

SUNRISE BANK LIMITED

BASE RATE (For Bhadra 2072)

Section 1 (Cost of Fund)

Amount in Rs

Average Deposit	32,957,148,261
Interest on LCY Deposit Bhadra 2072)	132,349,409
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	4.73%

Section 2 (CRR Cost)

CRR Average	1,950,505,510
Cost of Fund	4.73%
Average Amt available for investment	28,954,975,221
Average Deposit (Section 1)	32,957,148,261
Average Borrowing (Section 1)	-
Less: SLR for Bhadra 2072	4,002,173,039
CRR Cost	0.32%

Section 3 (Cost of SLR)

Net SLR Amount	2,051,667,529
Cost of Fund	4.73%
Average Govt Securities yield	1.451%
Average Amt available for investment	28,954,975,221
Cost of SLR	0.23%

Section 4 (Cost of Operating Expenses)

Total Operating Expenses (Full Year Averaged)	654,304,870
Multiplier provided by NRB	85%
Average Amt available for investment	28,954,975,221
Cost of Operating Expenses Annualised	1.92%

** 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	7.95%
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