

PARAMETERS AND VALUES

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|--------------------------------|--------------------------|
| Data as of 31.08.2019 | BGN |
| <i>MRR</i> | 10% |
| <i>Deposit Rate HHT</i> | 0.16% |
| <i>Deposit Rate HHO</i> | 0.02% |
| <i>VHHT</i> | 12 375 048 000.00 |
| <i>VHHO</i> | 12 812 814 000.00 |
| <i>Deposit Rate HH BS'</i> | 0.0868% |
| <i>Reference Interest Rate</i> | 0.1% |

RIR calculation as per the [Methodology](#), with data as of 31.08.2019, with value in effect from 01.10.2019 applicable to credit deals of business clients.

$$\text{RIR in BGN} = 0.1\% = \frac{\text{Deposit Rate HH BS}}{(1-\text{MRR})} = \frac{0.086759}{(1-0.1)}$$

$$\text{Deposit Rate HH BS in BGN} = \frac{0.0016 \times 12\,375\,048\,000.00 + 0.0002 \times 12\,812\,814\,000.00}{12\,375\,048\,000.00 + 12\,812\,814\,000.00}$$

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