

**PARAMETERS AND VALUES**

<b>Data as of 31.12.2021</b>	<b>BGN</b>
<i>MRR</i>	<b>10%</b>
<i>Deposit Rate<sub>HHT</sub></i>	<b>0.06%</b>
<i>Deposit Rate<sub>HHO</sub></i>	<b>0.00%</b>
<i>V<sub>HHT</sub></i>	<b>11 121 814 000.00</b>
<i>V<sub>HHO</sub></i>	<b>30 458 711 000.00</b>
<i>Deposit Rate<sub>HHBS</sub></i>	<b>0.0179%</b>
<i>Reference Interest Rate</i>	<b>0.0%</b>

*RIR calculation as per the Methodology, with data as of 31.12.2021, with value in effect from 01.02.2022 applicable to credit deals of business clients.*

$$\text{RIR in BGN} = 0.0\% = \frac{\text{Deposit Rate HH BS}}{(1-\text{MRR})} = \frac{0.000179}{(1 - 0.1)}$$

$$\text{Deposit Rate HH BS in BGN} = \frac{0.0006 \times 11\,121\,814\,000.00 + 0.0000 \times 30\,458\,711\,000.00}{11\,121\,814\,000.00 + 30\,458\,711\,000.00}$$

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