



# Bankruptcy applications and ratings in Finland

Predictive Modelling Finland

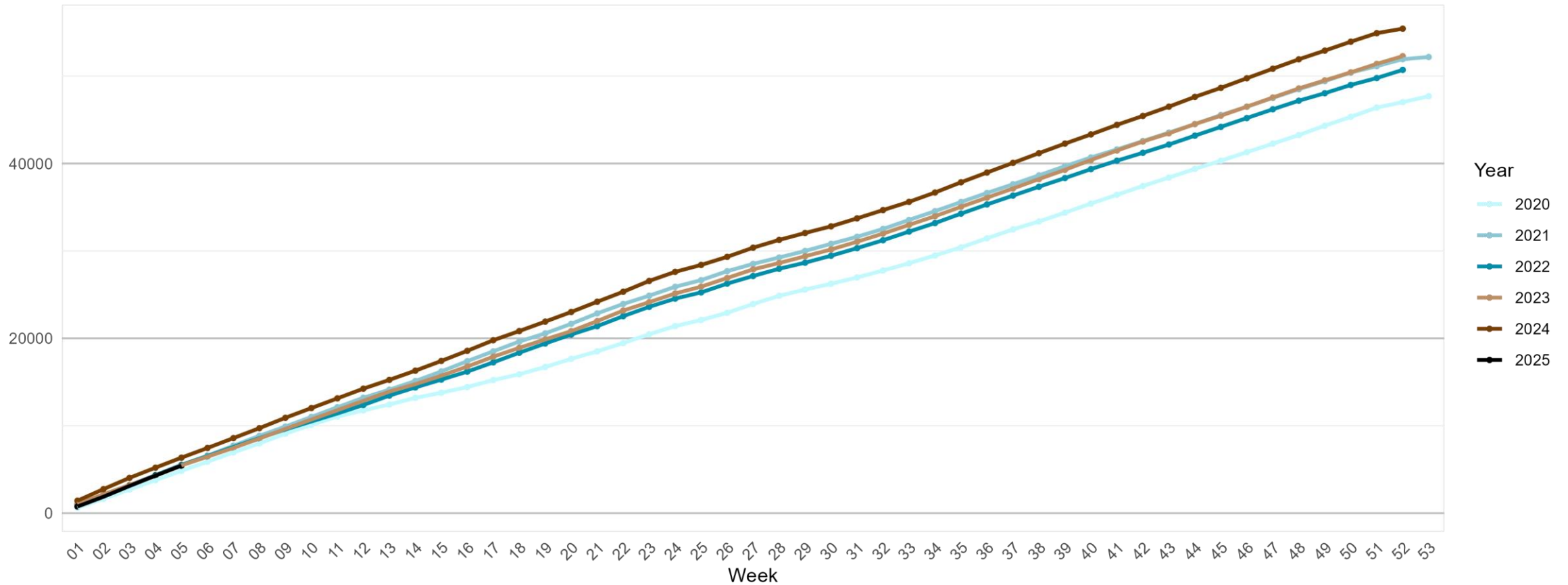


**Building trust in the everyday.**

# New companies registered in YTJ (OY, YEH, AY, KY, OYJ)



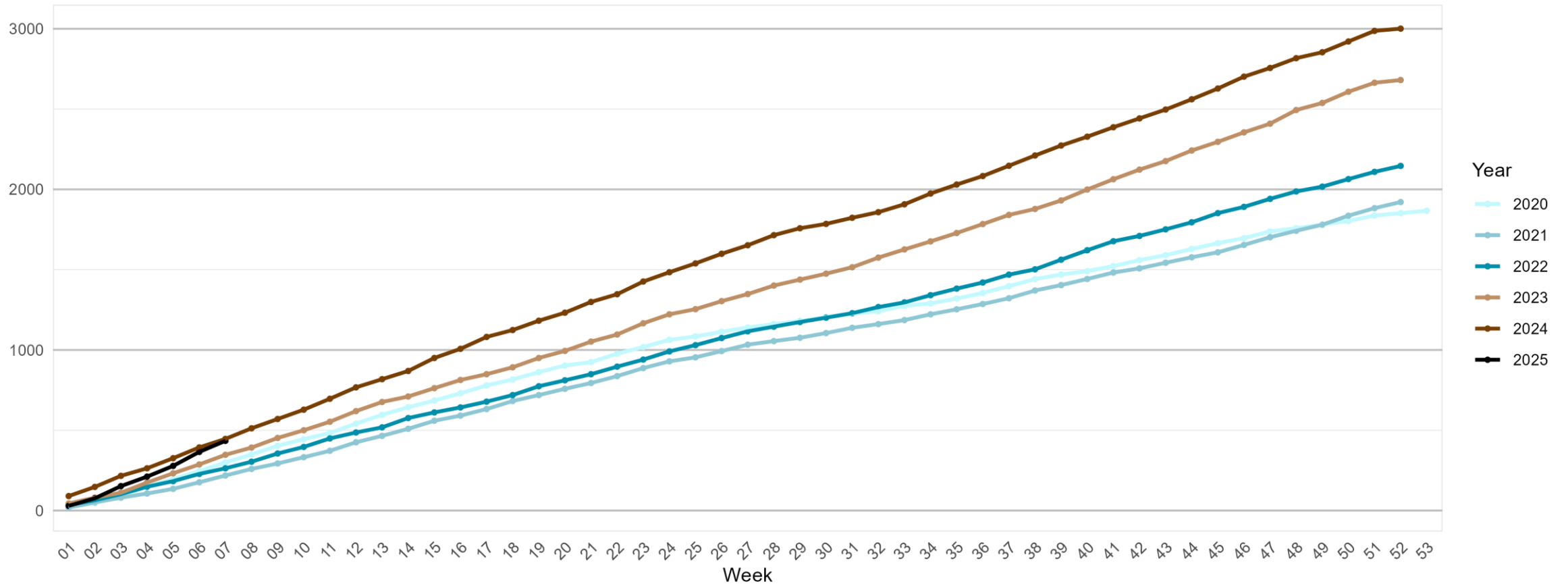
New companies registered in YTJ



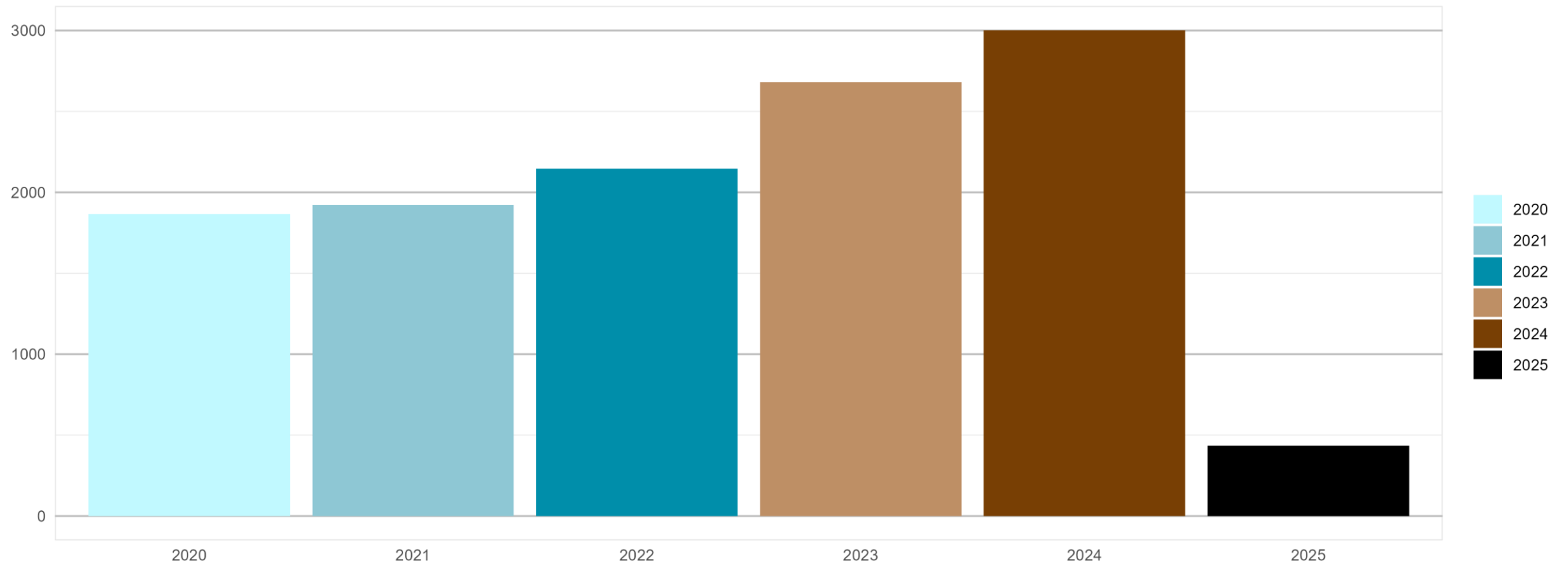
# Bankruptcies



Bankruptcies cumulatively



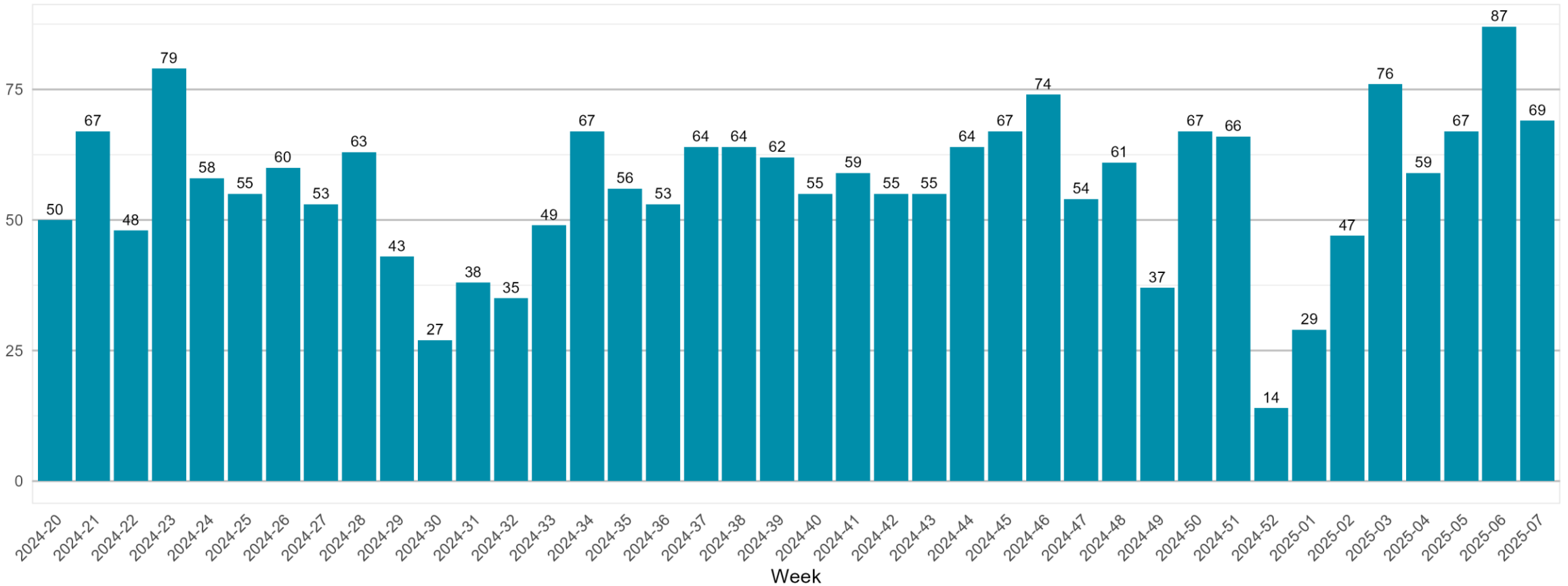
# Bankruptcies full year



# Bankruptcies in last 40 weeks



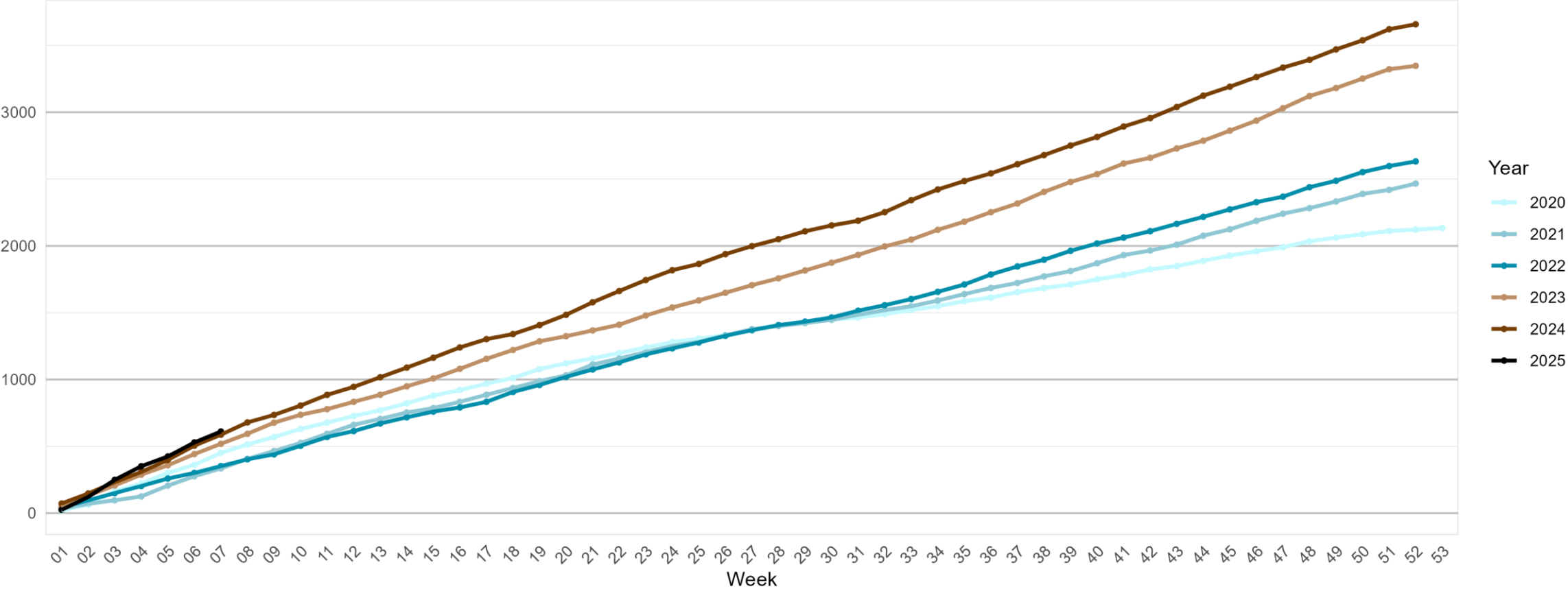
