

2026

Mid-Year Factoring Survey Highlights



**Secured Finance
Network**

An association of professionals
putting capital to work

Introduction

This report summarizes the headline results from the Secured Finance Network's 2026 Mid-Year Factoring Survey.

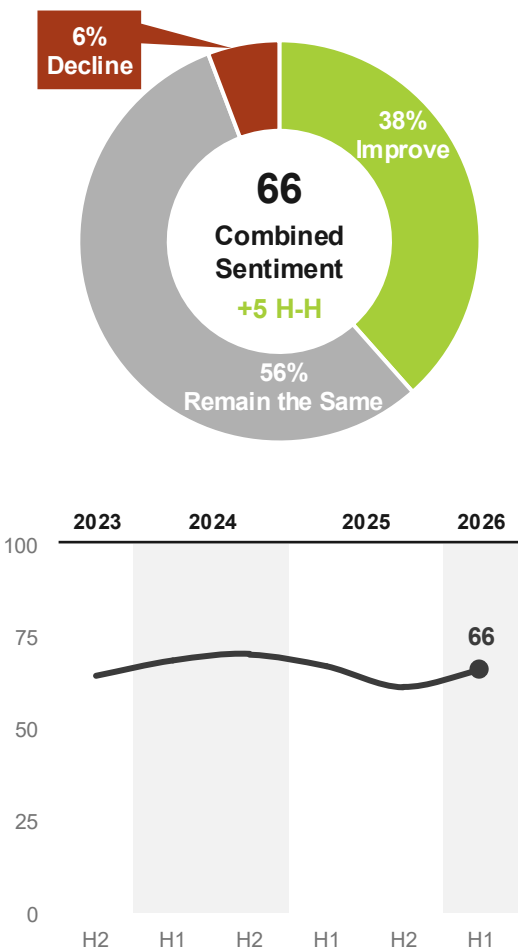
SFNet members who participate in these surveys receive more detailed reports to help them understand industry trends and benchmark their organization's performance and metrics relative to the broader respondent base. If you are a member and are interested in participating, please contact Aydan Savaser at asavaser@SFNet.com. If you are not a member, please contact James Kravitz at jkravitz@SFNet.com to learn about the many benefits of membership.

The makeup and overall number of factors providing data for this report changes from survey to survey. As such, the values presented in this report correspond only to factors that responded in this most recent cycle. Values shown in this report may not be consistent with the previous reports due to shifting respondent pools. Please refer to the subheadings for each chart for further clarification on the values being shown.

