

PARAMETERS AND VALUES

Data as of 31.10.2025	BGN
MRR	12%
Deposit Rate _{HHT}	0.3638%
Deposit Rate _{HHO}	0.0099%
V _{HHT}	12 873 039 000.00
V _{HHO}	55 353 602 000.00
Deposit Rate _{HHBS}	0.0767%
Reference Interest Rate	0.1%

RIR calculation as per the Methodology, with data as of 31.10.2025, with value in effect from 01.12.2025 applicable to credit deals of business clients.

$$\text{RIR in BGN} = 0.1\% = \frac{\text{Deposit Rate HH BS}}{(1 - \text{MRR})} = \frac{0.000767}{(1 - 0.12)}$$

$$\text{Deposit Rate HH BS in BGN} = \frac{0.003638 \times 12\,873\,039\,000.00 + 0.000099 \times 55\,353\,602\,000.00}{12\,873\,039\,000.00 + 55\,353\,602\,000.00}$$

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