

SUNRISE BANK LIMITED

BASE RATE (For Sharwan2072)

Section 1 (Cost of Fund)

Amount in Rs

Average Deposit	32,656,810,281
Interest on LCY Deposit Jestha 2072)	141,788,684
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	4.95%

Section 2 (CRR Cost)

CRR Average	1,909,260,051
Cost of Fund	4.95%
Average Amt available for investment	28,739,849,573
Average Deposit (Section 1)	32,656,810,281
Average Borrowing (Section 1)	-
Less: SLR for Jestha 2072	3,916,960,708
CRR Cost	0.33%

Section 3 (Cost of SLR)

Net SLR Amount	2,007,700,657
Cost of Fund	4.95%
Average Govt Securities yield	1.397%
Average Amt available for investment	28,739,849,573
Cost of SLR	0.25%

Section 4 (Cost of Operating Expenses)

Total Operating Expenses (Full Year Averaged)	520,136,499
Multiplier provided by NRB	85%
Average Amt available for investment	28,739,849,573
Cost of Operating Expenses Annualised	1.54%

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

Section 5 (Return on Assets)

Fixed by NRB	0.75%
Base Rate for the Bank	7.82%