Bankruptcies in last 40 weeks



# Applied bankruptcies



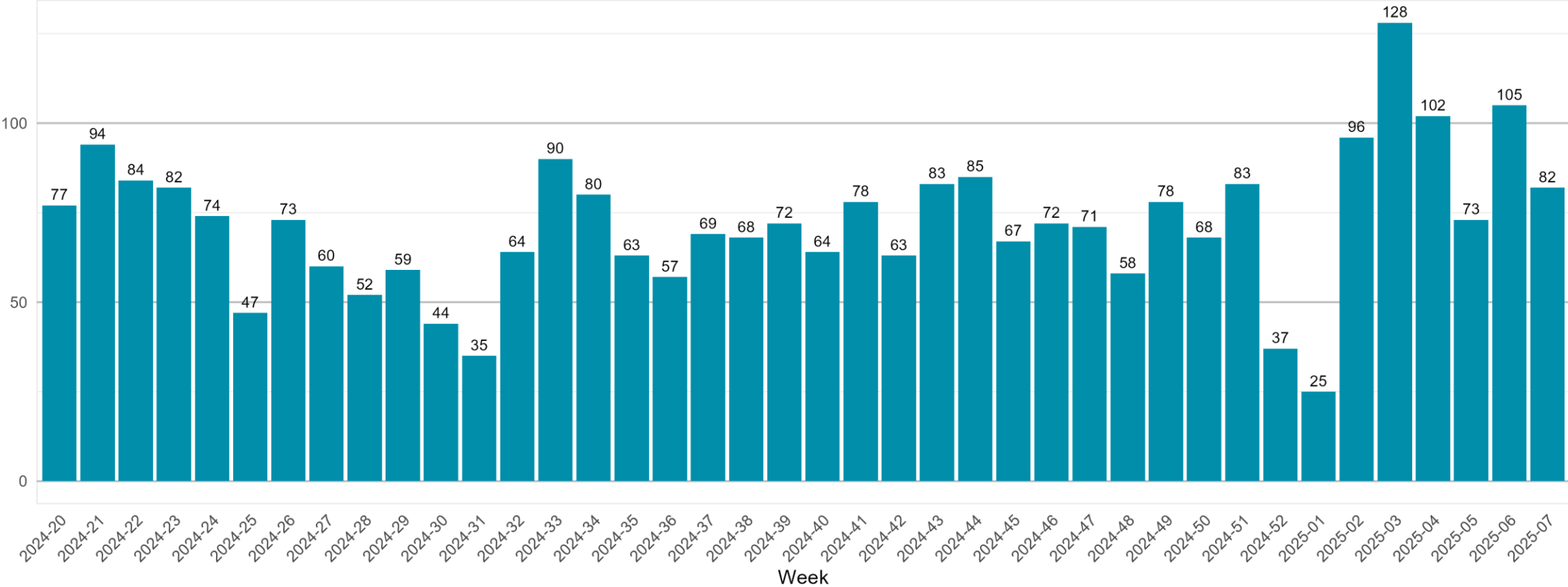
Bankruptcy applications cumulatively



# Applied bankruptcies in last 40 weeks



Bankruptcy applications in last 40 weeks



# Applied bankruptcies by turnover



Turnover	2020	2021	2022	2023	2024
1. 1 - 199 K€	246	189	209	287	330
2. 200 - 399 K€	65	41	53	67	93
3. 400 - 999 K€	68	52	52	68	92
4. 1000 - 1999 K€	32	15	15	45	33
5. 2000 - 9999 K€	14	19	11	26	28
6. 10000 - 19999 K€	0	4	1	4	5
7. 20000 - K€	0	3	0	2	2
