

## 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 **0.35 %** 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 **0.29 %** 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 **0.35 %** 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 **0.01 %** and was announced on BNB's website on 29.12.2025 /the last value announced on BNB's website before 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 **2.130 %** and was announced on websites such as

- [www.euribor.org](http://www.euribor.org) or [www.euribor-rates.eu](http://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 2.1 % and was announced on websites such as [www.euribor.org](http://www.euribor.org) or [www.euribor-rates.eu](http://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](http://www.euribor.org) or [www.euribor-rates.eu](http://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 2.130 % and was announced on websites such as [www.euribor.org](http://www.euribor.org) or [www.euribor-rates.eu](http://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 2.1 % and was announced on websites such as [www.euribor.org](http://www.euribor.org) or [www.euribor-rates.eu](http://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](http://www.euribor.org) or [www.euribor-rates.eu](http://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](http://www.euribor.org) or [www.euribor-rates.eu](http://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