Up-to-date Reference Interest Rate values under existing loans

Loans in BGN

Currently, the up-to-date values of Medium-term Interest Rates (MIR) used in determining the interest rates under loans in BGN shall be as follows:

- For **consumer loans**:
  - For credit products with agreed dates of the change - **14th January and 14th July** – currently, the applicable **MIR** value is **0.29 %** and was announced on BNB's website on 29.12.2025 /the last value announced on BNB's website before 14.01.2026/.
  - For credit products with agreed dates of the change - **15th February and 15th August** – currently, the applicable **MIR** value is **0.28 %** and was announced on BNB's website on 14.02.2026 /the last value announced on BNB's website before 15.02.2026 /;
  - For credit products with agreed dates of the change - **1st March and 1st September** – currently, the applicable **MIR** value is **0.41 %** and was announced on BNB's website on 27.08.2026 /the last value announced on BNB's website before 01.09.2026/;
- For **mortgage loans**:
  - For credit products with agreed dates of the change - **14th January and 14th July** – currently, the applicable **MIR** value is **0.29 %** and was announced on BNB's website on 29.12.2025 /the last value announced on BNB's website before 14.01.2026/.
  - For credit products with agreed dates of the change - **15th February and 15th August** – currently, the applicable **MIR** value is **0.28 %** and was announced on BNB's website on 14.02.2026 /the last value announced on BNB's website before 15.02.2026 /;
  - For credit products with agreed dates of the change - **1st March and 1st September** – currently, the applicable **MIR** value is **0.41%** and was announced on BNB's website on 27.08.2026 /the last value announced on BNB's website before 01.09.2026/;
  - For credit products with agreed dates of the change - **15th April and 15th October** – currently, the applicable **MIR** value is **0.32 %** and was announced on BNB's website on 14.10.2025 /the last value announced on BNB's website before 15.10.2025/;

Currently, the up-to-date value of the Short-term Interest Rate (SIR) is **0.02%** and was announced on BNB's website on 27.10.2026 /the last value announced on BNB's website before 01.11.2026/.

Loans in EUR

Currently, the up-to-date values of the market index /6-month EURIBOR/ used in determining the interest rates under loans in EUR shall be as follows:

- For **consumer loans**:
  - For credit products with agreed dates of the change - **14th January and 14th July** – currently, the applicable value of the **6-month EURIBOR** is **2.130 %** and was announced on websites such as

www.euribor.org or www.euribor-rates.eu on 12.01.2026 – 2 business days (spot value date) before 14.01.2026.

- For credit products with agreed dates of the change - **15th February and 15th August** – to date, the applicable value of the **6-month** EURIBOR is **2.131 %** and was announced on websites such as www.euribor.org or www.euribor-rates.eu on 12.02.2026 – 2 business days (spot value date) before 15.02.2026;
- For credit products with agreed dates of the change - **1st March and 1st September** – currently, the applicable value of the **6-month** EURIBOR is **2.762 %** and was announced on websites such as www.euribor.org or www.euribor-rates.eu on 28.08.2026 – 2 business days (spot value date) before 01.09.2026;

❖ For **mortgage loans**:

- For credit products with agreed dates of the change - **14th January and 14th July** – currently, the applicable value of the **6-month** EURIBOR is **2.130 %** and was announced on websites such as www.euribor.org or www.euribor-rates.eu on 12.01.2026 – 2 business days (spot value date) before 14.01.2026.
- For credit products with agreed dates of the change - **15th February and 15th August** – to date, the applicable value of the **6-month** EURIBOR is **2.131 %** and was announced on websites such as www.euribor.org or www.euribor-rates.eu on 12.02.2026 – 2 business days (spot value date) before 15.02.2026;
- For credit products with agreed dates of the change - **1st March and 1st September** – currently, the applicable value of the **6-month** EURIBOR is **2.762 %** and was announced on websites such as www.euribor.org or www.euribor-rates.eu on 28.08.2026 – 2 business days (spot value date) before 01.09.2026;
- For credit products with agreed dates of the change - **15th April and 15th October** – currently, the applicable value of the **6-month** EURIBOR is **2.103 %** and was announced on websites such as www.euribor.org or www.euribor-rates.eu on 13.10.2025 – 2 business days (spot value date) before 15.10.2025;

Past-period values of the reference interest rates applied by the Bank under citizens' loans after 01.07.2018

Short - term Interest Rate based on BNB`s statistics (SIR)

Medium-term Interest Rate based on BNB's statistics (MIR)

6-month EURIBOR

Past-period values of the reference interest rates applied by the Bank under citizens' loans from 27.09.2010 until 01.07.2018

1-month SOFIBOR

6-month EURIBOR

6-month SOFIBOR