

# UTI Bank

Regd. Office : 'Trishul', 3<sup>rd</sup> floor, Opp. Samarsheshwar Temple, Law Garden, Ellisbridge, Ahmedabad - 380 006.

## UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30<sup>TH</sup> JUNE, 2007

(Rs. in crores)

PARTICULARS	FOR THE QUARTER ENDED 30.06.2007 (Unaudited)	FOR THE QUARTER ENDED 30.06.2006 (Unaudited)	FOR THE YEAR ENDED 31.03.2007 (Audited)
1. Interest earned (a)+(b)+(c)+(d)	1,536.97	953.92	4,560.40
(a) Interest/discount on advances/bills	1,012.41	550.34	2,702.85
(b) Income on Investments	491.92	375.54	1,731.47
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	19.36	16.44	77.30
(d) Others	13.28	11.60	48.78
2. Other Income	342.32	200.48	911.36
A. TOTAL INCOME (1+2)	1,879.29	1,154.40	5,471.76
3. Interest Expended	1,090.14	632.08	2,993.32
4. Operating expenses (e)+(f)	421.21	239.16	1,214.59
(e) Payments to and provisions for employees	147.90	79.69	381.35
(f) Other operating expenses	273.31	159.47	833.24
B. TOTAL EXPENDITURE (3)+(4) (Excluding Provisions and Contingencies)	1,511.35	871.24	4,207.91
C. OPERATING PROFIT (A-B) (Profit before Provisions and Contingencies)	367.94	283.16	1,263.85
D. Other Provisions and Contingencies (Net)	100.91	100.79	267.61
- of which provisions for Non-performing assets	49.61	13.78	73.73
E. Provision for Taxes	92.05	61.82	337.21
F. Net Profit (C-D-E)	174.98	120.55	659.03
5. Paid-up equity share capital	282.65	280.13	281.63
6. Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)			3,111.60
7. Analytical Ratios			
(i) Percentage of Shares held by Government of India	NIL	NIL	NIL
(ii) Capital Adequacy Ratio	11.50%	10.28%	11.57%
(iii) Earnings per Share for the period / year			
- Basic	6.20	4.31	23.50
- Diluted	6.00	4.22	22.79
(iv) (a) Amount of Gross Non-performing assets	483.13	404.38	418.67
(b) Amount of Net Non-performing assets	281.21	232.79	266.33
(c) % of Gross NPAs	1.01	1.25	0.95
(d) % of Net NPAs	0.59	0.73	0.61
(e) Return on Assets (annualized)	0.94	0.93	1.10
8. Aggregate public shareholding			
- Number of shares	151,152,504	143,792,939	148,241,566
- Percentage of shareholding	53.48%	51.33%	52.64%

### Notes :

- The results above have been taken on record by the Board of Directors of the Bank at its meeting held at Mumbai today.
- 'Other income' includes gains from securities' transactions (net of premium amortised on HTM securities), commission earned from guarantees/letters of credit, fees earned from providing services to customers, selling of third party products and ATM sharing fees.
- Pursuant to the approval of the shareholders at the Extra-Ordinary General Meeting on 25<sup>th</sup> June 2007, the Bank has increased its authorized share capital from Rs. 300 crores to Rs. 500 crores.
- Disclosure about investor complaints:

Complaints at the beginning of the quarter	Received during the quarter	Disposed off during the quarter	Unresolved as on 30.06.2007
-	98	98	-

5. These results for the quarter ended 30<sup>th</sup> June 2007, have been subjected to a "Limited Review" by the Statutory Auditors of the Bank.
6. Previous period figures have been regrouped and reclassified, where necessary, to make them comparable with current quarter figures.

Place : Mumbai  
Date : 12.07.2007

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**P.J. NAYAK**  
**CHAIRMAN & MANAGING DIRECTOR**

## UTI BANK

### Segmental Results

(Rs in crores)				
		For the quarter ended 30-06-2007	For the quarter ended 30-06-2006	For the year ended 31-03-07
<b>1</b>	<b>Segment Revenue</b>			
a.	Treasury	2,943.18	1,833.13	8,780.50
b.	Corporate/Wholesale Banking	1,109.94	} 1,074.31	} 5,308.26
c.	Retail Banking	797.89		
d.	Other Banking Business	0.16		
	<b>Total</b>	<b>4,851.17</b>	<b>2,907.44</b>	<b>14,088.76</b>
	Less Inter segment revenue	2,971.88	1,753.04	8,617.00
	<b>Income from Operations</b>	<b>1,879.29</b>	<b>1,154.40</b>	<b>5,471.76</b>
<b>2</b>	<b>Segment Results After Provisions &amp; Before Tax</b>			
a.	Treasury	(20.90)	9.46	226.46
b.	Corporate/Wholesale Banking	271.10	} 172.91	} 769.78
c.	Retail Banking	16.67		
d.	Other Banking Business	0.16		
	<b>Total Profit Before Tax</b>	<b>267.03</b>	<b>182.37</b>	<b>996.24</b>
<b>3</b>	<b>Capital Employed</b>			
a.	Treasury	(5,804.88)	1,493.27	(2,734.81)
b.	Corporate/Wholesale Banking	15,581.83	} 1,504.58	} 6,128.04
c.	Retail Banking	(7,153.95)		
d.	Other Banking Business	966.45		
	<b>Total</b>	<b>3,589.45</b>	<b>2,997.85</b>	<b>3,393.23</b>
Notes:	<p>1. Effective 1st April 2007, the Bank has adopted RBI's revised guidelines issued in April 2007 on segment reporting in terms of which the reportable segments have been changed to Treasury, Corporate / Wholesale Banking, Retail Banking and Other Banking Business.</p> <p>2. Segmental disclosures relating to the corresponding previous-year period and for the year ended 31<sup>st</sup> March, 2007, have been disclosed based on reportable segments then in force and are hence not comparable with the figures for the current quarter.</p>			