

SUNRISE BANK LIMITED

BASE RATE (For Bhadra2074)

Section 1 (Cost of Fund)

Amount in Rs

Average Deposit	59,768,712,575
Interest on LCY Deposit Bhadra2074	371,427,506
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	7.32%

Section 2 (CRR Cost)

CRR Average	3,548,373,731
Cost of Fund	7.32%
Average Amt available for investment	52,691,515,546
Average Deposit (Section 1)	59,768,712,575
Average Borrowing (Section 1)	-
Less: SLR for Bhadra2074	7,077,197,029
CRR Cost	0.49%

Section 3 (Cost of SLR)

Net SLR Amount	3,528,823,299
Cost of Fund	7.32%
Average Govt Securities yield	2.98%
Average Amt available for investment	52,691,515,546
Cost of SLR	0.29%

Section 4 (Cost of Operating Expenses)

Total Operating Expenses (Full Year Averaged)	1,069,351,227
Multiplier provided by NRB	85%
Average Amt available for investment	52,691,515,546
Cost of Operating Expenses Annualised	1.73%

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

Section 5 (Return on Assets)

Fixed by NRB	0.75%
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Base Rate for the Bank	10.58%
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