Commercial Banks collect deposits from households at the gross deposit rate R_t^D and lend money to firms with the gross lending rate R_t^L, therefore, it should satisfy the following condition,

$$(1-\tau)D_t(R_t^L - 1) = D_t(R_t^D - 1) \tag{1}$$

D_t is the amount of the deposits. Banks need to meet the reserve requirement with a constant reserve ratio τ, which is equal to 20%.
Therefore, $R_t^D = 0.8 * (R_t^L - 1) + 1$