

SUNRISE BANK LIMITED

BASE RATE (For Kartik 2072)

Section 1 (Cost of Fund)	<i>Amount in Rs</i>
Average Deposit	34,518,881,713
Interest on LCY Deposit Kartik 2072)	131,526,062
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	4.64%

Section 2 (CRR Cost)	
CRR Average	2,027,087,972
Cost of Fund	4.64%
Average Amt available for investment	30,400,070,227
Average Deposit (Section 1)	34,518,881,713
Average Borrowing (Section 1)	-
Less: SLR for Kartik2072	4,118,811,486
CRR Cost	0.31%

Section 3 (Cost of SLR)	
Net SLR Amount	2,091,723,514
Cost of Fund	4.64%
Average Govt Securities yield	2.258%
Average Amt available for investment	30,400,070,227
Cost of SLR	0.16%

Section 4 (Cost of Operating Expenses)	
Total Operating Expenses (Full Year Averaged)	582,635,298
Multiplier provided by NRB	85%
Average Amt available for investment	30,400,070,227
Cost of Operating Expenses Annualised	1.63%

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

Section 5 (Return on Assets)	
Fixed by NRB	0.75%
Base Rate for the Bank	7.49%