

SUNRISE BANK LIMITED

BASE RATE (For shrawan 2074)

Section 1 (Cost of Fund)	<i>Amount in Rs</i>
Average Deposit	59,717,761,256
Interest on LCY Deposit shrawan 2074	411,841,385
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	7.87%

Section 2 (CRR Cost)	
CRR Average	3,506,491,396
Cost of Fund	7.87%
Average Amt available for investment	52,604,348,403
Average Deposit (Section 1)	59,717,761,256
Average Borrowing (Section 1)	-
Less: SLR for shrawan 2074	7,113,412,854
CRR Cost	0.52%

Section 3 (Cost of SLR)	
Net SLR Amount	3,606,921,458
Cost of Fund	7.87%
Average Govt Securities yield	2.69%
Average Amt available for investment	52,604,348,403
Cost of SLR	0.36%

Section 4 (Cost of Operating Expenses)	
Total Operating Expenses (Full Year Averaged)	1,122,103,075
Multiplier provided by NRB	85%
Average Amt available for investment	52,604,348,403
Cost of Operating Expenses Annualised	1.81%

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

Section 5 (Return on Assets)	
Fixed by NRB	0.75%
Base Rate for the Bank	11.31%