8. Missing	26	12	11	20	28



# Applied bankruptcies by province 1/2



Province	2020	2021	2022	2023	2024	2025
Ahvenanmaan maakunta	2	2	0	7	2	4
Etelä-Karjalan maakunta	11	3	11	7	3	11
Etelä-Pohjanmaan maakunta	16	15	9	12	21	10
Etelä-Savon maakunta	12	5	9	6	10	21
Kainuun maakunta	6	5	4	7	4	8
Kanta-Hämeen maakunta	7	12	8	12	16	21
Keski-Pohjanmaan maakunta	6	3	2	6	6	4
Keski-Suomen maakunta	23	16	17	24	33	32
Kymenlaakson maakunta	8	6	4	5	15	13
Lapin maakunta	19	9	9	13	17	17

# Applied bankruptcies by province 2/2



Province	2020	2021	2022	2023	2024	2025
Pirkanmaan maakunta	49	34	29	72	49	61
Pohjanmaan maakunta	18	5	15	11	13	18
Pohjois-Karjalan maakunta	9	10	8	13	17	12
Pohjois-Pohjanmaan maakunta	16	20	24	18	43	28
Pohjois-Savon maakunta	17	16	9	25	23	18
Päijät-Hämeen maakunta	11	13	6	11	14	21
Satakunnan maakunta	21	23	14	19	24	17
Uudenmaan maakunta	156	109	145	200	211	244
Varsinais-Suomen maakunta	41	27	28	49	69	50
	3	2	1	2	1	1

# Applied bankruptcies by industries 1/2



Industry	2020	2021	2022	2023	2024	2025
A. Agriculture, forestry and fishing	11	11	12	15	17	23
B. Mining and quarrying	0	0	2	0	0	0
C. Manufacturing	46	18	23	42	48	39
D. Electricity, gas, steam and air conditioning supply	0	2	1	1	0	0
E. Water supply; sewerage, waste management and remediation activities	1	2	1	2	0	6
F. Construction	97	77	72	114	128	122
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	69	53	59	83	99	95
H. Transportation and storage	28	34	27	34	33	50
I. Accommodation and food service activities	52	29	45	63	65	78
J. Information and communication	18	18	15	19	29	13

