

No. 1456

Tirana, 28.03.2025

DECISION

No.1456, date 28.03.2025

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 remains at 0.5 percent, to be observed starting from 31 March 2026.
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 2026 (except where mentioned otherwise)
Banka Kombëtare Tregtare sh.a.	1.0 percent	1.0 percent <i>(observed on the first working day following the publication of this decision)</i>
Banka Credins sh.a.	1.0 percent	1.0 percent
Banka Raiffeisen sh.a.	1.0 percent	1.0 percent
Intesa SanPaolo 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