



# Bankruptcy applications and ratings in Finland

Predictive Modelling Finland

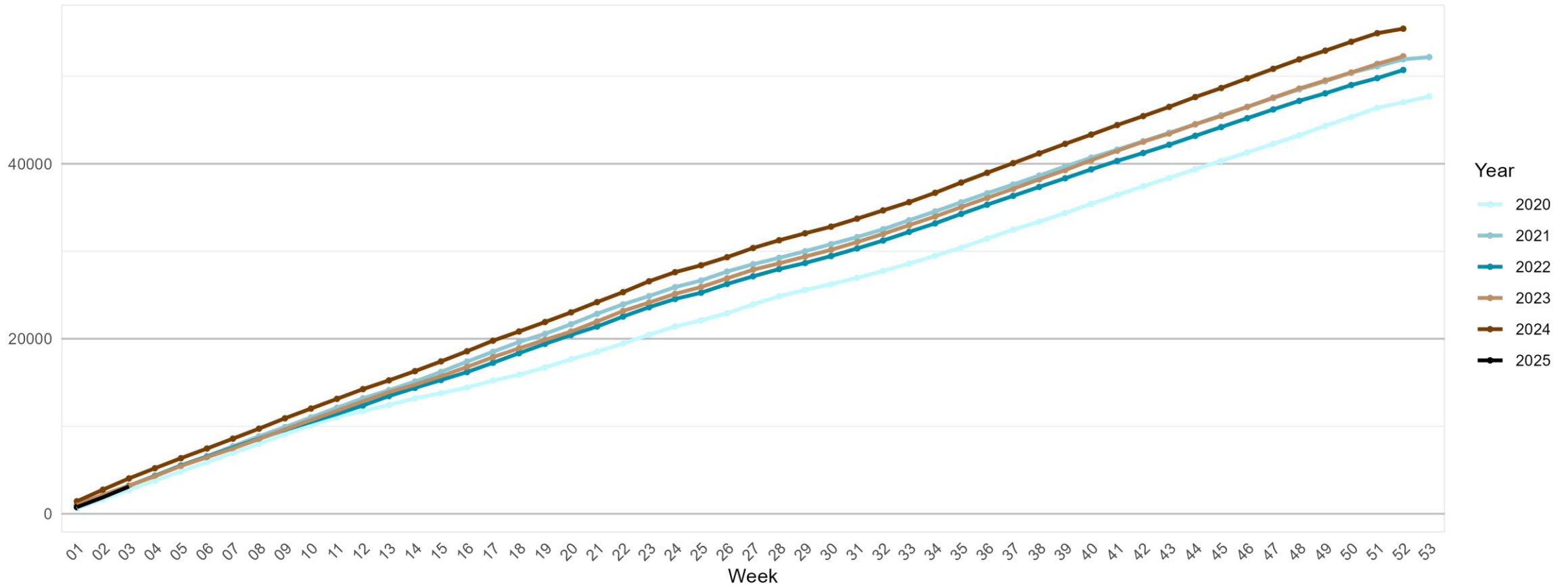


**Building trust in the everyday.**

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



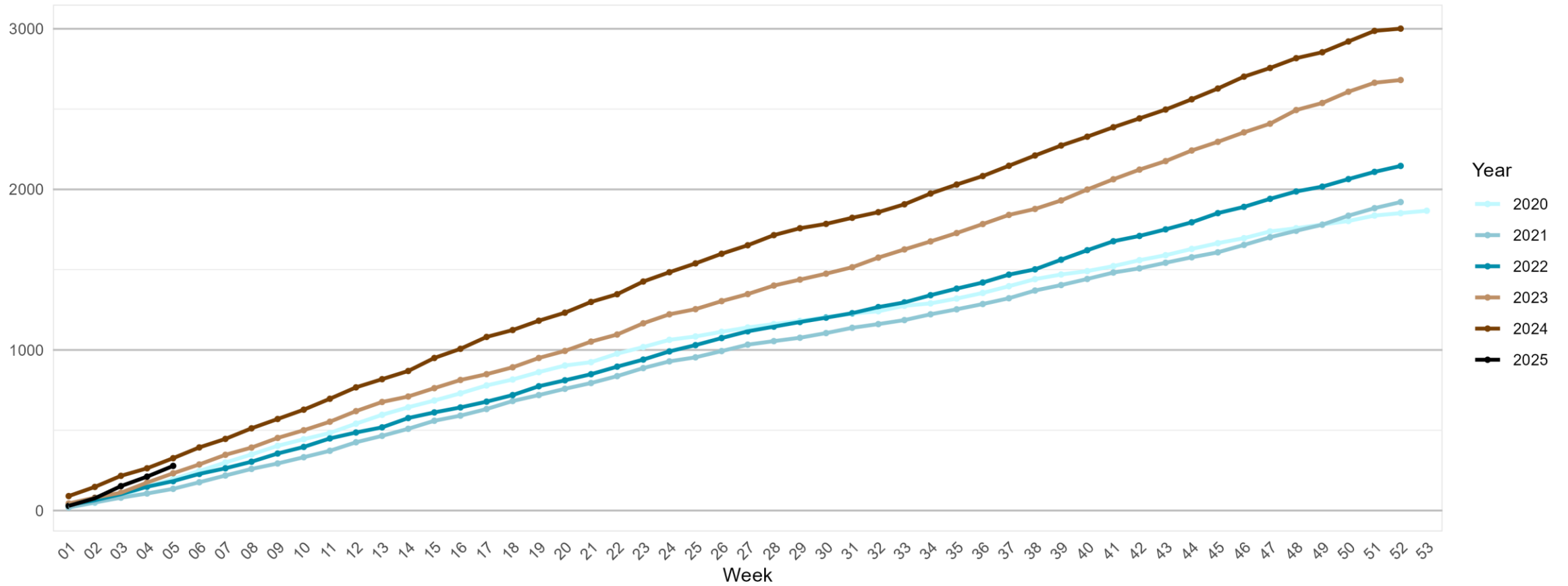
New companies registered in YTJ



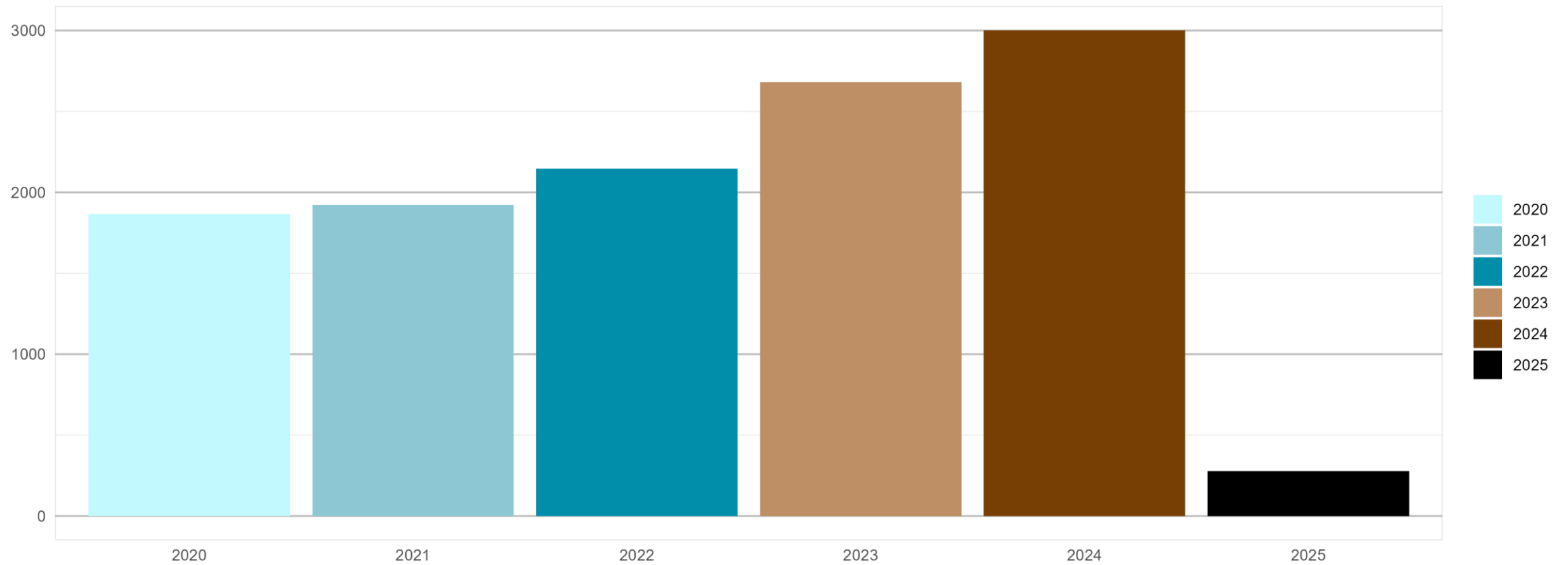
# Bankruptcies



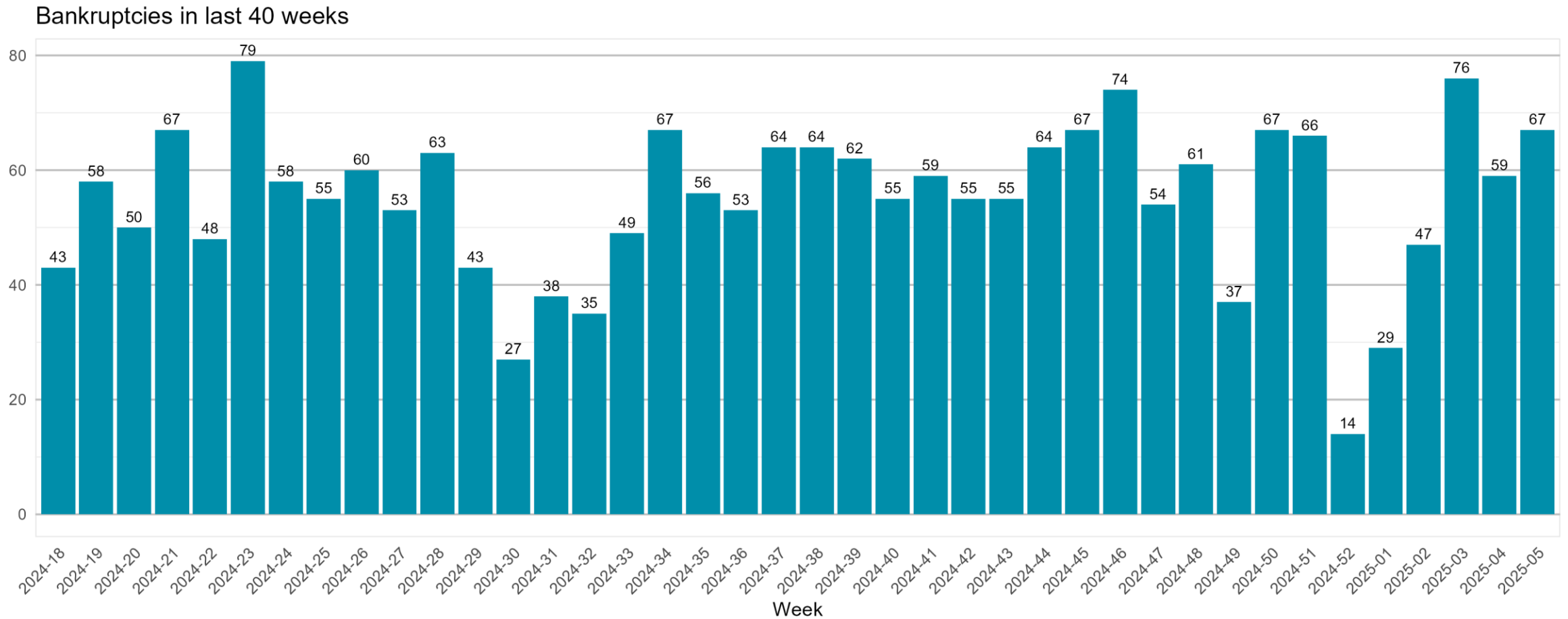
Bankruptcies cumulatively



# Bankruptcies full year



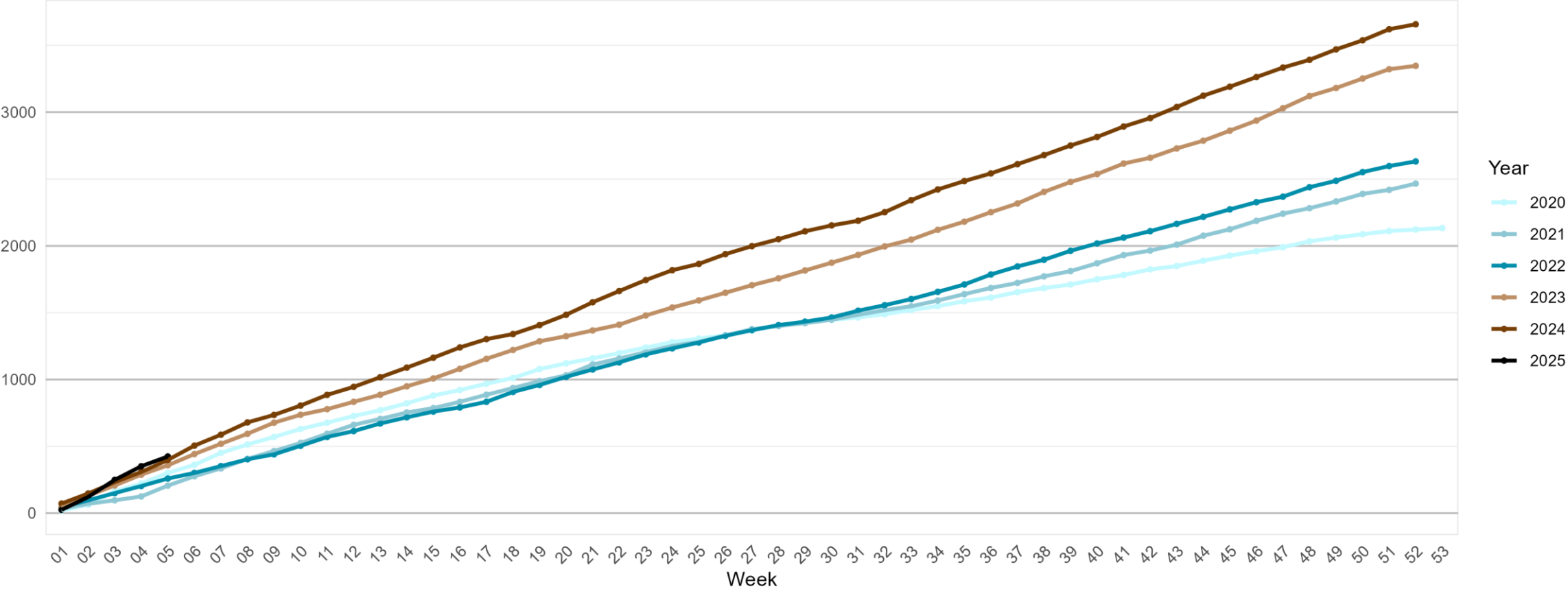
