



Bankruptcy applications and ratings in Finland

Predictive Modelling Finland

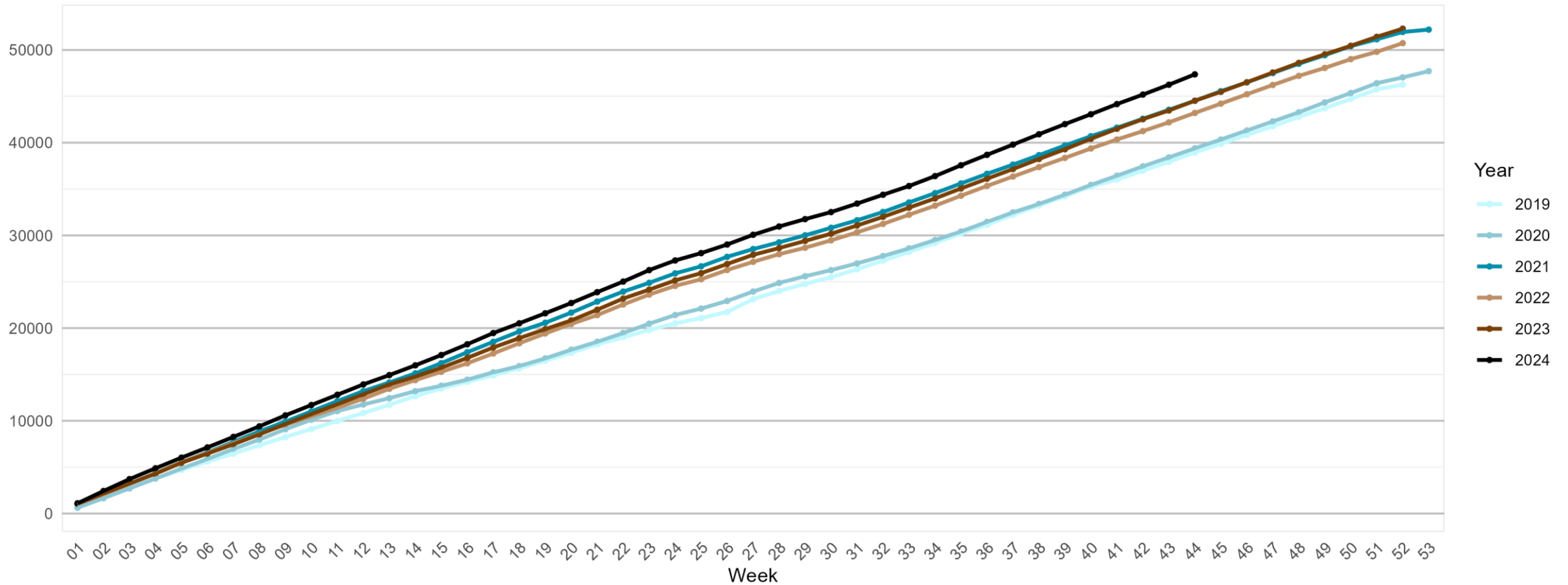


Building trust in the everyday.

