



Bankruptcy applications and ratings in Finland

Predictive Modelling Finland

Building trust in the everyday.

Lisätietoa Asiakastiedon yritysdatabaketista

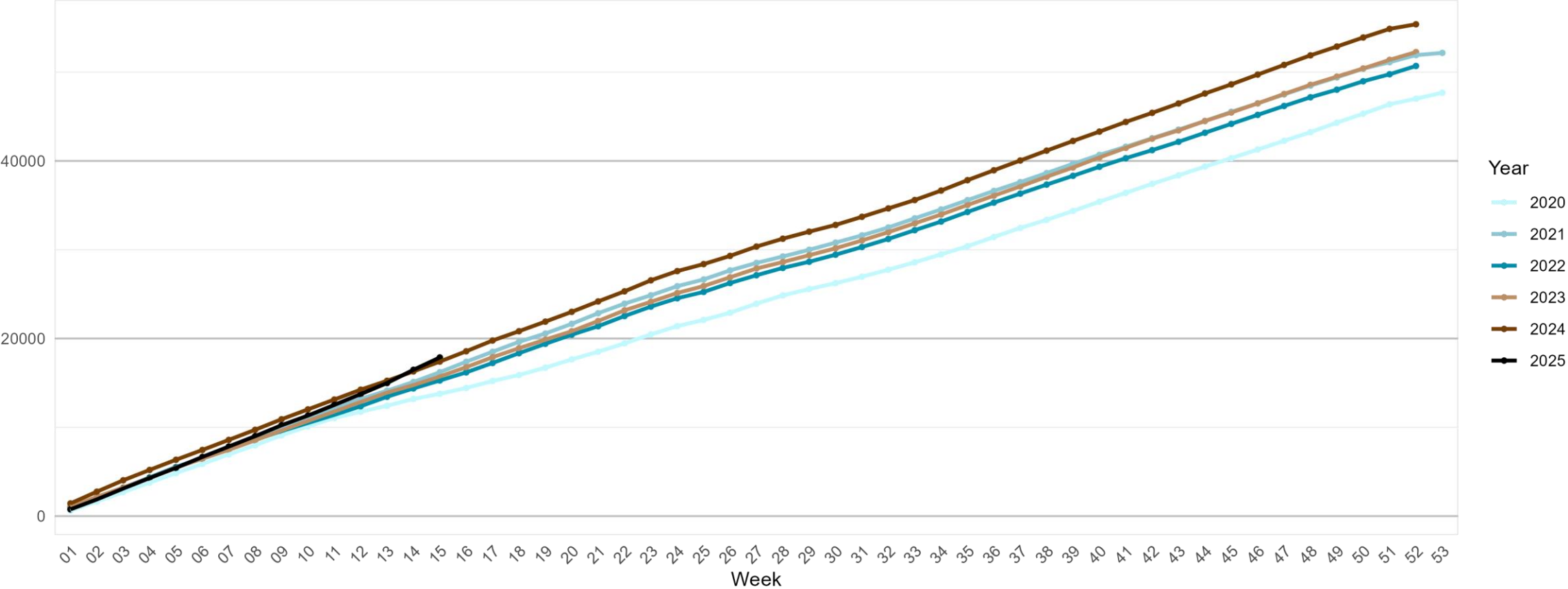


- Asiakastiedon konkurssitilastoissa huomioidaan kaikki yhtiömuodot. Rekisteröidyissä uusissa yrityksissä seurataan yhtiömuotoja OY, YEH, AY, KY ja OYJ. Asiakastiedon ja Tilastokeskuksen raportointitavat eroavat toisistaan.
- Asiakastiedon konkurssitilastoissa esitetään konkurssihakemuksien uniikki yritysten 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)



