

### PARAMETERS AND VALUES

<b>Data as of 31.07.2024</b>	<b>BGN</b>
<b>MRR</b>	<b>12%</b>
<b>Deposit Rate <i>HHT</i></b>	<b>0.2522%</b>
<b>Deposit Rate <i>HHO</i></b>	<b>0.0086%</b>
<b>V <i>HHT</i></b>	<b>11 440 129 000.00</b>
<b>V <i>HHO</i></b>	<b>45 091 512 000.00</b>
<b>Deposit Rate <i>HHBS</i></b>	<b>0.0579%</b>
<b>Reference Interest Rate</b>	<b>0.1%</b>

*RIR calculation as per the Methodology, with data as of 31.07.2024, with value in effect from 01.09.2024 applicable to credit deals of business clients.*

$$\text{RIR in BGN} = 0.1\% = \frac{\text{Deposit Rate HH BS}}{(1-\text{MRR})} = \frac{0.000579}{(1-0.12)}$$

**Deposit Rate HH BS in BGN**

$$= \frac{0.002522 \times 11\,440\,129\,000.00 + 0.000086 \times 45\,091\,512\,000.00}{11\,440\,129\,000.00 + 45\,091\,512\,000.00}$$

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