Bank resource value

Currency	Value
BGN	0.80 %
EUR	2.20 %

Methodology

Methodology for determining the Bank Resource Value

The Bank Resource Value shall be calculated by a formula representing the sum total of three main components – primary deposit resource expenses, secondary deposit resource expenses and additional expenses.

Conditions upon change of the interest rate

Repayment of the residual loan amount with no prepayment fee in case of a change in the loan's interest rate (as a result of increasing the Bank Resource Value /BRV/)

In case of a change in the interest rate under a consumer loan, a consumer loan with a mortgage or a residential real estate loan (as a result of increasing the BRV), each Borrower shall be entitled to repay the residual loan amount with no prepayment fee under the following conditions:

Under consumer and residential real estate loans, within a one-month period as of the date of the notification for changing the interest rate as a result of an occurred increase of the Bank Resource Value, however not later than 3 months as from the date of publishing the interest rate change on the official website of the bank and/or declaring it in the bank's offices, each Borrower shall be entitled to prepay entirely the Loan (principal, accrued interest, eventual penalty margin, fees, expenses and commissions), by virtue of which it shall terminate the Loan Agreement on the grounds of the occurred interest rate change, for which no prepayment commission shall be due.

BRV Archive

Archive of the Bank's reference interest rate – Bank Resource Value for loans to individuals

2026

Archive 2026	BGN (per annum)	EUR (per annum)
01 January – 31 January	0.80 %	2.70 %

Archive 2026	BGN (per annum)	EUR (per annum)
01 February – 29 February	0.80 %	2.70%
01 March – 31 March	0.80 %	2.70%
01 April – 30 April	0.80 %	2.70%
01 May – 31 May	0.80 %	2.70%
01 June – 30 June	0.80 %	2.70 %
01 July – 31 July	0.80 %	2.70 %
01 August – 31 August	0.80 %	2.70 %
01 September – 30 September	0.80 %	2.70 %
01 October – 31 October	0.80 %	2.70 %
01 November – 30 November	0.80 %	2.20 %

2025

Archive 2025	BGN (per annum)	EUR (per annum)
01 January – 31 January	0.80 %	3.20 %
01 February – 29 February	0.80 %	3.20 %
01 March – 31 March	0.80 %	3.20 %
01 April – 30 April	0.80 %	3.20 %

Archive 2025	BGN (per annum)	EUR (per annum)
01 May – 31 May	0.80 %	3.20 %
01 June – 30 June	0.80 %	3.20 %
01 July – 31 July	0.80 %	3.20 %
01 August – 31 August	0.80 %	3.20 %
01 September – 30 September	0.80 %	3.20 %
01 October – 31 October	0.80 %	2.70 %
01 November – 30 November	0.80 %	2.70 %
01 December – 31 December	0.80 %	2.70 %

2024

Archive 2024	BGN (per annum)	EUR (per annum)
01 January – 31 January	0.80 %	2.10 %
01 February – 29 February	0.80 %	2.10 %
01 March – 31 March	0.80 %	2.10 %
01 April – 30 April	0.80 %	2.10 %
01 May – 31 May	0.80 %	2.10 %
01 June – 30 June	0.80 %	2.10 %
01 July – 31 July	0.80 %	2.10 %

Archive 2024	BGN (per annum)	EUR (per annum)
01 August - 31 August	0.80 %	2.10 %
01 September - 30 September	0.80 %	3.20 %
01 October - 31 October	0.80 %	3.20 %
01 November - 30 November	0.80 %	3.20 %
01 December - 31 December	0.80 %	3.20 %

2023

Archive 2023	BGN (per annum)	EUR (per annum)
01 January - 31 January	0.80 %	1.30 %
01 February - 28 February	0.80 %	1.30 %
01 March - 31 March	0.80 %	1.30 %
01 April - 30 April	0.80 %	1.30 %
01 May - 31 May	0.80 %	1.30 %
01 June - 30 June	0.80 %	1.30 %
01 July - 31 July	0.80 %	1.30 %
01 August - 31 August	0.80 %	1.30 %
01 September - 30 September	0.80 %	1.30 %

