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REPUBLIKA E SHQIPËRISË  
AUTORITETI I KONKURRENCËS

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

*The Competition Authority opens an in-depth investigation procedure in the life insurance intermediation market for loans that require life insurance for enterprises: otp bank albania sha, national commercial bank sha, credins bank sha, raiffeisen bank sha, tirana bank sha, intesa sanpaolo bank albania sha, union bank sha, e-business solutions shpk, united bank of albania sha, american investment bank sha, and abi insurance broker sha; and in the market of loans with life insurance for credits provided within the same bank: first investment bank sha and procredit bank sha.”*

The Competition Commission, in its meeting on 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 enterprises 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 enterprises Tirana Bank SHA, Credins Bank SHA, Banka e Adjedir e Shqiptare 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 the in-depth investigation procedure.

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

For further details, please visit the official website of the Competition Authority at <http://caa.gov.al>.