

SUNRISE BANK LIMITED

BASE RATE (For Baishak 2073)

Section 1 (Cost of Fund)

Amount in Rs

Average Deposit	40,474,624,931
Interest on LCY Deposit Baishak 2073)	132,513,574
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	3.85%

Section 2 (CRR Cost)

CRR Average	2,373,543,556
Cost of Fund	3.85%
Average Amt available for investment	35,641,527,281
Average Deposit (Section 1)	40,474,624,931
Average Borrowing (Section 1)	-
Less: SLR for Baishak 2073	4,833,097,650
CRR Cost	0.26%

Section 3 (Cost of SLR)

Net SLR Amount	2,459,554,095
Cost of Fund	3.85%
Average Govt Securities yield	2.276%
Average Amt available for investment	35,641,527,281
Cost of SLR	0.11%

Section 4 (Cost of Operating Expenses)

Total Operating Expenses (Full Year Averaged)	739,000,199
Multiplier provided by NRB	85%
Average Amt available for investment	35,641,527,281
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	6.73%
-------------------------------	--------------