Archive 2023	BGN (per annum)	EUR (per annum)
01 October - 31 October	0.80 %	1.30 %
01 November - 30 November	0.80 %	1.30 %
01 December - 31 December	0.80 %	2.10 %

2022

Archive 2022	BGN (per annum)	EUR (per annum)
01 January - 31 January	0.80 %	1.30 %
01 February - 28 February	0.80 %	1.30 %
01 March - 31 March	0.80 %	1.30 %
01 April - 30 April	0.80 %	1.30 %
01 May - 31 May	0.80 %	1.30 %
01 June - 30 June	0.80 %	1.30 %
01 July - 31 July	0.80 %	1.30 %
01 August - 31 August	0.80 %	1.30 %
01 September - 30 September	0.80 %	1.30 %
01 October - 31 October	0.80 %	1.30 %
01 November - 30 November	0.80 %	1.30 %
01 December - 31 December	0.80 %	1.30 %

2021

Archive 2021	BGN (per annum)	EUR (per annum)
01 January – 31 January	2.05 %	1.30 %
01 February – 28 February	2.05 %	1.30 %
01 March – 31 March	2.05 %	1.30 %
01 April – 30 April	2.05 %	1.30 %
01 May – 31 May	2.05 %	1.30 %
01 June – 30 June	2.05 %	1.30 %
01 July – 31 July	2.05 %	1.30 %
01 August – 31 August	2.05 %	1.30 %
01 September – 30 September	0.80 %	1.30%
01 October – 31 October	0.80 %	1.30 %
01 November – 30 November	0.80 %	1.30 %
01 December – 31 December	0.80 %	1.30 %

2020

Archive 2020	BGN (per annum)	EUR (per annum)
01 January – 31 January	2.05 %	1.30 %
01 February – 29 February	2.05 %	1.30 %

Archive 2020	BGN (per annum)	EUR (per annum)
01 March – 31 March	2.05 %	1.30 %
01 April – 30 April	2.05 %	1.30 %
01 May – 31 May	2.05 %	1.30 %
01 June – 30 June	2.05 %	1.30 %
01 July – 31 July	2.05 %	1.30 %
01 August – 31 August	2.05 %	1.30 %
01 September – 30 September	2.05 %	1.30 %
01 October – 31 October	2.05 %	1.30 %
01 November – 30 November	2.05 %	1.30 %
01 December – 31 December	2.05 %	1.30 %

2019

Archive 2019	BGN (per annum)	EUR (per annum)
01 January – 31 January	2.05 %	1.30 %
01 February – 28 February	2.05 %	1.30 %
01 March – 31 March	2.05 %	1.30 %
01 April – 30 April	2.05 %	1.30 %
01 May – 31 May	2.05 %	1.30 %

Archive 2019	BGN (per annum)	EUR (per annum)
01 June – 30 June	2.05 %	1.30 %
01 July – 31 July	2.05 %	1.30 %
01 August – 31 August	2.05 %	1.30 %
01 September – 30 September	2.05 %	1.30 %
01 October – 31 October	2.05 %	1.30 %
01 November – 30 November	2.05 %	1.30 %
01 December – 31 December	2.05 %	1.30 %

2018

Archive 2018	BGN (per annum)	EUR (per annum)
01 January – 31 January	2.95 %	1.30 %
01 February – 28 February	2.95 %	1.30%
01 March – 31 March	2.95 %	1.30 %
01 April – 30 April	2.95 %	1.30 %
01 May – 31 May	2.95 %	1.30 %
01 June – 30 June	2.05 %	1.30 %
01 July – 31 July	2.05 %	1.30 %
01 August – 31 August	2.05 %	1.30 %

Archive 2018	BGN (per annum)	EUR (per annum)
01 September - 30 September	2.05 %	1.30 %
01 October - 31 October	2.05 %	1.30 %
01 November - 30 November	2.05 %	1.30 %
01 December - 31 December	2.05 %	1.30 %

2017

Archive 2017	BGN (per annum)	EUR (per annum)
01 January - 31 January	3.55 %	2.00 %
01 February - 28 February	3.55 %	2.00 %
01 March - 31 March	3.55 %	2.00 %
01 April - 30 April	3.55 %	2.00 %
01 May - 31 May	2.95 %	2.00 %
01 June - 30 June	2.95 %	2.00 %
01 July - 31 July	2.95 %	2.00 %
01 August - 31 August	2.95 %	2.00 %
01 September - 30 September	2.95 %	2.00 %
01 October - 31 October	2.95 %	2.00 %
01 November - 30 November	2.95 %	1.30 %

