UTI Bank

Regd. Office: 'Trishul', 3rd floor, Opp. Samartheshwar Temple, Law Garden, Ellisbridge, Ahmedabad - 380 006.

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2007

(Rs. in crores)

PARTICULARS		•	1	(RS. In crores)
1. Interest earned (a)+(b)+(c)+(d)	PARTICULARS	ENDED	ENDED	ENDED
(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 13.28 11.60 48.78 13.28 11.60 48.78 13.28 11.60 48.78 13.28 11.60 48.78 13.28 11.60 48.78 13.28 11.60 48.78 13.28 11.60 48.78 13.28 11.60 48.78 13.28 11.60 48.78 13.28 11.60 48.78 13.28 11.60 48.78 13.28 11.60 48.78 13.28 11.60 48.78 13.29 1.154.40 5,471.76 13.20		(Unaudited)	(Unaudited)	(Audited)
Discrime on Investments 491,92 375,54 1,731,47	1. Interest earned (a)+(b)+(c)+(d)	1,536.97	953.92	4,560.40
Discrime on Investments 491,92 375,54 1,731,47	(a) Interest/discount on advances/bills	1,012.41	550.34	2,702.85
(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 A. TOTAL INCOME (1+2) 1,879.29 1,154.40 5,471.76 A. TOTAL EXPENDITURE (2)+(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 (4-B) (Profit before Provisions and Contingencies) 367.94 283.16 1,263.85 D. Other Provision 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) <				
India and other inter-bank funds				·
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 92.05 661.82 337.21 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) 10 10	India and other inter-bank funds	19.36	16.44	77.30
A. TOTAL INCOME (1+2)	(d) Others	13.28	11.60	48.78
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) NIL	2. Other Income	342.32	200.48	911.36
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) - 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 10.28% 11.57% 7. Analytical Ratios 11.50% 10.28% 11.57% (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	A. TOTAL INCOME (1+2)	1,879.29	1,154.40	5,471.76
(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) 100.79 267.61 -61 -61 - of which provisions for Non-performing assets 49.61 13.78 73.73 73.73 E. Provision for Taxes 92.05 61.82 337.21 174.98 120.55 659.03 5. Paid-up equity share capital 282.65 280.13 281.63 281.63 6. Reserves excluding revaluation reserves (as per balance sheet of previous accounting year) 3,111.60 11.50 10.28% 11.57% 7. Analytical Ratios 10.28% 11.57% 10.28% 11.57% 11.57% (ii) Earnings per Share for the period / year - Basic 6.20 4.31 23.50 - Diluted 6.00 4.22 22.79	3. Interest Expended	1,090.14		
(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) 7. Analytical Ratios 7. (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	4. Operating expenses (e)+(f)			
B. TOTAL EXPENDITURE (3)+(4) (Excluding Provisions and Contingencies) 1,511.35 871.24 4,207.91	(e) Payments to and provisions for employees	147.90	79.69	381.35
Provisions and Contingencies 1,511.35 871.24 4,207.91		273.31	159.47	833.24
C. OPERATING PROFIT (A-B) (Profit before Provisions and Contingencies) 367.94 283.16 1,263.85 D. Other Provisions and Contingencies (Net) 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 NIL NIL NIL (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 NP				
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D. Other Provisions and Contingencies (Net) - of which provisions for Non-performing assets 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 NIL NIL <td></td> <td></td> <td></td> <td></td>				
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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 Image: Comparison of India (ii) Percentage of Shares held by Government of India (iii) Capital Adequacy Ratio (iii) Earnings per Share for the period / year - Basic - Basic - Diluted (a) Parison of India (iii) Earnings per Share for the period / year - Basic - Basic - Basic - Diluted (a) Parison of India (b) Amount of Gross Non-performing assets (a) Parison of India (b) Amount of India (b) Amount of India (c) Parison of India				
6. Reserves excluding revaluation reserves (as per balance sheet of previous accounting year) 3,111.60 7. Analytical Ratios India (i) Percentage of Shares held by Government of India NIL NIL NIL				
per balance sheet of previous accounting year) 7. Analytical Ratios (i) Percentage of Shares held by Government of India (ii) Capital Adequacy Ratio (iii) Earnings per Share for the period / year - Basic - Diluted - Diluted - Diluted - Diluted - Some of Gross Non-performing assets - Diluted	5. Paid-up equity share capital	282.65	280.13	
year) 7. Analytical Ratios (i) Percentage of Shares held by Government of India NIL	6. Reserves excluding revaluation reserves (as			3,111.60
7. Analytical Ratios (i) Percentage of Shares held by Government of India NIL				
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(ii) Capital Adequacy Ratio 11.50% 10.28% 11.57% (iii) Earnings per Share for the period / year 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 151,152,504 143,792,939 148,241,566		N.111	N.III	NIII
(iii) Earnings per Share for the period / year 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 151,152,504 143,792,939 148,241,566				
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- 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 151,152,504 143,792,939 148,241,566		6.20	4.21	22.50
(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 151,152,504 143,792,939 148,241,566				
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(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				
(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				
8. Aggregate public shareholding - Number of shares 151,152,504 143,792,939 148,241,566				
- Number of shares 151,152,504 143,792,939 148,241,566		0.74	0.73	1.10
	o. Aggregate public shareholding			
	- Number of shares	151.152.504	143,792,939	148.241.566
2.100.0				

Notes:

- 1. 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.
- 3. Pursuant to the approval of the shareholders at the Extra-Ordinary General Meeting on 25th June 2007, the Bank has increased its authorized share capital from Rs. 300 crores to Rs. 500 crores.
- 4. 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
quarter			
-	98	98	-

- 5. These results for the quarter ended 30th 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 P.J. NAYAK
Date : 12.07.2007 CHAIRMAN & MANAGING DIRECTOR

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		UTI BANK		
	Se	egmental 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
1	Segment Revenue			
a.	Treasury	2,943.18	1,833.13	8,780.50
b.	Corporate/Wholesale Banking	1,109.94	١)
C.	Retail Banking	797.89	1,074.31	5,308.26
d.	Other Banking Business	0.16] [
	Total	4,851.17	2,907.44	14,088.76
	Less Inter segment revenue	2,971.88	1,753.04	8,617.00
	Income from Operations	1,879.29	1,154.40	5,471.76
2	Segment Results After Provis			
a.	Treasury	(20.90)	9.46	226.46
b.	Corporate/Wholesale Banking	271.10]]]
C.	Retail Banking	16.67	├ 172.91	≻ 769.78
d.	Other Banking Business	0.16	J	J
	Total Profit Before Tax	267.03	182.37	996.24
3	Capital Employed			
a.	Treasury	(5,804.88)	1,493.27	(2,734.81)
b.	Corporate/Wholesale Banking	15,581.83	1, 100.27	7
C.	Retail Banking	(7,153.95)	1,504.58	6,128.04
d.	Other Banking Business	966.45	1] .,5555	, , , = 0.0 .
<u>.</u>	Total	3,589.45	2,997.85	3,393.23
Notes:	1. Effective 1st April 2007, the Bar	 nk has adonted RRI's	 	issued in April
	2007 on segment reporting in te to Treasury, Corporate / Wholes	erms of which the rep	oortable segments h	nave been change
	2. Segmental disclosures relating ended 31 st March, 2007, have b	to the corresponding	previous-year peri	od and for the yea

and are hence not comparable with the figures for the current quarter.