



Bankruptcy applications and ratings in Finland

Predictive Modelling Finland



Building trust in the everyday.

Lisätietoa Asiakastiedon yritysdatapaketista

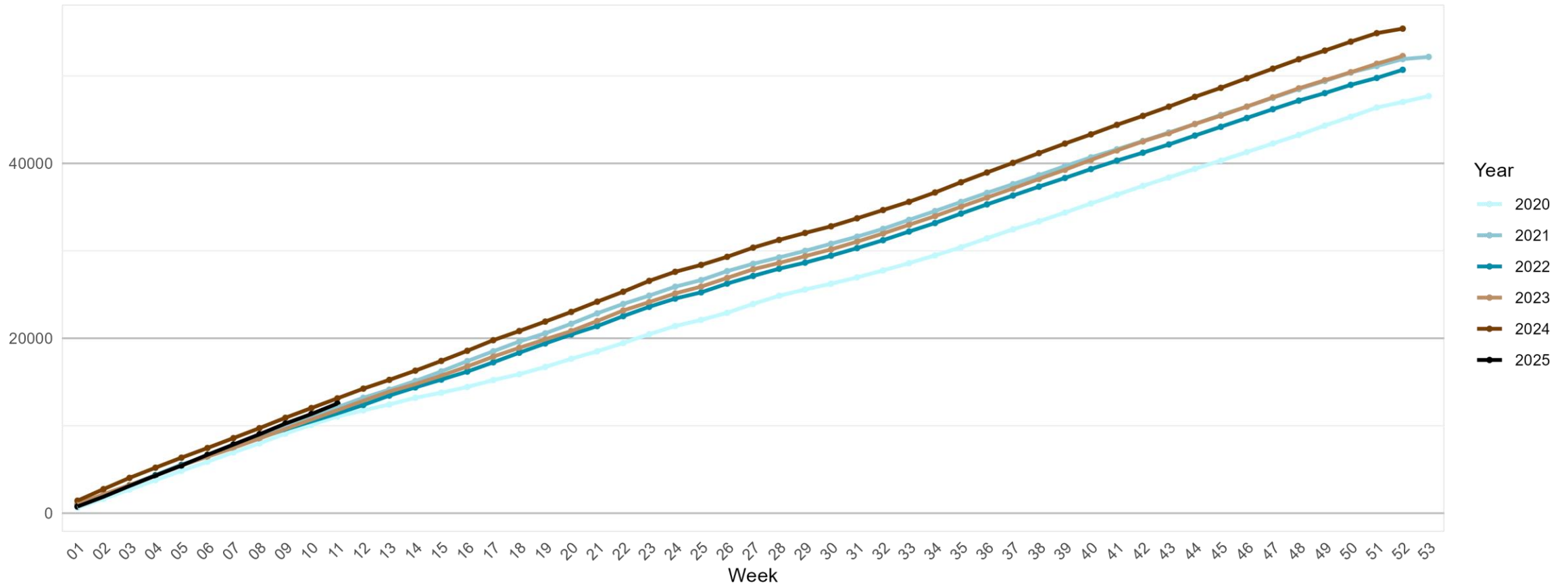


- Asiakastiedon konkurssitilastoissa huomioidaan kaikki yhtiömuodot. Rekisteröidyissä uusissa yrityksissä seurataan yhtiömuotoja OY, YEH, AY, KY ja OYJ. Asiakastiedon ja Tilastokeskuksen raportointitavat eroavat toisistaan.
- Asiakastiedon konkurssitilastoissa esitetään konkurssihakemusten uniikki yritysten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