Archive 2017	BGN (per annum)	EUR (per annum)
01 December - 31 December	2.95 %	1.30 %

2016

Archive 2016	BGN (per annum)	EUR (per annum)
01 January - 31 January	3.55 %	3.10 %
01 February - 29 February	3.55 %	3.10 %
01 March - 31 March	3.55 %	3.10 %
01 April - 30 April	3.55 %	3.10 %
01 May - 31 May	3.55 %	3.10 %
01 June - 30 June	3.55 %	3.10 %
01 July - 03 August	3.55 %	3.10 %
04 August - 31 August	3.55 %	3.10 %
01 September - 30 September	3.55 %	3.10 %
01 October - 31 October	3.55 %	3.10 %
01 November - 30 November	3.55 %	3.10 %
01 December - 31 December	3.55 %	2.00 %

2015

Archive 2015	BGN (per annum)	EUR (per annum)

Archive 2015	BGN (per annum)	EUR (per annum)
01 January – 31 January	4.45 %	3.10 %
01 February – 28 February	4.45 %	3.10 %
01 March – 31 March	4.45 %	3.10 %
01 April – 30 April	4.45 %	3.10 %
01 May – 31 May	4.45 %	3.10 %
01 June – 30 June	4.45 %	3.10 %
01 July – 03 August	4.45 %	3.10 %
04 August – 31 August	3.55 %	3.10 %
01 September – 30 September	3.55 %	3.10 %
01 October – 31 October	3.55 %	3.10 %
01 November – 30 November	3.55 %	3.10 %
01 December – 31 December	3.55 %	3.10 %

2014

Archive 2014	BGN (per annum)	EUR (per annum)
01 January – 31 January	6.65 %	4.30 %
01 February – 28 February	6.65 %	4.30 %
01 March – 31 March	6.65 %	4.30 %

Archive 2014	BGN (per annum)	EUR (per annum)
01 April – 30 April	5.85 %	4.30 %
01 May – 31 May	5.85 %	4.30 %
01 June – 30 June	5.85 %	4.30 %
01 July – 31 July	5.85 %	4.30 %
01 August – 31 August	5.85 %	4.30 %
01 September – 30 September	5.85 %	4.30 %
01 October – 31 October	5.85 %	4.30 %
01 November – 30 November	5.85 %	4.30 %
01 December – 31 December	4.45 %	3.10 %

2013

Archive 2013	BGN (per annum)	EUR (per annum)
01 January – 31 January	6.65 %	5.20 %
01 February – 28 February	6.65 %	5.20 %
01 March – 31 March	6.65 %	5.20 %
01 April – 30 April	6.65 %	5.20 %
01 May – 31 May	6.65 %	5.20 %
01 June – 30 June	6.65 %	5.20 %

Archive 2013	BGN (per annum)	EUR (per annum)
01 July – 31 July	6.65 %	5.20 %
01 August – 31 August	6.65 %	5.20 %
01 September – 30 September	6.65 %	5.20 %
01 October – 24 October	6.65 %	5.20 %
25 October – 31 October	6.65 %	4.30 %
01 November – 30 November	6.65 %	4.30 %
01 December – 31 December	6.65 %	4.30 %

2012

Archive 2012	BGN (per annum)	EUR (per annum)
01 January – 31 January	7.50 %	5.90 %
01 February – 29 February	7.50 %	5.90 %
01 March – 31 March	7.50 %	5.90 %
01 April – 30 April	7.50 %	5.90 %
01 May – 31 May	7.50 %	5.90 %
01 June – 30 June	7.50 %	5.90 %
01 July – 31 July	7.50 %	5.90 %
01 August – 31 August	7.50 %	5.90 %

Archive 2012	BGN (per annum)	EUR (per annum)
01 September – 24 September	7.50 %	5.90 %
25 September – 30 September	6.65 %	5.20 %
01 October – 31 October	6.65 %	5.20 %
01 November – 30 November	6.65 %	5.20 %
01 December – 31 December	6.65 %	5.20 %

