

SUNRISE BANK LIMITED

BASE RATE (For Shrawan 2070)

Section 1 (Cost of Fund)	<i>Amount in Rs</i>
Average Deposit	22,220,137,909
Interest on LCY Deposit (Shrawan 2070)	-
Average Borrowing	-
Interest on LCY Borrowing	120,725,738
Cost of Fund excluding Capital (COD without CRR effect)	6.52%

Section 2 (CRR Cost)	
CRR Average	1,220,465,312
Cost of Fund	6.52%
Average Amt available for investment	19,556,783,881
Average Deposit (Section 1)	22,220,137,909
Average Borrowing (Section 1)	-
Less: SLR for Shrawan 2070	2,663,354,028
CRR Cost	0.41%

Section 3 (Cost of SLR)	
Net SLR Amount	1,442,888,716
Cost of Fund	6.52%
364 days T-bill Rate	2.735%
Average Amt available for investment	19,556,783,881
Cost of SLR	0.28%

** 364 Days T-Bill transaction didn't take place during the month, so the rate of Ashad 2070 taken.*

Section 4 (Cost of Operating Expenses)	
Total Operating Expenses (Full Year Averaged)	494,161,585
Multiplier provided by NRB	85%
Average Amt available for investment	19,556,783,881
Cost of Operating Expenses Annualised	2.15%

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

Section 5 (Return on Assets)	
Fixed by NRB	0.75%
Base Rate for the Bank	10.11%