

SUNRISE BANK LIMITED

BASE RATE (For Jestha 2074)

Section 1 (Cost of Fund)

Amount in Rs

Average Deposit	57,332,118,166
Interest on LCY Deposit Jestha 2074	382,169,443
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	7.85%

Section 2 (CRR Cost)

CRR Average	3,412,743,688
Cost of Fund	7.85%
Average Amt available for investment	50,250,962,767
Average Deposit (Section 1)	57,332,118,166
Average Borrowing (Section 1)	-
Less: SLR for Jestha 2074	7,081,155,399
CRR Cost	0.53%

Section 3 (Cost of SLR)

Net SLR Amount	3,668,411,712
Cost of Fund	7.85%
Average Govt Securities yield	3.613%
Average Amt available for investment	50,250,962,767
Cost of SLR	0.31%

Section 4 (Cost of Operating Expenses)

Total Operating Expenses (Full Year Averaged)	1,029,439,169
Multiplier provided by NRB	85%
Average Amt available for investment	50,250,962,767
Cost of Operating Expenses Annualised	1.74%

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

Section 5 (Return on Assets)

Fixed by NRB	0.75%
Base Rate for the Bank	11.18%