



REPUBLIC OF ALBANIA  
**BANK OF ALBANIA**  
**THE GOVERNOR**

No. 1403

Tirana, 31.03.2022

**DECISION**

**No.1403, date 31.03.2022**

**ON**

**DETERMINATION OF MACROPRUDENTIAL CAPITAL BUFFERS**

According to article 2, letter ‘b’; article 11, paragraphs 1 and 7; article 12, paragraph 3; article 14, paragraphs 5,6,7,8 and 9; and article 16, paragraph 1, letters ‘a’, ‘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 2023.
2. Banks of systemic importance (BARS) and the respective capital buffer for systemic importance (SIST) are as follows:

<b>BARS</b>	<b>Total SIST level</b>	<b>SIST for the period 1 January – 31 December 2023</b>
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 for the entire year 2023 is at 2.0 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**