

SUNRISE BANK LIMITED

BASE RATE (For Jestha 2073)

Section 1 (Cost of Fund)

Amount in Rs

| | |
|--|----------------|
| Average Deposit | 40,841,175,367 |
| Interest on LCY Deposit (Jestha 2073) | 137,757,431 |
| Average Borrowing | - |
| Interest on LCY Borrowing | - |
| Cost of Fund excluding Capital (COD without CRR effect) | 3.85% |

Section 2 (CRR Cost)

| | |
|---|-----------------------|
| CRR Average | 2,404,248,275 |
| Cost of Fund | 3.85% |
| Average Amt available for investment | 36,017,101,671 |
| Average Deposit (Section 1) | 40,841,175,367 |
| Average Borrowing (Section 1) | - |
| Less: SLR for Jestha 2073 | 4,824,073,696 |
| CRR Cost | 0.26% |

Section 3 (Cost of SLR)

| | |
|--------------------------------------|----------------|
| Net SLR Amount | 2,419,825,421 |
| Cost of Fund | 3.85% |
| Average Govt Securities yield | 3.785% |
| Average Amt available for investment | 36,017,101,671 |
| Cost of SLR | 0.00% |

Section 4 (Cost of Operating Expenses)

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|---|----------------|
| Total Operating Expenses (Full Year Averaged) | 814,214,630 |
| Multiplier provided by NRB | 85% |
| Average Amt available for investment | 36,017,101,671 |
| Cost of Operating Expenses Annualised | 1.92% |

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

Section 5 (Return on Assets)

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|--------------|-------|
| Fixed by NRB | 0.75% |
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| Base Rate for the Bank | 6.78% |
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