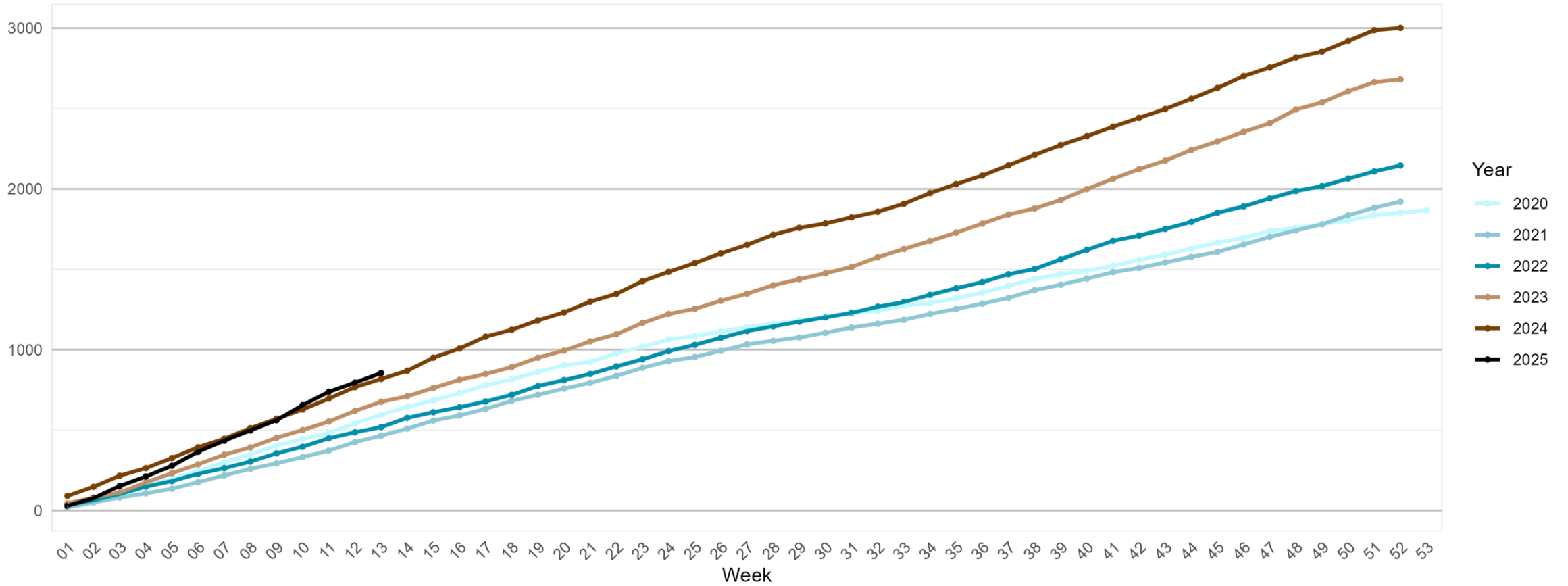
New companies registered in YTJ



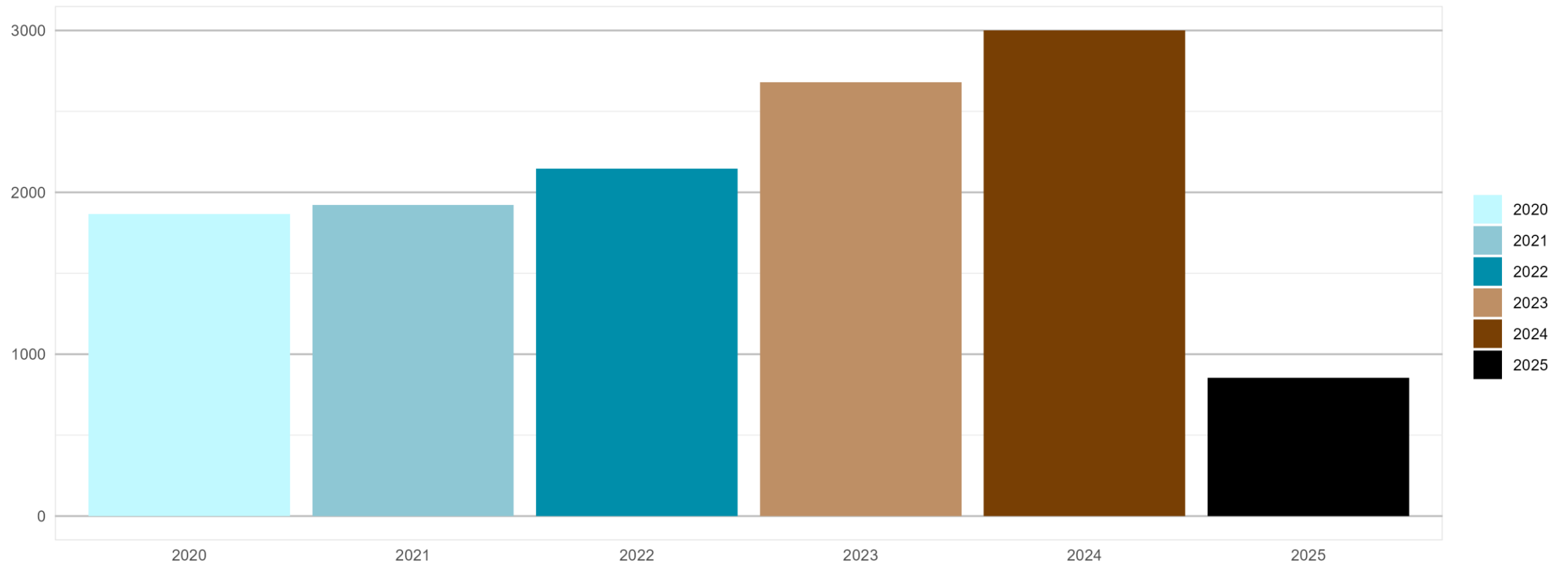
Bankruptcies



Bankruptcies cumulatively



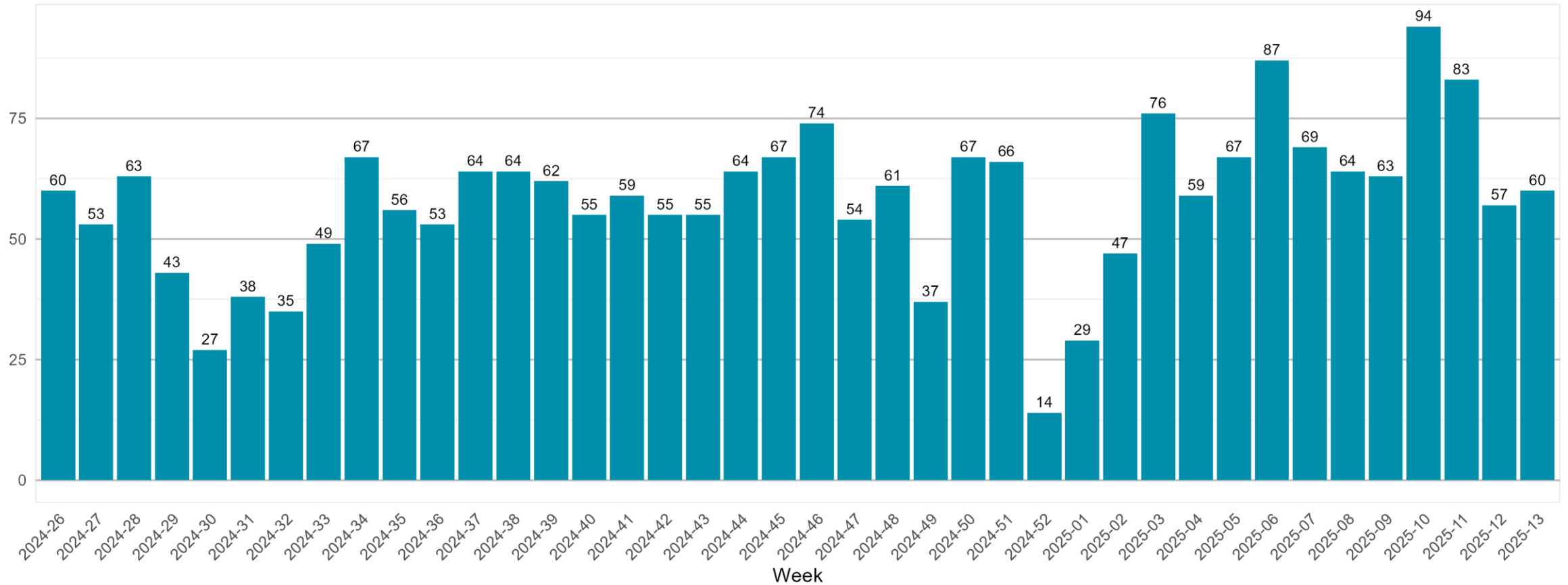
Bankruptcies full year



Bankruptcies in last 40 weeks



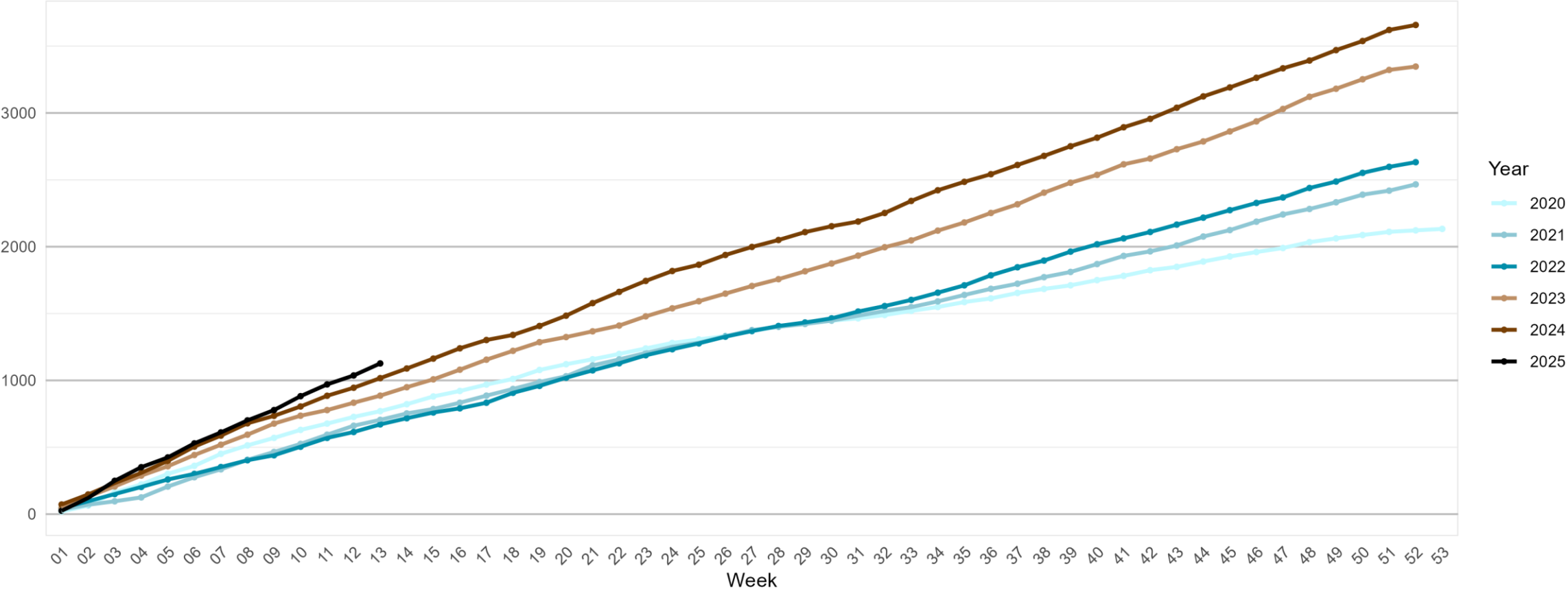
Bankruptcies in last 40 weeks



Applied bankruptcies



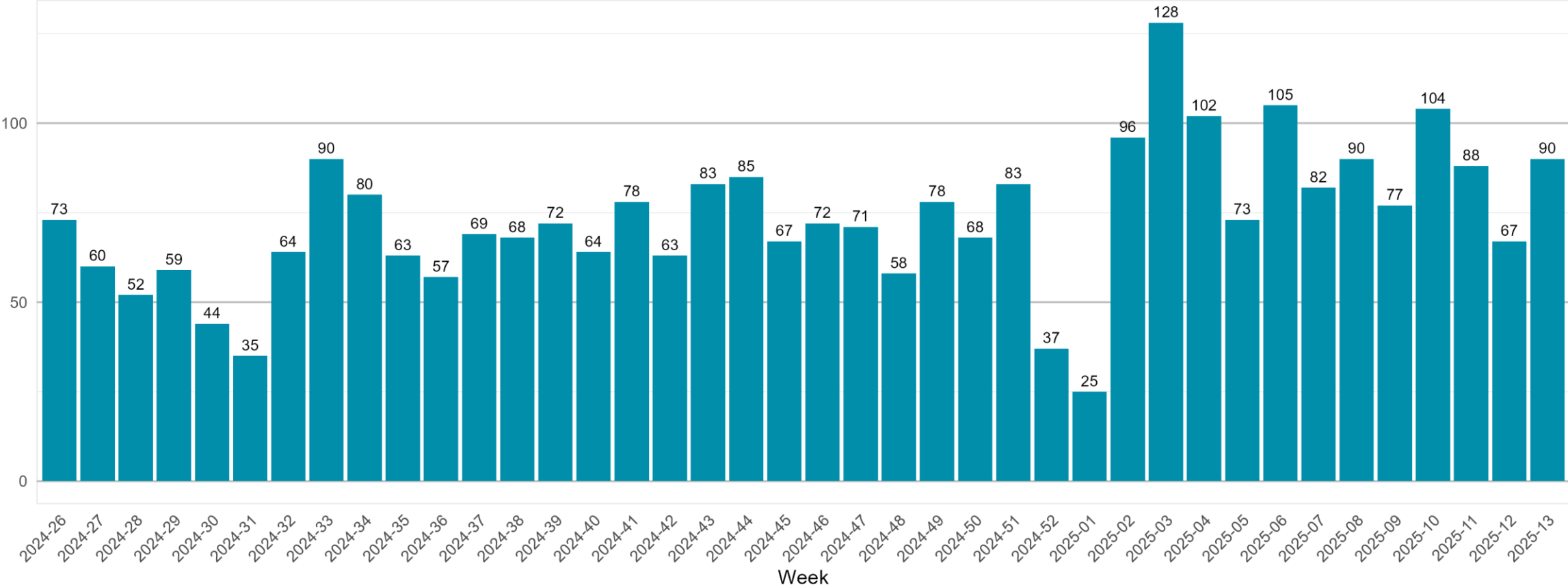
Bankruptcy applications cumulatively



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€	430	397	398	496	625
2. 200 - 399 K€	111	84	98	121	172
3. 400 - 999 K€	107	111	96	119	169
4. 1000 - 1999 K€	50	43	32	64	54
5. 2000 - 9999 K€	32	34	25	45	48
6. 10000 - 19999 K€	0	5	2	6	7
7. 20000 - K€	2	4	0	2	6
