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Sommario/riassunto	This open access book provides an overview of the credit distribution ecosystem in Europe, with a specific focus on the definitions, laws, and authorities related to the figures of credit intermediaries (credit agents and brokers). It explores the regulatory framework, market structures, and technological innovations in credit intermediation. The analysis draws on the authors' academic research in banking and finance, industry experience with institutional clients and financial product distribution, and the regulatory role of the OAM. The book defines and classifies credit intermediaries in different European jurisdictions, including the UK, and compares regulatory and legislative frameworks governing credit distribution across these markets. It also analyses the

role of national supervisory authorities in this sector. Designed for finance professionals, regulators, and scholars, the book offers an in-depth examination of credit agents and brokers in the European market. Dario Sgrulletti, PhD, is a Lecturer in Financial Intermediaries at the University of Rome "Tor Vergata." He is a member of the University Committee and the Programming Committee at the CFA Society Italy (CFA Institute) and has a background in banking and asset management, having worked in major banks with institutional clients. Francesco Ruggiero is a Data Analyst at OAM (Italian Credit Intermediaries Register) and previously worked as a Credit Analyst NPL at Be Finance. His expertise includes financial regulation, data analytics, and fintech, with certifications in Datastream and Thomson Reuters Eikon. Umberto Filotto is a Full Professor of Financial Intermediaries at the University of Rome "Tor Vergata" and a faculty member of its PhD program in Management. He has held positions at Bocconi University, the University of Naples Parthenope, and the University of Parma. He is Affiliate Faculty at SDA Bocconi School of Management and President of the Scientific Committee of Feduf. .
