



**PRESS RELEASE**

**1 June 2026**

**14:00**

**INTEREST RATES STATISTICS<sup>1,2</sup>**

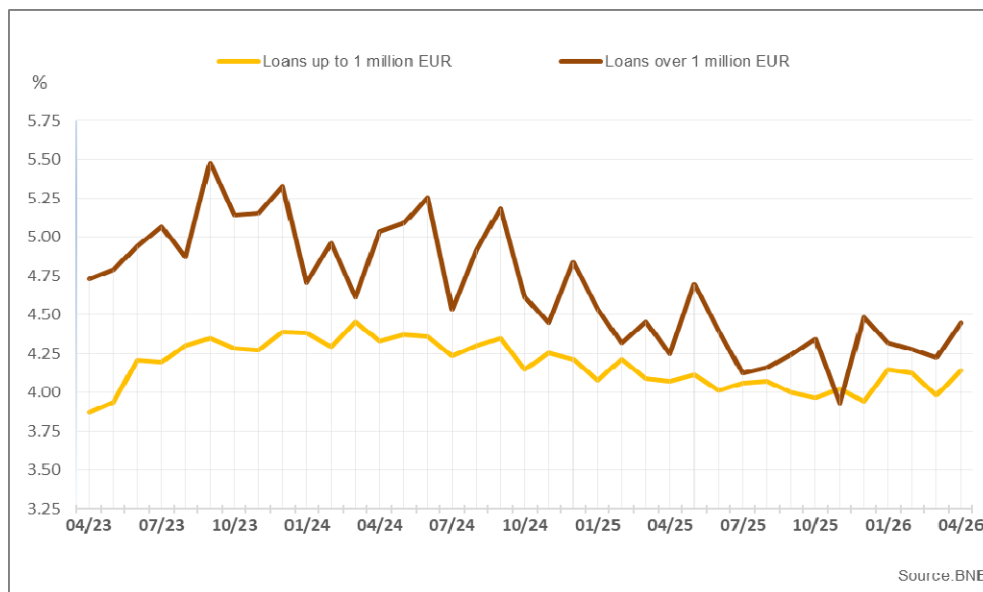
**April 2026**

**LOANS TO AND DEPOSITS OF *NON-FINANCIAL CORPORATIONS AND HOUSEHOLDS AND NPISHs* SECTORS IN EURO**

**LOANS<sup>3</sup>**

***Non-financial corporations sector.*** In April 2026 compared to March 2026 the average interest rate on *loans up to 1 million EUR* increased by 0.16 percentage points to 4.14%, and that on *loans over 1 million EUR* – by 0.22 percentage points to 4.45%. The average interest rate on *overdraft* rose by 0.01 percentage points to 3.38%.

**FIGURE 1: INTEREST RATES ON NEW BUSINESS ON LOANS TO THE NON-FINANCIAL CORPORATIONS SECTOR**



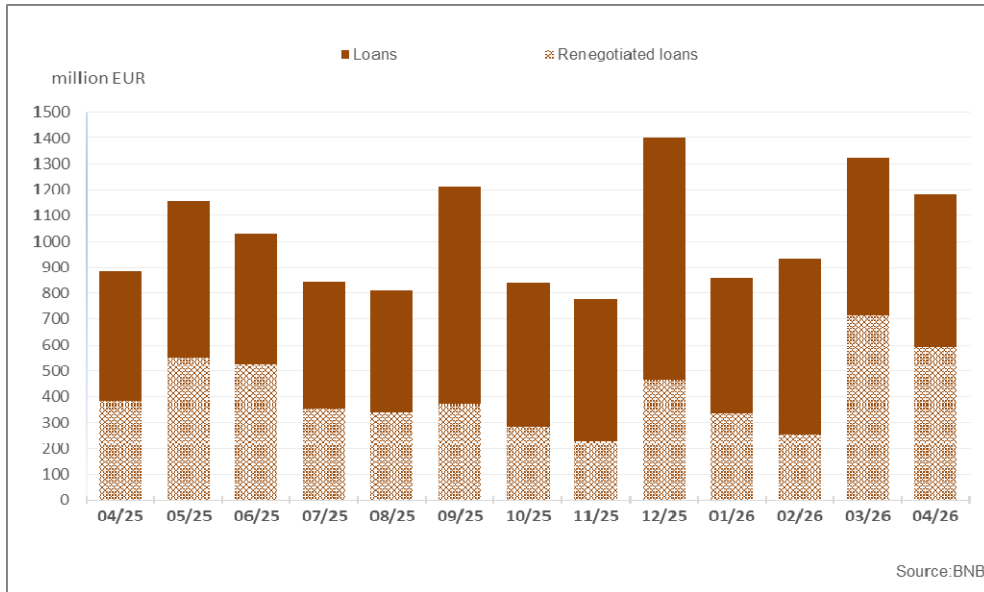
The new business volume on *loans up to 1 million EUR* decreased by 2.4% (EUR 6.4 million) to EUR 258.2 million, and that on *loans over 1 million EUR* – by 12.9% (EUR 135.9 million) to EUR 921.1 million. The volume of *renegotiated loans and loans for refinancing* decreased by 17.1% (EUR 122.3 million) to EUR 591.9 million.

