

PARAMETERS AND VALUES

Data as of 31.12.2019	BGN
<i>MRR</i>	10%
<i>Deposit Rate HHT</i>	0.15%
<i>Deposit Rate HHO</i>	0.01%
<i>VHHT</i>	12 663 927 000.00
<i>VHHO</i>	13 950 392 000.00
<i>Deposit Rate HH BS'</i>	0.0759%
<i>Reference Interest Rate</i>	0.1%

RIR calculation as per the [Methodology](#), with data as of 31.12.2019, with value in effect from 01.02.2020 applicable to credit deals of business clients.

$$\text{RIR in BGN} = 0.1\% = \frac{\text{Deposit Rate HH BS}}{(1-\text{MRR})} = \frac{0.000759}{(1-0.001)}$$

$$\text{Deposit Rate HH BS in BGN} = \frac{0.0015 \times 12\,663\,927\,000.00 + 0.0001 \times 13\,950\,392\,000.00}{12\,663\,927\,000.00 + 13\,950\,392\,000.00}$$

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