

SUNRISE BANK LIMITED

BASE RATE (For Bhadra 2070)

Section 1 (Cost of Fund)

Amount in Rs

Average Deposit	23,895,115,211
Interest on LCY Deposit (Bhadra 2070)	-
Average Borrowing	-
Interest on LCY Borrowing	121,897,804
Cost of Fund excluding Capital (COD without CRR effect)	6.12%

Section 2 (CRR Cost)

CRR Average	1,214,142,206
Cost of Fund	6.12%
Average Amt available for investment	21,126,691,341
Average Deposit (Section 1)	23,895,115,211
Average Borrowing (Section 1)	-
Less: SLR for Bhadra 2070	2,768,423,870
CRR Cost	0.35%

Section 3 (Cost of SLR)

Net SLR Amount	1,554,281,664
Cost of Fund	6.12%
364 days T-bill Rate	1.002%
Average Amt available for investment	21,126,691,341
Cost of SLR	0.38%

Section 4 (Cost of Operating Expenses)

Total Operating Expenses (Full Year Averaged)	533,119,326
Multiplier provided by NRB	85%
Average Amt available for investment	21,126,691,341
Cost of Operating Expenses Annualised	2.14%

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

Section 5 (Return on Assets)

Fixed by NRB	0.75%
Base Rate for the Bank	9.74%