# Bankruptcies in last 40 weeks



# Applied bankruptcies



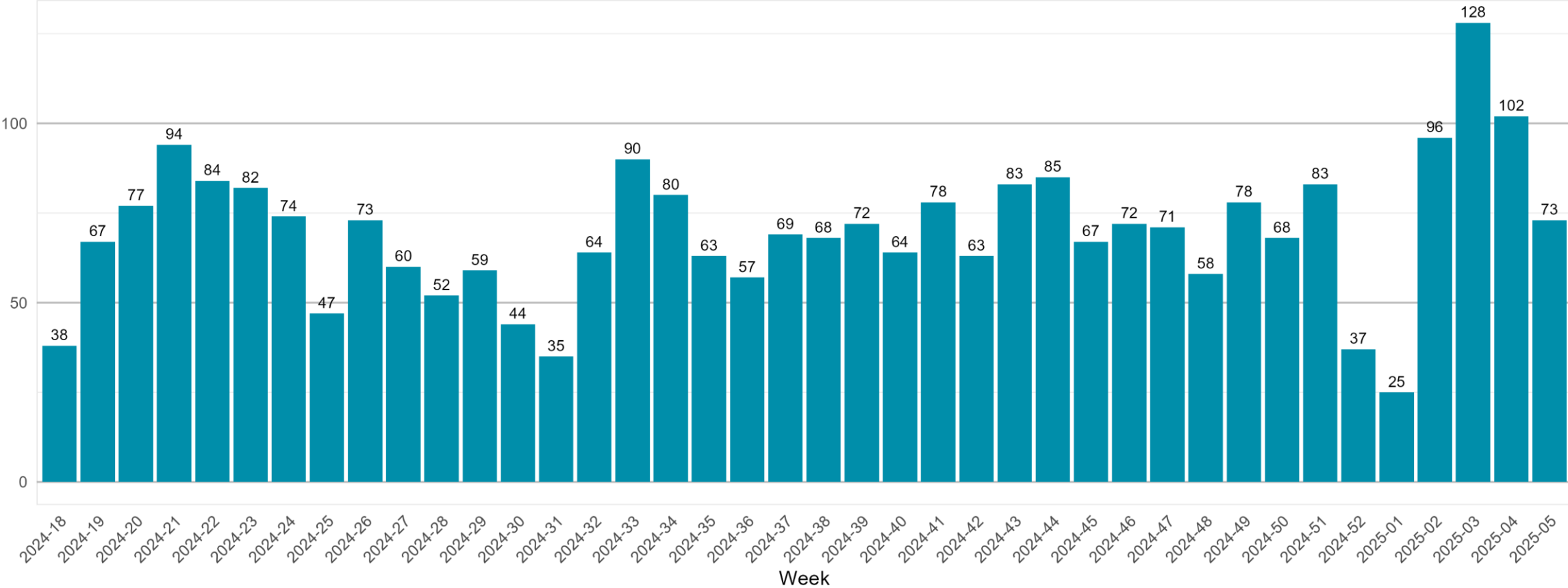
Bankruptcy applications cumulatively



# 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€	168	120	149	201	229
2. 200 - 399 K€	48	28	42	46	63
3. 400 - 999 K€	44	25	36	48	69
4. 1000 - 1999 K€	20	9	11	31	23
5. 2000 - 9999 K€	8	13	10	19	21
6. 10000 - 19999 K€	0	3	1	3	3
7. 20000 - K€	0	2	0	0	1
8. Missing	13	6	10	10	15



# Applied bankruptcies by province 1/2



Province	2020	2021	2022	2023	2024	2025
