

**Mega Bank Nepal Limited**

**(A) Calculation of Base Rate  
For the Month of Kartik 2075**

| <b>S.N.</b> | <b>Particulars</b> | <b>%</b>     |
|-------------|--------------------|--------------|
| 1           | Cost of Fund       | 7.74         |
| 2           | CRR Cost           | 0.32         |
| 3           | SLR Cost           | 0.16         |
| 4           | Operating Cost     | 1.88         |
| 5           | Return on Assets   | 0.75         |
| <b>6</b>    | <b>Base Rate</b>   | <b>10.85</b> |

**(B) Average Interest Rate Spread  
Calculated as per NRB Directives**

|                    |             |
|--------------------|-------------|
| <b>Kartik 2075</b> | <b>4.29</b> |
|--------------------|-------------|