

Part 01

The Great Harmonization

What *exactly* does this mean?



4 Pillars of Harmonization



Anti-Money Laundering Regulation (AML-R)

Directly applicable, harmonized EU rules covering organizational requirements and customer due-diligence processes



6th Anti-Money Laundering Directive

Requires national implementation: establishes a new supervisory and FIU architecture



AMLA-Regulation (AMLA-R)

The new Anti-Money Laundering Authority based in Frankfurt, Germany



Funds Transfer Regulation

More transparency for crypto transfers

AML



UNTIL NOW

AS OF JULY 10, 2027

AML-Directive

National transposition with room for interpretation

27 national interpretations

AML-Regulation

Directly applicable – EU-wide

1 Harmonized EU-wide standard



- ✓ More consistency and comparability
- ✓ Less national interpretation – more clarity

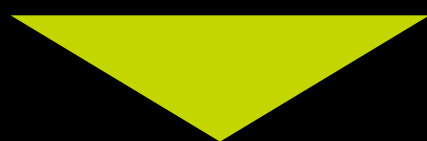


New EU AML Framework



AML Regulation | (AML-R)

Directly applicable EU-wide Single Rulebook



RTS / ITS

Technical standards by
AMLA – binding through
EU regulation



Guidelines

AMLA expectation
framework for consistent
implementation



EBA vs. AMLA vs. Luxembourg regulators/supervisors

Key roles within the new AML supervisory architecture



EBA

AML mandate transferred to AMLA as of Jan 1, 2026



AMLA

New European Anti-Money Laundering Authority & direct supervision of about 40 institutions as of 2028

