

**PARAMETERS AND VALUES**

<b>Data as of 31.12.2023</b>	<b>BGN</b>
<i>MRR</i>	<b>12%</b>
<i>Deposit Rate<sub>HHT</sub></i>	<b>0.18%</b>
<i>Deposit Rate<sub>HHO</sub></i>	<b>0.01%</b>
<i>V<sub>HHT</sub></i>	<b>11 034 646 000.00</b>
<i>V<sub>HHO</sub></i>	<b>42 019 434 000.00</b>
<i>Deposit Rate HH BS'</i>	<b>0.0437%</b>
<i>Reference Interest Rate</i>	<b>0.0%</b>

*RIR calculation as per the Methodology, with data as of 31.12.2023, with value in effect from 01.02.2024 applicable to credit deals of business clients.*

$$\text{RIR in BGN} = 0.0\% = \frac{\text{Deposit Rate HH BS}}{(1 - \text{MRR})} = \frac{0.000437}{(1 - 0.12)}$$

$$\text{Deposit Rate HH BS in BGN} = \frac{0.0018 \times 11\,034\,646\,000.00 + 0.0001 \times 42\,019\,434\,000.00}{11\,034\,646\,000.00 + 42\,019\,434\,000.00}$$

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