Ahvenanmaan maakunta	1	1	0	5	1	3
Etelä-Karjalan maakunta	9	1	6	4	3	8
Etelä-Pohjanmaan maakunta	12	9	9	10	13	9
Etelä-Savon maakunta	6	3	5	4	7	15
Kainuun maakunta	6	3	4	5	3	6
Kanta-Hämeen maakunta	5	7	6	8	9	14
Keski-Pohjanmaan maakunta	5	3	2	3	5	3
Keski-Suomen maakunta	18	10	11	16	22	26
Kymenlaakson maakunta	1	3	4	4	11	6
Lapin maakunta	11	6	7	5	11	11
Pirkanmaan maakunta	27	16	16	55	37	43

# Applied bankruptcies by province 2/2



Province	2020	2021	2022	2023	2024	2025
Pohjanmaan maakunta	15	5	14	8	12	16
Pohjois-Karjalan maakunta	7	4	5	8	10	9
Pohjois-Pohjanmaan maakunta	9	16	17	14	29	19
Pohjois-Savon maakunta	13	12	7	19	15	11
Päijät-Hämeen maakunta	7	7	6	7	9	12
Satakunnan maakunta	19	11	11	16	15	13
Uudenmaan maakunta	98	71	109	131	143	160
Varsinais-Suomen maakunta	29	16	20	35	46	40
	3	2	0	1	1	0

# Applied bankruptcies by industries 1/2



Industry	2020	2021	2022	2023	2024	2025
A. Agriculture, forestry and fishing	7	9	8	10	8	17
B. Mining and quarrying	0	0	2	0	0	0
C. Manufacturing	27	12	14	35	32	30
D. Electricity, gas, steam and air conditioning supply	0	1	0	1	0	0
E. Water supply; sewerage, waste management and remediation activities	1	2	1	0	0	6
F. Construction	67	39	56	76	83	84
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	45	30	42	60	76	61
H. Transportation and storage	18	20	18	26	20	33
I. Accommodation and food service activities	37	19	30	39	44	61
J. Information and communication	9	13	14	12	15	9
K. Financial and insurance activities	14	2	3	1	2	2