<sup>1</sup> The complete set of tables of interest rate statistics on deposits and loans to *Non-financial corporations* and *Households* sectors and the methodological notes are available on the website of the Bulgarian National Bank under section *Statistics/ Monetary and Interest Rate Statistics/ Interest Rate Statistics*.

<sup>2</sup> Cited changes refer to the previous period. Changes of less than 0.01 percentage points are not cited.

<sup>3</sup> For the purpose of comparison, the new business volumes and the outstanding amounts on loans and deposits agreed in BGN are aggregated with those agreed in EUR for all periods prior to January 2026. The interest rates are average weighted with the new business volumes/outstanding amounts in BGN and EUR.

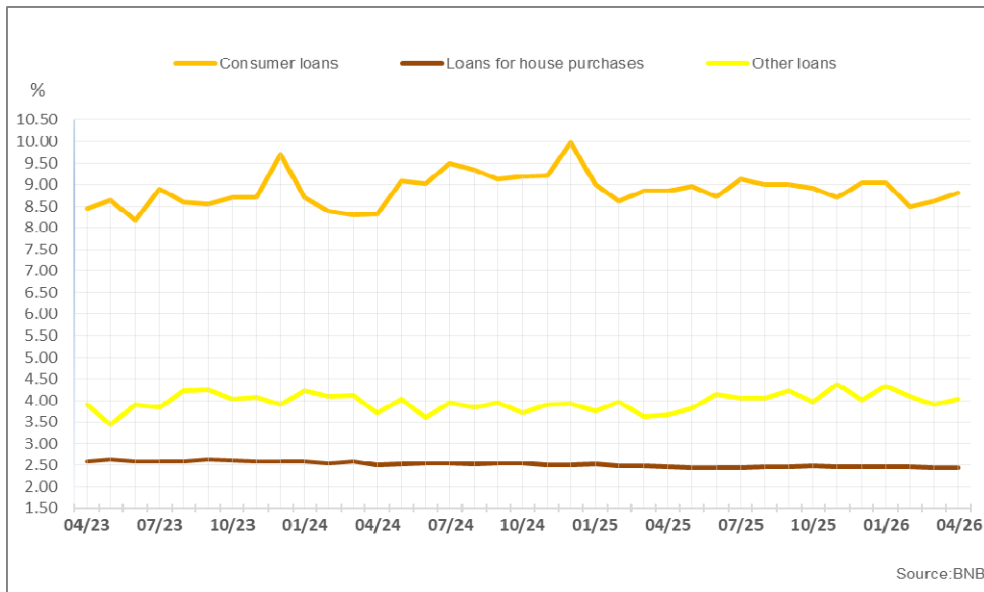
**FIGURE 2: VOLUMES OF NEW BUSINESS ON LOANS TO THE NON-FINANCIAL CORPORATIONS SECTOR\***



\*The renegotiated loans include loans for refinancing.

