

SUNRISE BANK LIMITED

BASE RATE (For Bhadra 2073)

Section 1 (Cost of Fund)

Amount in Rs

Average Deposit	51,168,683,030
Interest on LCY Deposit Bhadra 2073)	177,617,533
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	4.09%

Section 2 (CRR Cost)

CRR Average	3,034,459,554
Cost of Fund	4.09%
Average Amt available for investment	45,005,316,501
Average Deposit (Section 1)	51,168,683,030
Average Borrowing (Section 1)	-
Less: SLR for Bhadra 2073	6,163,366,529
CRR Cost	0.28%

Section 3 (Cost of SLR)

Net SLR Amount	3,128,906,976
Cost of Fund	4.09%
Average Govt Securities yield	2.640%
Average Amt available for investment	45,005,316,501
Cost of SLR	0.10%

Section 4 (Cost of Operating Expenses)

Total Operating Expenses (Full Year Averaged)	825,763,268
Multiplier provided by NRB	85%
Average Amt available for investment	45,005,316,501
Cost of Operating Expenses Annualised	1.56%

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

Section 5 (Return on Assets)

Fixed by NRB	0.75%
Base Rate for the Bank	6.78%