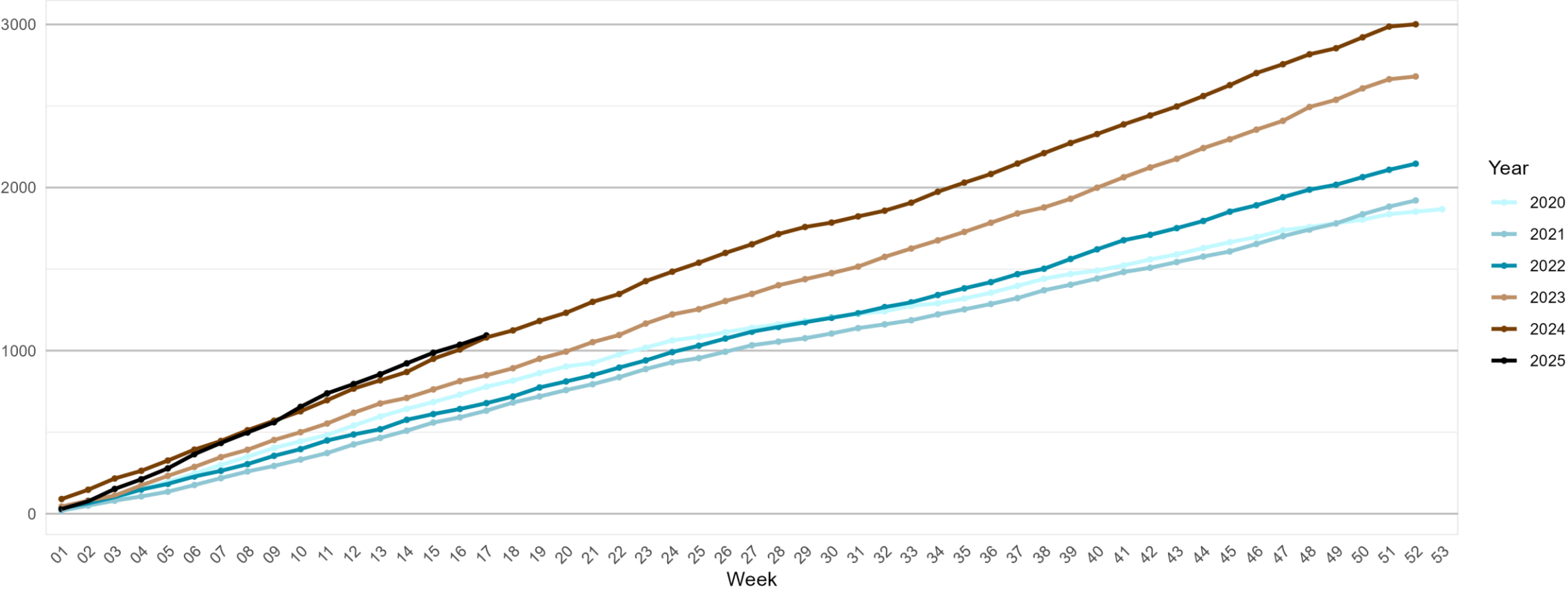
New companies registered in YTJ



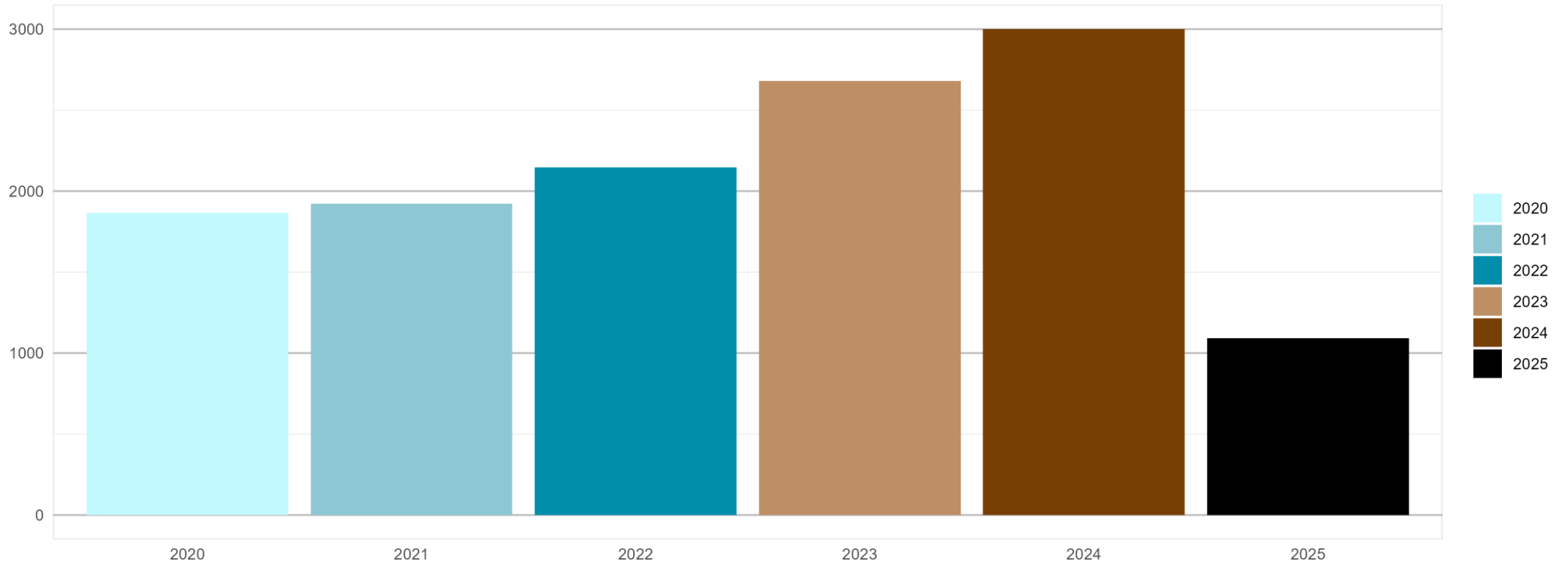
Bankruptcies



Bankruptcies cumulatively



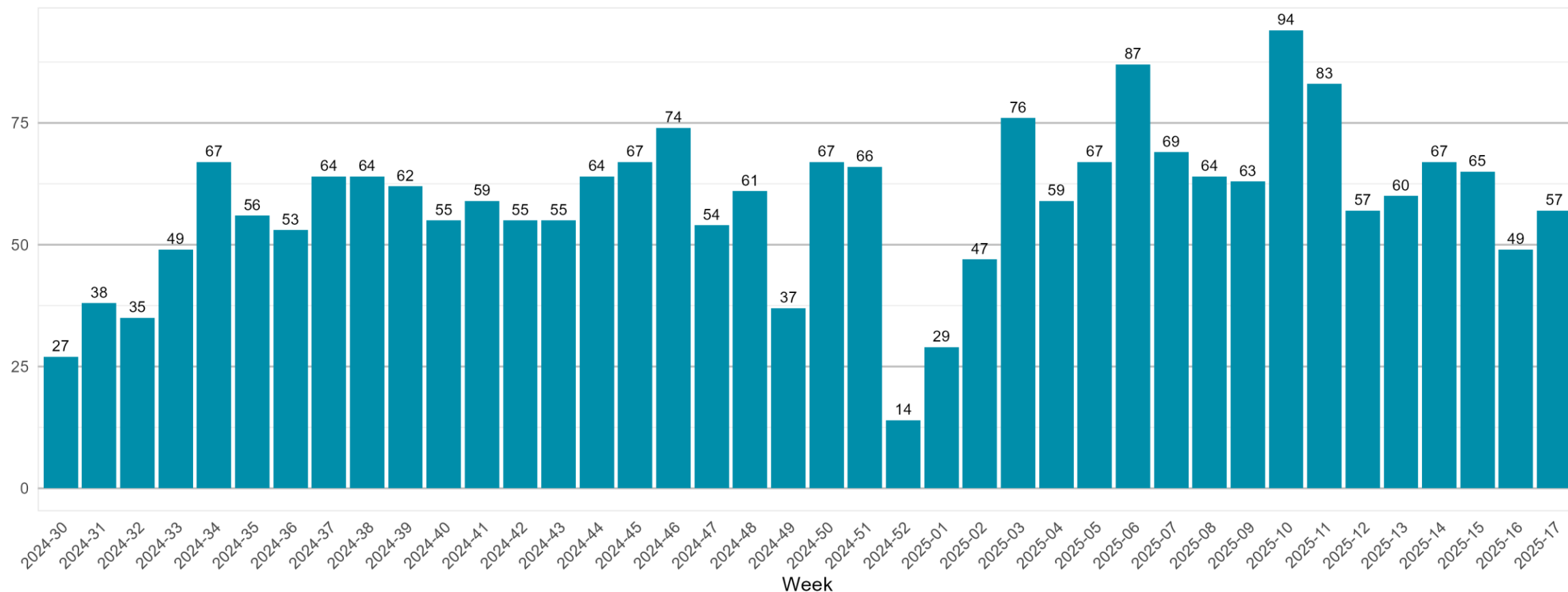
Bankruptcies full year



Bankruptcies in last 40 weeks



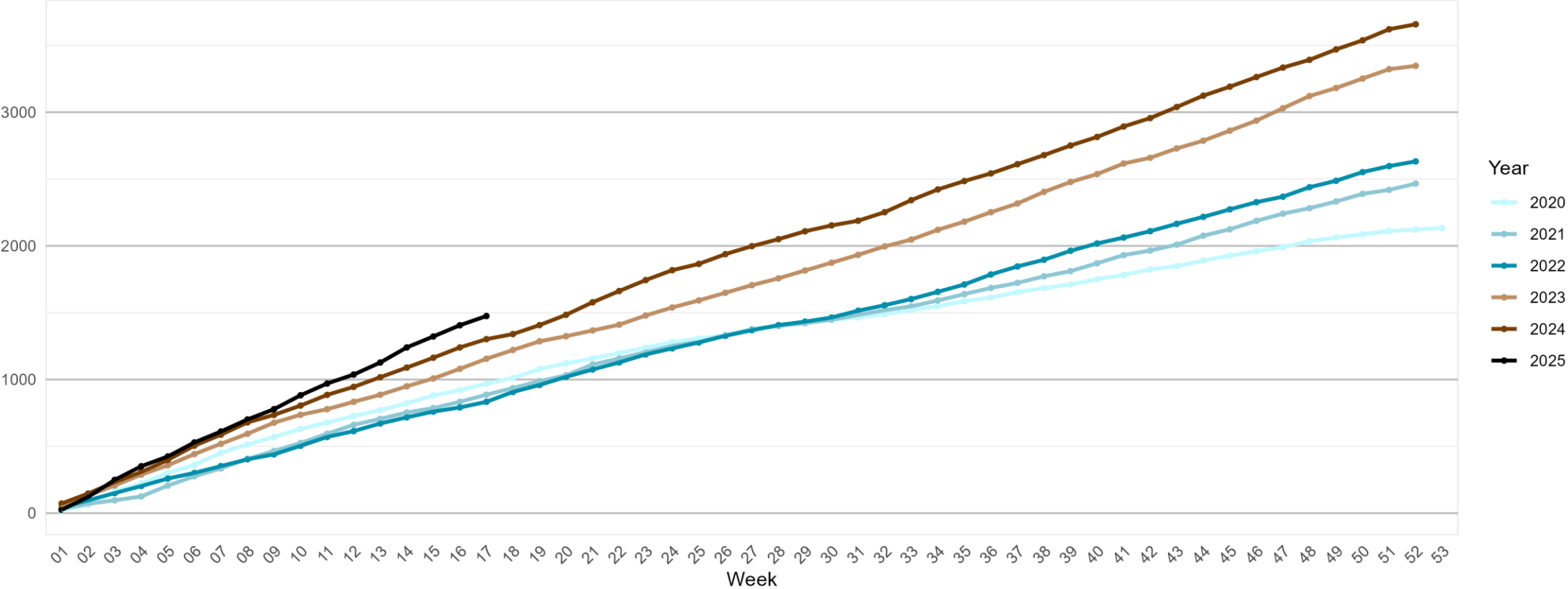
Bankruptcies in last 40 weeks



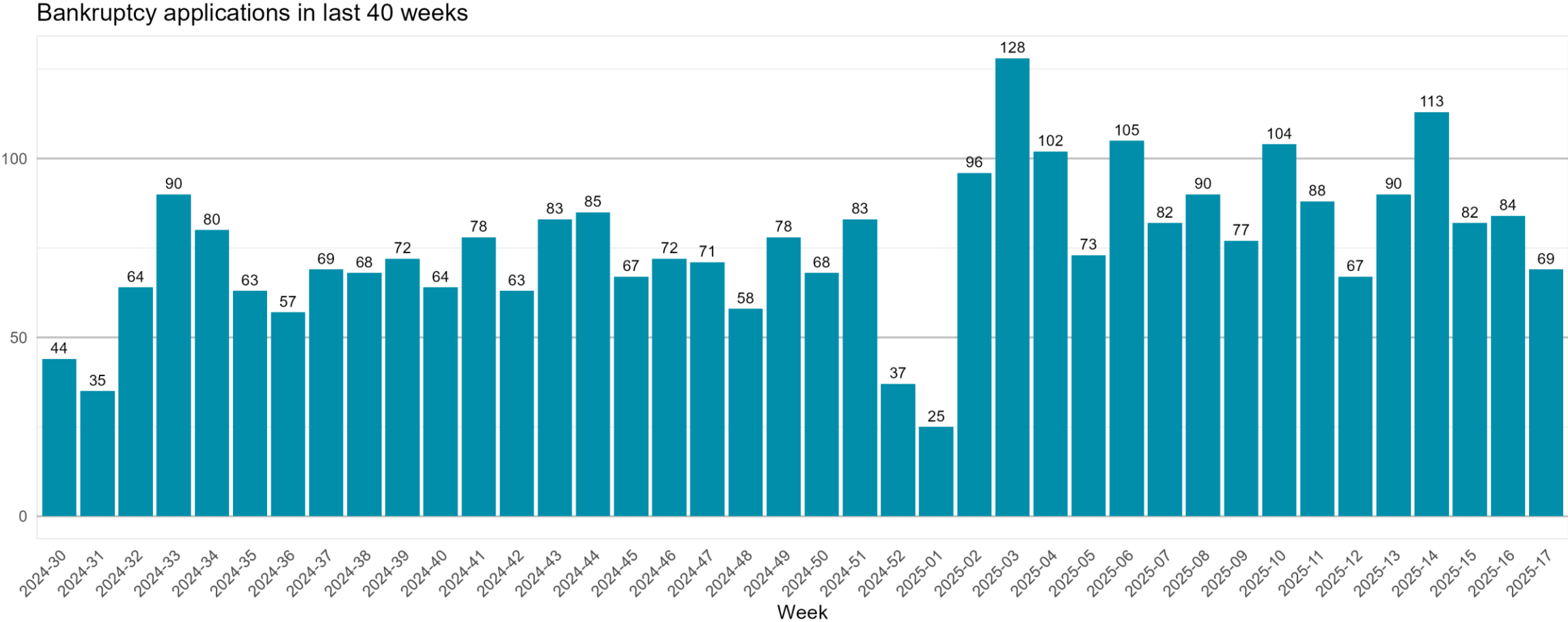
Applied bankruptcies



Bankruptcy applications cumulatively



Applied bankruptcies in last 40 weeks



Applied bankruptcies by turnover



Turnover	2020	2021	2022	2023	2024
1. 1 - 199 K€	541	504	487	645	824