# Applied bankruptcies by industries 2/2



Industry	2020	2021	2022	2023	2024	2025
K. Financial and insurance activities	17	2	4	3	2	3
L. Real estate activities	15	8	11	27	33	22
M. Professional, scientific and technical activities	38	30	31	40	42	57
N. Administrative and support service activities	20	17	26	29	43	43
O. Public administration and defence; compulsory social security	0	1	0	0	0	0
P. Education	4	2	2	6	5	5
Q. Human health and social work activities	11	10	6	12	9	17
R. Arts, entertainment and recreation	7	9	4	11	14	14
S. Other service activities	17	12	11	18	24	24

# Applied bankruptcies by employee count

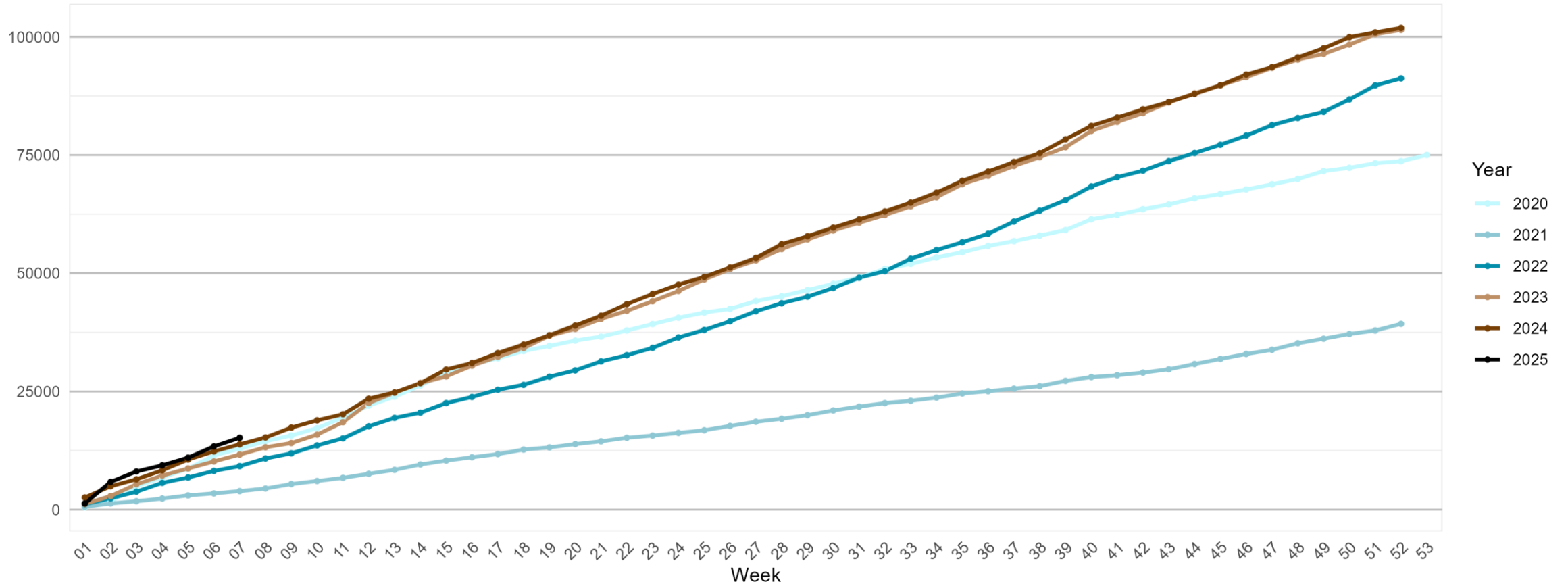


Employees	2020	2021	2022	2023	2024	2025
1. 0-4 people	330	236	270	391	452	479
2. 5-9 people	69	45	42	60	74	49
3. 10-19 people	20	23	21	32	34	34
4. 20-49 people	12	15	8	22	20	15
5. 50-99 people	3	6	1	2	1	5
6. 100-249 people	0	2	1	0	1	1
7. 250-499 people	0	0	0	0	1	0
8. 500-999 people	0	0	0	0	0	1
X. Not known	17	8	9	12	8	27

# Draft payment remarks



Draft payment remarks cumulatively



# Draft payment remarks



Draft payment remarks in last 40 weeks

