

**CIRCOLARE STATISTICHE 35/25**

Milano, 25 giugno 2025

**OGGETTO: EUF - Full Year Statistics 2024**

Si informano gli Associati che l'EUF ha pubblicato il Report annuale sui dati statistici 2024, allegato per pronto riferimento.

Cordiali saluti

Il Segretario Generale  
Alessandro Carretta

**DISTRIBUZIONE:**

ASSOCIATI ORDINARI E CORRISPONDENTI			
AOSTA FACTOR	Alessandro BERTOLDO	EXPRIVIA	Dario GRECO
BANCA CF+	DIREZIONE GENERALE Michele RONCHI	FACTORCOOP	Franco TAPPARO
BANCA DEL FUCINO	DIREZIONE GENERALE Stefano CUPPERI	FACTORIT	Fabio BOLLINI
BANCA IFIS	Andrea BERNA Alberto STACCIONE	FERCREDIT	Stefano PIERINI
BANCA MONTE DEI PASCHI DI SIENA	Carmelo GIANIRACUSA	FIDIS	Andrea FAINA
BANCA PROGETTO	DIREZIONE GENERALE	GENERALFINANCE	Massimo GIANOLLI
BANCA SISTEMA	Andrea TRUPIA	IFITALIA	Chiara BRACCI
BANCA VALSABBINA	DIREZIONE GENERALE Antonio ARMILLOTTA	ILLIMITY BANK	Franco MARCARINI
BANCO DI DESIO E DELLA BRIANZA	Davide TOGNETTI	INTESA SANPAOLO	Anna CARBONELLI
BARCLAYS BANK IRELAND	Alessandro RICCO	ISTITUTO PER IL CREDITO SPORTIVO E CULTURALE	DIREZIONE GENERALE
BCC FACTORING	Paolo IACHETTINI	MBFACTA	Enrico BUZZONI
BFF BANK	Massimiliano BELINGHERI	MCC FACTOR	DIREZIONE GENERALE Alberto ROMANI
BPER FACTOR	Matteo BIGARELLI Vittorio GIUSTINIANI	SACE FCT	Valerio PERINELLI
BURGO FACTOR	Luca BERTINI	SG FACTORING	Sylvain LOISEAU
CLESSIDRA FACTORING	Gabriele PICCINI Keoma GARBILLO	UNICREDIT FACTORING	Daniela FERRARI
CREDEMFACTOR	Moris FRANZONI		
CREDIT AGRICOLE FACTORING	Ivan TOMASSI		
ASSOCIATI SOSTENITORI			
BENEFIND	Alessandro CICCHI	LEXANT SOCIETA' BENEFIT TRA AVVOCATI	Andrea ARNALDI
CODIX	Laurent TABOUELLE	QUALCO	Marco COZZI
FINWAVE	Willy BURKHARDT	SEFIN	Claudia NEGRI
FS2A	Francesco SACCHI	STUDIO LEGALE FUMAGALLI, GRANDO e ASSOCIATI	Francesco LOI
GIOVANARDI STUDIO LEGALE	Cecilia LAMPERTICO	STUDIO LEGALE RAIA & PARTNERS	Domenico RAIA
LA SCALA SOCIETA' TRA AVVOCATI	Luciana CIPOLLA		
LEGALI RIUNITI LEX AVVOCATI ASSOCIATI	Gianluca LEOTTA		
LENSCAPE	Kevin DAY		

## EUF STATISTICS

### 31 December 2024

#### 1. ESTIMATES OF EUROPEAN TURNOVER VOLUMES

##### 1.1 Turnover volumes by product, allocation and notification (Estimates of European Totals, Millions of €)

31 December 2024	Estimate of the European Total	% on Total Turnover	Significance of the sample on total turnover
<b>Total Turnover</b>	<b>2.483.188</b>	<b>100%</b>	<b>100%</b>
<i>of which:</i>			
Domestic	1.904.135	77%	84%
International	579.053	23%	84%
Recourse	1.135.798	46%	76% <sup>1</sup>
Non Recourse	1.347.390	54%	76% <sup>1</sup>
Owned by banks and banking groups	2.244.001	90,4%	39% <sup>1</sup>
Owned by non banking companies	239.187	10%	39% <sup>1</sup>

#### 2. ESTIMATES OF EUROPEAN BALANCES

##### 2.1 Balances at period end (Estimate of European Totals, Millions of €)

31 December 2024	Estimate of the European Total	% on Security Values	Significance of the sample on total turnover
<b>Total Advances</b>	<b>315.820</b>	<b>79,7%</b>	<b>59%</b> <sup>2</sup>
<b>Total Security Values</b>	<b>396.300</b>		<b>61%</b> <sup>3</sup>

#### 3. CUSTOMERS

##### 3.1 Number of Active Client (Supplier) Relationships (Estimate of European Total, Number)

31 December 2024	Estimate of the European Total	Significance of the sample on total turnover
<b>Total Number of Active Client (Supplier) Relationships</b>	<b>302.127</b>	<b>78%</b> <sup>4</sup>

Figures are estimated on the basis of the data provided by the EUF Members and Partners of the significance of the sample on total turnover, which is provided as well for reference.

#### Notes

<sup>1</sup> See sheet "TURNOVER DETAILS" for info about the composition of the sample.

<sup>2</sup> The sample includes Austria, Belgium, Czech Rep., Italy, Netherlands, Norway, Poland, Portugal, Spain and UK.

<sup>3</sup> The sample includes Belgium, France, Italy, Netherlands, Poland and UK.

