

SUNRISE BANK LIMITED

BASE RATE (For Aswin 2070)

Section 1 (Cost of Fund)

Amount in Rs

Average Deposit	24,288,842,966
Interest on LCY Deposit (Aswin 2070)	-
Average Borrowing	-
Interest on LCY Borrowing	117,840,930
Cost of Fund excluding Capital (COD without CRR effect)	5.82%

Section 2 (CRR Cost)

CRR Average	1,263,432,584
Cost of Fund	5.82%
Average Amt available for investment	21,386,413,625
Average Deposit (Section 1)	24,288,842,966
Average Borrowing (Section 1)	-
Less: SLR for Aswin 2070	2,902,429,341
CRR Cost	0.34%

Section 3 (Cost of SLR)

Net SLR Amount	1,638,996,757
Cost of Fund	5.82%
364 days T-bill Rate	0.780%
Average Amt available for investment	21,386,413,625
Cost of SLR	0.39%

** 364 Days T-Bill transaction didn't take place during the month, so the rate of Ashad 2070 taken.*

Section 4 (Cost of Operating Expenses)

Total Operating Expenses (Full Year Averaged)	640,974,845
Multiplier provided by NRB	85%
Average Amt available for investment	21,386,413,625
Cost of Operating Expenses Annualised	2.55%

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

Section 5 (Return on Assets)

Fixed by NRB	0.75%
Base Rate for the Bank	9.85%