



Bankruptcy applications and ratings in Finland

Predictive Modelling Finland



Building trust in the everyday.

Lisätietoa Asiakastiedon yritysdatapaketista

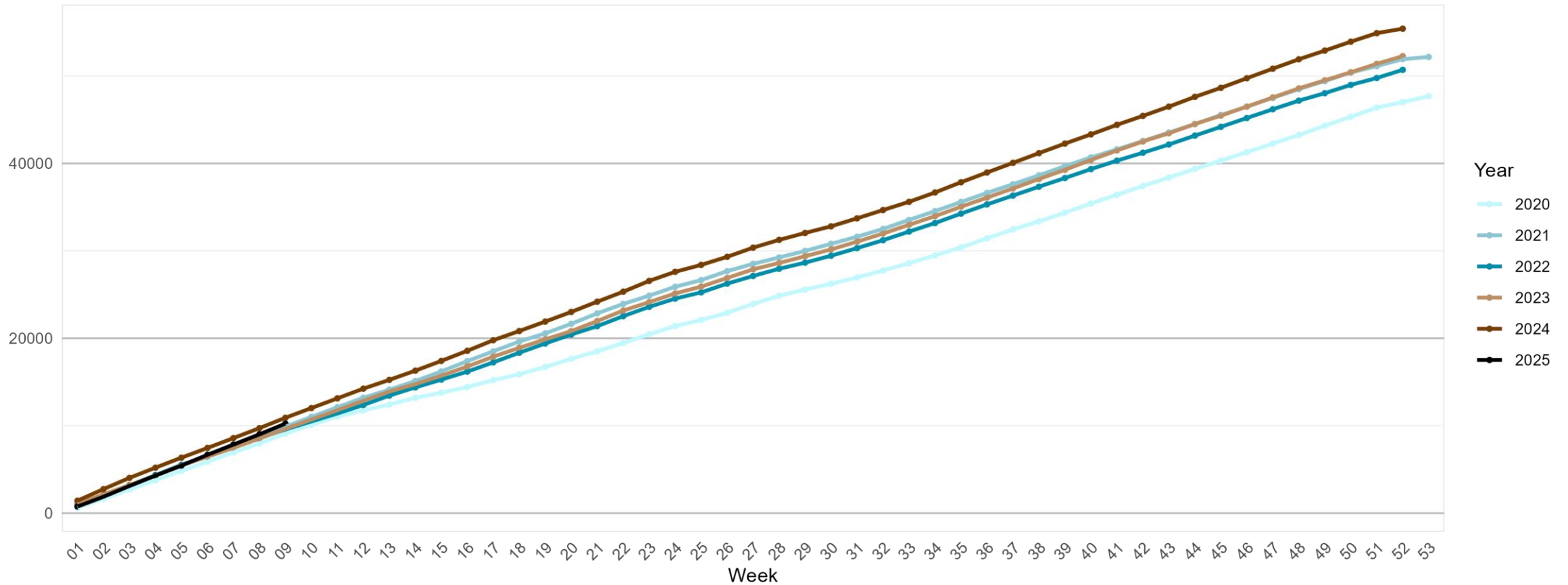


- Asiakastiedon konkurssitilastoissa huomioidaan kaikki yhtiömuodot. Rekisteröidyissä uusissa yrityksissä seurataan yhtiömuotoja OY, YEH, AY, KY ja OYJ. Asiakastiedon ja Tilastokeskuksen raportointitavat eroavat toisistaan.
- Asiakastiedon konkurssitilastoissa esitetään konkurssihakemusten uniikki yritysten määrä. Tilastokeskus raportoi kaikki yrityksen saamat konkurssihakemukset. Yrityksellä voi olla useita konkurssihakemuksia. Asiakastiedon tilastoissa saman yrityksen useampi konkurssihakemus vuoden sisällä näkyy yhtenä hakemuksena.

