

ANNEX XI PLANNING on RTS/ITS/GL

Texts	Articles	Title	Type	Consultation Phase	Final Draft
AMLA-R	12(7)	Direct supervision selection process: minimum activities for determining when a credit or financial institution operates in a Member State other than where it is established and the methodology for classifying risk profiles.	RTS	N/A	Q4 2025
AMLD 	40(2) FS	Benchmarks and methodology for assessing and classifying the risk profile of obliged entities and the frequency of reviews of that risk profile (financial sector).	RTS	N/A	Q4 2025
AMLA-R	15(3)	Cooperation for the purposes of direct supervision including conditions under which financial supervisors assist AMLA, the periodic risk assessment process and the respective roles of supervisors and AMLA, working arrangements for the transfer of supervisory tasks, procedures for preparation and adoption of decisions and rules and arrangements for joint supervisory teams.	ITS	Q1 2026	Q3 2026
AMLD	53(10)	Indicators to classify the level and gravity of breaches of AML/CFT obligations, criteria to be taken into account when determining pecuniary sanctions or administrative measures, and a methodology for the application of periodic penalty payments.	RTS	Additional NFS edition Q1 2026	Q3 2026

Texts	Articles	Title	Type	Consultation Phase	Final Draft
AMLR	16(4)	Minimum requirements of group-wide policies including minimum standards for information sharing, criteria for identifying the parent undertaking and the conditions under which group-wide requirements apply to entities that are part of structures, and the criteria for identifying the parent undertaking in the Union in those cases.	RTS	Q2 2026	Q3 2026
AMLR	19(9)	Higher-risk sectors and associated occasional transaction thresholds, and measures for identifying occasional transactions and business relationships.	RTS	Q2 2026	Q3 2026
AMLR	28(1)	Information required for performing customer due diligence.	RTS	Q2 2026	Q3 2026
AMLA-R	11(6)	Central AML/CFT database: procedure, formats and timelines for the transmission of information, scope and level of detail of information, type of information to be disclosed, information requiring prior approval, materiality of breaches for submission of information, conditions for directing additional requests, and types of additional information to be transmitted to AMLA	RTS	Q2 2026	Q3 2026
AMLA-R	41(2)	Format to be used by AMLA for reporting information, including the results of joint analyses, to the EPPO - in consultation with EPPO.	ITS	Q2 2026	Q4 2026

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AMLR	17(3)	Additional measures for branches and subsidiaries in a third country where the law of that third country does not permit compliance with AMLR, and related supervisory actions.	RTS	Q2 2026	Q3 2026
AMLD	46(4)	Duties of the home and host supervisors and the modalities of cooperation between them.	RTS	Q2 2026	Q3 2026
AMLD	53(11)	Base amounts of pecuniary sanctions relative to turnover, per type of breach and category of obliged entity.	GL	Q2 2026	Q4 2026
AMLR	81(1)	Format for dissemination of information from FIUs to EPPO - in consultation with EPPO.	ITS	Q2 2026	Q3 2026
AMLD	31(2)	Format for the exchange of information among FIUs.	ITS	Q2 2026	Q3 2026
AMLD	31(3)	Relevance and selection criteria for FIUs to determine whether a suspicious transaction report concerns another Member State.	RTS	Q2 2026	Q4 2026
AMLR	10(4)	Minimum requirements for the content of the business-wide risk assessment	GL	Q3 2026	Q4 2026
AMLR	20(3)	Risk variables and risk factors when entering into business relationships or carrying out occasional transactions.	GL	Q3 2026	Q4 2026

Texts	Articles	Title	Type	Consultation Phase	Final Draft
AMLR	26(5)	Ongoing monitoring of a business relationship and monitoring of transactions within the business relationship.	GL	Q3 2026	Q4 2026
AMLR	69(3)	Formats for STRs and transaction record.	ITS	Q3 2026	Q4 2026
AMLD	41(2)	Criteria for determining whether to appoint a central contact point, and the functions of central contact points.	RTS	Q3 2026	Q4 2026
AMLD 	40(2) NFS	Benchmarks and methodology for assessing and classifying the risk profile of obliged entities and the frequency of reviews of that risk profile (non-financial sector).	RTS	Q3 2026	Q4 2026
AMLD	50(13)	General conditions for the functioning of AML/CFT supervisory colleges in the non-financial sector, including terms of cooperation, operational functioning, the written agreement, conditions for participation of third country non-financial supervisors and measures to be implemented by the colleges when groups include credit or financial institutions.	RTS	Q4 2026	Q1 2027

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AMLR	9(4)	Elements to be taken into account, based on the entity's nature of the business, including its risks and complexity, and their size, in determining the extent of internal policies, procedures and controls, in particular as regards the staff allocated to the compliance functions. Those Guidelines shall also identify situations where internal controls should be organised at the level of the commercial function, of the compliance function and of the audit function; the independent audit function may be carried out by an external expert.	GL	Q1 2027	Q2 2027
AMLD	49(14)	General conditions for the functioning of AML/CFT supervisory colleges in the financial sector, including terms of cooperation, operational functioning, the written agreement, and conditions for participation of third country financial supervisors.	RTS	Q4 2026	Q1 2027



AMLA will deliver the RTS in two phases: first financial sector (FS) and second non-financial sector (NFS).