**Households sector<sup>4</sup>.** In April 2026 compared to March 2026, the average interest rate on *consumer loans* increased by 0.18 percentage points to 8.81% and the *Annual Percentage Rate of Charge (APRC)* on these loans – by 0.16 percentage points to 9.08%. The average interest rate on *loans for house purchases* retained its level of 2.45%, while the respective *APRC* rose by 0.01 percentage points to 2.78%. The average interest rate on *other loans*<sup>5</sup> increased by 0.14 percentage points to 4.04% and that on *other loans to Sole Proprietors* – by 0.19 percentage points to 4.00%. In April 2026 the average interest rate on *overdraft* fell by 0.13 percentage points to 13.07%, while that on *extended credit card credit* rose by 0.01 percentage points to 21.23%.

**FIGURE 3: INTEREST RATES ON NEW BUSINESS ON LOANS TO THE HOUSEHOLDS SECTOR**

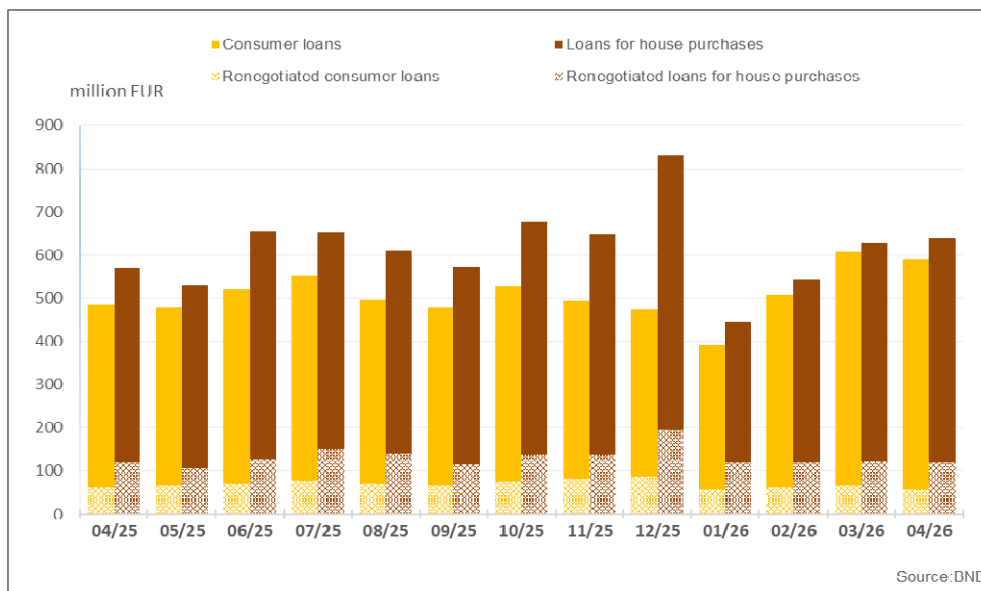


<sup>4</sup> The *Households* sector also includes the *Non-profit institutions serving households (NPISHs)* sector. Data on *consumer loans* and *loans for house purchases* refer to the *Households* sector only.

<sup>5</sup> The *other loans* indicator also includes loans granted to associations of owners in accordance with the *National Programme for Energy Efficiency of Multi-family Residential Buildings*.

The new business volume on *consumer loans* decreased by 3% (EUR 18.3 million) to EUR 589 million of which the volume of *renegotiated loans and loans for refinancing* – by 15.3% (EUR 10.1 million) to EUR 56.3 million. The volume of new business on *loans for house purchase* increased by 1.5% (EUR 9.7 million) to EUR 638.8 million, and that of *renegotiated loans and loans for refinancing* fell by 1.2% (EUR 1.5 million) to EUR 118.7 million. The new business volume on *other loans* decreased by 21.2% (EUR 4.4 million) to EUR 16.4 million, and that on *renegotiated loans and loans for refinancing* – by 64.4% (EUR 1.7 million) to EUR 0.9 million. The volume of new business on *other loans* to *Sole Proprietors* fell by 38.9% (EUR 5.9 million) to EUR 9.2 million.

