

SUNRISE BANK LIMITED

BASE RATE (For Kartik 2073)

Section 1 (Cost of Fund)

Amount in Rs

Average Deposit	53,377,488,421
Interest on LCY Deposit Kartik 2073)	190,157,754
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	4.33%

Section 2 (CRR Cost)

CRR Average	3,115,866,281
Cost of Fund	4.33%
Average Amt available for investment	47,052,026,098
Average Deposit (Section 1)	53,377,488,421
Average Borrowing (Section 1)	-
Less: SLR for Kartik 2073	6,325,462,323
CRR Cost	0.29%

Section 3 (Cost of SLR)

Net SLR Amount	3,209,596,041
Cost of Fund	4.33%
Average Govt Securities yield	3.020%
Average Amt available for investment	47,052,026,098
Cost of SLR	0.09%

Section 4 (Cost of Operating Expenses)

Total Operating Expenses (Full Year Averaged)	999,392,125
Multiplier provided by NRB	85%
Average Amt available for investment	47,052,026,098
Cost of Operating Expenses Annualised	1.81%

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

Section 5 (Return on Assets)

Fixed by NRB	0.75%
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Base Rate for the Bank	7.27%
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