AMLA Takes Over AML/CFT Powers from the EBA

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News

On 31 December 2025, the European Banking Authority's (EBA) anti-money laundering and countering the financing of terrorism (AML/CFT) powers in the financial sector were formally transferred to the Anti-Money Laundering Authority (AMLA). This marks a key milestone in the EU's fight against financial crime. The handover concludes the EBA's standalone role in this area, which began in 2020, and places AMLA at the centre of a coordinated EU system for supervising anti-money laundering and counter-terrorist financing.

The two authorities worked together closely to ensure a smooth transition. Key EBA tools and expertise, including databases, supervisory insights, and risk assessments, have been transferred to AMLA. Existing EBA guidelines and standards will remain in effect until AMLA issues its own, ensuring continuity for both financial institutions and national supervisors.

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Under the new framework, AMLA will complete the EU's Single Rulebook on Anti-Money Laundering, promote consistent supervision across Member States, and coordinate the work of Financial Intelligence Units (FIUs) to improve cross-border information sharing. AMLA will also directly supervise 40 of the EU's most complex financial institutions and groups. The EBA will continue to address money laundering risks through its banking oversight, working closely with AMLA to maintain a coherent system.

To support ongoing collaboration, the two authorities have established a formal Memorandum of Understanding in 2025, enabling regular information exchange, joint initiatives, and consistent engagement with the private sector.

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