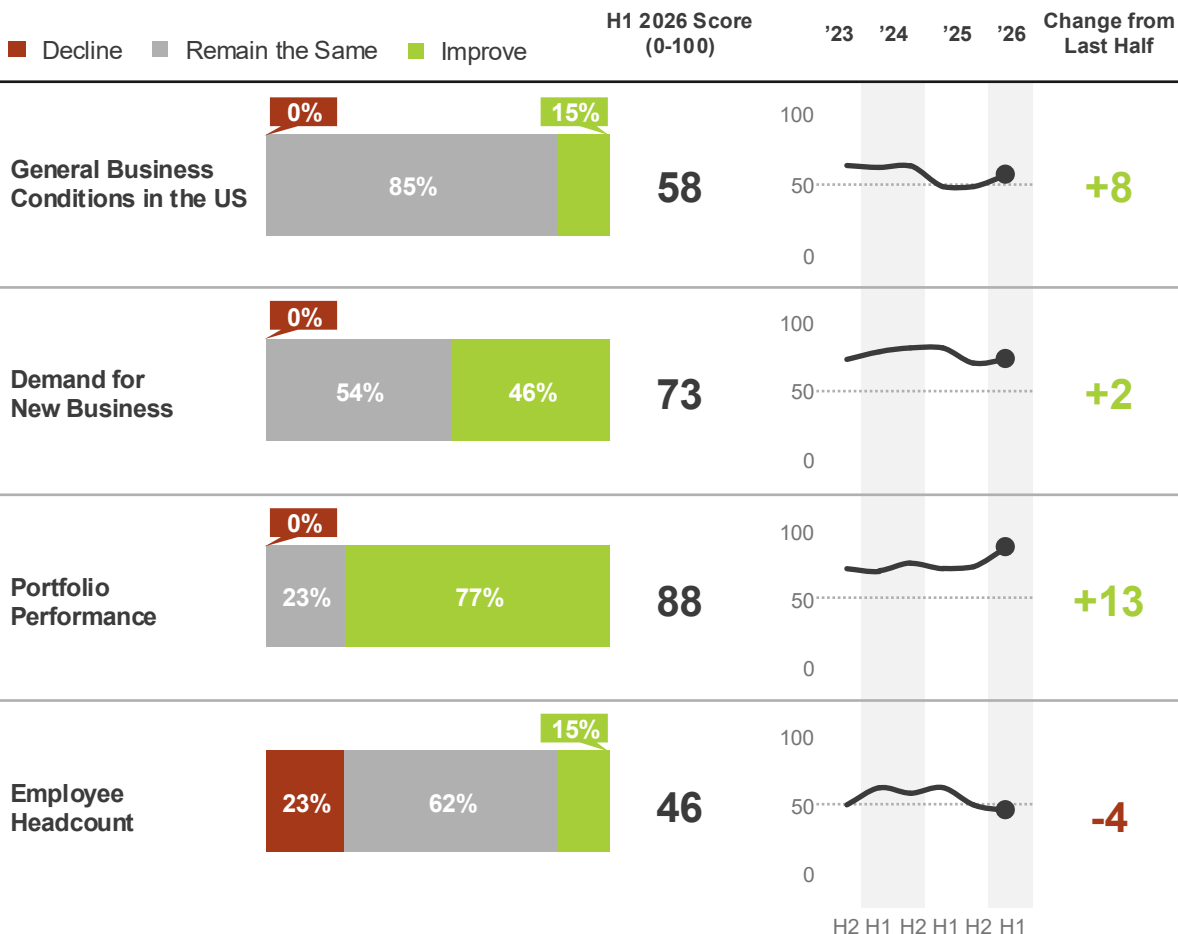
If you have any questions about the data represented in this report or have suggestions about how the report can be improved in the future, please contact Andy Yewdell at Keybridge Research at ayewdell@keybridgedc.com.

Factoring Confidence Index

Combined Sentiment Score
Average of H1 2026 Index Scores (0-100)



Factoring Sentiment Index Scores
H1 2026 (%s show share of respondents selecting an answer)

