

PARAMETERS AND VALUES

Data as of 31.10.2023	BGN
<i>MRR</i>	12%
<i>Deposit Rate_{HHT}</i>	0.15%
<i>Deposit Rate_{HHO}</i>	0.01%
<i>V_{HHT}</i>	10 794 481 000.00
<i>V_{HHO}</i>	39 430 175 000.00
<i>Deposit Rate HH BS'</i>	0.0391%
<i>Reference Interest Rate</i>	0.0%

RIR calculation as per the Methodology, with data as of 31.10.2023, with value in effect from 01.12.2023 applicable to credit deals of business clients.

$$\text{RIR in BGN} = 0.0\% = \frac{\text{Deposit Rate HH BS}}{(1-\text{MRR})} = \frac{0.000391}{(1-0.12)}$$

$$\text{Deposit Rate HH BS in BGN} = \frac{0.0015 \times 10\,794\,481\,000.00 + 0.0001 \times 39\,430\,175\,000.00}{10\,794\,481\,000.00 + 39\,430\,175\,000.00}$$

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