

SUNRISE BANK LIMITED

BASE RATE (For Shrawan 2071)

Section 1 (Cost of Fund)	<i>Amount in Rs</i>
Average Deposit	25,910,917,305
Interest on LCY Deposit Shrawan 2071)	104,351,770
Average Borrowing	-
Interest on LCY Borrowing	-
Cost of Fund excluding Capital (COD without CRR effect)	4.74%

Section 2 (CRR Cost)	
CRR Average	1,600,756,756
Cost of Fund	4.74%
Average Amt available for investment	22,834,886,497
Average Deposit (Section 1)	25,910,917,305
Average Borrowing (Section 1)	-
Less: SLR for Shrawan 2071	3,076,030,809
CRR Cost	0.33%

Section 3 (Cost of SLR)	
Net SLR Amount	1,475,274,053
Cost of Fund	4.74%
364 days T-bill Rate *	0.834%
Average Amt available for investment	22,834,886,497
Cost of SLR	0.25%

* Average 364 Days T-Bill Rate for the month of Shrawan 2071.

Section 4 (Cost of Operating Expenses)	
Total Operating Expenses (Full Year Averaged)	528,544,793
Multiplier provided by NRB	85%
Average Amt available for investment	22,834,886,497
Cost of Operating Expenses Annualised	1.97%

* Operating Expenses includes Staff Cost & Other Operating Cost.

Section 5 (Return on Assets)	
Fixed by NRB	0.75%
Base Rate for the Bank	8.04%