**FIGURE 4: VOLUMES OF NEW BUSINESS ON LOANS TO THE HOUSEHOLDS SECTOR\***



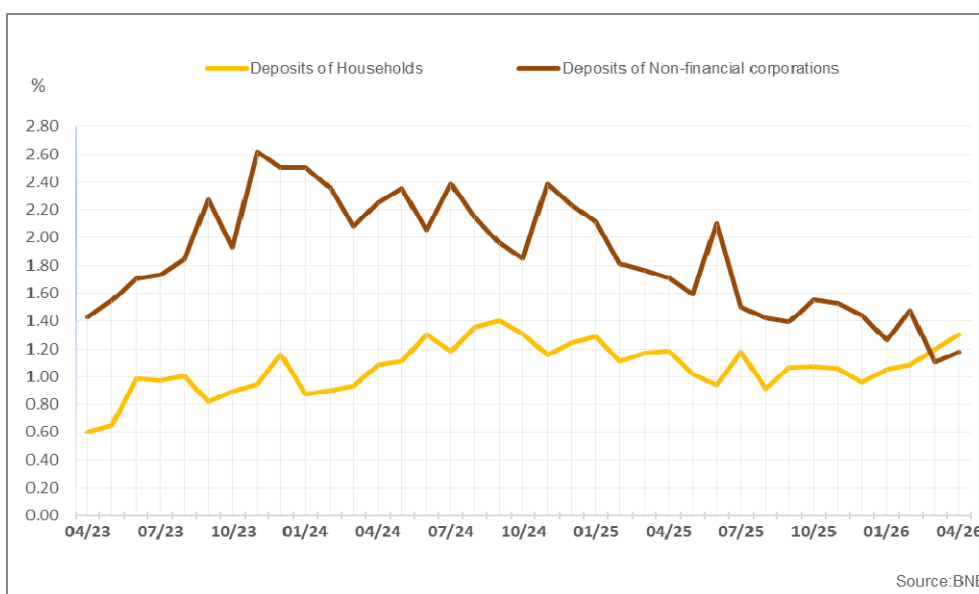
\*The renegotiated loans include loans for refinancing.

### DEPOSITS<sup>3</sup>

**Non-financial corporations sector.** In April 2026 compared to March 2026 the average interest rate on *deposits with agreed maturity* rose by 0.07 percentage points to 1.17%, while the new business volume on these deposits fell by 17.5% (EUR 257.5 million) to EUR 1.212 billion. The average interest rate on *overnight deposits* increased by 0.02 percentage points to 0.09%.

**Households sector<sup>5</sup>.** In April 2026 the average interest rate on *deposits with agreed maturity* rose by 0.11 percentage points to 1.30%, while the new business volume on these deposits decreased by 15.5% (EUR 59.2 million) to EUR 322.5 million. The average interest rate on *overnight deposits* retained its level of 0.01% while that on *deposits redeemable at notice* fell by 0.02 percentage points to 0.23%.

**FIGURE 5: INTEREST RATES ON NEW BUSINESS ON DEPOSITS WITH AGREED MATURITY OF THE NON-FINANCIAL CORPORATIONS AND HOUSEHOLDS SECTORS**



