

**Union Bank of India**

**REVIEWED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30.09.2010**

Sr. No.	Particulars	Quarter Ended				Half Year Ended		(Rs. in lacs)
		30.09.2010		30.09.2009		30.09.2010		Year Ended
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	31.03.2010 (Audited)
<b>1</b>	<b>Interest earned ( a+b+c+d )</b>	395224	323188	763790	638086		1330268	
	a) Interest/Discount on Advances/Bills	277579	234135	550929	469395		969636	
	b) Income on investments	98512	86372	189531	163648		348230	
	c) Interest on balances with RBI and other interbank funds	5612	1381	7036	3320		5533	
	d) Others	13521	1300	16293	1723		6869	
<b>2</b>	<b>Other Income</b>	50964	52902	94463	108404		197474	
<b>3</b>	<b>Total Income ( 1+2 )</b>	446188	376090	858253	746490		1527742	
<b>4</b>	<b>Interest Expended</b>	241640	234218	475404	471584		911027	
<b>5</b>	<b>Operating Expenses ( i+ii )</b>	91485	60864	165416	115149		250784	
	i) Employees cost	59194	30585	102690	60639		135449	
	ii) Other operating expenses	32291	30279	62726	54510		115335	
<b>6</b>	<b>Total Expenditure ( 4+5 )</b> (excluding provisions & contingencies)	333125	295082	640820	586733		1161811	
<b>7</b>	<b>Operating Profit {before prov. &amp; contingencies} (3-6)</b>	113063	81008	217432	159757		365931	
<b>8</b>	<b>Provisions ( other than tax ) and Contingencies</b>	59889	13498	79616	32528		82639	
<b>9</b>	<b>Exceptional Items</b>	0	0	0	0		0	
<b>10</b>	<b>Profit (+) / Loss(-) from Ordinary Activities before tax (7-8-9)</b>	53174	67510	137816	127229		283292	
<b>11</b>	<b>Tax expense</b>	22835	17000	47335	32500		75800	
<b>12</b>	<b>Net Profit (+) / Loss(-) from Ordinary Activities after Tax (10-11)</b>	30339	50510	90481	94729		207492	
<b>13</b>	Extraordinary items (net of tax expense)	0	0	0	0		0	
<b>14</b>	<b>Net Profit (+) / Loss (-) for the period (12-13)</b>	30339	50510	90481	94729		207492	
<b>15</b>	<b>Paid -up equity share capital</b>	50512	50512	50512	50512		50512	
<b>16</b>	<b>Reserves excluding Revaluation Reserves</b> (as per Balance sheet of previous accounting year)						830269	
<b>17</b>	<b>Analytical Ratios</b>							
	i) Percentage of shares held by							
	Government of India (%)	55.43	55.43	55.43	55.43		55.43	
	Capital Adequacy Ratio (%) - Basel II	12.53	13.76	12.53	13.76		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)	6.01	10.00	17.92	18.75		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)	6.01	10.00	17.92	18.75		41.08	
	iv ) NPA Ratios							
	a) Gross NPA	352433	191858	352433	191858		267089	
	b) Net NPA	146202	22293	146202	22293		96533	
	c) % Gross NPA	2.79	1.93	2.79	1.93		2.20	
	d) % Net NPA	1.18	0.23	1.18	0.23		0.81	
	e) Return on Assets (annualised) (%)	0.64	1.25	0.95	1.19		1.25	
<b>18</b>	<b>Public Shareholding</b>							
	No. of Shares (in lacs)	2251	2251	2251	2251		2251	
	% of Shareholding	44.57	44.57	44.57	44.57		44.57	
<b>19</b>	<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)	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	