

SUNRISE BANK LIMITED

BASE RATE (For Poush 2070)

Section 1 (Cost of Fund)	<i>Amount in Rs</i>
Average Deposit	24,031,326,296
Interest on LCY Deposit (Poush 2070)	104,852,376
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	5.24%

Section 2 (CRR Cost)	
CRR Average	1,262,558,982
Cost of Fund	5.24%
Average Amt available for investment	21,143,644,186
Average Deposit (Section 1)	24,031,326,296
Average Borrowing (Section 1)	-
Less: SLR for Poush 2070	2,887,682,110
CRR Cost	0.31%

Section 3 (Cost of SLR)	
Net SLR Amount	1,625,123,128
Cost of Fund	5.24%
364 days T-bill Rate *	1.062%
Average Amt available for investment	21,143,644,186
Cost of SLR	0.32%

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

Section 4 (Cost of Operating Expenses)	
Total Operating Expenses (Full Year Averaged)	586,027,638
Multiplier provided by NRB	85%
Average Amt available for investment	21,143,644,186
Cost of Operating Expenses Annualised	2.36%

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

Section 5 (Return on Assets)	
Fixed by NRB	0.75%
Base Rate for the Bank	8.98%