

Breakdown of the European Fintech Landscape, 2022

1 EUROPEAN FINTECHS BY SEGMENT (Total: 3,339 as of October 2022, non-exhaustive)

INVESTMENTS (24%, n=806)



LENDING (24%, n=797)



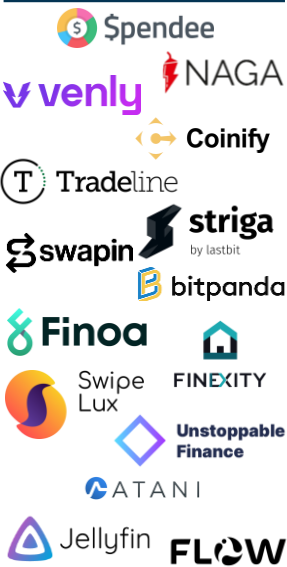
ACCOUNTING (6%, n=206)



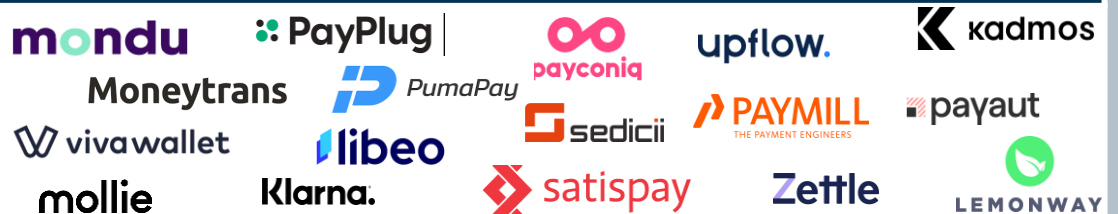
INSURETECH (6%, n=208)



CRYPTO (12%, n=397)



PAYMENTS (23%, n=752)



X-BORDER PYMNTS



PERSONAL FIN.



