



REPUBLIC OF ALBANIA
BANK OF ALBANIA
THE GOVERNOR

No.5287

Tirana, 30.12.2024

DECISION

No. 5287, date 30.12.2024

ON

DETERMINATION OF COUNTERCYCLICAL CAPITAL BUFFER

According to articles 11 and 12, as well as of article 16, paragraph 1, letter ‘ç’, 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 raised to 0.50 (zero point fifty) percent.
2. Banks must report the extent to which they fulfill the countercyclical capital buffer of paragraph 1, from 31 December 2025.
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