AMLA Publishes 2025 Annual Activity Report

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On 15 July 2026, the European Anti-Money Laundering Authority (AMLA) presented its 2025 Consolidated Annual Activity Report, marking the Authority's first year of operational build-up. The year 2025 was shaped by AMLA's transitional status, with a focus on three main priorities: establishing AMLA, preparing the functions of its supervisory and financial intelligence units (FIUs), and building cooperation arrangements within the EU's anti-money laundering and countering the financing of terrorism (EU AML/CFT) framework.

The 2025 report is divided into four main parts looking at the Authority's achievements in 2025 as well as its management, management assurance, and declaration of assurance. The first part reports on AMLA's governance, planning, and strategy; coordination of supervision in Europe; supervision of its 40 obliged entities; oversight of the non-financial sector; financial intelligence; the Single Rulebook and supervisory convergence; risk intelligence; stakeholder engagement; data, intelligence, and technology; and AMLA's internal administration.

In 2025, AMLA made significant strides in the following areas:

- **Single Rulebook and supervisory convergence:** AMLA submitted two draft regulatory technical standards to the European Commission. The first sets out a common method for assessing money laundering and terrorist financing risks in the financial sector. The second establishes the method for selecting the financial institutions that AMLA will directly supervise.
- **Supervisory preparations and oversight:** AMLA advanced preparations for its future direct and indirect supervisory responsibilities. From November 2025, it participated in eight selected supervisory colleges and cooperated with national supervisors on high-risk cases. In the non-financial sector, AMLA surveyed national supervisors to identify risks, differences in supervisory practices, and challenges in implementing EU AML/CFT rules. Responses from more than 120 supervisors will inform AMLA's oversight priorities for 2026–2028.
- **Data, intelligence, and technology:** AMLA strengthened its data and technology infrastructure. Preparations included the transfer of EuReCA (the EU system for reporting serious weaknesses in financial institutions' anti-money laundering controls) from the European Banking Authority (EBA) to AMLA. They also included the development of a preliminary data model for the Central AML/CFT Database (a planned EU-wide database for collecting and analysing information relevant to anti-money laundering supervision). In addition, the Authority initiated feasibility assessments concerning advanced data analytics and secure AI-supporting tools.
- **Risk intelligence:** AMLA developed data sources and analytical methods to identify sectoral vulnerabilities, recurring deficiencies, and emerging money laundering and terrorist financing risks. It also co-

operated with national supervisors and FIUs to improve information flow on crypto-assets and to prepare coordinated supervisory activities.

- **Financial intelligence and FIU cooperation:** AMLA established its initial FIU-related structures and welcomed its first FIU delegates. It also initiated work on joint analyses, FIU.net, FIU data collection, and peer reviews to prepare for closer cooperation between national FIUs.
- **Stakeholder engagement and institutional cooperation:** AMLA's Chair visited all 27 Member States as part of a stakeholder engagement programme involving national supervisors, FIUs, and private-sector associations. Cooperation was further strengthened through memoranda of understanding with the European Central Bank and the European Supervisory Authorities. Preparatory work also involved Europol, Eurojust, OLAF, and the EPPO.

With regard to the institutional development, the report noted that AMLA established its headquarters in Frankfurt a.M. (Germany), made its core governance bodies operational, and launched its first strategic planning cycle. By the end of 2025, AMLA employed 119 staff members from 24 Member States.

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