

SUNRISE BANK LIMITED

BASE RATE (For Chaitra 2071)

Section 1 (Cost of Fund)

Amount in Rs

Average Deposit	29,054,693,141
Interest on LCY Deposit Poush 2071)	108,425,985
Average Borrowing	400,000,000
Interest on LCY Borrowing	2,797,451
Cost of Fund excluding Capital (COD without CRR effect)	4.53%

Section 2 (CRR Cost)

CRR Average	1,702,994,976
Cost of Fund	4.53%
Average Amt available for investment	26,037,363,716
Average Deposit (Section 1)	29,054,693,141
Average Borrowing (Section 1)	400,000,000
Less: SLR for Poush 2071	3,417,329,425
CRR Cost	0.30%

Section 3 (Cost of SLR)

Net SLR Amount	1,714,334,449
Cost of Fund	4.53%
Average Govt Securities yield	0.663%
Average Amt available for investment	26,037,363,716
Cost of SLR	0.25%

Section 4 (Cost of Operating Expenses)

Total Operating Expenses (Full Year Averaged)	620,795,979
Multiplier provided by NRB	85%
Average Amt available for investment	26,037,363,716
Cost of Operating Expenses Annualised	2.03%

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

Section 5 (Return on Assets)

Fixed by NRB	0.75%
Base Rate for the Bank	7.86%