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

No. 5822

Tirana, 30.12.2021

**DECISION**

**No. 5822, date 30.12.2021**

**ON**

**DETERMINATION OF COUNTERCYCLICAL CAPITAL BUFFER**

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 (zero) percent.
2. Banks must report the extent to which they fulfill the countercyclical capital buffer of paragraph 1, from 30 December 2022.
3. 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.
4. 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**