2011

Archive 2011	BGN (per annum)	EUR (per annum)
01 January – 31 January	7.50 %	5.90 %
01 February – 28 February	7.50 %	5.90 %
01 March – 31 March	7.50 %	5.90 %
01 April – 30 April	7.50 %	5.90 %
01 May – 31 May	7.50 %	5.90 %
01 June – 30 June	7.50 %	5.90 %
01 July – 31 July	7.50 %	5.90 %
01 August – 31 August	7.50 %	5.90 %
01 September – 30 September	7.50 %	5.90 %
01 October – 31 October	7.50 %	5.90 %

Archive 2011	BGN (per annum)	EUR (per annum)
01 November - 30 November	7.50 %	5.90 %
01 December - 31 December	7.50 %	5.90 %

2010

Archive 2010	BGN (per annum)	EUR (per annum)
01 January - 31 January	8.00 %	6.40 %
01 February - 28 February	8.00 %	6.40 %
01 March - 31 March	8.00 %	6.40 %
01 April - 30 April	8.00 %	6.40 %
01 May - 31 May	8.00 %	6.40 %
01 June - 30 June	8.00 %	6.40 %
01 July - 31 July	8.00 %	6.40 %
01 August - 31 August	8.00 %	6.40 %
01 September - 30 September	8.00 %	6.40 %
01 October - 31 October	8.00 %	6.40 %
01 November - 30 November	8.00 %	6.40 %
01 December - 08 December	8.00 %	6.40 %
09 December - 31 December	7.50 %	5.90 %

2009

Archive 2009	BGN (per annum)	EUR (per annum)
01 January – 31 January	8.00 %	6.40 %
01 February – 28 February	8.00 %	6.40 %
01 March – 31 March	8.00 %	6.40 %
01 April – 30 April	8.00 %	6.40 %
01 May – 31 May	8.00 %	6.40 %
01 June – 30 June	8.00 %	6.40 %
01 July – 31 July	8.00 %	6.40 %
01 August – 31 August	8.00 %	6.40 %
01 September – 30 September	8.00 %	6.40 %
01 October – 31 October	8.00 %	6.40 %
01 November – 30 November	8.00 %	6.40 %
01 December – 31 December	8.00 %	6.40 %

2008

Archive 2008	BGN (per annum)	EUR (per annum)
01 January – 02 January	5.00 %	4.00 %
03 January – 31 January	5.00 %	4.50 %

Archive 2008	BGN (per annum)	EUR (per annum)
01 February – 03 February	5.00 %	4.50 %
04 February – 29 February	6.25 %	5.40 %
01 March – 31 March	6.25 %	5.40 %
01 April – 30 April	6.25 %	5.40 %
01 May – 31 May	6.25 %	5.40 %
01 June – 30 June	6.25 %	5.40 %
01 July – 22 July	6.25 %	5.40 %
23 July – 31 July	7.00 %	5.40 %
01 August – 31 August	7.00 %	5.40 %
01 September – 30 September	7.00 %	5.40 %
01 October – 28 October	7.00 %	5.40 %
29 October – 31 October	8.00 %	5.40 %
01 November – 25 November	8.00 %	5.40 %
26 November – 30 November	8.00 %	6.40 %
01 December – 31 December	8.00 %	6.40 %

2007

Archive 2007	BGN (per annum)	EUR (per annum)

Archive 2007	BGN (per annum)	EUR (per annum)
01 January – 31 January	4.50 %	3.50 %
01 February – 28 February	4.50 %	3.50 %
01 March – 31 March	4.50 %	3.50 %
01 April – 30 April	4.50 %	3.50 %
01 May – 31 May	4.50 %	3.50 %
01 June – 30 June	4.50 %	3.50 %
01 July – 31 July	4.50 %	3.50 %
01 August – 16 August	4.50 %	3.50 %
17 August – 31 August	5.00 %	4.00 %
01 September – 30 September	5.00 %	4.00 %
01 October – 31 October	5.00 %	4.00 %
01 November – 30 November	5.00 %	4.00 %
01 December – 31 December	5.00 %	4.00 %