

Civil Bank Limited**Base Rate**

For the month of Jestha 2074

| S.N. | Particulars | Percent |
|------------------------------------|--------------------|----------------|
| a | Cost of fund | 7.87% |
| b | Cost of CRR | 0.53% |
| c | Cost of SLR | 0.26% |
| d | Operating Cost | 1.76% |
| e | Return on Assets | 0.75% |
| Base Rate (Total of a to e) | | 11.18% |