<sup>4</sup> The sample includes Austria, Belgium, France, Germany, Italy, Netherlands, Poland and UK.

## EUF STATISTICS

### 31 December 2024

#### 4. TURNOVER VOLUMES

##### Turnover volumes by Country (Millions of €)

31 December 2024	Notes	Total Turnover	pct var. on the previous year (Total)	GDP Penetration	European Market Share
Austria*		36.244	-0,6%	7,5%	1,5%
Belgium*		138.610	2,1%	22,5%	5,6%
Bulgaria	(1)/(2)	7.300	6,0%	7,0%	0,3%
Croatia*		1.537	9,7%	1,8%	0,1%
Cyprus	(2)	4.999	4,7%	15,0%	0,2%
Czech Rep*	(1)	11.785	2,9%	3,9%	0,5%
Denmark*	(1)	19.472	-0,6%	4,9%	0,8%
Estonia	(3)	3.900	0,0%	9,9%	0,2%
Finland	(3)	28.000	0,0%	10,1%	1,1%
France*		431.381	1,1%	14,8%	17,4%
Germany*		398.771	3,7%	9,3%	16,1%
Greece*		27.074	9,7%	13,4%	1,1%
Hungary	(1)/(2)	15.838	14,6%	7,7%	0,6%
Ireland	(3)	28.617	0,0%	5,4%	1,2%
Italy*		298.538	1,0%	13,6%	12,0%
Latvia	(2)	1.004	25,2%	2,5%	0,0%
Lithuania	(2)	5.200	2,0%	6,7%	0,2%
Luxemburg	(3)	339	0,0%	0,4%	0,0%
Malta	(3)	696	0,0%	3,1%	0,0%
Netherlands*		157.039	-6,8%	13,8%	6,3%
Poland*	(1)	110.233	4,7%	13,1%	4,4%
Portugal*		45.694	3,4%	18,9%	1,8%
Romania	(1)/(2)	9.356	8,0%	2,6%	0,4%
Slovakia	(3)	3.086	5,9%	2,4%	0,1%
Slovenia	(2)	2.700	8,0%	4,0%	0,1%
Spain*		266.652	-1,4%	16,7%	10,7%
Sweden	(3)	21.473	0,0%	3,8%	0,9%
<b>EU Total Turnover</b>	<b>(1)/(2)/(3)</b>	<b>2.075.537</b>	<b>1,1%</b>	<b>11,6%</b>	<b>83,6%</b>
<b>EUF Members (*)</b>	<b>(1)</b>	<b>1.943.030</b>	<b>1,0%</b>	<b>12,7%</b>	<b>78,2%</b>
Norway *	(1)	26.965	7,6%	6,0%	1,1%
Switzerland	(2)	2.707	356,5%	0,3%	0,1%
United Kingdom*	(1)	377.978	-0,7%	12,2%	15,2%
<b>European Countries</b>	<b>(1)/(2)/(3)</b>	<b>2.483.188</b>	<b>1,0%</b>	<b>11,2%</b>	<b>100,0%</b>
<b>EUF Members or Partners (*)</b>	<b>(1)</b>	<b>2.347.973</b>	<b>0,8%</b>	<b>12,4%</b>	<b>94,6%</b>

#### Notes:

- 1) Pct variation has been corrected in order to avoid biases due to exchange rates fluctuation.
- 2) Estimates on the basis of available information
- 3) Estimates of the turnover - the previous year's turnover implemented

**Source: EUF Members, FCI, Eurostat, ONS (GDP values in current market prices)**

## EUF STATISTICS

### 31 December 2024

#### 4.2 Turnover volumes by product, allocation and notification (Best estimates, Country totals, % shares)

31 December 2024	Total	International (%)	Non recourse (%)	Not notification (%)	Maturity Factoring (%)	Reverse Factoring (%)	Made by banks and banking groups (%)
Austria	36.244	56,5%	74,1%	62,8%			
Belgium	138.610		51,7%				
Bulgaria	7.300	42,5%					
Croatia	1.537	12,1%	95,3%	0,9%		25,6%	
Cyprus	4.999	18,7%					
Czechia	11.785	27,8%	64,4%				
Denmark	19.472	46,6%					
Estonia	3.900						
Finland	28.000						
France	431.381	37,4%					
Germany	398.771	29,7%	99,0%	45,6%	5,6%	0,1%	
Greece	27.074	12,5%	42,2%	17,1%	0,0%	4,1%	
Hungary	15.838	9,5%					
Italy	298.538	25,3%	80,7%	51,5%	19,4%	9,7%	90,1%
Ireland	28.617						
Latvia	1.004	42,8%					
Lithuania	5.200	1,9%					
Luxembourg	339						
Malta	696						
Netherlands	157.039		8,0%				
Norway	26.965		54,5%	4,0%		13,7%	6,5%
Poland	110.233	14,9%	49,1%	7,3%		25,5%	
Portugal	45.694	12,7%	21,8%			46,2%	
Romania	9.356	12,1%					
Slovakia	3.086	34,9%					
Slovenia	2.700	55,6%					
Spain	266.652	12,5%	26,4%			51,1%	97,5%
Sweden	21.473						
Switzerland	2.707	3,2%					
United Kingdom	377.978	7,1%	10,1%				91,5%
<b>Europe<sup>1</sup></b>	<b>2.483.188</b>	<b>23,3%</b>	<b>54,3%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>90,4%</b>

1. Europe figure is a weighted average (the weight is the country turnover)