

# SUNRISE BANK LIMITED

## BASE RATE (For Poush 2073)

<b>Section 1 (Cost of Fund)</b>	<i>Amount in Rs</i>
Average Deposit	55,398,102,592
Interest on LCY Deposit Poush 2073)	209,017,600
Average Borrowing	-
Interest on LCY Borrowing	-
<b>Cost of Fund excluding Capital (COD without CRR effect)</b>	<b>4.75%</b>

<b>Section 2 (CRR Cost)</b>	
CRR Average	3,240,406,904
Cost of Fund	4.75%
<b>Average Amt available for investment</b>	<b>48,761,747,959</b>
Average Deposit (Section 1)	55,398,102,592
Average Borrowing (Section 1)	-
Less: SLR for Poush 2073	6,636,354,633
<b>CRR Cost</b>	<b>0.32%</b>

<b>Section 3 (Cost of SLR)</b>	
Net SLR Amount	3,395,947,729
Cost of Fund	4.75%
Average Govt Securities yield	2.740%
Average Amt available for investment	48,761,747,959
<b>Cost of SLR</b>	<b>0.14%</b>

<b>Section 4 (Cost of Operating Expenses)</b>	
Total Operating Expenses (Full Year Averaged)	926,282,243
Multiplier provided by NRB	85%
Average Amt available for investment	48,761,747,959
<b>Cost of Operating Expenses Annualised</b>	<b>1.61%</b>

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

<b>Section 5 (Return on Assets)</b>	
Fixed by NRB	0.75%
<b>Base Rate for the Bank</b>	<b>7.57%</b>