

SUNRISE BANK LIMITED

BASE RATE (For Jestha 2071)

Section 1 (Cost of Fund)	<i>Amount in Rs</i>
Average Deposit	24,391,127,392
Interest on LCY Deposit (Jestha 2071)	99,415,304
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	4.89%

Section 2 (CRR Cost)	
CRR Average	1,259,088,639
Cost of Fund	4.89%
Average Amt available for investment	21,518,996,602
Average Deposit (Section 1)	24,391,127,392
Average Borrowing (Section 1)	-
Less: SLR for Jestha 2071	2,872,130,790
CRR Cost	0.29%

Section 3 (Cost of SLR)	
Net SLR Amount	1,613,042,151
Cost of Fund	4.89%
364 days T-bill Rate *	0.834%
Average Amt available for investment	21,518,996,602
Cost of SLR	0.30%

* Average 364 Days T-Bill Rate for the month of Baisakh 2071, as there isn't any 364 days T-Bill issue in Jestha 2071.

Section 4 (Cost of Operating Expenses)	
Total Operating Expenses (Full Year Averaged)	639,699,238
Multiplier provided by NRB	85%
Average Amt available for investment	21,518,996,602
Cost of Operating Expenses Annualised	2.53%

* Operating Expenses includes Staff Cost & Other Operating Cost.

Section 5 (Return on Assets)	
Fixed by NRB	0.75%
Base Rate for the Bank	8.76%