

SUNRISE BANK LIMITED

BASE RATE (For MAGH 2070)

Section 1 (Cost of Fund)	<i>Amount in Rs</i>
Average Deposit	24,374,690,770
Interest on LCY Deposit (MAGH 2070)	101,213,685
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	4.98%

Section 2 (CRR Cost)	
CRR Average	1,264,625,559
Cost of Fund	4.98%
Average Amt available for investment	21,487,008,660
Average Deposit (Section 1)	24,374,690,770
Average Borrowing (Section 1)	-
Less: SLR for MAGH 2070	2,887,682,110
CRR Cost	0.29%

Section 3 (Cost of SLR)	
Net SLR Amount	1,623,056,551
Cost of Fund	4.98%
364 days T-bill Rate *	0.967%
Average Amt available for investment	21,487,008,660
Cost of SLR	0.30%

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

Section 4 (Cost of Operating Expenses)	
Total Operating Expenses (Full Year Averaged)	579,133,818
Multiplier provided by NRB	85%
Average Amt available for investment	21,487,008,660
Cost of Operating Expenses Annualised	2.29%

* Operating Expenses includes Staff Cost & Other Operating Cost.

Section 5 (Return on Assets)	
Fixed by NRB	0.75%
Base Rate for the Bank	8.61%