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



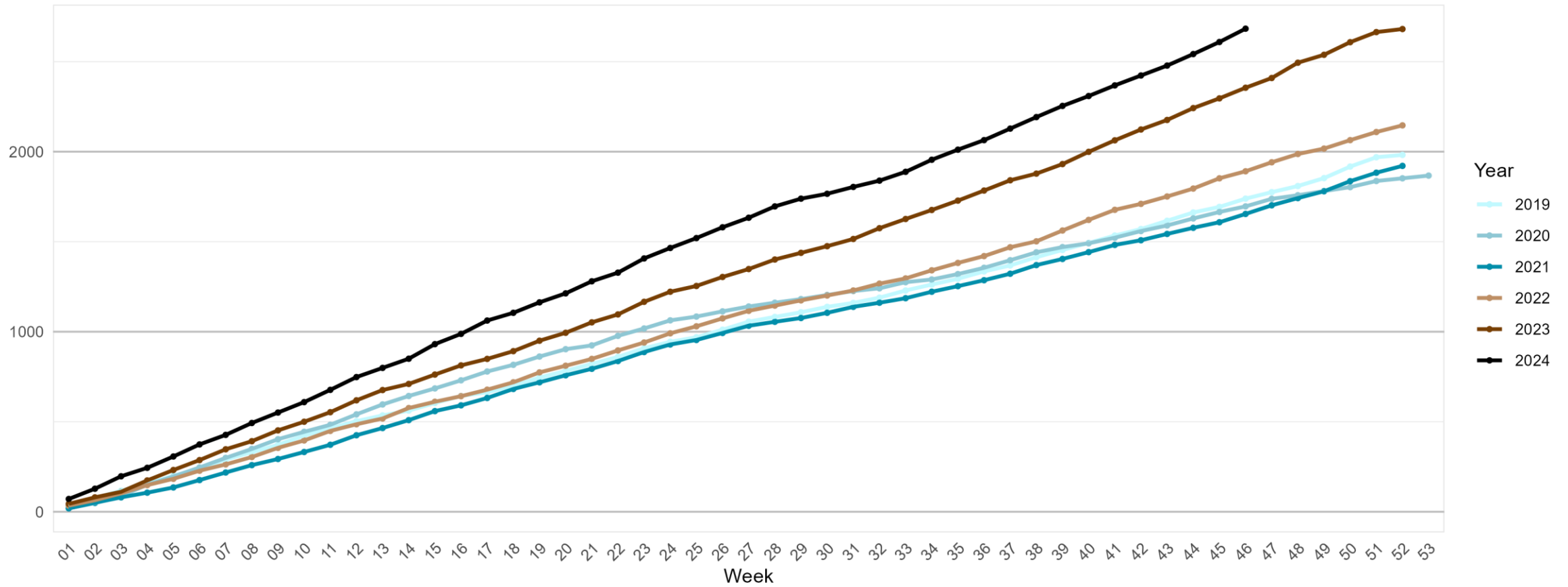
New companies registered in YTJ



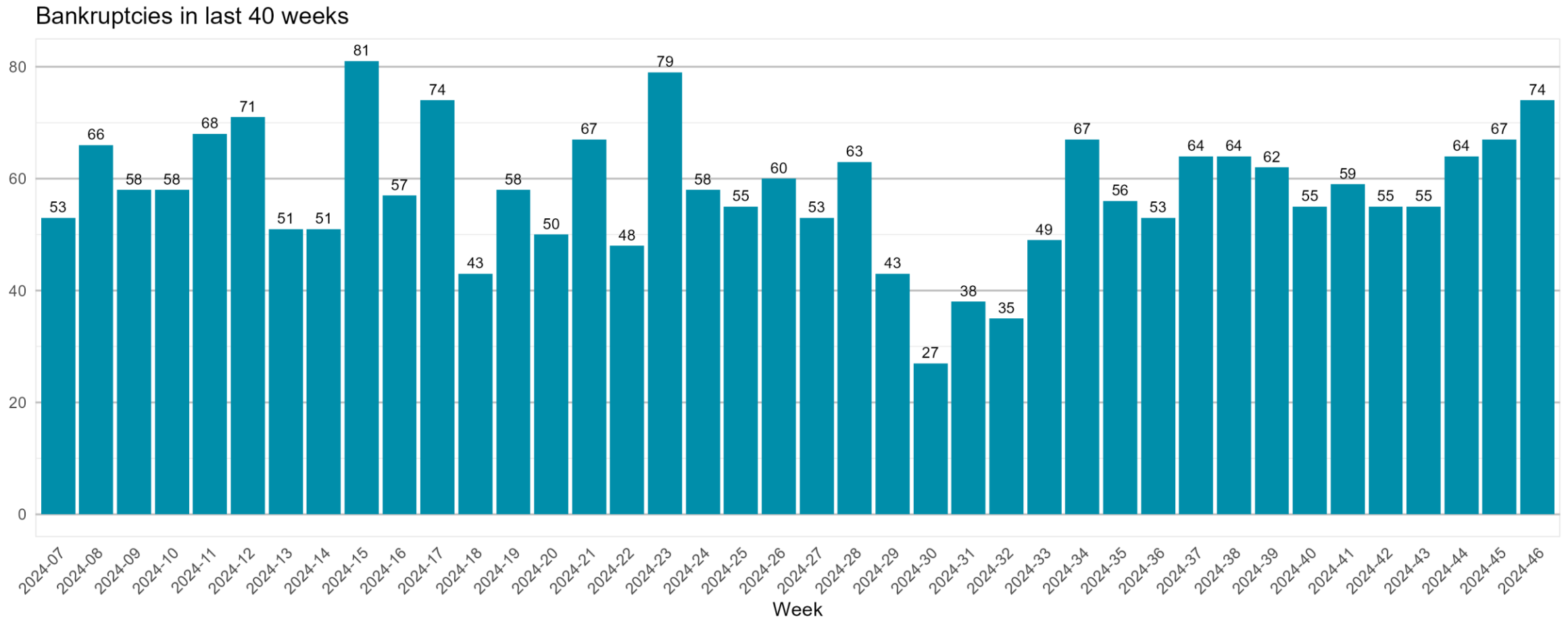
Bankruptcies



Bankruptcies cumulatively



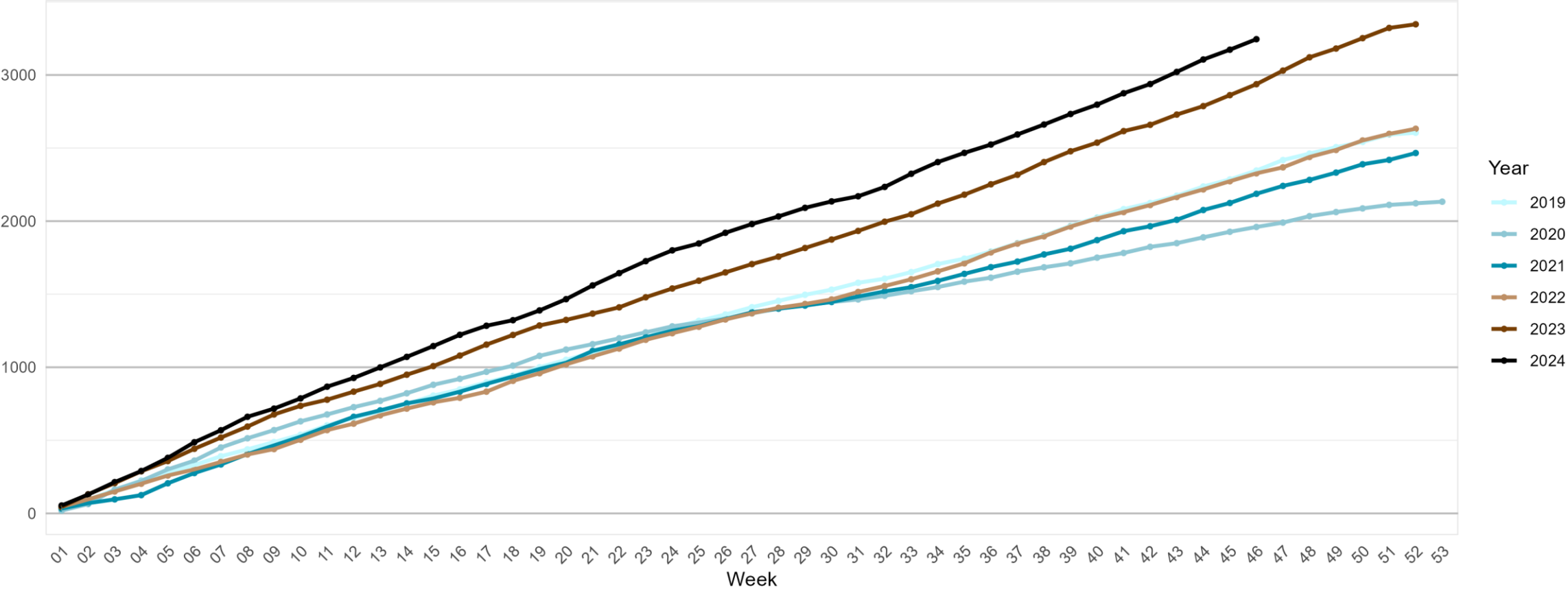
Bankruptcies in last 40 weeks



Applied bankruptcies



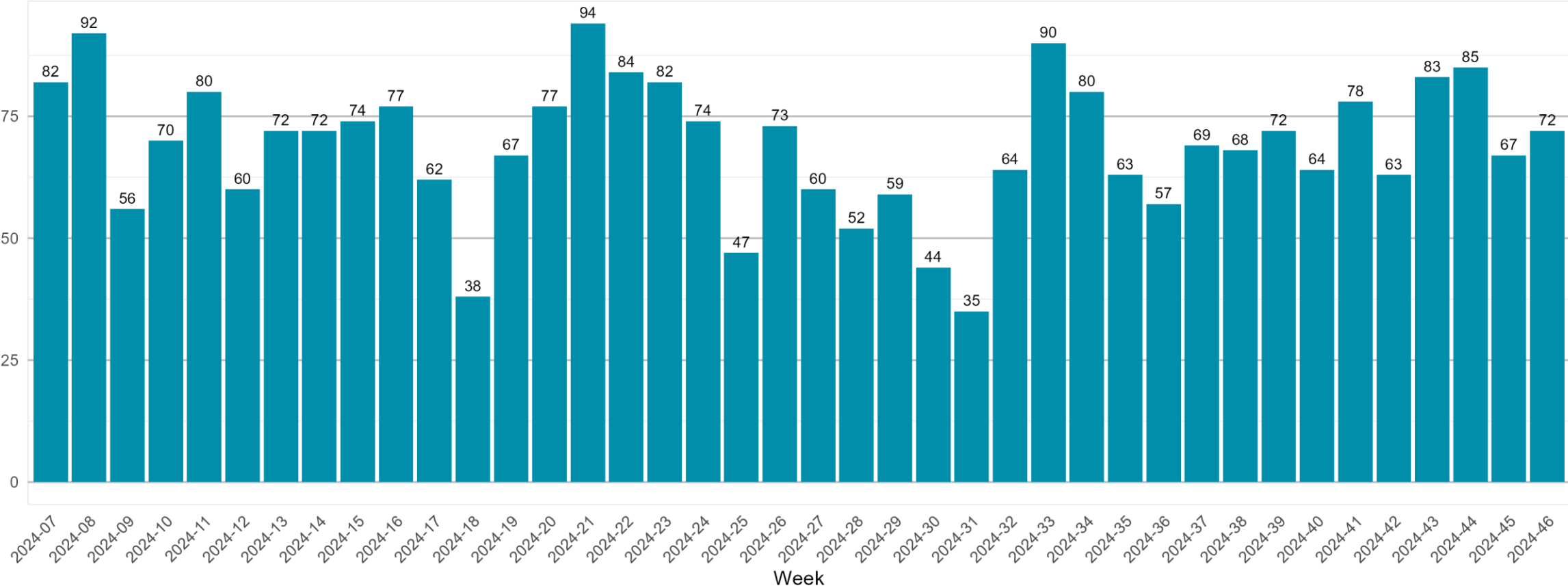
Bankruptcy applications cumulatively



Applied bankruptcies in last 40 weeks



Bankruptcy applications in last 40 weeks



Applied bankruptcies by turnover



Turnover	2019	2020	2021	2022	2023	2024
1. 1 - 199 K€	1,354	1,121	1,296	1,327	1,598	1,670
2. 200 - 399 K€	325	256	314	342	456	486
3. 400 - 999 K€	325	288	292	351	426	513
4. 1000 - 1999 K€	152	106	124	125	185	222
5. 2000 - 9999 K€	98	79	86	96	146	171
6. 10000 - 19999 K€	12	7	8	8	11	15
7. 20000 - K€	7	5	6	2	9	10