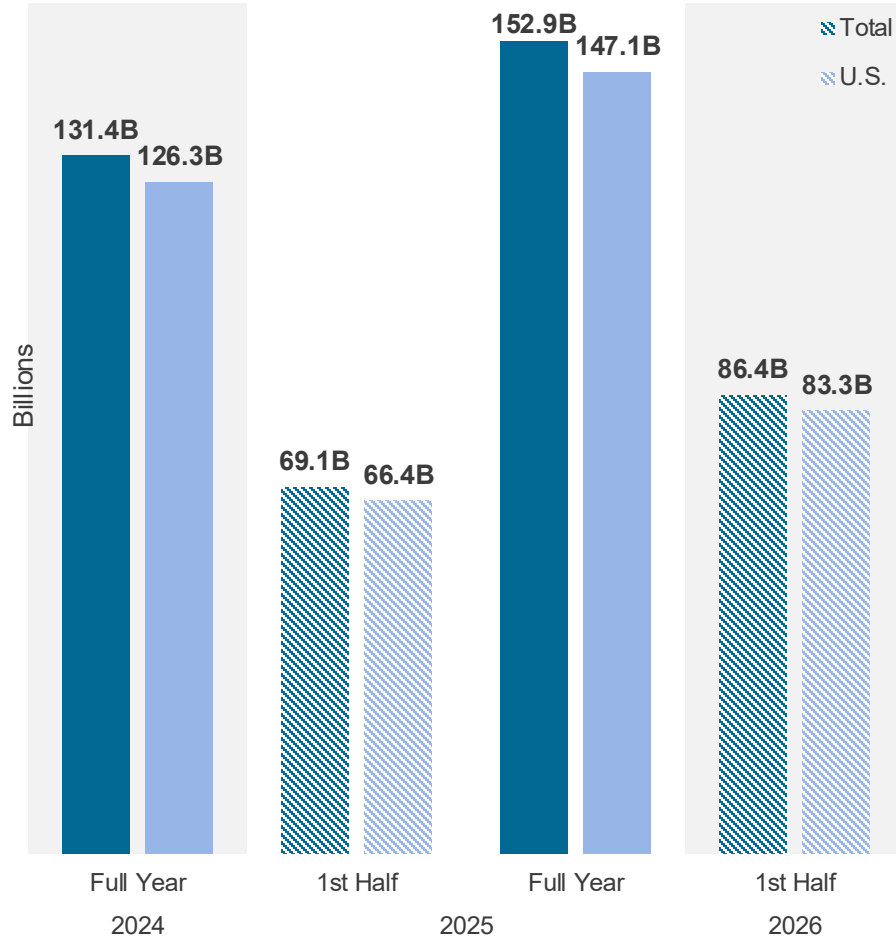


Note: Scores above 60 signal improvements, below 40 indicate declines, and around 50 imply a condition will remain the same. The survey was fielded between Jul. 23 and Aug. 14, 2026.

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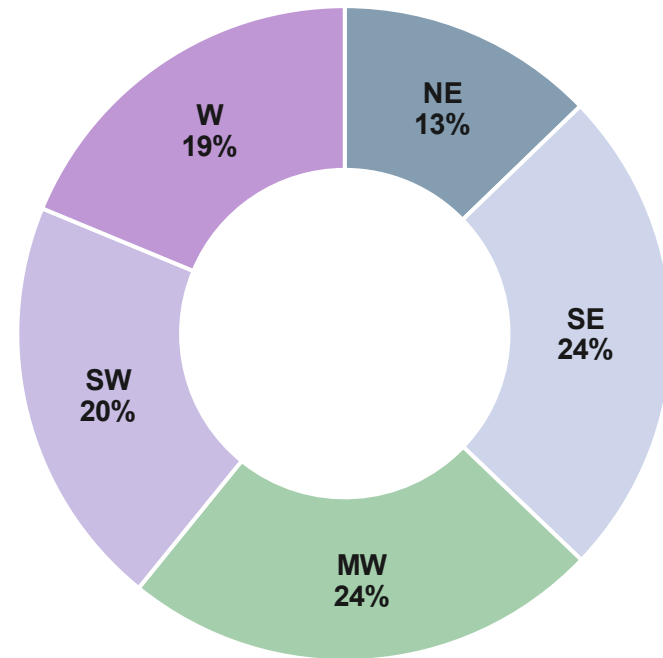
Factoring Volume*

