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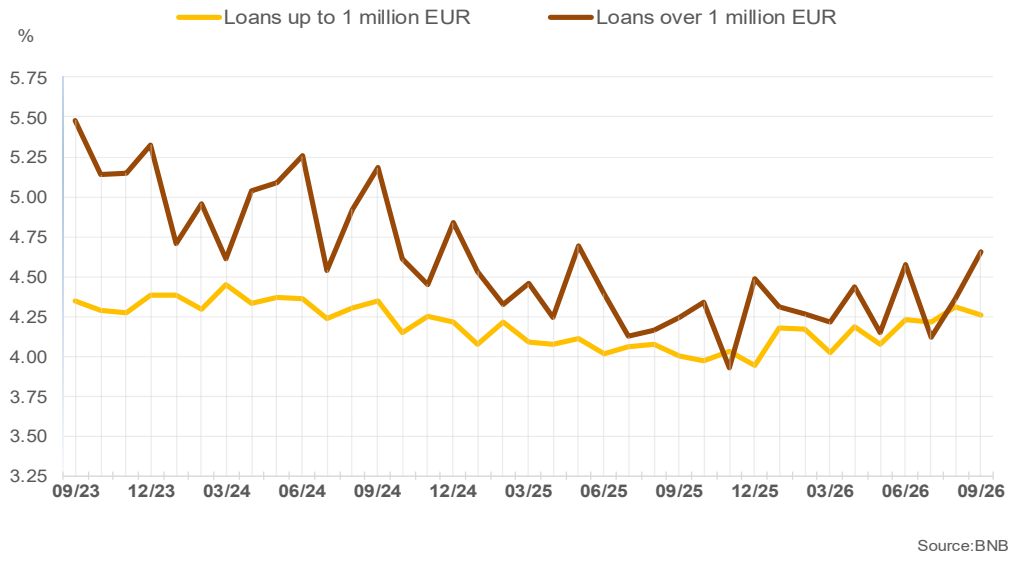
INTEREST RATES STATISTICS[1,2]
September 2026

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

LOANS[3]

Non-financial corporations sector. In September 2026 compared to August 2026 the average interest rate on *loans up to 1 million EUR* decreased by 0.06 percentage points to 4.25%, while that on *loans over 1 million EUR* – increased by 0.30 percentage points to 4.66%. The average interest rate on *overdraft* rose by 0.04 percentage points to 3.59%.

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



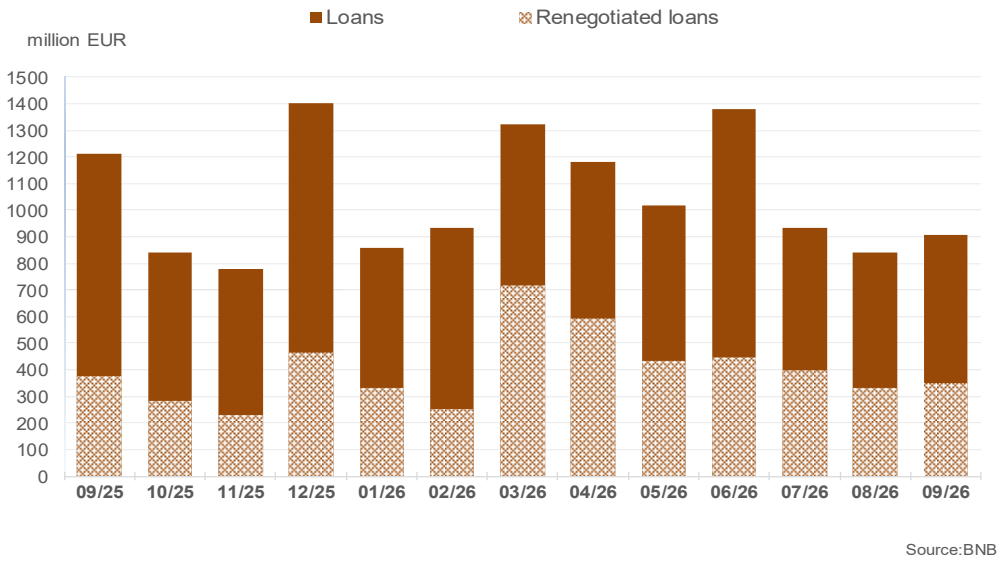
Source:BNB

The new business volume on *loans up to 1 million EUR* increased by 0.4% (EUR 0.8 million) to EUR 213.8 million, and that on *loans over 1 million EUR* – by 10.6% (EUR

[1] 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*. Based on additional information provided by banks the data on loans of *Non-financial corporations* sector for the period January 2026 – June 2026 have been revised. The revisions are indicated in the explanatory notes of the respective data tables.
[2] Cited changes refer to the previous period. Changes of less than 0.01 percentage points are not cited.
[3] 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.

