

**Current Reference Interest Rate (RIR) values according to the
Methodology for calculating the Reference Interest Rate of United
Bulgarian Bank AD on EUR loans to individuals, in effect as of
22.12.2025**

This Methodology shall be applicable to agreements for mortgage loans, consumer loans and overdrafts to individuals in the euro currency with a variable interest rate, concluded on and after 22.12.2025.

The first RIR calculation according to the Methodology for calculating the Reference Interest Rate of United Bulgarian Bank AD on loans to individuals, in effect as of 22.12.2025, has been made with values of the relevant indicators, as published in the Interest Rate statistics on the official webpage of the Bulgarian National Bank (BNB) on 27.08.2025.

Current RIR values:

RIR on loans in EUR /ERIR/, according to the above stated Methodology, and applicable to loans for individuals, concluded on and after 01.09.2026.	0.69%
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Last update 27.08.2026.

RIR levels history:

ERIR value	Values of the indicators, included in the formula		Validity period
$0,693\% = \frac{0,4440\% \times 12678,501 + 1,5096\% \times 3874,512}{12678,501 + 3874,512}$	<i>Int rate individuals,t</i>	0,4440%	01.09.2026г. – 28.02.2027
	<i>Volume individuals,t</i>	12678,501	
	<i>Int Rate NFC,t</i>	1,5096%	
	<i>Volume NFC,t</i>	3874,512	
$0,664\% = \frac{0,4379\% \times 10178,756 + 1,4648\% \times 2877,469}{10178,756 + 2877,469}$	<i>Int rate individuals,t</i>	0.4379%	22.12.2025 – 28.02.2026
	<i>Volume individuals,t</i>	10178,756	
	<i>Int Rate NFC,t</i>	1.4648%	

	<i>Volume NFC,t</i>	2877,469	
$0,589\% = \frac{0,3902\% \times 12433,204 + 1,329\% \times 3343,348}{12433,204 + 3343,348}$	<i>Int rate individuals,t</i>	0,3902%	01.03.2026 –
	<i>Volume individuals,t</i>	12433,204	31.08.2026
	<i>Int Rate NFC,t</i>	1,329%	
	<i>Volume NFC,t</i>	3343,348	

The values of the indicators are being announced in the interest rate statistics, published on the official BNB webpage: [Interest rates and deposit volumes of Households](#) [Interest rates and deposit volumes of Non-financial corporations](#)