

**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 01.03.2026	<b>0.33 %</b>
RIR for loans in EUR (6-month Euribor), according to the present methodology, applicable to loans after 01.03.2026	<b>2.134 %</b>
RIR on overdrafts disbursed in BNG and converted in EUR on 01.01.2026 (SIR), according to the current methodology, applicable to loans after 01.07.2026	<b>0.02 %</b>

Last updated 30.06.2026

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