

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 0.36 % and was announced on BNB's website on 11.07.2025 /the last value announced on BNB's website before 14.07.2025/.
 - For credit products with agreed dates of the change - **15th February and 15th August** – currently, the applicable MIR value is 0.35 % and was announced on BNB's website on 14.08.2025 /the last value announced on BNB's website before 15.08.2025 /;
 - For credit products with agreed dates of the change - **1st March and 1st September** – currently, the applicable MIR value is 0.33 % and was announced on BNB's website on 27.08.2025 /the last value announced on BNB's website before 01.09.2025/;
- ❖ For mortgage loans:
 - For credit products with agreed dates of the change - **14th January and 14th July** – currently, the applicable MIR value is 0.36 % and was announced on BNB's website on 11.07.2025 /the last value announced on BNB's website before 14.07.2025/.
 - For credit products with agreed dates of the change - **15th February and 15th August** – currently, the applicable MIR value is 0.35 % and was announced on BNB's website on 14.08.2025 /the last value announced on BNB's website before 15.08.2025 /;
 - For credit products with agreed dates of the change - **1st March and 1st September** – currently, the applicable MIR value is 0.33% and was announced on BNB's website on 27.08.2025 /the last value announced on BNB's website before 01.09.2025/;
 - 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 29.12.2025 /the last value announced on BNB's website before 01.01.2026/. In compliance with the requirements of the Law on the Adoption of the Euro in the Republic of Bulgaria, the bank will maintain the value of SIR at 0.01% even after 01.01.2026

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 2.07 % and was announced on websites such as www.euribor.org or www.euribor-rates.eu on 10.07.2025 – 2 business days (spot value date) before 14.07.2025.
- 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 2.1 % and was announced on websites such as www.euribor.org or www.euribor-rates.eu on 13.08.2025 – 2 business days (spot value date) before 15.08.2025;
- For credit products with agreed dates of the change - 1st March and 1st September – currently, the applicable value of the 6-month EURIBOR is 2.069 % and was announced on websites such as www.euribor.org or www.euribor-rates.eu on 28.08.2025 – 2 business days (spot value date) before 01.09.2025;

❖ 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 2.07 % and was announced on websites such as www.euribor.org or www.euribor-rates.eu on 10.07.2025 – 2 business days (spot value date) before 14.07.2025.
 - 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 2.1 % and was announced on websites such as www.euribor.org or www.euribor-rates.eu on 13.08.2025 – 2 business days (spot value date) before 15.08.2025;
- For credit products with agreed dates of the change - 1st March and 1st September – currently, the applicable value of the 6-month EURIBOR is 2.069 % and was announced on websites such as www.euribor.org or www.euribor-rates.eu on 28.08.2025 – 2 business days (spot value date) before 01.09.2025;
- 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