

UNION BANK OF INDIA						
AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED 31.03.2008						
Sr. No.	Particulars	9 Months Ended 31.12.2007 (Reviewed)	Quarter Ended		Year Ended	
			31.03.2008 (Audited)	31.03.2007 (Audited)	31.03.2008 (Audited)	31.03.2007 (Audited)
(Rs. In lac)						
1	<b>Interest earned ( a+b+c+d )</b>	684487	260243	209493	944730	738218
	a) Interest/Discount on Advances/Bills	491749	181349	143050	673098	507178
	b) Income on investments	183273	68319	53855	251592	211332
	c) Interest on balances with RBI and other interbank funds	5039	1042	6683	6081	12620
	d) Others	4426	9533	5905	13959	7088
2	<b>Other Income</b>	77630	31067	24179	108697	68654
3	<b>Total Income ( 1+2 )</b>	762117	291310	233672	1053427	806872
4	<b>Interest Expended</b>	459243	176852	125258	636095	459196
5	<b>Operating Expenses ( i+ii )</b>	133908	25390	32589	159298	147593
	i) Employees cost	78819	5709	14884	84528	87368
	ii) Other operating expenses	55089	19681	17705	74770	60225
6	<b>Total Expenditure ( 4+5 )</b> (excluding provisions & contingencies)	593151	202242	157847	795393	606789
7	<b>Operating Profit {before prov. &amp; contigencies} (3-6)</b>	168966	89068	75825	258034	200083
8	<b>Provisions ( other than tax ) and Contingencies</b>	36376	36518	31529	72894	62044
9	<b>Exceptional Items</b>	0	0	0	0	0
10	<b>Profit (+) / Loss(-) from Ordinary Activities before tax (7-8-9)</b>	132590	52550	44296	185140	138039
11	<b>Tax expense</b>	46000	437	21438	46437	53500
12	<b>Net Profit (+) / Loss(-) from Ordinary Activities after Tax (10-11)</b>	86590	52113	22858	138703	84539
13	Extraordinary items (net of tax expense)	0	0	0	0	0
14	<b>Net Profit (+) / Loss (-) for the period (12-13)</b>	86590	52113	22858	138703	84539
15	<b>Paid -up equity share capital</b>	50512	50512	50512	50512	50512
16	<b>Reserves excluding Revaluation</b> Reserves(as per Balance sheet of previous accounting year)				511819	422816
17	<b>Analytical Ratios</b>					
	i) Percentage of shares held by Government of India (%)	55.43	55.43	55.43	55.43	55.43
	ii) Capital Adequacy Ratio (%)	13.03	12.51	12.80	12.51	12.80
	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)	17.14	10.32	4.53	27.46	16.74
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualised)	17.14	10.32	4.53	27.46	16.74
	iv ) NPA Ratios					
	a) Gross NPA	156147	165660	187262	165660	187262
	b) Net NPA	25650	12635	60122	12635	60122
	c) % Gross NPA	2.10	2.18	2.94	2.18	2.94
	d) % Net NPA	0.35	0.17	0.96	0.17	0.96
	e) Return on Assets (annualised) (%)	1.11	1.72	0.95	1.26	0.92
18	<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