

### Macroprudential capital buffers (SHMAK)

Governor's decisions	SHMAK	Value (%)	Application	Year 2020				Year 2021				Year 2022				Year 2023				Year 2024				Year 2025					
				March	June	September	December	January	March	June	September	December	January	March	June	September	December	January	March	June	September	December	January	March	June	September	December		
No. 3368 Jun-19	SIST	0.5																											
	KONS	0.5																											
	KUNC (Alb)	0.0																											
No. 4913 Sep-19	KUNC (Alb)	0.0																											
No.6476 Dec-19	KUNC (Alb)	0.0																											
No.1714 Mar-20	SIST	0.5 or 1.0																											
	KONS	1.0																											
	KUNC (Alb)	0.0																											
No.3044 Jun-20	KUNC (Alb)	0.0																											
No.4418 Sep-20	KUNC (Alb)	0.0																											
No.5958 Dec-20	KUNC (Alb)	0.0																											
No.1767 Mar-21	SIST	0.5 or 1.0 or 1.5																											
	KONS	1.5																											
	KUNC (Alb)	0.0																											
No.3089 Jun-21	KUNC (Alb)	0.0																											
No.4217 Sep-21	KUNC (Alb)	0.0																											
No.5822 Dec-21	KUNC (Alb)	0.0																											
No.1403 Mar-22	SIST	0.5 or 1.0 or 1.5																											
	KONS	2.0																											
	KUNC (Alb)	0.0																											
No.2796 Jun-22	KUNC (Alb)	0.0																											
No.4221 Sep-22	KUNC (Alb)	0.0																											
No.5688 Dec-22	KUNC (Alb)	0.0																											
No.1464 Mar-23	SIST	0.5 or 1.0 or 1.5 or 2.0 or 3.0																											
	KONS	2.5																											
	KUNC (Alb)	0.0																											
No.3016 Jul-23	KUNC (Alb)	0.0																											
No.4140 Sep-23	KUNC (Alb)	0.0																											
No.5466 Dec-23	KUNC (Alb)	0.0																											
No.1481 Apr-24	SIST	0.5 or 1.0 or 1.5 or 2.0 or 3.0																											
	KONS	2.5																											
	KUNC (Alb)	0.0																											
No.2852 Jun-24	KUNC (Alb)	0.25																											
No.4036 Sep-24	KUNC (Alb)	0.25																											

- 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)** Countercyclical capital 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.