

The Albanian Competition Authority during the months of January - March 2025 has taken 25 decisions:

- **Concentrations:** 13 decisions;
- **Fine decisions:** 1 decision;
- **Abuse of dominant position:** 5 decisions;
- **Other decisions:** 6 decisions.



Among the most important decisions we can mention:

1 Opening of in-depth investigation

The Albanian Competition Authority places Second-Tier Banks under in-depth investigation

The Albanian Competition Authority opens an in-depth investigation procedure in the life insurance intermediation market for loans that require life insurance for undertakings: OTP Bank Albania SHA, Banka Kombëtare Tregtare SHA, Credins Bank SHA, Banka Raiffeisen SHA, Banka e Tiranës SHA, Intesa SanPaolo Bank Albania SHA, Union Bank SHA, E-Business Solutions SHPK, Banka e Bashkuar e Shqipërisë SHA, Banka Amerikane e Investimeve SHA and Abi Broker Sigurimesh SHA and in the life insurance lending market for loans granted within the bank to Banka e Para e Investimenti SHA and Banka Procredit SHA.

The Competition Commission, in its meeting dated 26.03.2025, in assessing the data obtained during the preliminary investigation phase in the life insurance market for credit, concluded that the conduct of the undertakings Raiffeisen Bank SHA, OTP Bank Albania SHA, Banka Kombëtare Tregtare SHA, Tirana Bank SHA, Intesa SanPaolo Bank Albania SHA, Union Bank SHA, E-Business Solutions SHPK, ABI Bank SHA, Abi Broker Sigurimesh SHA and Procredit Bank SHA, may constitute a violation of Article 4 and Article 9 of Law No. 9121/2003, while the conduct of the undertakings Tirana Bank SHA, Credins Bank SHA, Banka e Bashkuar e Shqipërisë SHA and Banka e Parë e Investimeve SHA, may constitute a violation of Article 9 of Law No. 9121/2003.

For these reasons, by decision **no. 1171, dated 26.03.2025**, it was decided to open an in-depth investigation procedure.

The in-depth investigation covers the period from 07.11.2021 to 26.03.2025.

2 Concentrations

The Competition Commission, in its meeting on 14.01.2025, considered 2 concentration notifications:

- The proposed concentration for the creation of a full-function joint venture by the undertakings Daimler Truck AG and Aktiebolaget Volvo.
- The concentration achieved through the acquisition of control of the undertaking Diaverum AB by the undertaking M42 LTD.

The transactions will not create overlaps or upstream or downstream relationships between the activities of the parties at national level, do not show signs of restricting competition in the market or in a part of it in particular, as a result of the creation or strengthening of a dominant position and will not bring about a change or have an impact on the Albanian market.

For these reasons, the Competition Commission decided:

1. By Decision **no. 1148, dated 01.2025**, to authorize the proposed concentration for the creation of a full-function joint venture by the undertakings Daimler Truck AG and Aktiebolaget Volvo.
2. By Decision **No. 1149, dated 01.2025**, to authorize the concentration obtained through the acquisition of control of the undertaking Diaverum AB by the undertaking M42 LTD.

Also, the Competition Commission, in its meeting on 29.01.2025, reviewed 2 concentration notifications:

- The concentration achieved through the acquisition of control of the undertaking STEFANI & CO SHA by the undertaking Eurolab Internacional Grup SHPK.
- The concentration achieved through the acquisition of sole indirect control by the undertaking Dr. Ing.h.c.F. Porche Aktiengesellschaft over the business and assets that include the franchised motor trade businesses run by STRATSTONE SPECIALIST CARS LTD.

After reviewing the report of the Competition Secretariat, the Competition Commission decided:

1. By Decision **no. 1154, dated 01.2025**, to authorize the concentration obtained through the acquisition of control of the undertaking STEFANI & CO SHA by the undertaking Eurolab Internacional Grup SHPK.
2. By Decision **no. 1155, dated 01.2025**, to authorize the concentration obtained through the acquisition of sole indirect control by the undertaking Dr. Ing.h.c.F. Porche Aktiengesellschaft over the business and assets that include the franchised motor trade businesses run by STRATSTONE SPECIALIST CARS LTD.



Activities



Protecting consumers, promoting competition: perspectives and strategies for inclusive and digital markets” was the theme of the International Forum organized today by the Competition Authority and the Consumer Protection Commission, as part of the UNCTAD technical cooperation project.

The Forum brought together national and international experts, representatives of public and private institutions, as well as other interested stakeholders, with a focus on the integration of competition and consumer protection policies in the emerging digital economy.

After the opening remarks by Mr. Denar Biba, Chairman of the Competition Authority, Ms. Borana Kalemi, Advisor to the Ministry of Economy, and Ms. Teresa Moreira, Head of the Competition and Consumer Protection Policy Branch of UNCTAD, the event continued with the signing of a Memorandum of Understanding between the Competition Authority and the Consumer Protection Commission.

The program included two discussion panels:

The first Panel focused on integrating competition and consumer protection perspectives for inclusive markets.

The second panel addressed the challenges and opportunities of law enforcement in digital markets, exploring policy options to ensure fair competition and protect consumer rights.

Participants shared best practices and proposed strategies to address the complex challenges of contemporary markets, focusing on strengthening cooperation between relevant institutions.

The forum closed with a summary session, where Mr. Denar Biba concluded the discussions by emphasizing the importance of continuing integrated approaches and cooperation for a sustainable development of the Albanian market.

This activity marks an important step towards creating a stronger culture of competition and consumer protection in Albania.

