

PARAMETERS AND VALUES

Data as of 31.12.2024	BGN
MRR	12%
Deposit Rate <i>HHT</i>	0.3084%
Deposit Rate <i>HHO</i>	0.0119%
V <i>HHT</i>	11 972 085 000.00
V <i>HHO</i>	49 180 244 000.00
Deposit Rate <i>HHBS</i>	0.0699%
Reference Interest Rate	0.1%

RIR calculation as per the Methodology, with data as of 31.12.2024, with value in effect from 01.02.2025 applicable to credit deals of business clients.

$$\text{RIR in BGN} = 0.1\% = \frac{\text{Deposit Rate HH BS}}{(1-\text{MRR})} = \frac{0.000699}{(1-0.12)}$$

Deposit Rate HH BS в лева

$$= \frac{0.003084 \times 11\,972\,085\,000.00 + 0.000119 \times 49\,180\,244\,000.00}{11\,972\,085\,000.00 + 49\,180\,244\,000.00}$$

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