

<b>UNION BANK OF INDIA</b>					
<b>AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED 31.03.2010</b>					
					(Rs. in lac)
Sr. No.	Particulars	Quarter Ended		Year Ended	
		31.03.2010 (Audited)	31.03.2009 (Audited)	31.03.2010 (Audited)	31.03.2009 (Audited)
1	<b>Interest earned ( a+b+c+d )</b>	356167	328970	1330268	1188938
	a) Interest/Discount on Advances/Bills	255013	244641	969636	889336
	b) Income on investments	96589	77540	348230	283086
	c) Interest on balances with RBI and other interbank funds	765	1859	5533	6801
	d) Others	3800	4930	6869	9715
2	<b>Other Income</b>	49253	55903	197474	148255
3	<b>Total Income ( 1+2 )</b>	405420	384873	1527742	1337193
4	<b>Interest Expended</b>	216555	236332	911027	807581
5	<b>Operating Expenses ( i+ii )</b>	74113	57395	250784	221412
	i) Employees cost	42360	31307	135449	115188
	ii) Other operating expenses	31753	26088	115335	106224
6	<b>Total Expenditure ( 4+5 )</b> (excluding provisions & contingencies)	290668	293727	1161811	1028993
7	<b>Operating Profit (before prov. &amp; contigencies) (3-6)</b>	114752	91146	365931	308200
8	<b>Provisions ( other than tax ) and Contingencies</b>	34002	28340	82639	73745
9	<b>Exceptional Items</b>	0	0	0	0
10	<b>Profit (+) / Loss(-) from Ordinary Activities before tax (7-8-9)</b>	80750	62806	283292	234455
11	<b>Tax expense</b>	21400	16300	75800	61800
12	<b>Net Profit (+) / Loss(-) from Ordinary Activities after Tax (10-11)</b>	59350	46506	207492	172655
13	Extraordinary items (net of tax expense)	0	0	0	0
14	<b>Net Profit (+) / Loss (-) for the period (12-13)</b>	59350	46506	207492	172655
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)			830269	654926
17	<b>Analytical Ratios</b>				
	i) Percentage of shares held by Government of India (%)	55.43	55.43	55.43	55.43
	ii) Capital Adequacy Ratio (%) - Basel II	12.51	13.27	12.51	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)	11.75	9.21	41.08	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)	11.75	9.21	41.08	34.18
	iv ) NPA Ratios				
	a) Gross NPA	267089	192334	267089	192334
	b) Net NPA	96533	32594	96533	32594
	c) % Gross NPA	2.20	1.96	2.20	1.96
	d) % Net NPA	0.81	0.34	0.81	0.34
	e) Return on Assets (annualised) (%)	1.34	1.25	1.25	1.27
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	Nil	Nil	Nil
	Percentage of shares ( as a percentage of the total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of the total share capital of the company)	Nil	Nil	Nil	Nil
	(b) Non-encumbered				
	No. of Shares (in lacs)	2800	2800	2800	2800
	Percentage of shares ( as a percentage of the total shareholding of promoter and promoter group)	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