

### PARAMETERS AND VALUES

| Data as of 30.06.2025        | BGN               |
|------------------------------|-------------------|
| MRR                          | 12%               |
| Deposit Rate <sub>HHT</sub>  | 0.3558%           |
| Deposit Rate <sub>HHO</sub>  | 0.0104%           |
| V <sub>HHT</sub>             | 12 409 173 000.00 |
| V <sub>HHO</sub>             | 51 681 484 000.00 |
| Deposit Rate <sub>HHBS</sub> | 0.000773%         |
| Reference Interest Rate      | 0.1%              |

*RIR calculation as per the Methodology, with data as of 30.06.2025, with value in effect from 01.08.2025 applicable to credit deals of business clients.*

$$\text{RIR in BGN} = 0.1\% = \frac{\text{Deposit Rate HH BS}}{(1 - \text{MRR})} = \frac{0.000773}{(1 - 0.12)}$$

$$\text{Deposit Rate HH BS in BGN} = \frac{0.3558 \times 12\,409\,173\,000.00 + 0.0104 \times 51\,681\,484\,000.00}{12\,409\,173\,000.00 + 51\,681\,484\,000.00}$$

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