

PARAMETERS AND VALUES

Data as of 31.12.2023	BGN
MRR	12%
Deposit Rate_{HHТ}	0.191%
Deposit Rate_{HHO}	0.0085%
V_{HHТ}	11 102 454 000.00
V_{HHO}	42 017 698 000.00
Deposit Rate HH BS'	0.0466%
Reference Interest Rate	0.1%

RIR calculation as per the Methodology, with data as of 31.12.2023, with value in effect from 01.03.2024 applicable to credit deals of business clients.

$$\text{RIR in BGN} = 0.1\% = \frac{\text{Deposit Rate HH BS}}{(1 - \text{MRR})} = \frac{0.000466}{(1 - 0.12)}$$

$$\text{Deposit Rate HH BS в лева} = \frac{0.00192 \times 11\,102\,454\,000.00 + 0.000085 \times 42\,017\,698\,000.00}{11\,102\,454\,000.00 + 42\,017\,698\,000.00}$$

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