

SUNRISE BANK LIMITED

BASE RATE (For Magh 2073)

Section 1 (Cost of Fund)	<i>Amount in Rs</i>
Average Deposit	55,722,688,770
Interest on LCY Deposit Magh 2073)	241,077,463
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	5.45%

Section 2 (CRR Cost)	
CRR Average	3,305,408,240
Cost of Fund	5.45%
Average Amt available for investment	49,034,595,570
Average Deposit (Section 1)	55,722,688,770
Average Borrowing (Section 1)	-
Less: SLR for Magh 2073	6,688,093,200
CRR Cost	0.37%

Section 3 (Cost of SLR)	
Net SLR Amount	3,382,684,960
Cost of Fund	5.45%
Average Govt Securities yield	2.995%
Average Amt available for investment	49,034,595,570
Cost of SLR	0.17%

Section 4 (Cost of Operating Expenses)	
Total Operating Expenses (Full Year Averaged)	759,805,249
Multiplier provided by NRB	85%
Average Amt available for investment	49,034,595,570
Cost of Operating Expenses Annualised	1.32%

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

Section 5 (Return on Assets)	
Fixed by NRB	0.75%
Base Rate for the Bank	8.06%