

UNION BANK OF INDIA				
UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30.06.2010				
Sr. No.	Particulars	(Rs. in lacs)		
		Quarter Ended		
		30.06.2010 (Reviewed)	30.06.2009 (Reviewed)	31.03.2010 (Audited)
1	Interest earned (a+b+c+d)	368567	319084	1330268
	a) Interest/Discount on Advances/Bills	273351	235260	969636
	b) Income on investments	91020	81462	348230
	c) Interest on balances with RBI and other interbank funds	1424	1939	5533
	d) Others	2772	423	6869
2	Other Income	43499	51316	197474
3	Total Income (1+2)	412066	370400	1527742
4	Interest Expended	233764	237366	911027
5	Operating Expenses (i+ii)	73933	54285	250784
	i) Employees cost	43497	30054	135449
	ii) Other operating expenses	30436	24231	115335
6	Total Expenditure (4+5) (excluding provisions & contingencies)	307697	291651	1161811
7	Operating Profit {before prov. & contingenies} (3-6)	104369	78749	365931
8	Provisions (other than tax) and Contingencies	19727	19030	82639
9	Exceptional Items	0	0	0
10	Profit (+) / Loss(-) from Ordinary Activities before tax (7-8-9)	84642	59719	283292
11	Tax expense	24500	15500	75800
12	Net Profit (+) / Loss(-) from Ordinary Activities after Tax (10-11)	60142	44219	207492
13	Extraordinary items (net of tax expense)	0	0	0
14	Net Profit (+) / Loss (-) for the period (12-13)	60142	44219	207492
15	Paid -up equity share capital	50512	50512	50512
16	Reserves excluding Revaluation Reserves(as per Balance sheet of previous accounting year)			830269
17	Analytical Ratios			
	i) Percentage of shares held by Government of India (%)	55.43	55.43	55.43
	ii) Capital Adequacy Ratio (%) - Basel II	12.59	13.73	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)	11.91	8.75	41.08
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualised)	11.91	8.75	41.08
	iv) NPA Ratios			
	a) Gross NPA	273556	187396	267089
	b) Net NPA	114961	67693	96533
	c) % Gross NPA	2.19%	1.95	2.20
	d) % Net NPA	0.94%	0.72	0.81
	e) Return on Assets (annualised) (%)	1.22%	1.12	1.25
18	Public Shareholding			
	No. of Shares (in lacs)	2251	2251	2251
	% of Shareholding	44.57	44.57	44.57
19	Promoters and Promoter Group Shareholding			
	(a) Pledged / Encumbered			
	No. of Shares	Nil	Nil	Nil
	Percentage of shares (as a percentage of the total shareholding of promoter and promoter group)	Nil	Nil	Nil
	Percentage of shares (as a percentage of the total share capital of the company)	Nil	Nil	Nil
	(b) Non-encumbered			
	No. of Shares (in lacs)	2800	2800	2800
	Percentage of shares (as a percentage of the total shareholding of promoter and promoter group)	100%	100%	100%
	Percentage of shares (as a percentage of the total share capital of the company)	55.43	55.43	55.43