

SUNRISE BANK LIMITED

BASE RATE (For Ashad 2072)

Section 1 (Cost of Fund)

Amount in Rs

Average Deposit	31,815,153,489
Interest on LCY Deposit Ashad 2072)	133,641,343
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	4.95%

Section 2 (CRR Cost)

CRR Average	1,877,894,398
Cost of Fund	4.95%
Average Amt available for investment	28,041,273,109
Average Deposit (Section 1)	31,815,153,489
Average Borrowing (Section 1)	-
Less: SLR for Ashad 2072	3,773,880,380
CRR Cost	0.33%

Section 3 (Cost of SLR)

Net SLR Amount	1,895,985,982
Cost of Fund	4.95%
Average Govt Securities yield	1.554%
Average Amt available for investment	28,041,273,109
Cost of SLR	0.23%

Section 4 (Cost of Operating Expenses)

Total Operating Expenses (Full Year Averaged)	694,230,950
Multiplier provided by NRB	85%
Average Amt available for investment	28,041,273,109
Cost of Operating Expenses Annualised	2.10%

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

Section 5 (Return on Assets)

Fixed by NRB	0.75%
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Base Rate for the Bank	8.36%
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