

Civil Bank Limited**Base Rate**

For the month of Bhadra 2074

| S.N. | Particulars | Percent |
|------------------------------------|--------------------|----------------|
| a | Cost of fund | 7.96% |
| b | Cost of CRR | 0.54% |
| c | Cost of SLR | 0.26% |
| d | Operating Cost | 1.91% |
| e | Return on Assets | 0.75% |
| Base Rate (Total of a to e) | | 11.42% |