

SUNRISE BANK LIMITED

BASE RATE (FOR ASHAD 2070)

Section 1 (Cost of Fund)	<i>Amount in Rs</i>
Average Deposit	21,275,596,390
Interest on LCY Deposit (ASHAD 2070)	109,888,503
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	6.20%

Section 2 (CRR Cost)	
CRR Average	1,259,368,873
Cost of Fund	6.20%
Average Amt available for investment	18,197,713,416
Average Deposit (Section 1)	21,275,596,390
Average Borrowing (Section 1)	-
Less: SLR for Ashad 2070	3,077,882,974
CRR Cost	0.43%

Section 3 (Cost of SLR)	
Net SLR Amount	1,818,514,101
Cost of Fund	6.20%
364 days T-bill Rate	2.713%
Average Amt available for investment	18,197,713,416
Cost of SLR	0.35%

Section 4 (Cost of Operating Expenses)	
Total Operating Expenses (Full Year Averaged)	548,333,647
Multiplier provided by NRB	85%
Average Amt available for investment	18,197,713,416
Cost of Operating Expenses Annualised	2.56%

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

** Operating Expenses are average of the total expenses of the year.*

Section 5 (Return on Assets)	
Fixed by NRB	0.75%
Base Rate for the Bank	10.29%