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



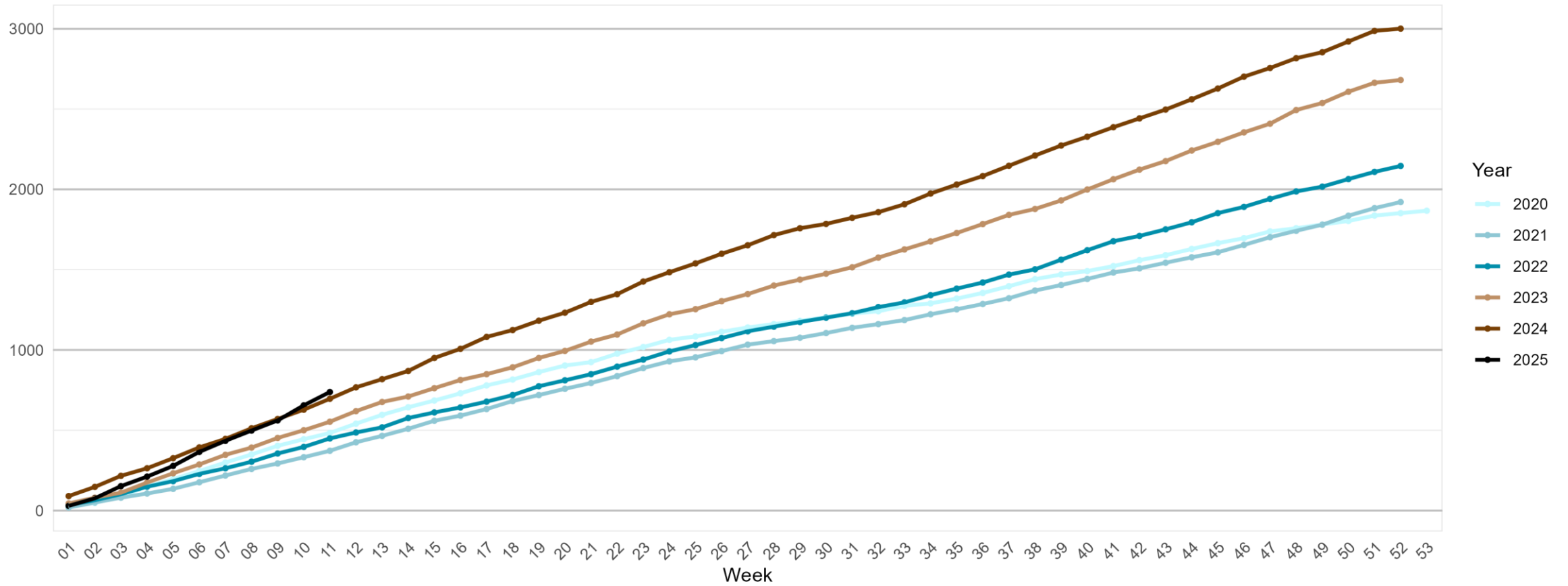
New companies registered in YTJ



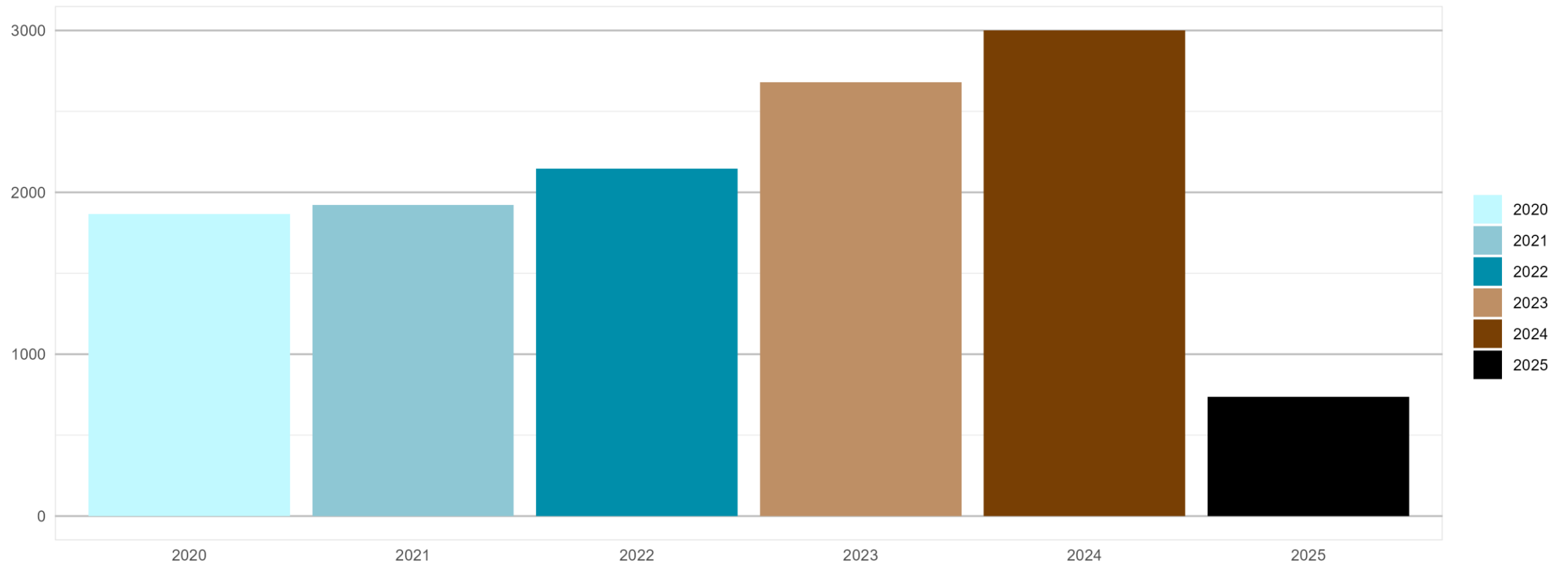
Bankruptcies



Bankruptcies cumulatively



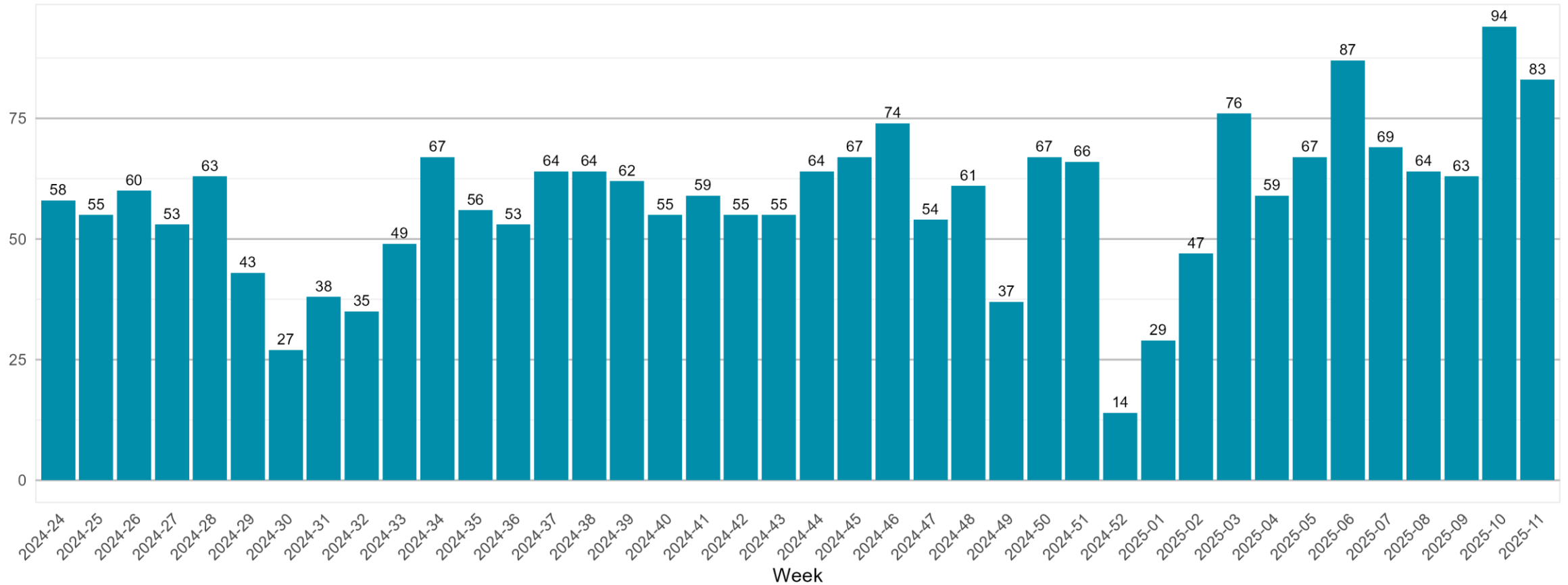
Bankruptcies full year



Bankruptcies in last 40 weeks



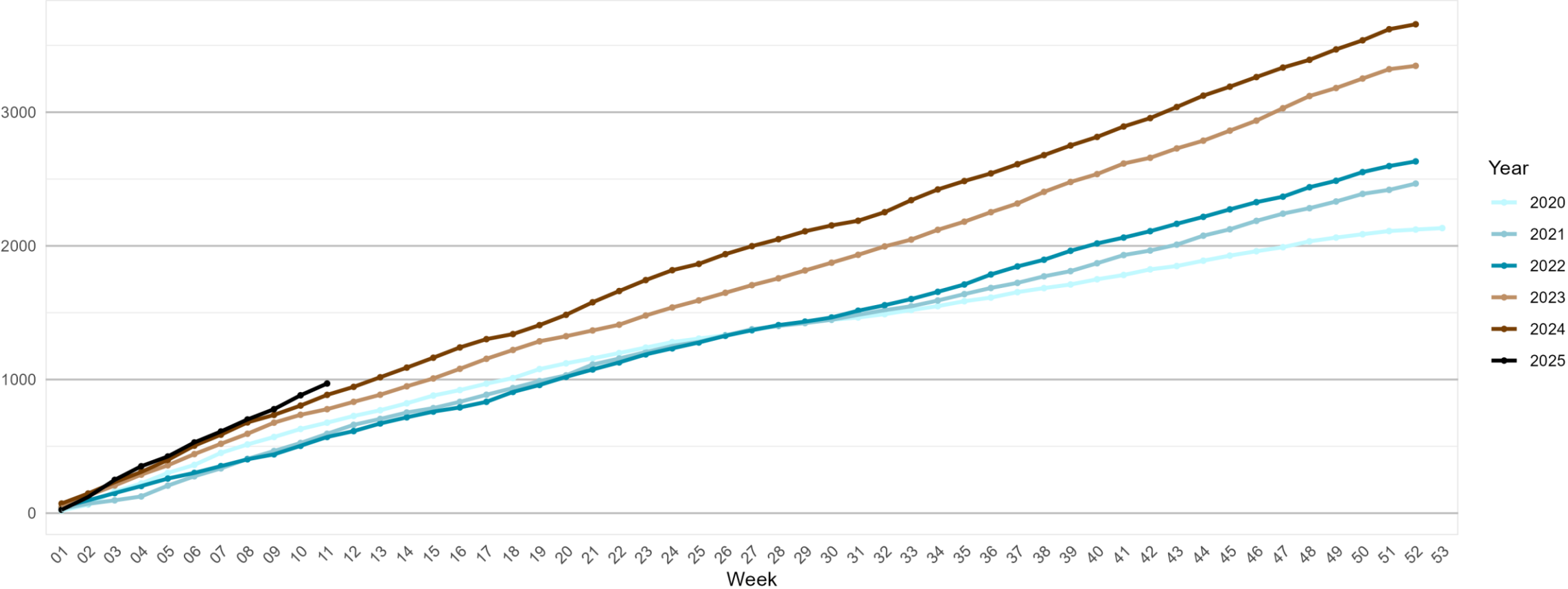
Bankruptcies in last 40 weeks



Applied bankruptcies



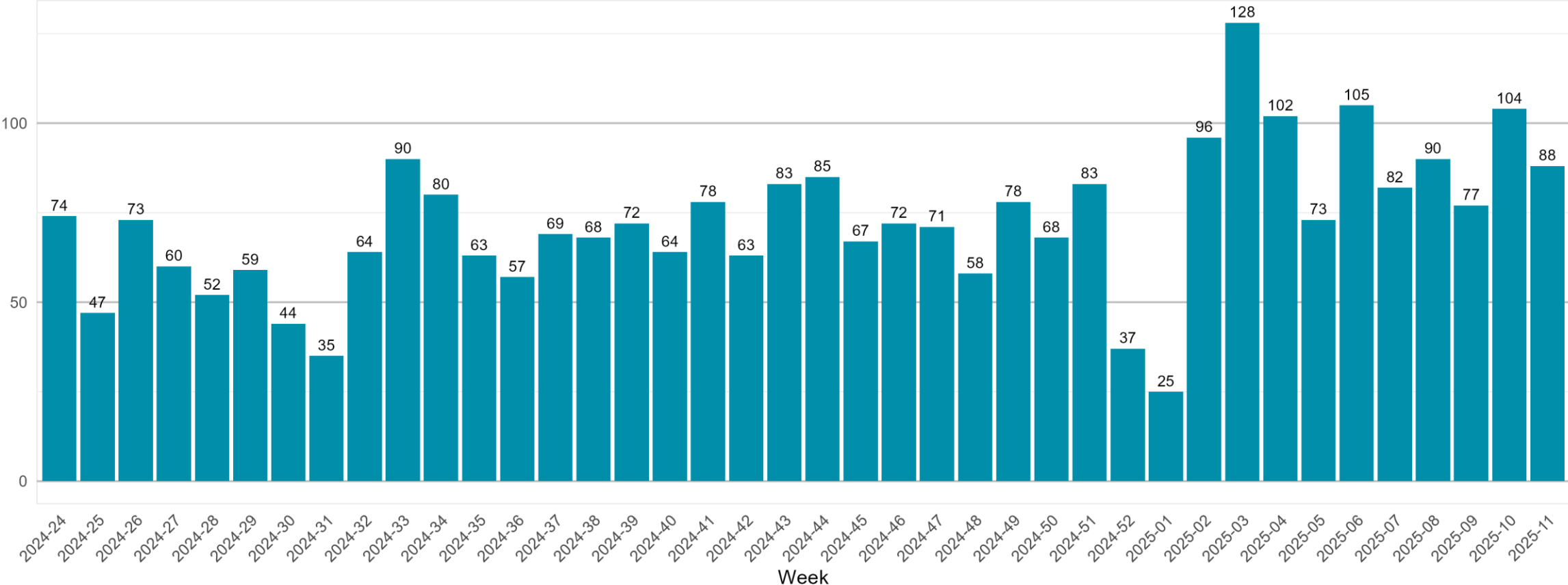
Bankruptcy applications cumulatively



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€	381	336	332	430	532
