

<b>Union Bank of India</b>						
<b>UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31.12.2009</b>						
Sr. No.	Particulars	Quarter Ended		Nine Months Ended		(Rs. in lacs)
		31.12.2009 (Reviewed)	31.12.2008 (Reviewed)	31.12.2009 (Reviewed)	31.12.2008 (Reviewed)	31.03.2009 (Audited)
1	<b>Interest earned ( a+b+c+d )</b>	329355	325840	967441	859968	1188938
	a) Interest/Discount on Advances/Bills	245228	246456	714623	644695	889336
	b) Income on investments	81333	72402	244981	205546	283086
	c) Interest on balances with RBI and other interbank funds	1448	2430	4768	4942	6801
	d) Others	1346	4552	3069	4785	9715
2	<b>Other Income</b>	46477	39539	154881	92352	148255
3	<b>Total Income ( 1+2 )</b>	375832	365379	1122322	952320	1337193
4	<b>Interest Expended</b>	222888	213334	694472	571249	807581
5	<b>Operating Expenses ( i+ii )</b>	61522	66564	176671	164017	221412
	i) Employees cost	32450	32249	93089	83881	115188
	ii) Other operating expenses	29072	34315	83582	80136	106224
6	<b>Total Expenditure ( 4+5 )</b> (excluding provisions & contingencies)	284410	279898	871143	735266	1028993
7	<b>Operating Profit {before prov. &amp; contingenies} (3-6 )</b>	91422	85481	251179	217054	308200
8	<b>Provisions ( other than tax ) and Contingencies</b>	16109	-4493	48637	45405	73745
9	<b>Exceptional Items</b>	0	0	0	0	0
10	<b>Profit (+) / Loss(-) from Ordinary Activities before tax (7-8-9)</b>	75313	89974	202542	171649	234455
11	<b>Tax expense</b>	21900	22800	54400	45500	61800
12	<b>Net Profit (+) / Loss(-) from Ordinary Activities after Tax (10-11)</b>	53413	67174	148142	126149	172655
13	Extraordinary items (net of tax expense)	0	0	0	0	0
14	<b>Net Profit (+) / Loss (-) for the period (12-13)</b>	53413	67174	148142	126149	172655
15	<b>Paid -up equity share capital</b>	50512	50512	50512	50512	50512
16	<b>Reserves excluding Revaluation Reserves</b> (as per Balance sheet of previous accounting year)					654926
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) a) Capital Adequacy Ratio (%) - Basel I		12.32		12.32	12.01
	b) Capital Adequacy Ratio (%) - Basel II	13.46		13.46		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)	10.57	13.30	29.33	24.97	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)	10.57	13.30	29.33	24.97	34.18
	iv) NPA Ratios					
	a) Gross NPA	209241	156404	209241	156404	192334
	b) Net NPA	61317	12748	61317	12748	32594
	c) % Gross NPA	1.96	1.68	1.96	1.68	1.96
	d) % Net NPA	0.58	0.14	0.58	0.14	0.34
	e) Return on Assets (annualised) (%)	1.29	1.92	1.22	1.29	1.27
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
19	<b>Promoters and Promoter Group Shareholding</b>					
	(a) Pledged / Encumbered					
	No. of Shares	Nil	Nil	Nil	Nil	Nil
	Percentage of shares ( as a percentage of the total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of the total share capital of the company)	Nil	Nil	Nil	Nil	Nil
	(b) Non-encumbered					
	No. of Shares (in lacs)	2800	2800	2800	2800	2800
	Percentage of shares ( as a percentage of the total shareholding of promoter and promoter group)	100%	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	55.43
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