## INTEREST RATE STATISTICS

## LOANS AND DEPOSITS OF THE NON-FINANCIAL CORPORATIONS AND THE HOUSEHOLDS AND NPISHs SECTORS IN EURO

Loans <sup>1</sup> in million euro					
Non-financial corporations					
	2025* April	2026* March	2026 April	Annual change**	Monthly change**
<b>New business on loans other than overdraft</b>					
Loans up to 1 million EUR, interest rates	4.07	3.98	4.14	0.07	0.16
Loans up to 1 million EUR, volume	230.6	264.6	258.2	12.0	-2.4
Loans over 1 million EUR, interest rates	4.25	4.23	4.45	0.20	0.22
Loans over 1 million EUR, volume	654.3	1057.0	921.1	40.8	-12.9
<i>renegotiated loans and loans for refinancing, volume</i>	384.8	714.2	591.9	53.8	-17.1
<b>Overdraft<sup>2</sup>, interest rate on outstanding amounts</b>	3.52	3.36	3.38	-0.14	0.01
Households <sup>3</sup>					
	2025* April	2026* March	2026 April	Annual change**	Monthly change**
<b>New business on loans other than overdraft agreed in BGN</b>					
consumer loans, interest rates	8.85	8.62	8.81	-0.04	0.18
consumer loans, APRC <sup>4</sup>	9.24	8.92	9.08	-0.15	0.16
consumer loans, volume	485.1	607.3	589.0	21.4	-3.0
<i>o/w renegotiated loans and loans for refinancing, volume</i>	61.3	66.4	56.3	-8.2	-15.3
loans for house purchases, interest rates	2.46	2.45	2.45	-0.01	0.00
loans for house purchases, APRC <sup>4</sup>	2.76	2.77	2.78	0.02	0.01
loans for house purchases, volume	570.4	629.1	638.8	12.0	1.5
<i>o/w renegotiated loans and loans for refinancing, volumes</i>	118.5	120.2	118.7	0.2	-1.2
other loans, interest rates	3.66	3.90	4.04	0.38	0.14
other loans, volume	13.8	20.8	16.4	18.4	-21.2
<i>o/w renegotiated loans and loans for refinancing, volume</i>	3.0	2.6	0.9	-69.7	-64.4
<i>o/w loans other than overdraft to Sole Proprietors, interest rate</i>	3.71	3.81	4.00	0.29	0.19
<i>o/w loans other than overdraft to Sole Proprietors, volume</i>	11.3	15.1	9.2	-18.2	-38.9
<b>Overdraft<sup>2</sup>, interest rate on outstanding amounts</b>	13.50	13.20	13.07	-0.43	-0.13
of which credit card credit <sup>5</sup> , interest rate	21.24	21.23	21.23	-0.01	0.01

<sup>1</sup> The interest rates are effective annual rates. They are average weighted with the volumes of new business throughout the reporting period or the outstanding amounts as of the end of the reporting period.

<sup>2</sup> Interest rates and volumes on new business and on outstanding amounts for overdraft coincide.

<sup>3</sup> The *Households* sector also includes the *Non-profit institutions serving households (NPISHs)* sector. Data on *consumer loans* and *loans for house purchases* refer to the *Households* sector only.

<sup>4</sup> The APRC comprises all the interest payments on a loan, as well as all fees, commissions and other charges a client must pay in order to obtain the loan.

<sup>5</sup> Extended Credit Card Credit.

\* For comparison purposes the new business volumes and the outstanding amounts on loans and deposits agreed in BGN have been added to those, agreed in EUR for periods prior to January 2026. The interest rates have been average weighted with the respective new business volumes/outstanding amounts in BGN and EUR.

\*\* Changes in volumes are expressed in percentage.

Source: BNB

Deposits <sup>1</sup>					
Non-financial corporations					
	2025* April	2026* March	2026 April	Annual change**	Monthly change**
<b>Deposits with agreed maturity, new business</b>					
interest rate	1.71	1.10	1.17	-0.54	0.07
volume	923.7	1469.3	1211.8	31.2	-17.5
<b>Overnight<sup>2</sup> deposits, interest rate on outstanding amounts</b>	0.08	0.07	0.09	0.01	0.02
Households <sup>3</sup>					
	2025* April	2026* March	2026 April	Annual change**	Monthly change**
<b>Deposits with agreed maturity, new business</b>					
interest rate	1.19	1.20	1.30	0.12	0.11
volume	333.5	381.7	322.5	-3.3	-15.5
<b>Overnight deposits<sup>2</sup>, interest rate on outstanding amounts</b>	0.01	0.01	0.01	0.00	0.00
<b>Deposits redeemable at notice<sup>2</sup>, interest rate on outstanding amounts</b>	0.18	0.26	0.23	0.05	-0.02

<sup>1</sup> The interest rates are effective annual rates. They are average weighted with the volumes of new business throughout the reporting period or the outstanding amounts as of the end of the reporting period.

<sup>2</sup> Interest rates and volumes on new business and on outstanding amounts coincide for overnight deposits and deposits redeemable at notice.

<sup>3</sup> The *Households* sector also includes the *Non-profit institutions serving households (NPISHs)* sector.

\* For comparison purposes the new business volumes and the outstanding amounts on loans and deposits agreed in BGN have been added to those, agreed in EUR for periods prior to January 2026. The interest rates have been average weighted with the respective new business volumes/outstanding amounts in BGN and EUR.

\*\* Changes in volumes are expressed in percentage.

Source: BNB.