PARAMETERS AND VALUES

Data as of 30.09.2026	EUR
MRR	1%
Deposit Rate $_{HHT}$	0.4628%
Deposit Rate $_{HHO}$	0.0117%
V $_{HHT}$	12 736 001 000.00
V $_{HHO}$	40 731 466 000.00
Deposit Rate $_{HHBS}$	0.0012%
Reference Interest Rate	**0.1%**

RIR calculation as per the Methodology for calculating the reference interest rate of UBB AD, and Action Plan of UBB AD pursuant to Article 28 (2) of Regulation (EU) 2016/1011 of the European Parliament and of the Council in case of cancellation or material changes of a benchmarks/index/indicator used in credit agreements with business customers, with data as of 30.09.2026, with value in effect from 01.11.2026 applicable to existing credit transactions of business customers agreed in BGN before 01.01.2026.

$$\text{RIR = 0.1\% = } \frac{\text{Deposit Rate HH BS}}{(1-\text{MRR})} = \frac{0.000012}{(1-0.01)}$$

$$\text{Deposit Rate HH BS} = \frac{0.004628 \text{ x } 12\,736\,001\,000.00 + 0.000117 \text{ x } 40\,731\,466\,000.00}{12\,736\,001\,000.00 + 40\,731\,466\,000.00}$$

BNB indicators: Interest rate statistics of the Bulgarian National Bank