

SUNRISE BANK LIMITED

BASE RATE (For Ashad 2071)

Section 1 (Cost of Fund)

Amount in Rs

Average Deposit	25,097,532,902
Interest on LCY Deposit Ashad 2071)	106,450,051
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	4.84%

** Average of the Month on daily basis.*

Section 2 (CRR Cost)

CRR Average	1,286,450,181
Cost of Fund	4.84%
Average Amt available for investment	22,021,502,093
Average Deposit (Section 1)	25,097,532,902
Average Borrowing (Section 1)	-
Less: SLR for Ashad 2071	3,076,030,809
CRR Cost	0.28%

Section 3 (Cost of SLR)

Net SLR Amount	1,789,580,627
Cost of Fund	4.84%
364 days T-bill Rate *	0.720%
Average Amt available for investment	22,021,502,093
Cost of SLR	0.33%

** Average 364 Days T-Bill Rate for the month of Ashad 2071.*

Section 4 (Cost of Operating Expenses)

Total Operating Expenses (Full Year Averaged)	627,313,272
Multiplier provided by NRB	85%
Average Amt available for investment	22,021,502,093
Cost of Operating Expenses Annualised	2.42%

** Operating Expenses includes Staff Cost & Other Operating Cost. Monthly average of the year.*

Section 5 (Return on Assets)

Fixed by NRB	0.75%
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Base Rate for the Bank	8.62%
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