

## PARAMETERS AND VALUES

<b>Data as of 30.11.2019</b>	<b>BGN</b>
<i>MRR</i>	<b>10%</b>
<i>Deposit Rate HHT</i>	<b>0.15%</b>
<i>Deposit Rate HHO</i>	<b>0.01%</b>
<i>VHHT</i>	<b>12 535 387 000.00</b>
<i>VHHO</i>	<b>13 300 214 000.00</b>
<i>Deposit Rate HH BS'</i>	<b>0.0804%</b>
<i>Reference Interest Rate</i>	<b>0.1%</b>

RIR calculation as per the [Methodology](#), with data as of 30.11.2019, with value in effect from 01.01.2020 applicable to credit deals of business clients.

$$\text{RIR in BGN} = 0.1\% = \frac{\text{Deposit Rate HH BS}}{(1-\text{MRR})} = \frac{0.000804}{(1-0.001)}$$

$$\text{Deposit Rate HH BS in BGN} = \frac{0.0015 \times 12\,535\,387\,000.00 + 0.0001 \times 13\,300\,214\,000.00}{12\,535\,387\,000.00 + 13\,300\,214\,000.00}$$

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