

SUNRISE BANK LIMITED

BASE RATE (For Falgun 2071)

Section 1 (Cost of Fund)	<i>Amount in Rs</i>
Average Deposit	28,296,578,353
Interest on LCY Deposit Poush 2071)	102,951,406
Average Borrowing	879,213,916
Interest on LCY Borrowing	2,782,314
Cost of Fund excluding Capital (COD without CRR effect)	4.41%

Section 2 (CRR Cost)	
CRR Average	1,655,773,502
Cost of Fund	4.41%
Average Amt available for investment	25,829,947,973
Average Deposit (Section 1)	28,296,578,353
Average Borrowing (Section 1)	879,213,916
Less: SLR for Poush 2071	3,345,844,296
CRR Cost	0.28%

Section 3 (Cost of SLR)	
Net SLR Amount	1,690,070,794
Cost of Fund	4.41%
Average Govt Securities yield	0.547%
Average Amt available for investment	25,829,947,973
Cost of SLR	0.25%

Section 4 (Cost of Operating Expenses)	
Total Operating Expenses (Full Year Averaged)	603,238,796
Multiplier provided by NRB	85%
Average Amt available for investment	25,829,947,973
Cost of Operating Expenses Annualised	1.99%

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

Section 5 (Return on Assets)	
Fixed by NRB	0.75%
Base Rate for the Bank	7.68%