

SUNRISE BANK LIMITED

BASE RATE (For Mangsir 2070)

| Section 1 (Cost of Fund) | <i>Amount in Rs</i> |
|--|---------------------|
| Average Deposit | 24,440,707,878 |
| Interest on LCY Deposit (Mangsir 2070) | 110,018,581 |
| Average Borrowing | - |
| Interest on LCY Borrowing | - |
| Cost of Fund excluding Capital (COD without CRR effect) | 5.40% |

| Section 2 (CRR Cost) | |
|---|-----------------------|
| CRR Average | 1,290,955,082 |
| Cost of Fund | 5.40% |
| Average Amt available for investment | 21,468,050,896 |
| Average Deposit (Section 1) | 24,440,707,878 |
| Average Borrowing (Section 1) | - |
| Less: SLR for Mangsir 2070 | 2,972,656,982 |
| CRR Cost | 0.32% |

| Section 3 (Cost of SLR) | |
|--------------------------------------|----------------|
| Net SLR Amount | 1,681,701,900 |
| Cost of Fund | 5.40% |
| 364 days T-bill Rate * | 0.633% |
| Average Amt available for investment | 21,468,050,896 |
| Cost of SLR | 0.37% |

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

| Section 4 (Cost of Operating Expenses) | |
|---|----------------|
| Total Operating Expenses (Full Year Averaged) | 521,649,283 |
| Multiplier provided by NRB | 85% |
| Average Amt available for investment | 21,468,050,896 |
| Cost of Operating Expenses Annualised | 2.07% |

* Operating Expenses includes Staff Cost & Other Operating Cost.

| Section 5 (Return on Assets) | |
|-------------------------------------|--------------|
| Fixed by NRB | 0.75% |
| Base Rate for the Bank | 8.91% |