

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 - **15th February and 15th August** – currently, the applicable MIR value is **0.23 %** and was announced on BNB's website on 14.08.2024 /the last value announced on BNB's website before 15.08.2024/;
 - For credit products with agreed dates of the change - **1st March and 1st September** – currently, the applicable MIR value is **0.25 %** and was announced on BNB's website on 27.08.2024 /the last value announced on BNB's website before 01.09.2024/;
 - For credit products with agreed dates of the change - **14th January and 14th July** – currently, the applicable MIR value is **0.21 %** and was announced on BNB's website on 12.07.2024 /the last value announced on BNB's website before 14.07.2024/.
- ❖ For mortgage loans:
 - For credit products with agreed dates of the change - **15th April and 15th October** – currently, the applicable MIR value is **0.18 %** and was announced on BNB's website on 12.04.2024 /the last value announced on BNB's website before 15.04.2024/;
 - For credit products with agreed dates of the change - **1st March and 1st September** – currently, the applicable MIR value is **0.25%** and was announced on BNB's website on 27.08.2024 /the last value announced on BNB's website before 01.09.2024/;
 - For credit products with agreed dates of the change - **14th January and 14th July** – currently, the applicable MIR value is **0.21 %** and was announced on BNB's website on 12.07.2024 /the last value announced on BNB's website before 14.07.2024/.

Currently, the up-to-date value of the Short-term Interest Rate (SIR) is **0.02 %** and was announced on BNB's website on 30.12.2024 /the last value announced on BNB's website before 01.01.2025/.

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 - **15th February and 15th August** – to date, the applicable value of the **6-month EURIBOR** is **3.441 %** and was announced on websites such as www.euribor.org or www.euribor-rates.eu on 13.08.2024 – 2 business days (spot value date) before 15.08.2024;
 - For credit products with agreed dates of the change - **1st March and 1st September** – currently, the applicable value of the **6-month**

EURIBOR is 3.376 % and was announced on websites such as www.euribor.org or www.euribor-rates.eu on 29.08.2024 – 2 business days (spot value date) before 01.09.2024;

- For credit products with agreed dates of the change - **14th January and 14th July** – currently, the applicable value of the **6-month EURIBOR** is 3.676 % and was announced on websites such as www.euribor.org or www.euribor-rates.eu on 11.07.2024 – 2 business days (spot value date) before 14.07.2024.

❖ For mortgage loans:

- For credit products with agreed dates of the change - **15th April and 15th October** – currently, the applicable value of the **6-month EURIBOR** is 3.862 % and was announced on websites such as www.euribor.org or www.euribor-rates.eu on 11.04.2024 – 2 business days (spot value date) before 15.04.2024;
- For credit products with agreed dates of the change - **1st March and 1st September** – currently, the applicable value of the **6-month EURIBOR** is 3.376 % and was announced on websites such as www.euribor.org or www.euribor-rates.eu on 29.08.2024 – 2 business days (spot value date) before 01.09.2024;
- For credit products with agreed dates of the change - **14th January and 14th July** – currently, the applicable value of the **6-month EURIBOR** is 3.676 % and was announced on websites such as www.euribor.org or www.euribor-rates.eu on 11.07.2024 – 2 business days (spot value date) before 14.07.2024.

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](#)