

SUNRISE BANK LIMITED

BASE RATE (For Baisakh 2071)

Section 1 (Cost of Fund)	<i>Amount in Rs</i>
Average Deposit	24,541,306,812
Interest on LCY Deposit Baisakh 2071)	101,064,433
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	4.94%

Section 2 (CRR Cost)	
CRR Average	1,310,880,133
Cost of Fund	4.94%
Average Amt available for investment	21,485,353,833
Average Deposit (Section 1)	24,541,306,812
Average Borrowing (Section 1)	-
Less: SLR for Baisakh 2070	3,055,952,980
CRR Cost	0.30%

Section 3 (Cost of SLR)	
Net SLR Amount	1,745,072,846
Cost of Fund	4.94%
364 days T-bill Rate *	0.644%
Average Amt available for investment	21,485,353,833
Cost of SLR	0.35%

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

Section 4 (Cost of Operating Expenses)	
Total Operating Expenses (Full Year Averaged)	638,436,159
Multiplier provided by NRB	85%
Average Amt available for investment	21,485,353,833
Cost of Operating Expenses Annualised	2.53%

* Operating Expenses includes Staff Cost & Other Operating Cost.

Section 5 (Return on Assets)	
Fixed by NRB	0.75%
Base Rate for the Bank	8.87%