

<b>UNION BANK OF INDIA</b>					
<b>AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED 31.03.2009</b>					
Sr. No.	Particulars	Quarter Ended		Year Ended	
		31.03.2009	31.03.2008	31.03.2009	31.03.2008
		(Audited)	(Audited)	(Audited)	(Audited)
(Rs. in lac)					
1	<b>Interest earned ( a+b+c+d )</b>	328970	253999	1188938	921463
	a) Interest/Discount on Advances/Bills	244641	181349	889336	673098
	b) Income on investments	77540	62075	283086	228325
	c) Interest on balances with RBI and other interbank funds	1859	1042	6801	6081
	d) Others	4930	9533	9715	13959
2	<b>Other Income</b>	55903	37311	148255	131964
3	<b>Total Income ( 1+2 )</b>	384873	291310	1337193	1053427
4	<b>Interest Expended</b>	236332	176852	807581	636095
5	<b>Operating Expenses ( I+ii )</b>	57395	25390	221412	159298
	i) Employees cost	31307	5709	115188	84528
	ii) Other operating expenses	26088	19681	106224	74770
6	<b>Total Expenditure ( 4+5 )</b> (excluding provisions & contingencies)	293727	202242	1028993	795393
7	<b>Operating Profit (before prov. &amp; contingencies) (3-6)</b>	91146	89068	308200	258034
8	<b>Provisions ( other than tax ) and Contingencies</b>	28340	36518	73745	72894
9	<b>Exceptional Items</b>	0	0	0	0
10	<b>Profit (+) / Loss(-) from Ordinary Activities before tax (7-8-9)</b>	62806	52550	234455	185140
11	<b>Tax expense</b>	16300	437	61800	46437
12	<b>Net Profit (+) / Loss(-) from Ordinary Activities after Tax (10-11)</b>	46506	52113	172655	138703
13	Extraordinary items (net of tax expense)	0	0	0	0
14	<b>Net Profit (+) / Loss (-) for the period (12-13)</b>	46506	52113	172655	138703
15	<b>Paid -up equity share capital</b>	50512	50512	50512	50512
16	<b>Reserves excluding Revaluation</b> Reserves(as per Balance sheet of previous accounting year)			660835	511819
17	<b>Analytical Ratios</b>				
	i) Percentage of shares held by Government of India (%)	55.43	55.43	55.43	55.43
	ii) a) Capital Adequacy Ratio (%) - Basel I	12.01	12.51	12.01	12.51
	b) Capital Adequacy Ratio (%) - Basel II	13.27	-	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)	9.21	10.32	34.18	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)	9.21	10.32	34.18	27.46
	iv ) NPA Ratios				
	a) Gross NPA	192334	165660	192334	165660
	b) Net NPA	32594	10777	32594	10777
	c) % Gross NPA	1.96	2.18	1.96	2.18
	d) % Net NPA	0.34	0.15	0.34	0.15
	e) Return on Assets (annualised) (%)	1.25	1.72	1.27	1.26
18	<b>Public Shareholding</b>				
	No. of Shares (in lacs)	2251	2251	2251	2251
	% of Shareholding	44.57	44.57	44.57	44.57
19	<b>Promoters and Promoter Group Shareholding</b>				
	(a) Pledged / Encumbered				
	No. of Shares	Nil	N.A.	Nil	N.A.
	Percentage of shares ( as a percentage of the total shareholding of promoter and promoter group)	Nil	N.A.	Nil	N.A.
	Percentage of shares (as a percentage of the total share capital of the company)	Nil	N.A.	Nil	N.A.
	(b) Non-encumbered				
	No. of Shares (in lacs)	2800	N.A.	2800	N.A.
	Percentage of shares ( as a percentage of the total shareholding of promoter and promoter group)	100%	N.A.	100%	N.A.
	Percentage of shares (as a percentage of the total share capital of the company)	55.43	N.A.	55.43	N.A.