

UNION BANK OF INDIA				
UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30.06.2009				
Sr. No.	Particulars	Quarter Ended		(Rs. in lacs)
		30.06.2009 (Reviewed)	30.06.2008 (Reviewed)	Year Ended 31.03.2009 (Audited)
1	Interest earned (a+b+c+d)	317528	251231	1188938
	a) Interest/Discount on Advances/Bills	235260	184144	889336
	b) Income on investments	79906	66135	283086
	c) Interest on balances with RBI and other interbank funds	1939	841	6801
	d) Others	423	111	9715
2	Other Income	52872	24257	148255
3	Total Income (1+2)	370400	275488	1337193
4	Interest Expended	237366	172319	807581
5	Operating Expenses (i+ii)	54285	41568	221412
	i) Employees cost	30054	22469	115188
	ii) Other operating expenses	24231	19099	106224
6	Total Expenditure (4+5) (excluding provisions & contingencies)	291651	213887	1028993
7	Operating Profit {before prov. & contigencies} (3-6)	78749	61601	308200
8	Provisions (other than tax) and Contingencies	19030	29572	73745
9	Exceptional Items	0	0	0
10	Profit (+) / Loss(-) from Ordinary Activities before tax (7-8-9)	59719	32029	234455
11	Tax expense	15500	9200	61800
12	Net Profit (+) / Loss(-) from Ordinary Activities after Tax (10-11)	44219	22829	172655
13	Extraordinary items (net of tax expense)	0	0	0
14	Net Profit (+) / Loss (-) for the period (12-13)	44219	22829	172655
15	Paid -up equity share capital	50512	50512	50512
16	Reserves excluding Revaluation Reserves(as per Balance sheet of previous accounting year)			654926
17	Analytical Ratios			
	i) Percentage of shares held by Government of India (%)	55.43	55.43	55.43
	ii) a) Capital Adequacy Ratio (%) - Basel I	12.35	12.22	12.01
	b) Capital Adequacy Ratio (%) - Basel II	13.73	-	13.27
	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)	8.75	4.52	34.18
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualised)	8.75	4.52	34.18
	iv) NPA Ratios			
	a) Gross NPA	187396	157545	192334
	b) Net NPA	67693	10944	32594
	c) % Gross NPA	1.95	2.08	1.96
	d) % Net NPA	0.72	0.15	0.34
	e) Return on Assets (annualised) (%)	1.12	0.74	1.27
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