



2026/46

9.1.2026

COMMISSION DELEGATED REGULATION (EU) 2026/46

of 3 December 2025

amending Delegated Regulation (EU) 2016/1675 to add Russia to the list of high-risk third countries with strategic deficiencies

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive (EU) 2015/849 of the European Parliament and of the Council of 20 May 2015 on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing, amending Regulation (EU) No 648/2012 of the European Parliament and of the Council, and repealing Directive 2005/60/EC of the European Parliament and of the Council and Commission Directive 2006/70/EC ⁽¹⁾, and in particular Article 9(2) thereof,

Whereas:

- (1) The Union must effectively protect the integrity and proper functioning of its financial system and the internal market against money laundering and terrorist financing. Directive (EU) 2015/849 therefore provides that the Commission is to identify third country jurisdictions that have strategic deficiencies in their anti-money laundering and countering the financing of terrorism (AML/CFT) regimes that pose significant threats to the Union's financial system ('high-risk third countries').
- (2) Commission Delegated Regulation (EU) 2016/1675 ⁽²⁾ identifies such high-risk third countries.
- (3) Considering the high level of integration of the international financial system, the close connection of market operators, the high volume of cross-border transactions to and from the Union, and the degree of market openness, any AML/CFT threat posed to the international financial system is also a threat to the Union's financial system.
- (4) Commission Delegated Regulation (EU) 2025/1393 ⁽³⁾ recognises that third countries which are not publicly identified as subject to calls for action or increased monitoring by the Financial Action Task Force (FATF) might still pose a threat to the integrity of the Union's financial system, especially where membership of such countries in FATF is suspended because of gross violations of the core principles upon which FATF is built. Pursuant to Article 1a of Commission Delegated Regulation (EU) 2025/1184 ⁽⁴⁾, the Commission is to conclude the review of such third countries by 31 December 2025, to assess whether to amend the Annex to Delegated Regulation (EU) 2016/1675 accordingly.
- (5) The FATF membership of the Russian Federation ('Russia') was suspended on account of its gross violation of the FATF's core principles. Thus, Russia falls within the criteria of the assessment pursuant to Article 1a of Delegated Regulation (EU) 2025/1184. Considering that the weaknesses in the Russian AML/CFT regime might pose a serious threat to the Union's financial system, the Commission, in cooperation with the European External Action Service, and Member States' authorities, has completed a prima facie assessment of the country's AML/CFT regime.

⁽¹⁾ OJ L 141, 5.6.2015, p. 73, ELI: <http://data.europa.eu/eli/dir/2015/849/oj>.

⁽²⁾ Commission Delegated Regulation (EU) 2016/1675 of 14 July 2016 supplementing Directive (EU) 2015/849 of the European Parliament and of the Council by identifying high-risk third countries with strategic deficiencies (OJ L 254, 20.9.2016, p. 1, ELI: http://data.europa.eu/eli/reg_del/2016/1675/oj).

⁽³⁾ Commission Delegated Regulation (EU) 2025/1393 of 8 July 2025 amending Delegated Regulation (EU) 2025/1184 to introduce a review clause (OJ L, 2025/1393, 21.8.2025, ELI: http://data.europa.eu/eli/reg_del/2025/1393/oj).

⁽⁴⁾ Commission Delegated Regulation (EU) 2025/1184 of 10 June 2025 amending Delegated Regulation (EU) 2016/1675 to add Algeria, Angola, Côte d'Ivoire, Kenya, Laos, Lebanon, Monaco, Namibia, Nepal and Venezuela to the list of high-risk third countries which have provided a written high-level political commitment to address the identified deficiencies and have developed an action plan with the FATF, and to remove Barbados, Gibraltar, Jamaica, Panama, the Philippines, Senegal, Uganda and the United Arab Emirates from that list (OJ L, 2025/1184, 16.7.2025, ELI: http://data.europa.eu/eli/reg_del/2025/1184/oj).

- (6) The assessment has identified a number of strategic deficiencies, notably relating to Russia's laws and policies in the area of the independence of the Financial Intelligence Unit and its ability to cooperate with counterparts in other countries, Russia's laws and policies in the area of beneficial ownership transparency and information availability and accuracy, and Russia's laws and policies in the area of applying AML/CFT regulation to crypto-assets. Such deficiencies expose the Single Market to ML/TF risks which should be mitigated.
- (7) The Commission therefore concludes that Russia is to be identified as a high-risk third country and should be added to the Annex to Delegated Regulation (EU) 2016/1675. As Russia does not fit into any of the categories of high-risk third countries set out in the Annex to Delegated Regulation (EU) 2016/1675, a new category should be added to that Annex for high-risk third countries which are not identified as being subject to calls for action or increased monitoring by the FATF, but whose membership in that international standard-setter is suspended.
- (8) Delegated Regulation (EU) 2016/1675 should therefore be amended accordingly,

HAS ADOPTED THIS REGULATION:

Article 1

The Annex to Delegated Regulation (EU) 2016/1675 shall be amended in accordance with the Annex to this Regulation.

Article 2

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in the Member States in accordance with the Treaties.

Done at Brussels, 3 December 2025.

For the Commission
The President
Ursula VON DER LEYEN

ANNEX

The following point IV is added to the Annex to Delegated Regulation (EU) 2016/1675:

IV. High-risk third countries which are not identified as being subject to calls for action or increased monitoring by the FATF, but whose membership in that international standard-setter is suspended

No	High-risk third country
1	Russian Federation'