2. 200 - 399 K€	132	105	120	170	230
3. 400 - 999 K€	144	141	130	154	215
4. 1000 - 1999 K€	60	53	37	81	64
5. 2000 - 9999 K€	40	39	32	57	63
6. 10000 - 19999 K€	1	5	3	6	9
7. 20000 - K€	3	4	0	2	8
8. Missing	48	35	24	40	62

Applied bankruptcies by province 1/2



Province	2020	2021	2022	2023	2024	2025
Ahvenanmaan maakunta	4	4	1	10	4	10
Etelä-Karjalan maakunta	18	12	20	18	10	28
Etelä-Pohjanmaan maakunta	35	33	31	45	49	30
Etelä-Savon maakunta	23	16	20	16	23	43
Kainuun maakunta	8	15	10	12	13	22
Kanta-Hämeen maakunta	17	29	15	26	38	49
Keski-Pohjanmaan maakunta	10	11	8	10	11	11
Keski-Suomen maakunta	47	34	43	50	77	66
Kymenlaakson maakunta	20	16	14	20	28	30
Lapin maakunta	29	24	23	28	29	42
Pirkanmaan maakunta	88	83	87	114	106	162

Applied bankruptcies by province 2/2



Province	2020	2021	2022	2023	2024	2025
Pohjanmaan maakunta	29	23	28	29	31	28
Pohjois-Karjalan maakunta	19	26	11	21	45	40
Pohjois-Pohjanmaan maakunta	55	59	51	49	82	89
Pohjois-Savon maakunta	34	36	24	55	56	52
Päijät-Hämeen maakunta	30	36	16	34	28	40
Satakunnan maakunta	35	37	31	39	51	45
Uudenmaan maakunta	366	311	328	476	491	562
Varsinais-Suomen maakunta	98	74	70	99	132	124
	4	7	2	4	2	2

Applied bankruptcies by industries 1/2



Industry	2020	2021	2022	2023	2024	2025
A. Agriculture, forestry and fishing	23	32	21	27	34	45
B. Mining and quarrying	1	2	4	1	3	1
C. Manufacturing	89	65	62	82	99	98
D. Electricity, gas, steam and air conditioning supply	1	4	1	1	1	4
E. Water supply; sewerage, waste management and remediation activities	3	3	1	6	2	8
F. Construction	197	191	184	272	310	309
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	170	143	141	197	200	217
H. Transportation and storage	73	76	75	78	78	127
I. Accommodation and food service activities	108	86	88	133	140	169
J. Information and communication	36	42	40	49	60	39

