



REPUBLIC OF ALBANIA
BANK OF ALBANIA
THE GOVERNOR

No. 1481

Tirana, 02.04.2024

DECISION

No.1481, date 02.04.2024

ON

DETERMINATION OF MACROPRUDENTIAL CAPITAL BUFFERS

According to articles 11, 12, 14 and 16, paragraph 1, letters ‘ç’ and ‘d’, of the regulation “For macroprudential capital buffers” approved with the decision no.41, date 05.06.2019 of the Supervisory Council of the Bank of Albania (herein ‘regulation 41/2019’), based on the proposal of the Financial Stability Department

I DECIDED:

1. The rate of countercyclical capital buffer (KUNC) for Albania is 0 percent, to be observed starting from 31 March 2025.
2. Banks of systemic importance (BARS) and the respective capital buffer for systemic importance (SIST) are as follows:

| BARS | Total SIST level | SIST for the period 1 January – 31 December 2025 |
|--------------------------------|-------------------------|---|
| Banka Kombëtare Tregtare sh.a. | 1.5 percent | 1.5 percent |
| Banka Credins sh.a. | 1.0 percent | 1.0 percent |
| Banka Raiffeisen sh.a. | 1.0 percent | 1.0 percent |
| OTP Albania sh.a. | 0.5 percent | 0.5 percent |

3. Macroprudential capital buffers of paragraphs 1 and 2 of this decision, are applied jointly with capital conservation buffer (KONS), in accordance with table 2 of article 10, paragraph 1 of regulation 41/2019, where the KONS value is at 2.5 percent.
4. Macroprudential capital buffers according to paragraph 3 of this decision are applied and held to banks on a solo basis.
5. The Governor's Office and the Research Department are mandated to publish this decision in the internet site and the Official Buletin of the Bank of Albania.
6. The Financial Stability Department and the Supervision Department are mandated to monitor the implementation of this decision.

This decision enters in power immediately.

GOVERNOR

Gent Sejko