

SUNRISE BANK LIMITED

BASE RATE (For Jestha 2072)

Section 1 (Cost of Fund)

Amount in Rs

Average Deposit	30,667,341,798
Interest on LCY Deposit Jestha 2072)	130,464,559
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	4.79%

Section 2 (CRR Cost)

CRR Average	1,786,628,890
Cost of Fund	4.79%
Average Amt available for investment	27,122,870,342
Average Deposit (Section 1)	30,667,341,798
Average Borrowing (Section 1)	-
Less: SLR for Jestha 2072	3,544,471,456
CRR Cost	0.32%

Section 3 (Cost of SLR)

Net SLR Amount	1,757,842,566
Cost of Fund	4.79%
Average Govt Securities yield	1.188%
Average Amt available for investment	27,122,870,342
Cost of SLR	0.23%

Section 4 (Cost of Operating Expenses)

Total Operating Expenses (Full Year Averaged)	623,057,580
Multiplier provided by NRB	85%
Average Amt available for investment	27,122,870,342
Cost of Operating Expenses Annualised	1.95%

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

Section 5 (Return on Assets)

Fixed by NRB	0.75%
Base Rate for the Bank	8.04%