

SUNRISE BANK LIMITED

BASE RATE (For Kartik 2070)

Section 1 (Cost of Fund)

Amount in Rs

Average Deposit	24,969,447,126
Interest on LCY Deposit (Kartik 2070)	110,588,168
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	5.31%

Section 2 (CRR Cost)

CRR Average	1,296,136,420
Cost of Fund	5.31%
Average Amt available for investment	21,985,132,226
Average Deposit (Section 1)	24,969,447,126
Average Borrowing (Section 1)	-
Less: SLR for Kartik 2070	2,984,314,901
CRR Cost	0.31%

Section 3 (Cost of SLR)

Net SLR Amount	1,688,178,480
Cost of Fund	5.31%
364 days T-bill Rate *	0.497%
Average Amt available for investment	21,985,132,226
Cost of SLR	0.37%

* Average 364 Days T-Bill Rate for the month of Kartik 2070.

Section 4 (Cost of Operating Expenses)

Total Operating Expenses (Full Year Averaged)	543,449,802
Multiplier provided by NRB	85%
Average Amt available for investment	21,985,132,226
Cost of Operating Expenses Annualised	2.10%

* Operating Expenses includes Staff Cost & Other Operating Cost.

Section 5 (Return on Assets)

Fixed by NRB	0.75%
Base Rate for the Bank	8.84%