

# SUNRISE BANK LIMITED

## BASE RATE (For Aswin 2071)

<b>Section 1 (Cost of Fund)</b>	<i>Amount in Rs</i>
Average Deposit	25,907,049,925
Interest on LCY Deposit Bhadra 2071)	96,109,387
Average Borrowing	675,000,000
Interest on LCY Borrowing	351,924
<b>Cost of Fund excluding Capital (COD without CRR effect)</b>	<b>4.27%</b>

<b>Section 2 (CRR Cost)</b>	
CRR Average	1,557,092,546
Cost of Fund	4.27%
<b>Average Amt available for investment</b>	<b>23,489,637,215</b>
Average Deposit (Section 1)	25,907,049,925
Average Borrowing (Section 1)	675,000,000
Less: SLR for Bhadra 2071	3,092,412,710
<b>CRR Cost</b>	<b>0.28%</b>

<b>Section 3 (Cost of SLR)</b>	
Net SLR Amount	1,535,320,164
Cost of Fund	4.27%
Average Govt Securities yield	0.782%
Average Amt available for investment	23,489,637,215
<b>Cost of SLR</b>	<b>0.23%</b>

<b>Section 4 (Cost of Operating Expenses)</b>	
Total Operating Expenses (Full Year Averaged)	765,635,073
Multiplier provided by NRB	85%
Average Amt available for investment	23,489,637,215
<b>Cost of Operating Expenses Annualised</b>	<b>2.77%</b>

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

<b>Section 5 (Return on Assets)</b>	
Fixed by NRB	0.75%
<b>Base Rate for the Bank</b>	<b>8.30%</b>