

**UNION BANK OF INDIA**

**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31.12.2008**

Sr. No.	Particulars	(Rs. in lac)				
		Quarter Ended		Nine Months Ended		Year Ended
		31.12.2008 (Reviewed)	31.12.2007 (Reviewed)	31.12.2008 (Reviewed)	31.12.2007 (Reviewed)	31.03.2008 (Audited)
1	<b>Interest earned ( a+b+c+d )</b>	326169	242230	862617	673480	930159
	a) Interest/Discount on Advances/Bills	246456	175619	644695	491749	673098
	b) Income on investments	72731	63548	208195	172266	237021
	c) Interest on balances with RBI and other interbank funds	2430	1402	4942	5039	6081
	d) Others	4552	1661	4785	4426	13959
2	<b>Other Income</b>	39210	38374	89703	88637	123268
3	<b>Total Income ( 1+2 )</b>	365379	280604	952320	762117	1053427
4	<b>Interest Expended</b>	213334	167051	571249	459243	636095
5	<b>Operating Expenses ( i+ii )</b>	66564	49968	164017	133908	159298
	i) Employees cost	32249	27938	83881	78819	84528
	ii) Other operating expenses	34315	22030	80136	55089	74770
6	<b>Total Expenditure ( 4+5 )</b> (excluding provisions & contingencies)	279898	217019	735266	593151	795393
7	<b>Operating Profit {before prov. &amp; contigencies} (3-6)</b>	85481	63585	217054	168966	258034
8	<b>Provisions ( other than tax ) and Contingencies</b>	-4493	11083	45405	36376	72894
9	<b>Exceptional Items</b>	0	0	0	0	0
10	<b>Profit (+) / Loss(-) from Ordinary Activities before tax (7-8-9)</b>	89974	52502	171649	132590	185140
11	<b>Tax expense</b>	22800	16000	45500	46000	46437
12	<b>Net Profit (+) / Loss(-) from Ordinary Activities after Tax (10-11)</b>	67174	36502	126149	86590	138703
13	Extraordinary items (net of tax expense)	0	0	0	0	0
14	<b>Net Profit (+) / Loss (-) for the period (12-13)</b>	67174	36502	126149	86590	138703
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
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 (%)	12.32	13.03	12.32	13.03	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)	13.30	7.23	24.97	17.14	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)	13.30	7.23	24.97	17.14	27.46
	iv ) NPA Ratios					
	a) Gross NPA	156404	156147	156404	156147	165660
	b) Net NPA	12748	25650	12748	25650	12635
	c) % Gross NPA	1.68	2.10	1.68	2.10	2.18
	d) % Net NPA	0.14	0.35	0.14	0.35	0.17
	e) Return on Assets (annualised) (%)	1.92	1.31	1.29	1.11	1.26
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