

PARAMETERS AND VALUES

Data as of 31.01.2025	BGN
MRR	12%
Deposit Rate _{HHT}	0.3285%
Deposit Rate _{HHO}	0.0123%
V _{HHT}	12 129 755 000.00
V _{HHO}	49 261 307 000.00
Deposit Rate _{HHBS}	0.0748%
Reference Interest Rate	0.1%

RIR calculation as per the Methodology, with data as of 31.01.2025, with value in effect from 01.03.2025 applicable to credit deals of business clients.

$$\text{RIR in BGN} = 0.1\% = \frac{\text{Deposit Rate HH BS}}{(1 - \text{MRR})} = \frac{0.000748}{(1 - 0.12)}$$

Deposit Rate HH BS in BGN

$$= \frac{0.003285 \times 12\,129\,755\,000.00 + 0.000123 \times 49\,261\,307\,000.00}{12\,129\,755\,000.00 + 49\,261\,307\,000.00}$$

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