

SUNRISE BANK LIMITED

BASE RATE (For Marga 2072)

Section 1 (Cost of Fund)	<i>Amount in Rs</i>
Average Deposit	35,360,996,957
Interest on LCY Deposit Marga 2072)	125,854,521
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	4.48%

Section 2 (CRR Cost)	
CRR Average	2,073,860,691
Cost of Fund	4.48%
Average Amt available for investment	31,202,789,113
Average Deposit (Section 1)	35,360,996,957
Average Borrowing (Section 1)	-
Less: SLR for Marga 2072	4,158,207,844
CRR Cost	0.30%

Section 3 (Cost of SLR)	
Net SLR Amount	2,084,347,153
Cost of Fund	4.48%
Average Govt Securities yield	2.032%
Average Amt available for investment	31,202,789,113
Cost of SLR	0.16%

Section 4 (Cost of Operating Expenses)	
Total Operating Expenses (Full Year Averaged)	666,942,532
Multiplier provided by NRB	85%
Average Amt available for investment	31,202,789,113
Cost of Operating Expenses Annualised	1.82%

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

Section 5 (Return on Assets)	
Fixed by NRB	0.75%
Base Rate for the Bank	7.51%