

### PARAMETERS AND VALUES

<b>Data as of 30.11.2024</b>	<b>BGN</b>
<b>MRR</b>	<b>12%</b>
<b>Deposit Rate <i>HHT</i></b>	<b>0.2956%</b>
<b>Deposit Rate <i>HHO</i></b>	<b>0.0115%</b>
<b>V <i>HHT</i></b>	<b>11 771 861 000.00</b>
<b>V <i>HHO</i></b>	<b>47 344 536 000.00</b>
<b>Deposit Rate <i>HHBS</i></b>	<b>0.0681%</b>
<b>Reference Interest Rate</b>	<b>0.1%</b>

*RIR calculation as per the Methodology, with data as of 30.11.2024, with value in effect from 01.01.2025 applicable to credit deals of business clients.*

$$\text{RIR in BGN} = 0.1\% = \frac{\text{Deposit Rate HH BS}}{(1 - \text{MRR})} = \frac{0.000681}{(1 - 0.12)}$$

**Deposit Rate HH BS in BGN**

$$= \frac{0.002956 \times 11\,771\,861\,000.00 + 0.000115 \times 47\,344\,536\,000.00}{11\,771\,861\,000.00 + 47\,344\,536\,000.00}$$

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