### Macroprudential capital buffers (SHMAK)

<table>
<thead>
<tr>
<th>Governor's decisions</th>
<th>SHMAK</th>
<th>Value (%)</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. 3368 Jun-19</td>
<td>SIST</td>
<td>0.5</td>
<td>March, June</td>
</tr>
<tr>
<td></td>
<td>KONS</td>
<td>0.5</td>
<td>September, December</td>
</tr>
<tr>
<td></td>
<td>KUNC (Alb)</td>
<td>0.0</td>
<td>January, March, June, September, December</td>
</tr>
<tr>
<td>No. 4913 Sep-19</td>
<td>KUNC (Alb)</td>
<td>0.0</td>
<td>March, June, September, December</td>
</tr>
<tr>
<td>No. 6476 Dec-19</td>
<td>KUNC (Alb)</td>
<td>0.0</td>
<td>March, June, September, December</td>
</tr>
<tr>
<td>No. 1714 Mar-20</td>
<td>SIST</td>
<td>0.5 or 1.0</td>
<td>March, June, September, December</td>
</tr>
<tr>
<td></td>
<td>KONS</td>
<td>1.0</td>
<td>January, March, June, September, December</td>
</tr>
<tr>
<td></td>
<td>KUNC (Alb)</td>
<td>0.0</td>
<td>January, March, June, September, December</td>
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<tr>
<td>No. 3044 Jun-20</td>
<td>KUNC (Alb)</td>
<td>0.0</td>
<td>March, June, September, December</td>
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<tr>
<td>No. 4418 Sep-20</td>
<td>KUNC (Alb)</td>
<td>0.0</td>
<td>March, June, September, December</td>
</tr>
<tr>
<td>No. 5958 Dec-20</td>
<td>KUNC (Alb)</td>
<td>0.0</td>
<td>March, June, September, December</td>
</tr>
<tr>
<td>No. 1767 Mar-21</td>
<td>SIST</td>
<td>0.5 or 1.0 or 1.5</td>
<td>March, June, September, December</td>
</tr>
<tr>
<td></td>
<td>KONS</td>
<td>1.5</td>
<td>January, March, June, September, December</td>
</tr>
<tr>
<td></td>
<td>KUNC (Alb)</td>
<td>0.0</td>
<td>January, March, June, September, December</td>
</tr>
<tr>
<td>No. 3089 Jun-21</td>
<td>KUNC (Alb)</td>
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<td>March, June, September, December</td>
</tr>
<tr>
<td>No. 4217 Sep-21</td>
<td>KUNC (Alb)</td>
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<td>March, June, September, December</td>
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<tr>
<td>No. 5822 Dec-21</td>
<td>KUNC (Alb)</td>
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<td>March, June, September, December</td>
</tr>
<tr>
<td>No. 1403 Mar-22</td>
<td>SIST</td>
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<tr>
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<td>KONS</td>
<td>2.0</td>
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</tr>
<tr>
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<td>KUNC (Alb)</td>
<td>0.0</td>
<td>January, March, June, September, December</td>
</tr>
</tbody>
</table>

**SHMAK** Macroprudential capital buffer

**SIST** Capital buffer for systemically important banks - different among systemically important banks but capped at 1.5% for 2023

**KONS** Capital conservation buffer - required at 2.0% for 2023

**KUNC (Alb)** Countercyclical capital buffer for Albania, capped at 2.5% for 2023

- **Application**
  - Time when bank has to meet the capital buffer for the first time
  - Macroprudential capital buffer is announced, but the value is zero percent

- **Governor’s decisions**
  - SHMAK
  - Value (%)
  - Application:
    - March
    - June
    - September
    - December
    - January
    - March
    - June
    - September
    - December
    - January
    - March
    - June
    - September
    - December

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  - No. 5958 Dec-20
  - No. 1767 Mar-21
  - No. 3089 Jun-21
  - No. 4217 Sep-21
  - No. 5822 Dec-21
  - No. 1403 Mar-22

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  - Value (%)
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    - December
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    - June
    - September
    - December