

SUNRISE BANK LIMITED

BASE RATE (For Poush 2072)

Section 1 (Cost of Fund)

Amount in Rs

Average Deposit	35,460,925,775
Interest on LCY Deposit Poush 2072)	127,521,220
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	4.38%

Section 2 (CRR Cost)

CRR Average	2,110,538,520
Cost of Fund	4.38%
Average Amt available for investment	31,168,365,412
Average Deposit (Section 1)	35,460,925,775
Average Borrowing (Section 1)	-
Less: SLR for Poush 2072	4,292,560,363
CRR Cost	0.30%

Section 3 (Cost of SLR)

Net SLR Amount	2,182,021,843
Cost of Fund	4.38%
Average Govt Securities yield	1.986%
Average Amt available for investment	31,168,365,412
Cost of SLR	0.17%

Section 4 (Cost of Operating Expenses)

Total Operating Expenses (Full Year Averaged)	679,810,755
Multiplier provided by NRB	85%
Average Amt available for investment	31,168,365,412
Cost of Operating Expenses Annualised	1.85%

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

Section 5 (Return on Assets)

Fixed by NRB	0.75%
Base Rate for the Bank	7.45%