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

No.4036

Tirana, 01.10.2024

**DECISION**

**No. 4036, date 01.10.2024**

**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 remains at 0.25 (zero point twentyfive) percent.
2. Banks must report the extent to which they fulfill the countercyclical capital buffer of paragraph 1, from 30 September 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**