

EUCLID: THE PLATFORM FOR BANKING AND FINANCIAL DATA

DECEMBER 2021



What is EUCLID?

EUCLID stands for European Centralised Infrastructure for Supervisory Data. It is the platform and data infrastructure developed and used by the EBA to gather and analyse regulatory data from a wide range of financial institutions. It covers supervisory, resolution, remuneration and payments data.

The lifeblood of EUCLID is a unique database, covering not only the largest EU credit institutions and groups but also smaller institutions and banking groups, investment firms/investment firm groups, resolution groups and payment institutions of all sizes, with different business models and other characteristics.

Besides regulatory data, EUCLID collects a coherent set of master data information to identify institutions. This is the core of the EBA's public registers, namely the Credit Institutions Register (CIR) and the Payments Institutions register (PIR) under the Payments Service Directive (PSD2).

What are the benefits of EUCLID?

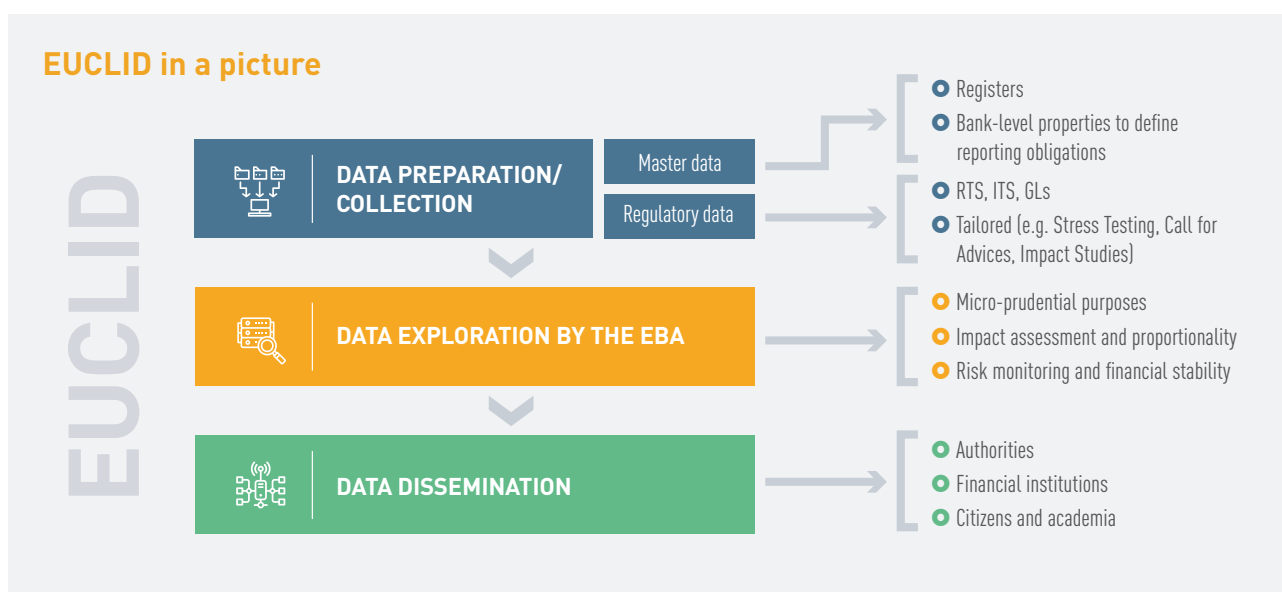
EUCLID allows the EBA and its members, and potentially other stakeholders, to carry out in-depth analyses of the EU-wide banking/financial sector, the risks it is facing or may create. Moreover, thanks to EUCLID, the EBA is adequately equipped to assess the impact of new regulations on various types of banking entities. It can also devise a proportionate EU reporting framework, ensuring authorities get the information they need to discharge their responsibilities without over-burdening the reporting agents.

The public at large can also gain a wider access to EU banking and financial data. This helps financial firms to better steer their activities and manage their risks, and foster market discipline.

How does EUCLID work?

EUCLID works as a data-hub. It allows competent authorities to access a unique database at the European Economic Area level, in a user-friendly way and on a need-to-know basis. Users can also find the list of

institutions to which authorisation has been granted to operate within the EU and EEA. It will increasingly facilitate the sharing and use of banking and financial data to external users, in a wide range of areas.



EUCLID in numbers

| | How many | Data from | Reporting areas (up to EBA DPM v3.1) |
|---|----------|-----------|--|
| All EU/EEA credit institutions | >4400 | Q4 2020 | COREP (solvency, large exposures, liquidity, leverage ratio, fundamental review of the trading book, supervisory benchmarking of internal models, asset encumbrance), FINREP (IFRS9, national GAAP, Covid-19), Funding Plans, Resolution (Planning, MREL Decisions, MREL/TLAC), Global Systemically Important Institutions, Remunerations (High-Earners, Benchmarking) |
| All EU/EEA banking groups | >400 | Q4 2020 | |
| Largest credit institutions or banking groups | >150 | Q1 2014* | |
| All EU/EEA Investment firms | >2500 | Q3 2021** | Investment Firms (CLASS2, CLASS3, GroupTest), COREP (solvency, large exposures, liquidity, leverage ratio, fundamental review of the trading book, supervisory benchmarking of internal models, asset encumbrance), FINREP (IFRS9, national GAAP, Covid-19), Resolution*** (Planning, MREL Decisions, MREL/TLAC) |
| All EU/EEA Investment firms' groups | >300 | H2 2021** | |
| All EU/EEA payment institutions | >2400 | H1 2019 | Payments, Resolution*** (Planning, MREL Decisions, MREL/TLAC) |
| All EU/EEA e-money institutions | >300 | H1 2019 | Payments |

* Data for ~50 Key Risk Indicators from Q4 2008 onwards is available at EBA for ~50 institutions from 20 EU countries, covering at least 50 % of the total assets of each national banking sector. Numbers are based on non-harmonized prudential and financial reporting standards applicable in the EU before 2014. From Q1 2014 onwards, the data available at EBA for the sample of largest credit institutions and banking groups accounted for more than 80% of EU banking sector total assets.

** To become available in EUCLID in 2022. *** Expected in EUCLID end-2022.

Stay in touch

<https://eba.europa.eu/>

EBA News [company/european-banking-authority](https://www.linkedin.com/company/european-banking-authority)

© EBA, 2021

Luxembourg: Publications Office of the European Union, 2021
Reproduction is authorised provided the source is acknowledged.

doi:10.2853/349703

DZ-09-21-356-EN-N