2. 200 - 399 K€	97	70	86	107	153
3. 400 - 999 K€	95	97	82	101	149
4. 1000 - 1999 K€	44	33	28	59	42
5. 2000 - 9999 K€	25	31	23	42	41
6. 10000 - 19999 K€	0	5	2	5	7
7. 20000 - K€	1	3	0	2	6
8. Missing	34	19	17	32	40

Applied bankruptcies by province 1/2



Province	2020	2021	2022	2023	2024	2025
Ahvenanmaan maakunta	2	2	1	8	4	5
Etelä-Karjalan maakunta	15	9	16	11	6	17
Etelä-Pohjanmaan maakunta	21	20	16	25	35	15
Etelä-Savon maakunta	16	9	17	9	18	29
Kainuun maakunta	7	10	5	9	8	14
Kanta-Hämeen maakunta	11	23	10	20	28	32
Keski-Pohjanmaan maakunta	6	5	5	7	7	6
Keski-Suomen maakunta	37	26	25	37	43	43
Kymenlaakson maakunta	15	12	8	10	24	25
Lapin maakunta	23	11	15	18	22	26
Pirkanmaan maakunta	67	56	55	89	72	103

Applied bankruptcies by province 2/2



Province	2020	2021	2022	2023	2024	2025
Pohjanmaan maakunta	24	14	19	23	22	20
Pohjois-Karjalan maakunta	13	15	9	15	28	19
Pohjois-Pohjanmaan maakunta	30	38	37	30	59	53
Pohjois-Savon maakunta	27	29	14	43	36	33
Päijät-Hämeen maakunta	21	23	11	21	18	26
Satakunnan maakunta	30	29	22	27	37	31
Uudenmaan maakunta	241	209	238	300	332	388
Varsinais-Suomen maakunta	67	50	46	73	88	84
	4	4	1	3	2	1

Applied bankruptcies by industries 1/2



Industry	2020	2021	2022	2023	2024	2025
A. Agriculture, forestry and fishing	15	20	15	19	28	28
B. Mining and quarrying	0	2	3	0	3	0
C. Manufacturing	67	40	40	60	71	62
D. Electricity, gas, steam and air conditioning supply	1	3	1	1	1	3
E. Water supply; sewerage, waste management and remediation activities	2	3	1	3	0	6
F. Construction	150	128	122	178	201	193
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	117	91	97	134	144	145
H. Transportation and storage	47	53	47	53	49	81
I. Accommodation and food service activities	65	60	57	88	101	120
J. Information and communication	25	24	28	29	41	23

