

PARAMETERS AND VALUES

Data as of 30.12.2025	
MRR	12%
Deposit Rate _{HHT}	0.3661%
Deposit Rate _{HHO}	0.0102%
V _{HHT}	13 791 937 000.00
V _{HHO}	62 687 929 000.00
Deposit Rate _{HHBS}	0.0744%
Reference Interest Rate	0.1%

RIR calculation as per the Methodology, with data as of 30.12.2025, with value in effect from 01.02.2026 for business clients.

$$RIR = 0.1\% = \frac{\text{Deposit Rate HH BS}}{(1 - MRR)} = \frac{0.000744}{(1 - 0.12)}$$

$$\text{Deposit Rate HH BS} = \frac{0.003661 \times 13\,791\,937\,000.00 + 0.000102 \times 62\,687\,929\,000.00}{13\,791\,937\,000.00 + 62\,687\,929\,000.00}$$

Индикатори на БНБ: [Лихвена статистика на Българска народна банка](#)