## Macroprudential capital buffers (SHMAK)

Governor's				Year 2020			Year 2021					Year 2022				Year 2023					Year 2024						
decisions	SHMAK	Value (%)	Application:	March	June	Septemb	per December	r January	March	June	Septembe	December	January	March	June	September	December	January	March	June	September	December	January	March	June	September	Decembe
	SIST	0.5		>B	8																						
No. 3368 Jun-19	KONS	0.5			ĕ																						
	KUNC (Alb)	0.0			3																						
No. 4913 Sep-19																											
·	KUNC (Alb)	0.0					8																				
No.6476 Dec-19																											
	KUNC (Alb)	0.0						L																			
	SIST	0.5 or 1.0																									
No.1714 Mar-20	KONS	1.0																									
	KUNC (Alb)	0.0																									
No.3044 Jun-20	KUNC (Alb)	0.0								- ·																	
No.4418 Sep-20												0															
	KUNC (Alb)	0.0				_		-				~															1
No.5958 Dec-20	KUNC (Alb)											>⊗															· ·
	SIST	0.5 or 1.0 or 1.5																									
No.1767 Mar-21	KONS	1.5											881														
													881			1											
	KUNC (Alb)													- 6		_											
No.3089 Jun-21	KUNC (Alb)	0.0													>6	)	1					1					1
No.4217 Sep-21	KUNC (Alb)	0.0														- · ·	3										
No.5822 Dec-21	KUNC (Alb)	0.0			1												. @										
		0.5 or 1.0																									
	SIST	or <b>1.5</b>																									
No.1403 Mar-22	KONS	2.0															l										
	KUNC (Alb)	0.0																	.6								
No.2796 Jun-22					-	3.3		† <u> </u>										-		- @					-		
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No.4221 Sep-22	KUNC (Alb)	0.0		3	3				- 1				1					- 1			1	<b>@</b>				-	3
No.5688 Dec-22	KUNC (Alb)	1		1									5														1
		0.5 or 1.0 or 1.5 or				,																					
	SIST	2.0 or 3.0															ı										
No.1464 Mar-23	KONS	2.5												3	,		,							,			
	KUNC (Alb)	0.0											,				<u> </u>	3									
No.3016 Jul-23	KUNC (Alb)	0.0																							- 6		
				3	3																						
No.4140 Sep-23						11		ļ. —					į.										1			→ @	
No.5466 Dec-23	KUNC (Alb)	0.0																1									-
					Δ.	Δ	Δ /	Δ.	Δ		X .	Δ Δ		<u> </u>	Δ	4 4	<u> </u>		4	<u> </u>	4	<u> </u>	7	<b>A</b>	4	Δ	į.

SHMAK Macroprudential capital buffer

SIST Capital buffer for systemically important banks - different among systemically important banks but capped at 3.0% for 2024 and onward.

KONS Capital conservation buffer - required at 2.5% for 2024 and onward. KUNC (Alb Countercycliac laptin buffer for Albania, capped at 3.0% for 2024 and onward.

KRUC (Alb Countercycliac laptin buffer for Albania, capped at 3.0% for 2024 and onward.

Requirements for end-of-period reports by banks.

Time when bank has to meet the capital buffer for the first time.

Macroprudential capital buffer is announced, but the value is zero percent.