# 2025 ANNUAL REPORT
## KEY ACHIEVEMENTS

AMLA

## 2025 TIMELINE

- **January 2025** — First staff members join AMLA
- **February 2025** — **Bruna Szego** takes office as Chair
- **March 2025** — **General Board** holds its first meeting
- Chair's **Roadshow across 27 Member States** begins
- **9 April 2025** — Lease for AMLA's permanent premises signed
- **June 2025** — **Juan Manuel Vega Serrano, Simonas Krėpšta, Derville Rowland** and **Rikke-Louise Ørum Petersen** take office as Executive Board members
- **23 June 2025** — MoU with the ECB signed
- **1 July 2025** — **AMLA becomes a legal entity** and begins operations
- **3 July 2025** — Signing of MoU with the ESAs announced
- **September 2025** — **Nicolas Vasse** takes office as Executive Director
- **November 2025** — AMLA's permanent office space ready
- **28 November 2025** — Single Programming Document 2026–2028 adopted
- **December 2025** — Chair's **Roadshow across 27 Member States** ends
- Transfer of EBA's AML/CFT mandate completed
- **11 December 2025** — Handover from the AMLA Task Force completed
- **15 December 2025** — European Parliament confirms **Hennie Verbeek-Kusters** as Executive Board member

### Preparing for direct supervision

AMLA advanced its preparations for direct supervision in 2028 on three fronts: developing a **common ML/TF risk-assessment methodology** and preparing for its calibration; **setting out the methodology for selecting entities for direct supervision**; and **preparing the framework for cooperation with national supervisors** during selection and the transfer of supervisory powers.

### Advancing supervisory convergence

AMLA supported **closer coordination among national AML/CFT supervisors**. It coordinated the **exchange of information on thematic reviews** planned across the EU, and began developing **a risk-based framework** for its future indirect supervision activities.

### Overseeing the non-financial sector

To prepare for its future oversight role, AMLA mapped **supervisory structures, resources, sectoral risks and implementation challenges** across the EU. Its questionnaire to national supervisors drew **more than 120 responses**, providing evidence to inform its **strategy and priorities for 2026–2028.**

### Strengthening FIU capacity and cooperation

By year-end, **the first six FIU Delegates** had joined AMLA, strengthening its financial intelligence function and cooperation with national FIUs. AMLA also advanced the **Joint Analyses Methodology** and work on the **transfer and short-term development of FIU.net**, while the **Peer Review Work Plan for 2026–2027** established the framework for the first pilot phase.

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### Single Rulebook and convergence

AMLA advanced the **EU's AML/CFT Single Rulebook**, guided by simplification and proportionality. It set up mechanisms to **ensure Member State expertise feeds into Level 2 and Level 3 mandates**. Its first outputs included **two draft RTS submitted to the Commission** and a **public consultation on an ITS covering cooperation** during the selection of entities for direct supervision and the transfer of supervisory powers.

### Building risk intelligence

A more integrated, risk-based approach began to take shape through the development of **data sources and analytical methods** to identify **sectoral vulnerabilities**, **recurring deficiencies and emerging ML/TF risks.** AMLA also worked with **national supervisors** and FIUs to strengthen the information base on **crypto-assets** and lay the groundwork for **coordinated supervisory activities.**

### Elevating data, intelligence and technology

AMLA strengthened its data and technology foundations, **laying the groundwork for data governance, preparing the transfer of EuReCA to AMLA** — the EU repository of material AML/CFT weaknesses — and developing a **preliminary high-level data model for the Central AML/CFT Database**. It also initiated feasibility assessments of advanced **data analytics and secure AI-supporting tools** and established **its initial cybersecurity framework**.

### Engaging stakeholders and partners

Through the Roadshow, AMLA's first systematic stakeholder engagement programme, the Chair visited **all 27 Member States**, engaging with **national supervisors and FIUs**. The programme also included engagement with private-sector associations from the financial and non-financial sectors.

Dialogue expanded further to EU-level associations and the European Parliament. **MoUs with the ECB and the ESAs** strengthened institutional cooperation, alongside preparatory work with **Europol, Eurojust, OLAF and EPPO.**

### Inside AMLA

In 2025, AMLA established its headquarters in Frankfurt and put in place the **operational and corporate foundations** needed for its work. Its core governance bodies became operational, its senior leadership took office, and the Authority **launched its first strategic planning cycle**. AMLA also developed **budgetary and financial arrangements** to support financial autonomy from January 2026 and began relocating to its permanent premises. By year-end, it had grown to **119 staff members from 24 Member States**, with a near-even gender balance. The Authority also appointed a **Data Protection Officer**.