

PARAMETERS AND VALUES

Data as of 31.07.2018	BGN
<i>MRR</i>	10%
<i>Deposit Rate HHT</i>	0.21%
<i>Deposit Rate HHO</i>	0.02%
<i>VHHT</i>	11 536 651 000.00
<i>VHHO</i>	10 680 638 000.00
<i>Deposit Rate HH BS'</i>	0.1176%
<i>Reference Interest Rate</i>	0.1%

RIR calculation as per the [Methodology](#), with data as of 31.07.2018, with value in effect from 01.09.2018 applicable to new credit deals of business clients.

$$\text{RIR in BGN} = 0.1\% = \frac{\text{Deposit Rate HH BS}}{(1-\text{MRR})} = \frac{0.001176}{(1-0.1)}$$

$$\text{Deposit Rate HH BS in BGN} = \frac{0.0021 \times 11\,536\,651\,000.00 + 0.0002 \times 10\,680\,638\,000.00}{11\,536\,651\,000.00 + 10\,680\,638\,000.00}$$

BNB indicators: [Interest rate statistics of the Bulgarian National Bank](#)