All institutions 2028

Direct supervision by AMLA

In 2028, the EU anti-money laundering authority starts directly supervising up to 40 high-risk financial groups. The selection takes place in 2027. Direct supervision starts six months after the list is published.

APPLICATION DATE	WHO REQUIRES IT	WHO YOU ANSWER TO	NATURE OF THE REQUIREMENT
2028	AMLA	AMLA	Anti-money laundering

INSTITUTIONS CONCERNED: Large banking group · Private bank · Insurer

Solid: concerned. Dashed: depending on status or activity.

MILESTONES

The timeline of the text.

1 Jul 2025 — The regulation establishing AMLA applies

Jan to Mar 2027 — Collection of selection data

1 Jul 2027 — Start of the selection, at the latest

2028 — Direct supervision

IN DETAIL

What is changing.

From data collection to direct supervision

40 entities or groups at most

6 Member States at least to be eligible

3 YEARS between two selections

JAN TO MAR 2027
Data collection
National supervisors gather eligibility and risk data.

JUL TO DEC 2027
Selection
AMLA selects entities with a high risk profile.

END OF 2027
List
It is published as soon as the selection ends.

2028
Direct supervision
It starts six months after the list is published.

Regulation (EU) 2024/1620 entrusts AMLA with the direct supervision of a limited number of financial institutions: those present in at least six Member States and with a high risk profile. The first selection covers up to 40 entities or groups; it is repeated every three years.

The regulation provides that the first selection starts by 1 July 2027 and is completed within six months, that the list is published without delay and that direct supervision starts six months after that publication.

AMLA announces a start in 2028, without giving a precise day: we therefore show the year. Other institutions remain supervised by their national authority.

OUR VIEW

Being eligible does not mean being selected, but the 2027 data collection covers all eligible groups. It requires risk data that are consistent across countries and subsidiaries, which few groups produce today without manual adjustment.

THE ANTI-MONEY LAUNDERING REGULATION, IN JULY 2027→

WHAT WE DO

Preparation of the data requested for the selection, harmonisation across entities and countries, consistency checks and audit trail.

AMLA | Anti-money laundering | Direct supervision

DATA AND AI→

FURTHER READING

Official sources.

AMLA, towards direct supervision	https://www.amla.europa.eu/document/download/5aa923cc-eece-4cff-a9dd-4f687e88962b_en?filename=Explainer+-+Direct+Supervision+by+AMLA.pdf
AMLA, frequently asked questions	https://www.amla.europa.eu/faqs_en
AMLA, Regulation (EU) 2024/1620, consolidated version	https://www.amla.europa.eu/document/download/4cf37af0-044a-438f-8506-96f0b1bf7236_en?filename=AMLA+Regulation+%28EU%29+20241620+-+UNOFFICIAL+CONSOLIDATED+VERSION.pdf

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