66.1 million) to EUR 691.6 million. The volume of *renegotiated loans and loans for refinancing* rose by 4.8% (EUR 15.9 million) to EUR 347.2 million.

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



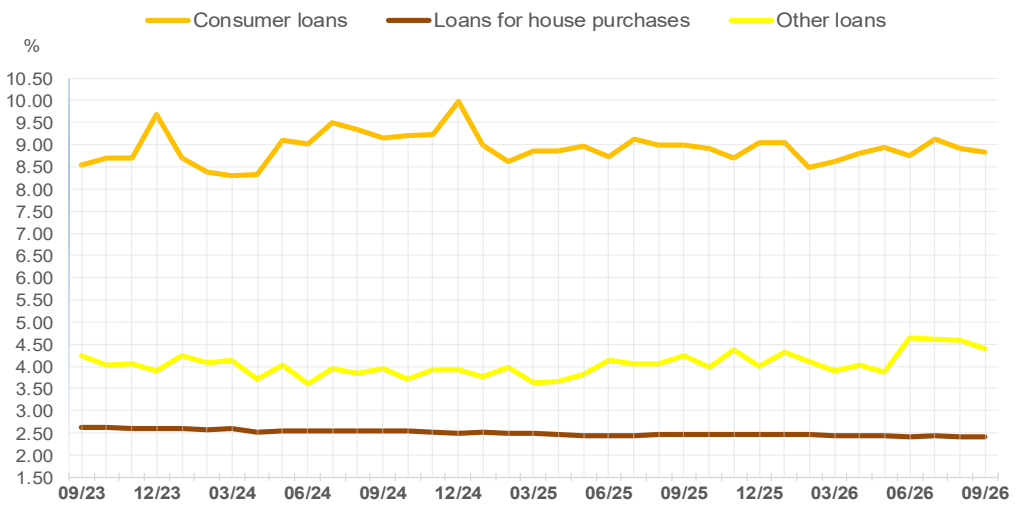
**The renegotiated loans include loans for refinancing.*

***Households* sector[4].** In September 2026 compared to August 2026, the average interest rate on *consumer loans* fell by 0.08 percentage points to 8.83% and the *Annual Percentage Rate of Charge (APRC)* on these loans – by 0.09 percentage points to 9.11%. The average interest rate on *loans for house purchases* decreased by 0.01 percentage points to 2.41% and the respective *APRC* on these loans – by 0.05 percentage points to 2.76%. The average interest rate on *other loans*[5] fell by 0.19 percentage points to 4.41% and that on *other loans* to *Sole Proprietors* – by 0.10 percentage points to 4.54%. In September 2026 the average interest rate on *overdraft* rose by 0.03 percentage points to 13.52%, while that on *extended credit card credit* decreased by 0.04 percentage points to 21.52%.

The new business volume on *consumer loans* fell by 3.2% (EUR 20.4 million) to EUR 627.3 million, while the volume of *renegotiated loans and loans for refinancing* rose by 21.7% (EUR 22.6 million) to EUR 126.9 million. The volume of new business on *loans for house purchase* increased by 3.5% (EUR 21.8 million) to EUR 643.6 million and that of *renegotiated loans and loans for refinancing* – by 0.2% (EUR 0.3 million) to EUR 137.2 million.

[4] 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.
[5] 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*.

