

UNION BANK OF INDIA				
UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30.06.2008				
Sr. No.	Particulars	Quarter Ended		(Rs. in lac)
		30.06.2008 (Reviewed)	30.06.2007 (Reviewed)	Year Ended 31.03.2008 (Audited)
1	Interest earned (a+b+c+d)	253321	207411	930159
	a) Interest/Discount on Advances/Bills	184144	153516	673098
	b) Income on investments	68225	51845	237021
	c) Interest on balances with RBI and other interbank funds	841	1919	6081
	d) Others	111	131	13959
2	Other Income	22167	21537	123268
3	Total Income (1+2)	275488	228948	1053427
4	Interest Expended	172319	133988	636095
5	Operating Expenses (i+ii)	41568	42412	159298
	i) Employees cost	22469	25426	84528
	ii) Other operating expenses	19099	16986	74770
6	Total Expenditure (4+5) (excluding provisions & contingencies)	213887	176400	795393
7	Operating Profit {before prov. & contingencies} (3-6)	61601	52548	258034
8	Provisions (other than tax) and Contingencies	29572	15538	72894
9	Exceptional Items	0	0	0
10	Profit (+) / Loss(-) from Ordinary Activities before tax (7-8-9)	32029	37010	185140
11	Tax expense	9200	14500	46437
12	Net Profit (+) / Loss(-) from Ordinary Activities after Tax (10-11)	22829	22510	138703
13	Extraordinary items (net of tax expense)	0	0	0
14	Net Profit (+) / Loss (-) for the period (12-13)	22829	22510	138703
15	Paid -up equity share capital	50512	50512	50512
16	Reserves excluding Revaluation Reserves(as per Balance sheet of previous accounting year)			511819
17	Analytical Ratios			
	i) Percentage of shares held by Government of India (%)	55.43	55.43	55.43
	ii) Capital Adequacy Ratio (%)	12.22	12.66	12.51
	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)	4.52	4.46	27.46
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualised)	4.52	4.46	27.46
	iv) NPA Ratios			
	a) Gross NPA	157545	176943	165660
	b) Net NPA	10944	48574	12635
	c) % Gross NPA	2.08	2.78	2.18
	d) % Net NPA	0.15	0.78	0.17
	e) Return on Assets (annualised) (%)	0.74	0.91	1.26
18	Public Shareholding			
	No. of Shares (in lacs)	2251	2251	2251
	% of Shareholding	44.57	44.57	44.57

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