Current RIR values, according to the Methodology for calculation of the reference interest rate of „United Bulgarian Bank" ad for loans to individuals, in effect as from 07.04.2023

The Methodology is applicable to loan agreements of individuals (mortgage loans, consumer loans, overdrafts and credit cards) with a variable interest rate, in BGN and EUR, concluded after 07.04.2023.

The first RIR calculation under the present Methodology has been made using the following values of the relevant indices / indicators: for mortgage loans, consumer loans and credit cards – the medium-term interest rate value/6M EURIBOR as at 27.02.2023; for overdrafts – the short-term interest rate value as at 27.03.2023.

Current RIR values:

RIR for loans disbursed in BNG and converted in EUR on 01.01.2026 (MIR), according to the current methodology, applicable to consumer, mortgage loans and credit cards after 01.09.2026	**0.41 %**
RIR for loans in EUR (6-month Euribor), according to the present methodology, applicable to loans after 01.09.2026	**2.762 %**
RIR on overdrafts disbursed in BNG and converted in EUR on 01.01.2026 (SIR), according to the current methodology, applicable to loans after 01.11.2026	**0.02 %**

Last updated 27.10.2026

History of RIR levels:

Indices	values	Period of validity
MIR	0.10%	01.03.2023 – 31.08.2023
6 - month EURIBOR	3.242%	01.03.2023 – 31.08.2023
SIR	0.00%	01.04.2023 – 30.04.2023
SIR	0.01%	01.05.2023 – 31.05.2023
SIR	0.01%	01.06.2023 – 30.06.2023

SIR	0.01%	01.07.2023 – 31.08.2023
SIR	0.01%	01.09.2023 – 30.09.2023
SIR	0.01%	01.10.2023 – 31.10.2023
SIR	0.01%	01.11.2023 – 30.11.2023
SIR	0.01%	01.12.2023 – 31.12.2023
SIR	0.01%	01.01.2024 – 31.01.2024
SIR	0.01%	01.02.2024 – 29.02.2024
MIR	0.11%	01.09.2023 – 29.02.2024
6 - month EURIBOR	3.956%	01.09.2023 – 29.02.2024
SIR	0.01%	01.03.2024 – 31.03.2024
MIR	0.17%	01.03.2024 – 31.08.2024
6 - month EURIBOR	3.915%	01.03.2024 – 31.08.2024
SIR	0.02%	01.04.2024 – 30.04.2024
SIR	0.02%	01.05.2024 – 31.05.2024
SIR	0.02%	01.06.2024 – 30.06.2024
SIR	0.02%	01.06.2024 – 30.06.2024
SIR	0.02%	01.07.2024 – 31.07.2024
SIR	0.02%	01.08.2024 – 31.08.2024
SIR	0.02%	01.09.2024 – 30.09.2024
MIR	0.25%	01.09.2024 – 28.02.2025
6 - month EURIBOR	3.376%	01.09.2024 – 28.02.2025
SIR	0.02%	01.10.2024 – 31.10.2024
SIR	0.02%	01.11.2024 – 30.11.2024
SIR	0.02%	01.12.2024 – 31.12.2024
SIR	0.02%	01.01.2025 – 31.01.2025
SIR	0.02%	01.02.2025 – 28.02.2025
SIR	0.02%	01.03.2025 – 31.03.2025
MIR	0.35%	01.03.2025 – 01.09.2025
6 - month EURIBOR	2.389 %	01.03.2025 – 01.09.2025

SIR	0.02%	01.04.2025 – 30.04.2025
SIR	0.02%	01.05.2025 – 31.05.2025
SIR	0.02%	01.06.2025 – 30.06.2025
SIR	0.01%	01.07.2025 – 31.07.2025
SIR	0.01%	01.08.2025 – 31.08.2025
SIR	0.01%	01.09.2025 – 30.09.2025
MIR	0.33%	01.09.2025 – 28.02.2026
6 - month EURIBOR	2.069%	01.09.2025 – 28.02.2026
SIR	0.01%	01.10.2025 – 31.10.2025
SIR	0.01%	01.11.2025 – 30.11.2025
SIR	0.01%	01.12.2025 – 31.12.2025
SIR	0.01%	01.01.2026 – 31.01.2026
SIR	0.01%	01.02.2026 – 28.01.2026
SIR	0.04%	01.03.2026 – 31.03.2026
MIR	0.33%	01.03.2026 – 31.08.2026
6 - month EURIBOR	2.134%	01.03.2026 – 31.08.2026
SIR	0.05%	01.04.2026 – 30.04.2026
SIR	0.04%	01.05.2026 – 31.05.2026
SIR	0.04%	01.06.2026 – 30.06.2026
SIR	0.02%	01.07.2026 – 31.07.2026
SIR	0.02%	01.08.2026 – 31.08.2026
SIR	0.02%	01.09.2026 – 30.09.2026
MIR	0.41%	01.09.2026 – 28.02.2027
6 - month EURIBOR	2.762%	01.09.2026 – 28.02.2027
SIR	0.02%	01.10.2026 – 31.10.2026
SIR	0.02%	01.11.2026 – 30.11.2026