

## Strengthening EU Financial Integrity: EBA-AMLA AML/CFT Transition Explained



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 new EU Authority for Anti-Money Laundering and Countering the Financing of Terrorism (AMLA). This handover marks an important step in the EU's fight against financial crime, establishing AMLA as the central authority for developing and enforcing a harmonised AML/CFT rulebook across both financial and non-financial sectors.

### Building on the EBA's expertise



AMLA will build on the tools and legal instruments developed by the EBA, benefiting from its knowledge and expertise in the AML/CFT area, including the technical standards drafted by the EBA in response to the European Commission's Call for Advice. This ensures that the EBA's insights remain integral to the EU's AML/CFT framework.

### Regulatory continuity

Article 54 of the AMLA Regulation guarantees that all existing EBA AML/CFT guidelines and standards remain in force until AMLA replaces them. AMLA will provide suitable transition periods for stakeholders when introducing new guidelines, ensuring regulatory certainty for the industry.

### AMLA's mandate: leading the EU's fight against financial crime

AMLA's mandate establishes it as the central authority for AML/CFT across the European Union, with responsibilities extending beyond the financial sector. AMLA will:



**Harmonise AML/CFT rules across the EU:**

By completing the EU Single Rulebook – a set of harmonised AML/CFT rules – AMLA will ensure robust and consistent AML/CFT supervision across Europe.



**Directly supervise high-risk financial institutions:**

From 2028, AMLA will directly supervise 40 of the most complex high-risk financial institutions or groups in the EU.



**Indirectly supervise the financial sector:**

AMLA will indirectly supervise entities in the financial sector by setting common supervisory practices and standards, while national authorities continue to exercise direct supervision over most obliged entities.



**Oversee the non-financial sector:**

AMLA's mandate extends to obliged entities in the non-financial sector, providing oversight to ensure consistent application of AML/CFT rules across financial and non-financial sectors.



**Support and coordinate the work of national FIUs:**

AMLA will facilitate coordination and provide technical resources to national Financial Intelligence Units, improving the quality and effectiveness of financial intelligence sharing across the EU.

## The EBA's ongoing role: safeguarding integrity of the financial system

While AMLA now leads the EU's AML/CFT efforts, the EBA retains a vital role in safeguarding the integrity of the financial system from a prudential perspective. The EBA continues to:



### Embed ML/TF risks in prudential regulation:

Ensuring that money laundering and terrorist financing risks are fully integrated into authorisations, licensing, fit and proper assessments, governance frameworks, and ongoing prudential supervision.



### Promote consistent supervision:

Advancing harmonised policies and convergent supervisory practices to address ML/TF risks within prudential oversight.



### Collaborate with AMLA:

Working closely with AMLA to develop joint regulatory instruments, such as guidelines on de-risking and supervisory cooperation, and to prevent regulatory gaps.



### Monitor emerging risks:

Continuously tracking regulatory and market developments to identify new areas for cooperation and to respond proactively to evolving threats.

## EBA-AMLA: strengthening EU financial integrity, together



In June 2025, AMLA and the European Supervisory Authorities (EBA, EIOPA and ESMA – the ESAs), signed a Memorandum of Understanding that aims to promote supervisory convergence throughout the EU's financial sector. The agreement enables the exchange of necessary information and fosters cross-sectoral learning and capacity building among supervisors.

The EBA and AMLA focus their collaboration on several key areas:



### Combining strengths:

By pooling their expertise and resources, the EBA and AMLA ensure the delivery of harmonised supervisory standards throughout the EU.



### Seamless collaboration and data exchange:

Ongoing cooperation enables timely and effective information exchange, as well as the sharing of best practices and insights.



### Unified regulatory approach:

Joint development of regulatory technical standards, guidelines, and methodologies helps prevent conflicting rules and strengthens the EU's defences against financial crime.



### Building capacity together:

Joint training and capacity-building initiatives foster a shared understanding of risks, best practices, and responses to emerging challenges related to innovative technologies, such as crypto-assets.

AMLA and the EBA will continue to deepen their cooperation and information-sharing, delivering on their respective mandates and protecting the integrity of the EU financial system.



## List of key resources



[ESAs-AMLA  
Memorandum of  
Understanding](#)



[EBA factsheet on  
the transition to  
AMLA](#)



[EBA AML  
landing page](#)



[EBA's response  
to the Call for  
Advice](#)



[EBA / EC  
applicable  
instruments](#)