

PARAMETERS AND VALUES

Data as of 28.02.2025	BGN
MRR	12%
Deposit Rate <i>HHT</i>	0.3376%
Deposit Rate <i>HHO</i>	0.0124%
V <i>HHT</i>	12 182 271 000.00
V <i>HHO</i>	49 905 451 000.00
Deposit Rate <i>HHBS</i>	0.0762%
Reference Interest Rate	0.1%

RIR calculation as per the Methodology, with data as of 28.02.2025, with value in effect from 01.04.2025 applicable to credit deals of business clients.

$$\text{RIR in BGN} = 0.1\% = \frac{\text{Deposit Rate HH BS}}{(1-\text{MRR})} = \frac{0.000762}{(1-0.12)}$$

Deposit Rate HH BS in BGN

$$= \frac{0.003376 \times 12\,182\,271\,000.00 + 0.000124 \times 49\,905\,451\,000.00}{12\,182\,271\,000.00 + 49\,905\,451\,000.00}$$

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