

SUNRISE BANK LIMITED

BASE RATE (For Chaitra 2070)

Section 1 (Cost of Fund)	<i>Amount in Rs</i>
Average Deposit	25,407,628,559
Interest on LCY Deposit Chaitra 2070)	102,966,683
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	4.86%

Section 2 (CRR Cost)	
CRR Average	1,302,539,743
Cost of Fund	4.86%
Average Amt available for investment	22,351,675,580
Average Deposit (Section 1)	25,407,628,559
Average Borrowing (Section 1)	-
Less: SLR for Chaitra 2070	3,055,952,980
CRR Cost	0.28%

Section 3 (Cost of SLR)	
Net SLR Amount	1,753,413,236
Cost of Fund	4.86%
364 days T-bill Rate *	0.698%
Average Amt available for investment	22,351,675,580
Cost of SLR	0.33%

* Average 364 Days T-Bill Rate for the month of Falgun 2070.

Section 4 (Cost of Operating Expenses)	
Total Operating Expenses (Full Year Averaged)	657,374,285
Multiplier provided by NRB	85%
Average Amt available for investment	22,351,675,580
Cost of Operating Expenses Annualised	2.50%

* Operating Expenses includes Staff Cost & Other Operating Cost.

Section 5 (Return on Assets)	
Fixed by NRB	0.75%
Base Rate for the Bank	8.72%