Applied bankruptcies by industries 2/2



Industry	2020	2021	2022	2023	2024	2025
K. Financial and insurance activities	19	4	7	4	3	3
L. Real estate activities	19	20	20	40	40	35
M. Professional, scientific and technical activities	58	51	57	58	68	100
N. Administrative and support service activities	32	36	41	39	54	71
O. Public administration and defence; compulsory social security	0	1	0	0	0	1
P. Education	5	4	2	7	13	11
Q. Human health and social work activities	15	19	8	20	17	26
R. Arts, entertainment and recreation	15	13	4	19	24	20
S. Other service activities	25	22	20	26	30	42
X. Industry unknown	0	0	0	0	1	0

Applied bankruptcies by employee count

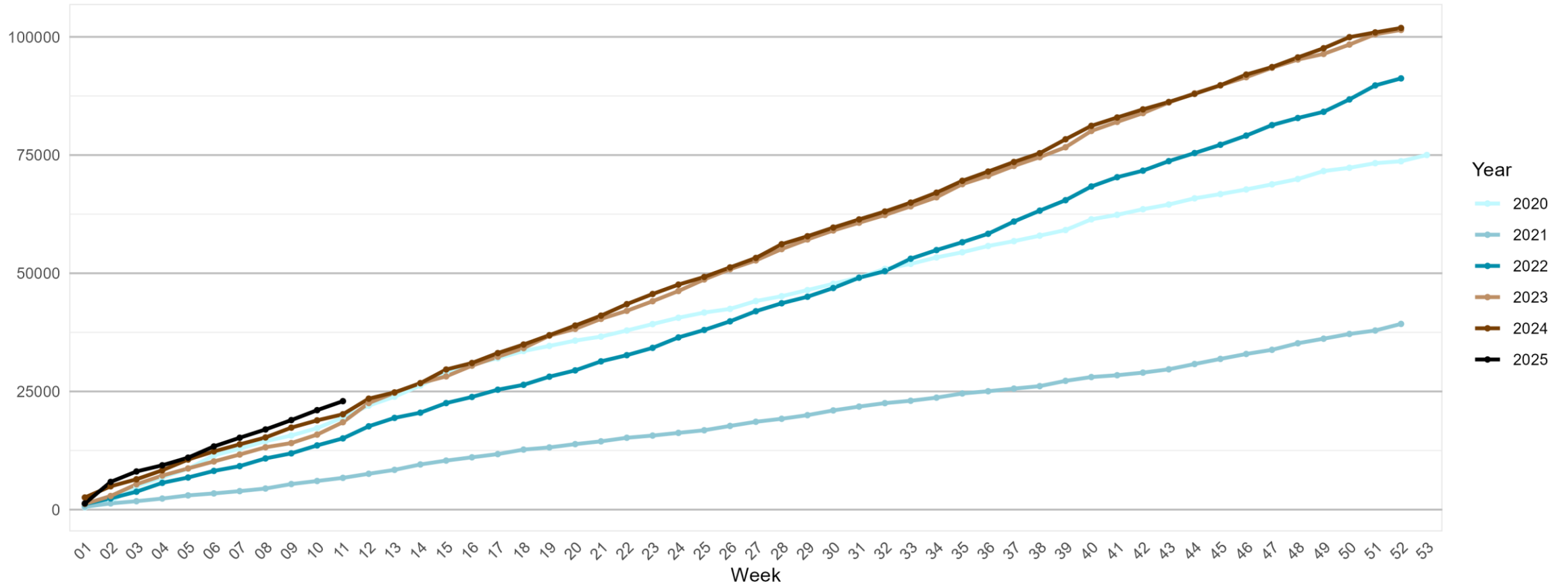


Employees	2020	2021	2022	2023	2024	2025
1. 0-4 people	511	424	443	584	671	760
2. 5-9 people	87	78	63	94	110	85
3. 10-19 people	35	48	31	44	59	48
4. 20-49 people	19	21	17	29	29	27
5. 50-99 people	4	8	3	5	2	6
6. 100-249 people	0	2	1	0	1	2
7. 250-499 people	0	0	0	0	1	0
8. 500-999 people	0	0	0	0	0	1
X. Not known	21	13	12	22	16	41

Draft payment remarks



Draft payment remarks cumulatively



Draft payment remarks



Draft payment remarks in last 40 weeks

