

SUNRISE BANK LIMITED

BASE RATE (For Baishak 2072)

Section 1 (Cost of Fund)	<i>Amount in Rs</i>
Average Deposit	29,423,471,942
Interest on LCY Deposit Poush 2071)	117,878,983
Average Borrowing	169,910,989
Interest on LCY Borrowing	2,801,025
Cost of Fund excluding Capital (COD without CRR effect)	4.80%

Section 2 (CRR Cost)	
CRR Average	1,733,998,353
Cost of Fund	4.80%
Average Amt available for investment	26,064,002,030
Average Deposit (Section 1)	29,423,471,942
Average Borrowing (Section 1)	169,910,989
Less: SLR for Poush 2071	3,529,380,901
CRR Cost	0.32%

Section 3 (Cost of SLR)	
Net SLR Amount	1,795,382,547
Cost of Fund	4.80%
Average Govt Securities yield	0.821%
Average Amt available for investment	26,064,002,030
Cost of SLR	0.27%

Section 4 (Cost of Operating Expenses)	
Total Operating Expenses (Full Year Averaged)	538,884,751
Multiplier provided by NRB	85%
Average Amt available for investment	26,064,002,030
Cost of Operating Expenses Annualised	1.76%

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

Section 5 (Return on Assets)	
Fixed by NRB	0.75%
Base Rate for the Bank	7.90%