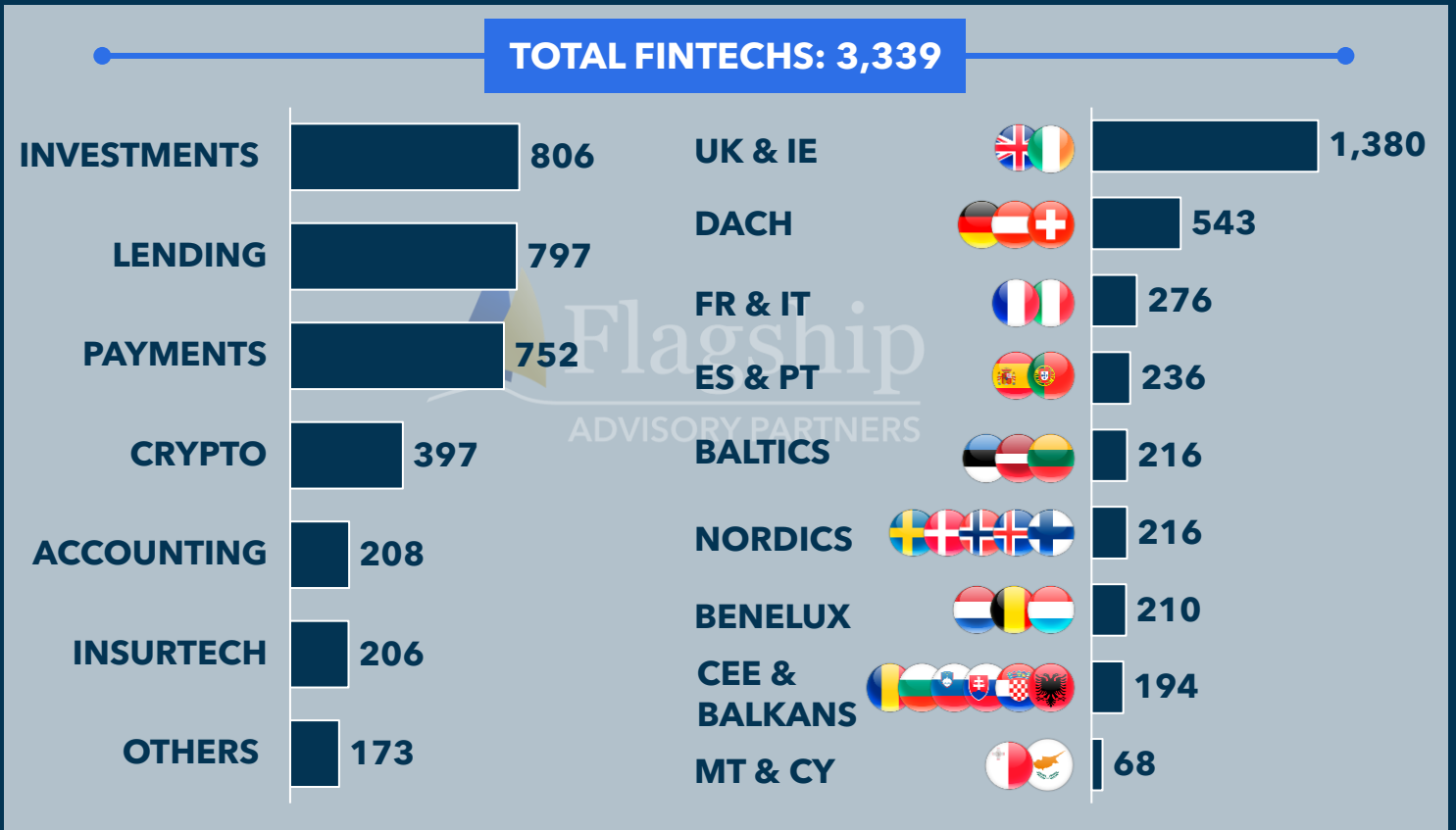
OTHERS



Notes: European Fintechs located in EU/EEA, Switzerland & UK
 Personal Finance = 3% (n=99), X-Border Payments = 1% (n=48), Other includes Neobanks & Employee Benefits = <1% (n=28)
 Source: Flagship Advisory Partners analysis of Crunchbase data, October 2022

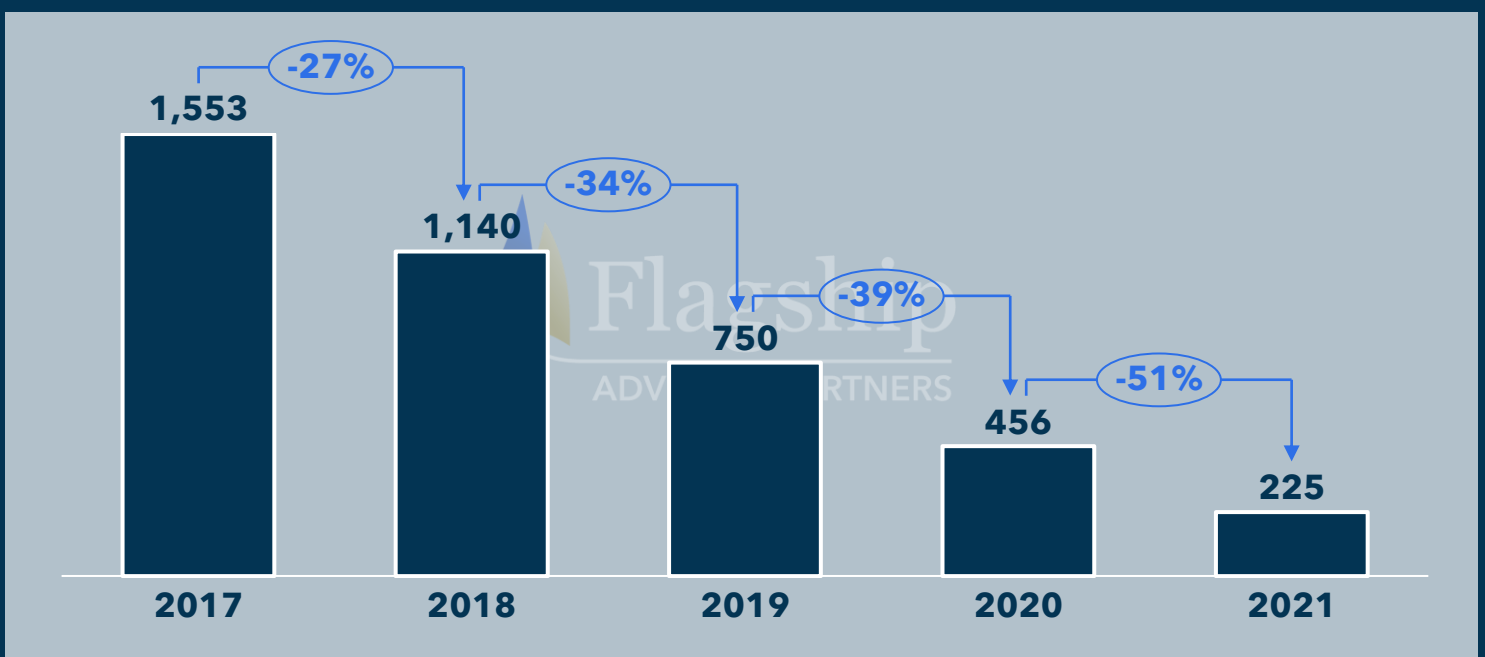
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2 NUMBER OF EUROPEAN FINTECHS (Total as of October 2022, by category and region)



Source: Flagship Advisory Partners analysis of Crunchbase data, October 2022

3 DECLINING NEW FINTECH START-UPS IN EUROPE



Source: Flagship Advisory Partners analysis of Crunchbase data, October 2022

by Anton Žoldák and Erik Howell, 21 October 2022

Infographic: Breakdown of the European Fintech Landscape, 2022

General Observations

- As of **Oct. 2022**, there are over **3,300 active fintechs** in **Europe** (vs. **4,200+ in the US**)
- More than **70%** of all European fintechs specialize in **investments, lending, and payment services**; most **B2B fintechs** focus on addressing white space in the **SME merchant segment**
- **Cross-border payments and spend management** fintechs are up and coming
- **41%** of European fintechs are **based in the UK or Ireland**
- The number of European fintech **start-ups continues to decline steeply year on year**

Please do not hesitate to contact Anton Žoldák at Anton@FlagshipAP.com or Erik Howell at Erik@FlagshipAP.com with comments or questions.