

SUNRISE BANK LIMITED

BASE RATE (For Kartik 2071)

Section 1 (Cost of Fund)

Amount in Rs

Average Deposit	26,830,000,383
Interest on LCY Deposit Kartik 2071)	95,576,414
Average Borrowing	290,000,000
Interest on LCY Borrowing	5,959
Cost of Fund excluding Capital (COD without CRR effect)	4.29%

Section 2 (CRR Cost)

CRR Average	1,583,351,475
Cost of Fund	4.29%
Average Amt available for investment	23,904,119,348
Average Deposit (Section 1)	26,830,000,383
Average Borrowing (Section 1)	290,000,000
Less: SLR for Kartik 2071	3,215,881,035
CRR Cost	0.28%

Section 3 (Cost of SLR)

Net SLR Amount	1,632,529,560
Cost of Fund	4.29%
Average Govt Securities yield	0.876%
Average Amt available for investment	23,904,119,348
Cost of SLR	0.23%

Section 4 (Cost of Operating Expenses)

Total Operating Expenses (Full Year Averaged)	587,130,467
Multiplier provided by NRB	85%
Average Amt available for investment	23,904,119,348
Cost of Operating Expenses Annualised	2.09%

** 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	7.64%
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