8. Missing	73	98	61	76	106	158

Applied bankruptcies by province 1/2



Province	2019	2020	2021	2022	2023	2024
Ahvenanmaan maakunta	13	10	11	6	20	11
Etelä-Karjalan maakunta	43	39	48	44	44	46
Etelä-Pohjanmaan maakunta	92	74	74	82	112	112
Etelä-Savon maakunta	44	52	44	52	47	56
Kainuun maakunta	23	20	32	25	33	38
Kanta-Hämeen maakunta	62	37	57	62	83	84
Keski-Pohjanmaan maakunta	22	25	24	25	22	36
Keski-Suomen maakunta	119	79	93	95	121	159
Kymenlaakson maakunta	49	51	55	56	83	73
Lapin maakunta	63	55	62	49	74	77

Applied bankruptcies by province 2/2



Province	2019	2020	2021	2022	2023	2024
Pirkanmaan maakunta	208	162	201	202	275	272
Pohjanmaan maakunta	56	53	49	68	62	66
Pohjois-Karjalan maakunta	71	42	54	53	71	97
Pohjois-Pohjanmaan maakunta	138	131	144	143	163	193
Pohjois-Savon maakunta	108	67	75	84	140	137
Päijät-Hämeen maakunta	70	61	66	65	84	84
Satakunnan maakunta	108	75	83	83	101	111
Uudenmaan maakunta	856	744	794	931	1,136	1,305
Varsinais-Suomen maakunta	185	174	209	195	254	279
Ei tiedossa	16	9	12	7	12	9

Applied bankruptcies by industries 1/2



Industry	2019	2020	2021	2022	2023	2024
A. Agriculture, forestry and fishing	72	54	81	59	66	84
B. Mining and quarrying	11	2	4	8	5	6
C. Manufacturing	189	177	175	185	216	229
D. Electricity, gas, steam and air conditioning supply	2	2	4	5	4	2
E. Water supply; sewerage, waste management and remediation activities	10	5	9	9	8	11
F. Construction	485	392	501	519	699	707
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	422	346	375	388	485	523
H. Transportation and storage	187	132	169	185	213	210
I. Accommodation and food service activities	248	209	190	212	322	334
J. Information and communication	89	93	110	106	126	135

