

PARAMETERS AND VALUES

Data as of 30.11.2025	
MRR	12%
Deposit Rate _{HHT}	0.3659%
Deposit Rate _{HHO}	0.0103%
V _{HHT}	13 130 481 000.00
V _{HHO}	57 637 989 000.00
Deposit Rate _{HHBS}	0.0763%
Reference Interest Rate	0.1%

RIR calculation as per the Methodology, with data as of 30.11.2025, with value in effect from 01.01.2026 for business clients.

$$RIR = 0.1\% = \frac{\text{Deposit Rate HH BS}}{(1 - MRR)} = \frac{0.000763}{(1 - 0.12)}$$

$$\text{Deposit Rate HH BS} = \frac{0.003659 \times 13\,130\,481\,000.00 + 0.000103 \times 57\,637\,989\,000.00}{13\,130\,481\,000.00 + 57\,637\,989\,000.00}$$

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