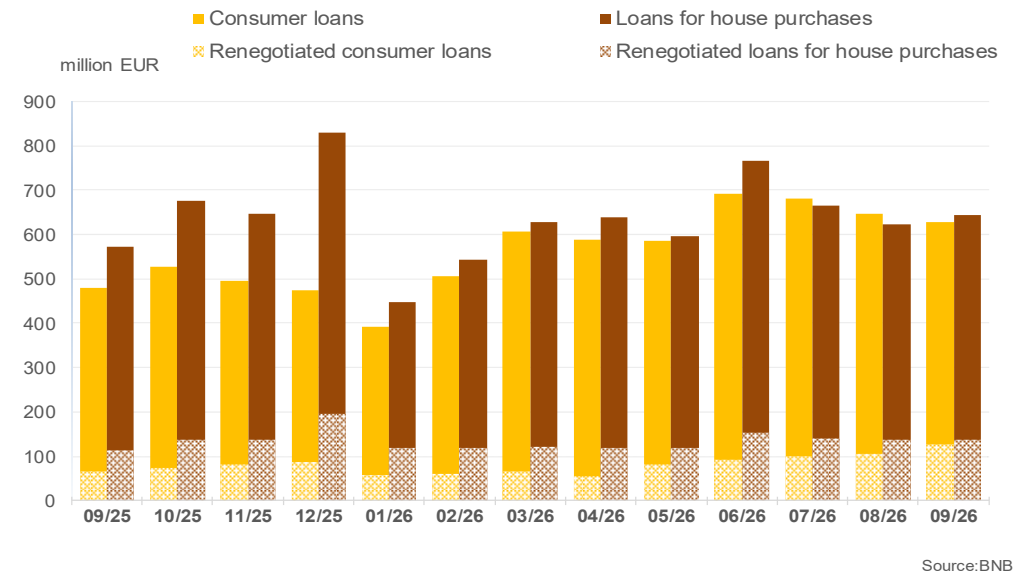
FIGURE 3: INTEREST RATES ON NEW BUSINESS ON LOANS TO THE *HOUSEHOLDS* SECTOR



Source:BNB

The new business volume on *other loans* rose by 9.8% (EUR 0.8 million) to EUR 9.4 million while that on *renegotiated loans and loans for refinancing* fell by 62% (EUR 2.3 million) to EUR 1.4 million. The volume of new business on other loans to *Sole Proprietors* increased by 21.3% (EUR 1 million) to EUR 5.9 million.

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



Source:BNB

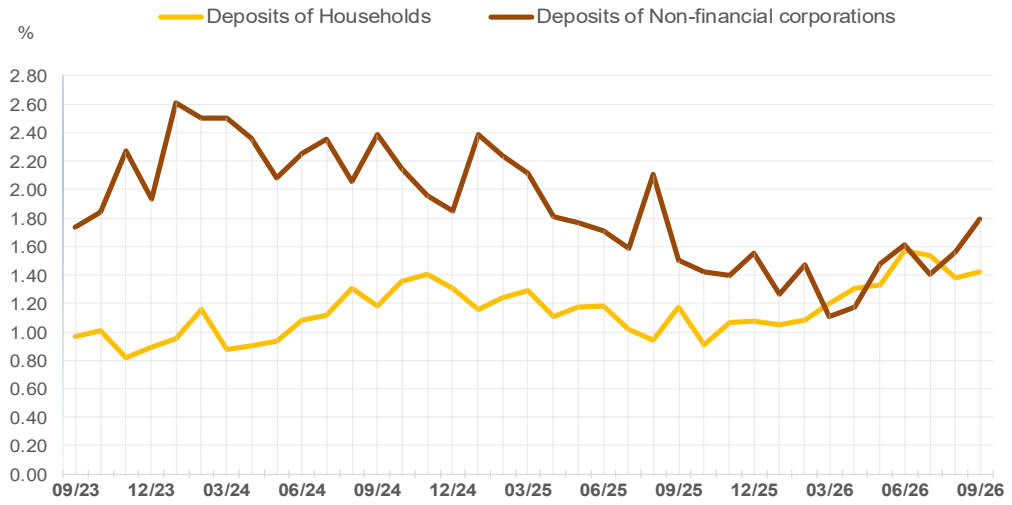
**The renegotiated loans include loans for refinancing*

DEPOSITS[3]

***Non-financial corporations* sector.** In September 2026 compared to August 2026 the average interest rate on *deposits with agreed maturity* rose by 0.23 percentage points to 1.79%, while the new business volume on these deposits fell by 58.4% (EUR 1.054 billion) to EUR 749.3 million. The average interest rate on *overnight deposits* rose by 0.01 percentage points to 0.10%.

