

SUNRISE BANK LIMITED

BASE RATE (For Asar 2074)

Section 1 (Cost of Fund)

Amount in Rs

Average Deposit	57,072,230,332
Interest on LCY Deposit Asar 2074	386,498,413
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	7.97%

Section 2 (CRR Cost)

CRR Average	3,427,245,698
Cost of Fund	7.97%
Average Amt available for investment	50,013,292,485
Average Deposit (Section 1)	57,072,230,332
Average Borrowing (Section 1)	-
Less: SLR for Asar 2074	7,058,937,847
CRR Cost	0.55%

Section 3 (Cost of SLR)

Net SLR Amount	3,631,692,149
Cost of Fund	7.97%
Average Govt Securities yield	3.151%
Average Amt available for investment	50,013,292,485
Cost of SLR	0.35%

Section 4 (Cost of Operating Expenses)

Total Operating Expenses (Full Year Averaged)	1,329,153,995
Multiplier provided by NRB	85%
Average Amt available for investment	50,013,292,485
Cost of Operating Expenses Annualised	2.26%

** Operating Expenses includes Staff Cost & Other Operating Cost.*

Section 5 (Return on Assets)

Fixed by NRB	0.75%
Base Rate for the Bank	11.88%