Applied bankruptcies by industries 2/2



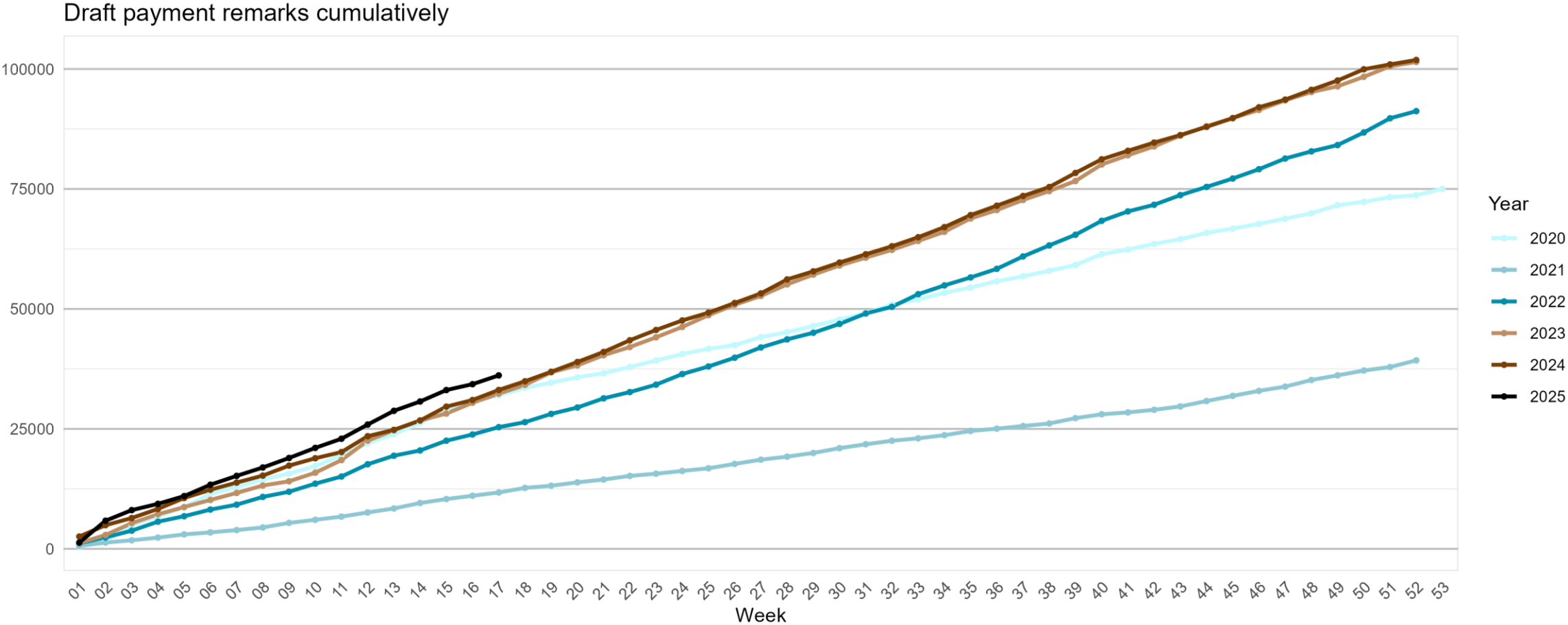
Industry	2020	2021	2022	2023	2024	2025
K. Financial and insurance activities	21	8	9	6	8	6
L. Real estate activities	36	33	26	53	61	51
M. Professional, scientific and technical activities	84	72	78	80	98	128
N. Administrative and support service activities	47	52	49	60	79	107
O. Public administration and defence; compulsory social security	0	1	0	0	0	2
P. Education	6	6	5	10	17	17
Q. Human health and social work activities	19	22	13	29	33	34
R. Arts, entertainment and recreation	22	17	9	29	32	47
S. Other service activities	32	31	27	41	50	65
X. Industry unknown	1	0	0	1	1	1

Applied bankruptcies by employee count



Employees	2020	2021	2022	2023	2024	2025
1. 0-4 people	716	630	646	888	957	1,157
2. 5-9 people	128	119	97	138	168	127
3. 10-19 people	61	77	47	58	92	75
4. 20-49 people	27	28	23	37	47	35
5. 50-99 people	6	9	4	5	4	12
6. 100-249 people	2	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	29	21	15	29	36	66

Draft payment remarks



Draft payment remarks



Draft payment remarks in last 40 weeks

