

PARAMETERS AND VALUES

Data as of 31.10.2024	BGN
MRR	12%
Deposit Rate <i>HHT</i>	0.2855%
Deposit Rate <i>HHO</i>	0.0114%
V <i>HHT</i>	11 686 321 000.00
V <i>HHO</i>	46 609 567 000.00
Deposit Rate <i>HHBS</i>	0.0663%
Reference Interest Rate	0.1%

RIR calculation as per the Methodology, with data as of 31.10.2024, with value in effect from 01.12.2024 applicable to credit deals of business clients.

$$\text{RIR in BGN} = 0.1\% = \frac{\text{Deposit Rate HH BS}}{(1-\text{MRR})} = \frac{0.000663}{(1-0.12)}$$

Deposit Rate HH BS в лева

$$= \frac{0.002855 \times 11\,686\,321\,000.00 + 0.000114 \times 46\,609\,567\,000.00}{11\,686\,321\,000.00 + 46\,609\,567\,000.00}$$

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