

PARAMETERS AND VALUES

Data as of 31.08.2025	BGN
MRR	12%
Deposit Rate _{HHT}	0.3605%
Deposit Rate _{HHO}	0.0109%
V _{HHT}	12 641 022 000.00
V _{HHO}	53 448 136 000.00
Deposit Rate _{HHBS}	0.0778%
Reference Interest Rate	0.1%

RIR calculation as per the Methodology, with data as of 31.08.2025, with value in effect from 01.10.2025 applicable to credit deals of business clients.

$$\text{RIR in BGN} = 0.1\% = \frac{\text{Deposit Rate HH BS}}{(1 - \text{MRR})} = \frac{0.000778}{(1 - 0.12)}$$

$$\text{Deposit Rate HH BS in BGN} = \frac{0.003605 \times 12\,641\,022\,000.00 + 0.000109 \times 53\,448\,136\,000.00}{12\,641\,022\,000.00 + 53\,448\,136\,000.00}$$

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