

SUNRISE BANK LIMITED

BASE RATE (For Chaitra 2072)

Section 1 (Cost of Fund)

Amount in Rs

Average Deposit	39,166,852,289
Interest on LCY Deposit Chaitra 2072)	123,562,314
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	3.84%

Section 2 (CRR Cost)

CRR Average	2,289,571,533
Cost of Fund	3.84%
Average Amt available for investment	34,589,614,973
Average Deposit (Section 1)	39,166,852,289
Average Borrowing (Section 1)	-
Less: SLR for Chaitra 2072	4,577,237,316
CRR Cost	0.25%

Section 3 (Cost of SLR)

Net SLR Amount	2,287,665,783
Cost of Fund	3.84%
Average Govt Securities yield	1.407%
Average Amt available for investment	34,589,614,973
Cost of SLR	0.16%

Section 4 (Cost of Operating Expenses)

Total Operating Expenses (Full Year Averaged)	758,090,324
Multiplier provided by NRB	85%
Average Amt available for investment	34,589,614,973
Cost of Operating Expenses Annualised	1.86%

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

Section 5 (Return on Assets)

Fixed by NRB	0.75%
Base Rate for the Bank	6.86%