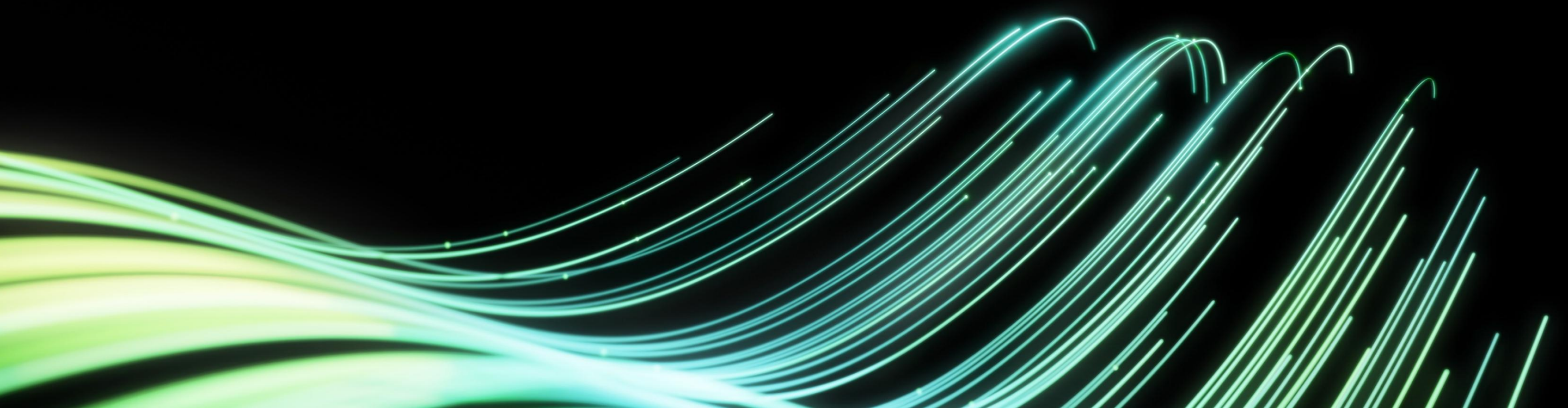
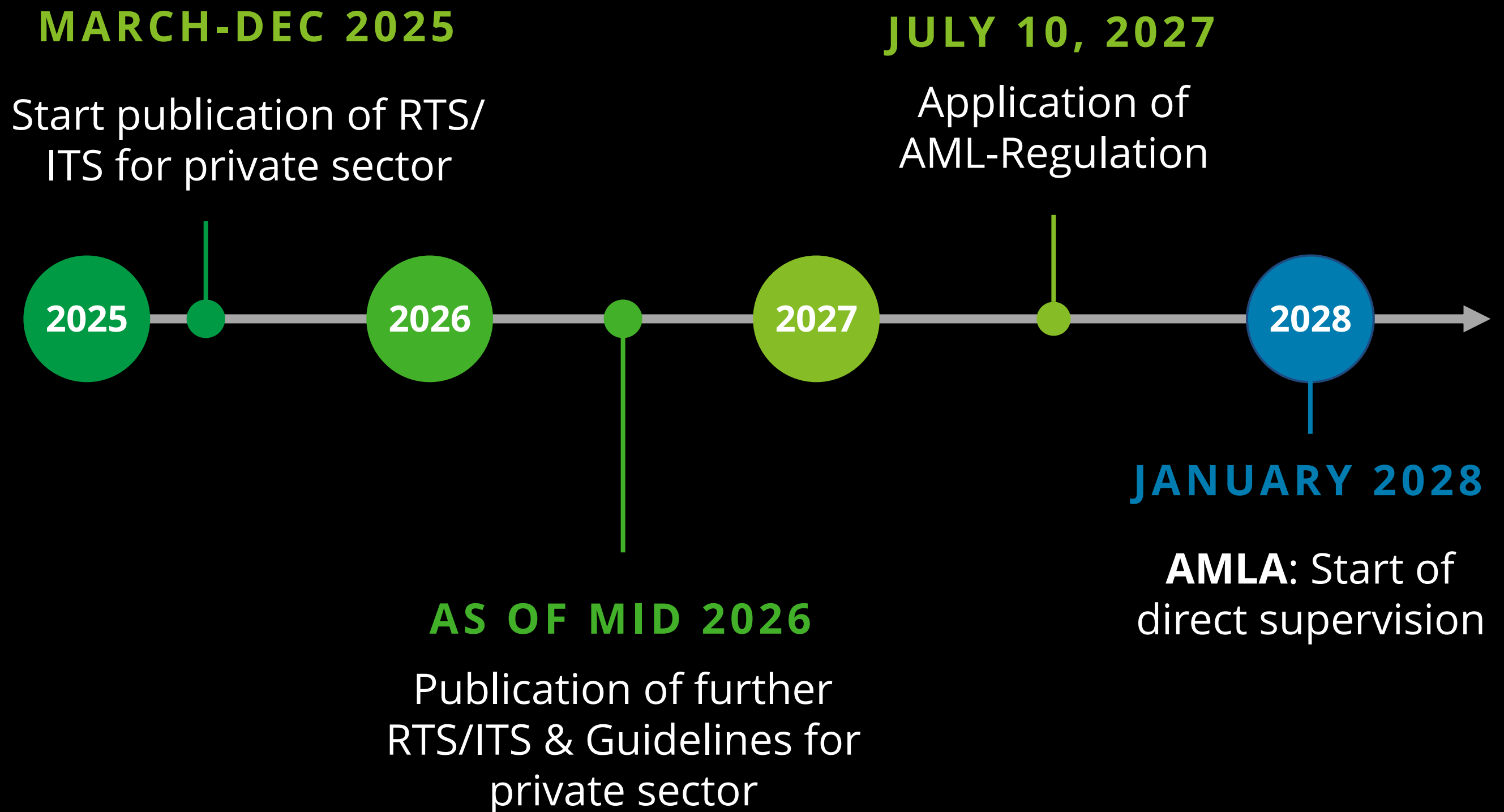


Luxembourg

regulators/supervisors for the rest of the financial sector



Key Milestones



Deloitte.

Contacts:

We remain at your disposal.

**Now is the time to position yourself strategically –
well ahead of 2027.**



NICOLAS MARINIER



MAXIME HECKEL