Applied bankruptcies by industries 2/2



Industry	2019	2020	2021	2022	2023	2024
K. Financial and insurance activities	15	29	22	21	22	26
L. Real estate activities	75	88	80	86	125	189
M. Professional, scientific and technical activities	186	159	171	201	216	248
N. Administrative and support service activities	160	99	132	138	169	214
O. Public administration and defence; compulsory social security	1	0	2	0	0	0
P. Education	25	19	16	35	19	35
Q. Human health and social work activities	42	38	43	46	63	85
R. Arts, entertainment and recreation	49	44	39	41	79	89
S. Other service activities	75	70	63	83	98	117
X. Industry unknown	3	2	1	0	2	1

Applied bankruptcies by employee count

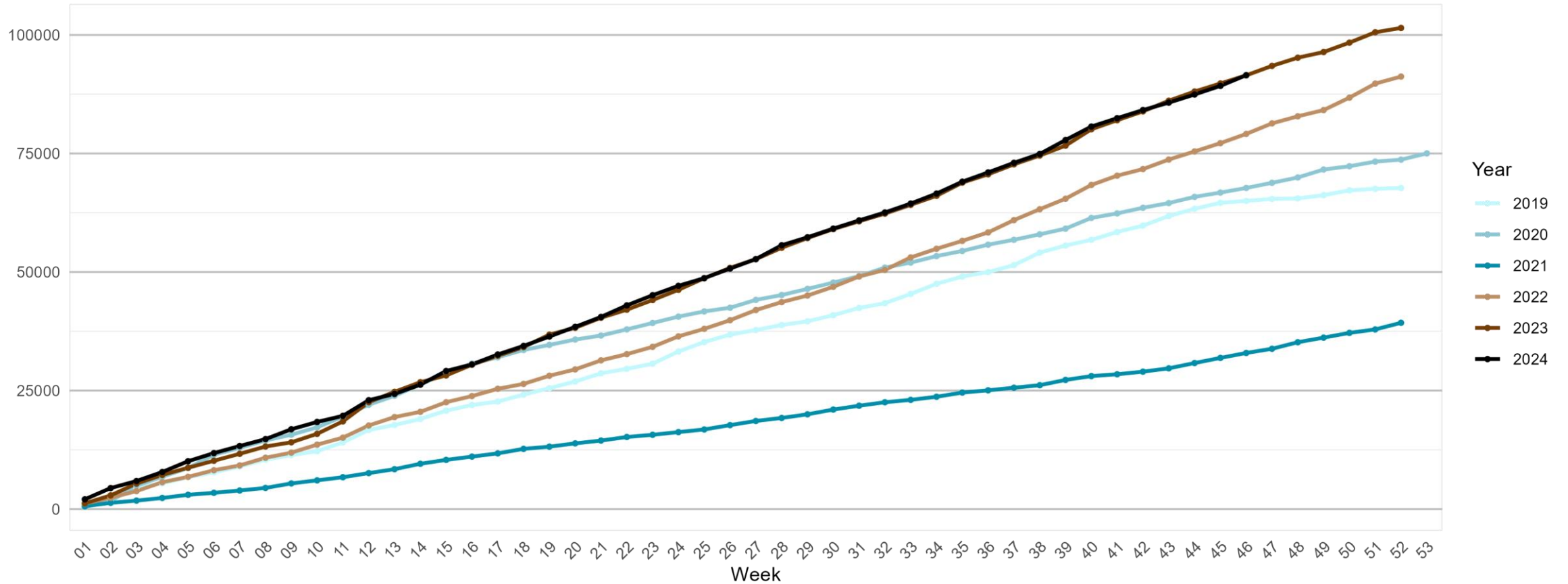


Employees	2019	2020	2021	2022	2023	2024
1. 0-4 people	1,736	1,440	1,634	1,798	2,256	2,399
2. 5-9 people	286	249	255	265	336	404
3. 10-19 people	178	126	157	139	157	194
4. 20-49 people	73	56	70	56	81	87
5. 50-99 people	15	14	12	9	17	17
6. 100-249 people	2	4	4	2	2	2
7. 250-499 people	1	1	0	1	0	1
8. 500-999 people	0	1	0	0	0	0
9. 1000- people	1	0	0	0	0	1
X. Not known	54	69	55	57	88	140

Draft payment remarks



Draft payment remarks cumulatively



Draft payment remarks



Draft payment remarks in last 40 weeks

