

## RESEARCH REPORT

# The State of Digital Assets in Africa 2026

*Adoption, regulation, and risk across 54 jurisdictions*

## DOCUMENT CONTROL

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## 1. Executive Summary

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An annual assessment of how African jurisdictions are licensing, supervising, and policing digital-asset activity, with country case studies, market-sizing, and policy recommendations.

## 2. Scope & Applicability

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- Central banks and securities regulators
- Financial intelligence units and law-enforcement
- Operators and investors across the continent

## 3. Regulatory Framework

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- AU Model Law on AML/CFT (digital-asset annex)
- ESAAMLG and GIABA mutual-evaluation cycles
- National VASP frameworks (South Africa, Nigeria, Kenya, Mauritius, Rwanda)

## 4. Controls & Implementation

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- Licensing gateways and capital requirements
- Travel-rule readiness and FX-control intersections
- Consumer-protection and marketing rules
- Cross-border cooperation channels

## 5. Supervision & Enforcement

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- Regional supervisory colleges
- Joint inspections and information-sharing MOUs
- FATF grey-list and follow-up status by country

## 6. References & Primary Sources

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- AU AML/CFT Model Law
- ESAAMLG MERs
- GIABA MERs
- National regulator publications (FSCA, CBN, CMA-K, FSC-Mauritius, NBR)

## Colophon & Disclaimer

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