

SUNRISE BANK LIMITED

BASE RATE (For Ashard 2073)

Section 1 (Cost of Fund)	<i>Amount in Rs</i>
Average Deposit	42,453,049,798
Interest on LCY Deposit Ashard 2073)	138,011,349
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	3.83%

Section 2 (CRR Cost)	
CRR Average	2,461,361,213
Cost of Fund	3.83%
Average Amt available for investment	37,479,331,241
Average Deposit (Section 1)	42,453,049,798
Average Borrowing (Section 1)	-
Less: SLR for Ashard 2073	4,973,718,557
CRR Cost	0.25%

Section 3 (Cost of SLR)	
Net SLR Amount	2,512,357,344
Cost of Fund	3.83%
Average Govt Securities yield	3.470%
Average Amt available for investment	37,479,331,241
Cost of SLR	0.02%

Section 4 (Cost of Operating Expenses)	
Total Operating Expenses (Full Year Averaged)	772,801,276
Multiplier provided by NRB	85%
Average Amt available for investment	37,479,331,241
Cost of Operating Expenses Annualised	1.75%

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

Section 5 (Return on Assets)	
Fixed by NRB	0.75%
Base Rate for the Bank	6.60%