***Households* sector[4].** In September 2026 the average interest rate on *deposits with agreed maturity* increased by 0.04 percentage points to 1.42%, while the new business volume on these deposits decreased by 0.6% (EUR 2 million) to EUR 332.6 million. The average interest rate on *overnight deposits* retained its level of 0.01%, while that on *deposits redeemable at notice* rose by 0.02 percentage points to 0.43%.

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



Source:BNB

INTEREST RATE STATISTICS

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

Loans[1]
in million euro

Non-financial corporations

	2025* September	2026* August	2026 September	Annual change**	Monthly change**
New business on loans other than overdraft					
Loans up to 1 million EUR, interest rates	4.00	4.31	4.25	0.26	-0.06
Loans up to 1 million EUR, volume	215.1	213.0	213.8	-0.6	0.4
Loans over 1 million EUR, interest rates	4.24	4.36	4.66	0.41	0.30
Loans over 1 million EUR, volume	995.8	625.5	691.6	-30.6	10.6
renegotiated loans and loans for refinancing, volume	374.6	331.3	347.2	-7.3	4.8
***Overdraft*[2]**, **interest rate on outstanding amounts**	3.40	3.55	3.59	0.19	0.04

Households[3]

	2025* September	2026* August	2026 September	Annual change**	Monthly change**
New business on loans other than overdraft agreed in BGN					
consumer loans, interest rates	9.00	8.91	8.83	-0.17	-0.08
consumer loans, APRC[4]	9.34	9.20	9.11	-0.24	-0.09
consumer loans, volume	480.5	647.8	627.3	30.6	-3.2
o/w renegotiated loans and loans for refinancing, volume	66.7	104.3	126.9	90.4	21.7
loans for house purchases, interest rates	2.47	2.42	2.41	-0.06	-0.01
loans for house purchases, APRC[4]	2.81	2.81	2.76	-0.04	-0.05
loans for house purchases, volume	573.1	621.7	643.6	12.3	3.5
o/w renegotiated loans and loans for refinancing, volumes	113.8	136.8	137.2	20.6	0.2
other loans, interest rates	4.23	4.60	4.41	0.17	-0.19
other loans, volume	9.3	8.6	9.4	1.2	9.8
o/w renegotiated loans and loans for refinancing, volume	1.2	3.7	1.4	17.8	-62.0
o/w loans other than overdraft to Sole Proprietors, interest rate	4.19	4.65	4.54	0.36	-0.10
o/w loans other than overdraft to Sole Proprietors, volume	5.5	4.9	5.9	8.2	21.3
***Overdraft*[2]**, **interest rate on outstanding amounts**	13.46	13.50	13.52	0.06	0.03
of which credit card credit[5], interest rate	21.23	21.56	21.52	0.29	-0.04

[1] 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. Based on additional information provided by banks the data on loans of *Non-financial corporations* sector for the period January 2026 – June 2026 have been revised. The revisions are indicated in the explanatory notes of the respective data tables.

[2] Interest rates and volumes on new business and on outstanding amounts for overdraft coincide.

[3] 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.

[4] 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.

[5] 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[1]

Non-financial corporations

	2025* September	2026* August	2026 September	Annual change**	Monthly change**
Deposits with agreed maturity, new business					
interest rate	1.40	1.56	1.79	0.40	0.23
volume	863.2	1803.0	749.3	-13.2	-58.4
***Overnight*[2] *deposits*, interest rate on outstanding amounts**	0.08	0.09	0.10	0.02	0.01

Households[3]

	2025* September	2026* August	2026 September	Annual change**	Monthly change**
Deposits with agreed maturity, new business					
interest rate	1.06	1.38	1.42	0.36	0.04
volume	337.1	334.7	332.6	-1.3	-0.6
***Overnight deposits*[2], interest rate on outstanding amounts**	0.01	0.01	0.01	0.00	0.00
***Deposits redeemable at notice*[2], interest rate on outstanding amounts**	0.23	0.41	0.43	0.20	0.02

[1] 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.

[2] Interest rates and volumes on new business and on outstanding amounts coincide for overnight deposits and deposits redeemable at notice.

[3] 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.