## Macroprudential capital buffers (SHMAK)

Governor's				Year 2020 Year 2021									Year 2022 Year 2023							Year 2024							Year 2025					
decisions	SHMAK	Value (%)	Application:	March				December	January	March			December	January				December	January				December	January	March	June Septembe	er December	January	March		September	Decemb
	SIST	0.5			8																											
No. 3368 Jun-19	KONS	0.5																														
	KUNC (AIb)	0.0			0																											
No. 4913 Sep-19																																
	KUNC (AIb)	0.0				_	0																									
No.6476 Dec-19																																
	KUNC (AIb)	0.0					_																				-					
No.1714 Mar-20	SIST	0.5 or 1.0						-																								
	KONS	1.0									1	2																				
	KUNC (AIb)	0.0									0																					
No.3044 Jun-20	KUNC (AIb)	0.0										9																				
No.4418 Sep-20												×0							-													
No.5958 Dec-20	KUNC (AIb)	0.0									-																					
	KUNC (AIb)	0.0 0.5 or 1.0			_		-					1	>@														<u></u>		1			
	SIST	0.5 or 1.0 or 1.5																														
No.1767 Mar-21	KONS	1.5																														
	KUNC (AIb)	0.0													0																	
No.3089 Jun-21	KUNC (AIb)	0.0																				1										
10.5005 50121	None (Alb)	0.0							1			1												<u> </u>			1		-		1	
No.4217 Sep-21 K	KUNC (Alb)	0.0							1			1					→ ⊗															
No.5822 Dec-21	KUNC (AIb)	0.0				-			-																							
		0.5 or 1.0																0														
No 1403 Mar-72	SIST	or 1.5																			, 											
	KONS	2.0																														
	KUNC (AIb)	0.0																		0	1											
No.2796 Jun-22		0.0		<u>.</u>	<u></u>									_										<u> </u>			1.2					
	KUNC (AIb)	0.0		}	1	11	)	1	1		-	1		1	1						- 0			<u> </u>	-	5	1.3 1					
				3	8	8	3	į	1			1		1					-			> €	3	3		£	(3 )	3	-		(-)	
No.5688 Dec-22	KUNC (AIb)	0.0		1	3		1	1	1			1		1	1	3							÷	8		5	13 1	3				
No.1464 Mar-23		0.5 or 1.0 or 1.5 or			3	1																										
	SIST	2.0 or 3.0																														
	KONS	2.5																									1					
	KUNC (AIb)	0.0		1		d.		1	1			1		1	1			1	1		1	1.1		1		1		1				
No.3016 Jul-23	KUNC (AIb)	0.0		3	6				1			1			1	;								1				3				
No.4140 Sep-23	KUNC (AIb)	0.0		2																				1			0					
No.5466 Dec-23	KUNC (AIb)	0.0		÷																							- 6					
No.1481 Apr-24		0.5 or 1.0		1			1	1	_		-	1		_	1									1				3				
	SIST	or 1.5 or 2.0 or 3.0																			-						>					
	KONS	2.5																									<u> </u>					
																												202		-		
	KUNC (AIb)	0.0		3	U.	el.		ł	i.		-				ł			1	_		11	1.1		3	2	1		3			-	_
	KUNC (AIb)	0.25		1		11	1	1				1			5				_							1	ų –	3		<b></b>		
No.4036 Sep-24	KUNC (Alb)	0.25		1					1																		1 13 1	3			>	
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 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 (All 6)
 Cupital conservation buffer for Abanis, 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.

 Image: The when bank has to meet the capital buffer for the first time.
 Macroprudential capital buffer is announced, but the value is zero percent.