# Applied bankruptcies by industries 2/2



Industry	2020	2021	2022	2023	2024	2025
L. Real estate activities	9	5	9	18	27	18
M. Professional, scientific and technical activities	24	21	22	28	27	36
N. Administrative and support service activities	12	10	22	17	24	33
O. Public administration and defence; compulsory social security	0	1	0	0	0	0
P. Education	4	1	1	2	4	3
Q. Human health and social work activities	9	6	4	11	8	10
R. Arts, entertainment and recreation	4	7	2	7	13	8
S. Other service activities	14	8	11	15	19	13

# Applied bankruptcies by employee count

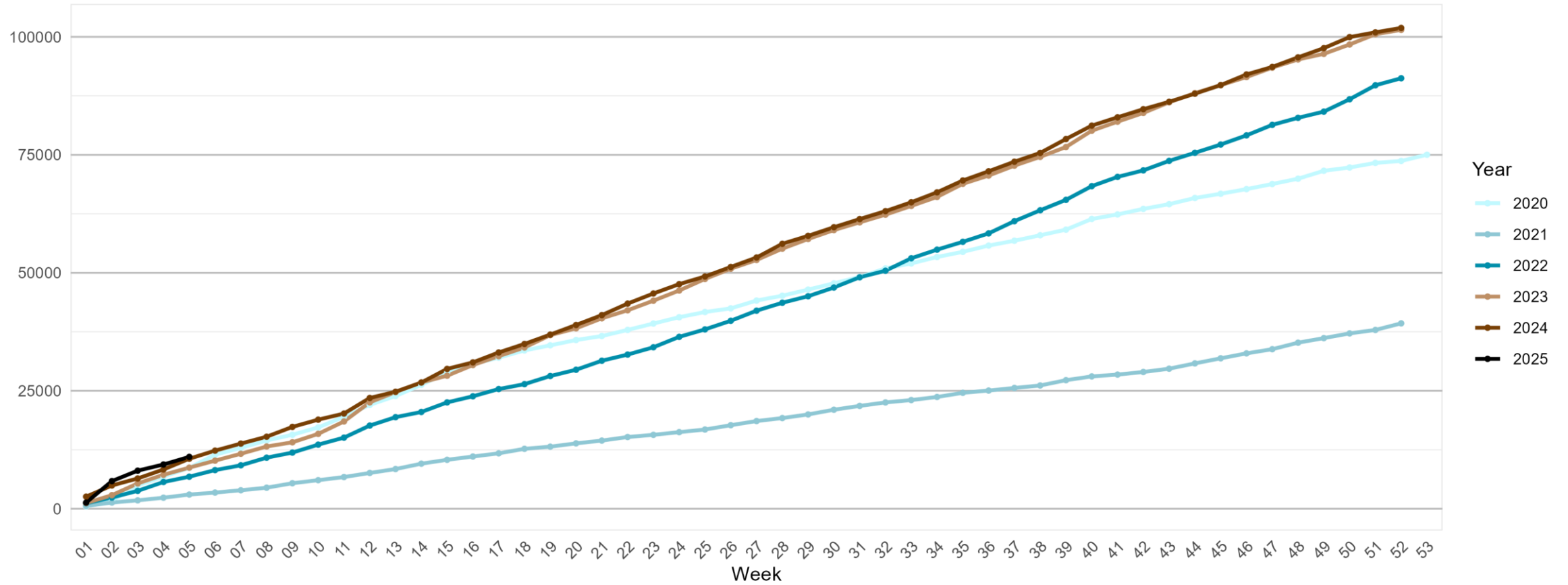


Employees	2020	2021	2022	2023	2024	2025
1. 0-4 people	225	143	197	272	311	324
2. 5-9 people	49	26	32	43	48	44
3. 10-19 people	12	15	14	26	25	27
4. 20-49 people	3	10	7	12	11	12
5. 50-99 people	3	6	1	0	0	1
6. 100-249 people	0	0	1	0	0	1
8. 500-999 people	0	0	0	0	0	1
X. Not known	9	6	7	5	7	14

# Draft payment remarks



Draft payment remarks cumulatively



# Draft payment remarks



Draft payment remarks in last 40 weeks

