Contingencies</b>	<b>304112</b>	<b>314921</b>
<b>9</b>	<b>Exceptional Items</b>		<b>0</b>
<b>10</b>	<b>Profit / (Loss) from Ordinary Activities before tax (7-8-9)</b>	<b>275746</b>	<b>204225</b>
<b>11</b>	<b>Tax expense</b>	<b>100000</b>	<b>37269</b>
<b>12</b>	<b>Net Profit / (Loss) from Ordinary Activities after Tax (10-11)</b>	<b>175746</b>	<b>166956</b>
<b>13</b>	<b>Extraordinary items (net of tax expense)</b>	<b>0</b>	<b>0</b>
<b>14</b>	<b>Net Profit / (Loss) for the period (12-13)</b>	<b>175746</b>	<b>166956</b>
<b>15</b>	<b>Paid -up equity share capital (face value of Rs. 10 each)</b>	<b>63578</b>	<b>63031</b>
<b>16</b>	<b>Reserves excluding Revaluation Reserves</b>	<b>1783868</b>	<b>1654467</b>
	(as per Balance sheet of previous accounting year)		
<b>17</b>	<b>Analytical Ratios</b>		
	i) Percentage of shares held by Government of India	60.47	60.13
	ii) Capital Adequacy Ratio (%) - Basel II	10.83	11.92
	Capital Adequacy Ratio (%) - Basel III	10.24	10.89
	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)	27.67	27.56
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualised)	27.67	27.56
	iv) NPA Ratios		
	a) Gross NPA	1303087	956372
	b) Net NPA	691897	534008
	c) % Gross NPA	4.96	4.08
	d) % Net NPA	2.71	2.33
	e) Return on Assets (annualised) (Average) (%)	0.48	0.52
<b>18</b>	<b>Public Shareholding</b>		
	No. of Shares (in lacs)	2513	2513
	% of Shareholding	39.53	39.87
<b>19</b>	<b>Promoters and Promoter Group Shareholding</b>		
	(a) Pledged / Encumbered		
	No. of Shares	Nil	Nil
	Percentage of shares ( as a percentage of the total shareholding of promoter and promoter group)	Nil	Nil
	Percentage of shares (as a percentage of the total share capital of the company)	Nil	Nil
	(b) Non-encumbered		
	No. of Shares (in lacs)	3844	3790
	Percentage of shares ( as a percentage of the total shareholding of promoter and promoter group)	100	100
	Percentage of shares (as a percentage of the total share capital of the company)	60.47	60.13

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