All factors responding for all periods



% of U.S. Factoring Clients by Region

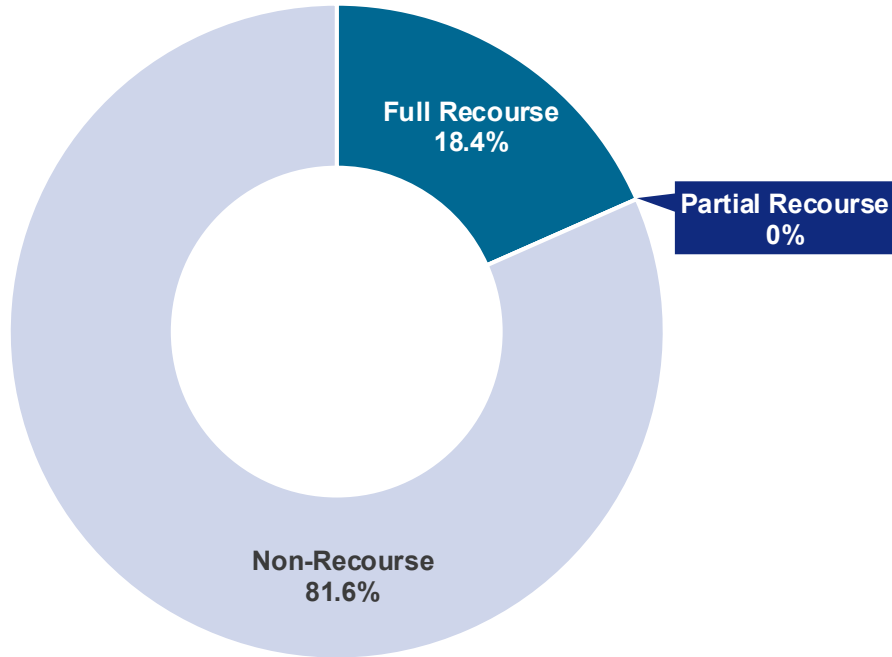
H1 2026



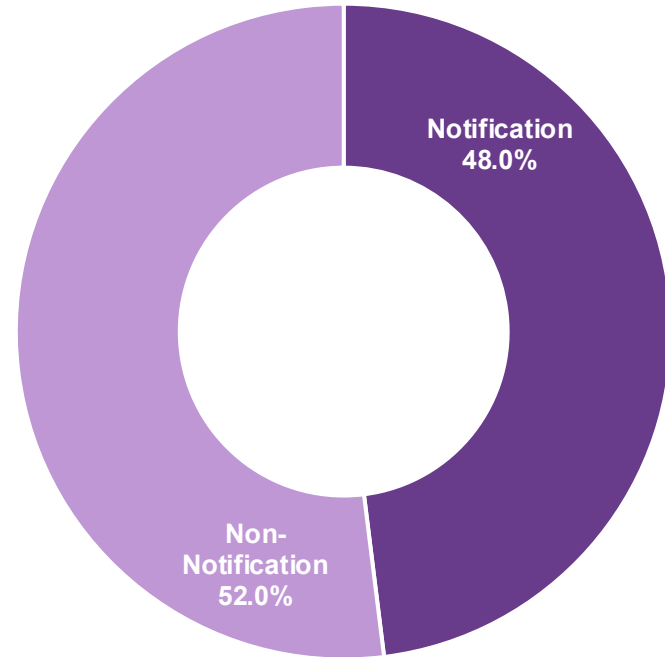
Note: Texture of bars indicate that 1st half and full year volume are not directly comparable because they cover different portions of the year. Total volume less U.S. volume does not equal international volume.

% of Factoring Volume in H1 2026

Recourse Factoring

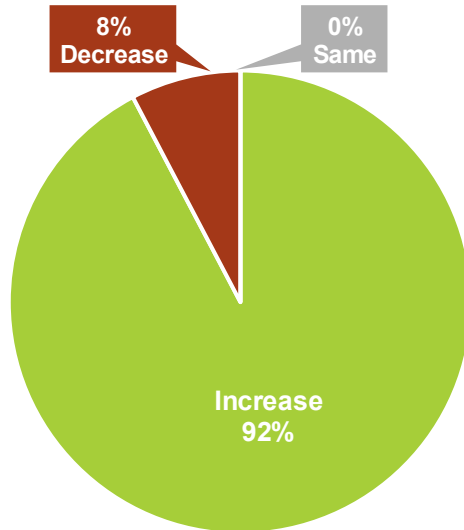


Notification Factoring



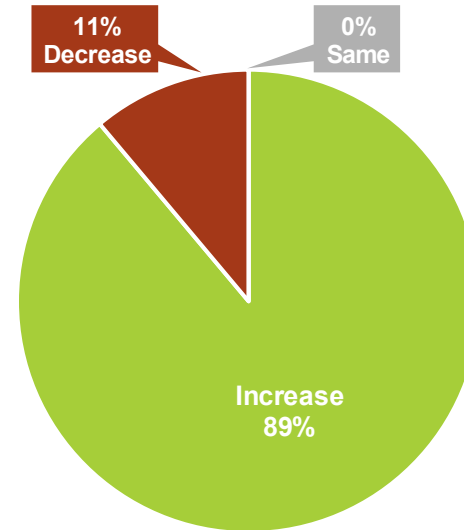
Total Funds in Use

% of respondents, direction of H2 2025 to H1 2026 change



Average Earning Assets

% of respondents, direction of H2 2025 to H1 2026 change



Average Days Sales Outstanding

H/H Change in Avg. Days Sales Outstanding