8. Missing	38	27	20	33	46

Applied bankruptcies by province 1/2



Province	2020	2021	2022	2023	2024	2025
Ahvenanmaan maakunta	2	2	1	8	4	7
Etelä-Karjalan maakunta	17	10	17	15	7	22
Etelä-Pohjanmaan maakunta	24	26	26	33	38	20
Etelä-Savon maakunta	19	12	18	9	18	34
Kainuun maakunta	7	12	7	9	10	19
Kanta-Hämeen maakunta	14	26	11	22	30	35
Keski-Pohjanmaan maakunta	8	8	7	7	7	7
Keski-Suomen maakunta	38	28	28	41	53	49
Kymenlaakson maakunta	18	13	10	14	25	28
Lapin maakunta	25	16	21	21	24	29
Pirkanmaan maakunta	77	67	68	98	85	121
Pohjanmaan maakunta	25	16	24	23	23	21

Applied bankruptcies by province 2/2



Province	2020	2021	2022	2023	2024	2025
Pohjois-Karjalan maakunta	15	17	10	16	33	28
Pohjois-Pohjanmaan maakunta	35	48	43	32	66	64
Pohjois-Savon maakunta	28	30	19	45	47	40
Päijät-Hämeen maakunta	23	33	11	22	19	32
Satakunnan maakunta	32	30	26	29	42	37
Uudenmaan maakunta	285	249	270	362	387	439
Varsinais-Suomen maakunta	74	58	53	77	101	94
	4	4	1	3	2	1

Applied bankruptcies by industries 1/2



Industry	2020	2021	2022	2023	2024	2025
A. Agriculture, forestry and fishing	16	25	17	20	31	34
B. Mining and quarrying	0	2	3	0	3	0
C. Manufacturing	76	49	49	63	80	73
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	5	2	6
F. Construction	167	151	144	209	239	222
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	127	113	115	147	160	172
H. Transportation and storage	55	62	60	57	53	91
I. Accommodation and food service activities	80	70	66	103	112	135
J. Information and communication	30	30	36	36	50	26
K. Financial and insurance activities	19	4	8	5	3	5

Applied bankruptcies by industries 2/2



Industry	2020	2021	2022	2023	2024	2025
L. Real estate activities	23	25	21	46	45	43
M. Professional, scientific and technical activities	66	60	68	63	78	114
N. Administrative and support service activities	37	42	42	45	63	82
O. Public administration and defence; compulsory social security	0	1	0	0	0	2
P. Education	6	5	2	8	16	14
Q. Human health and social work activities	18	20	8	22	23	28
R. Arts, entertainment and recreation	19	15	7	24	24	28
S. Other service activities	28	25	23	32	37	48
X. Industry unknown	0	0	0	0	1	1

Applied bankruptcies by employee count

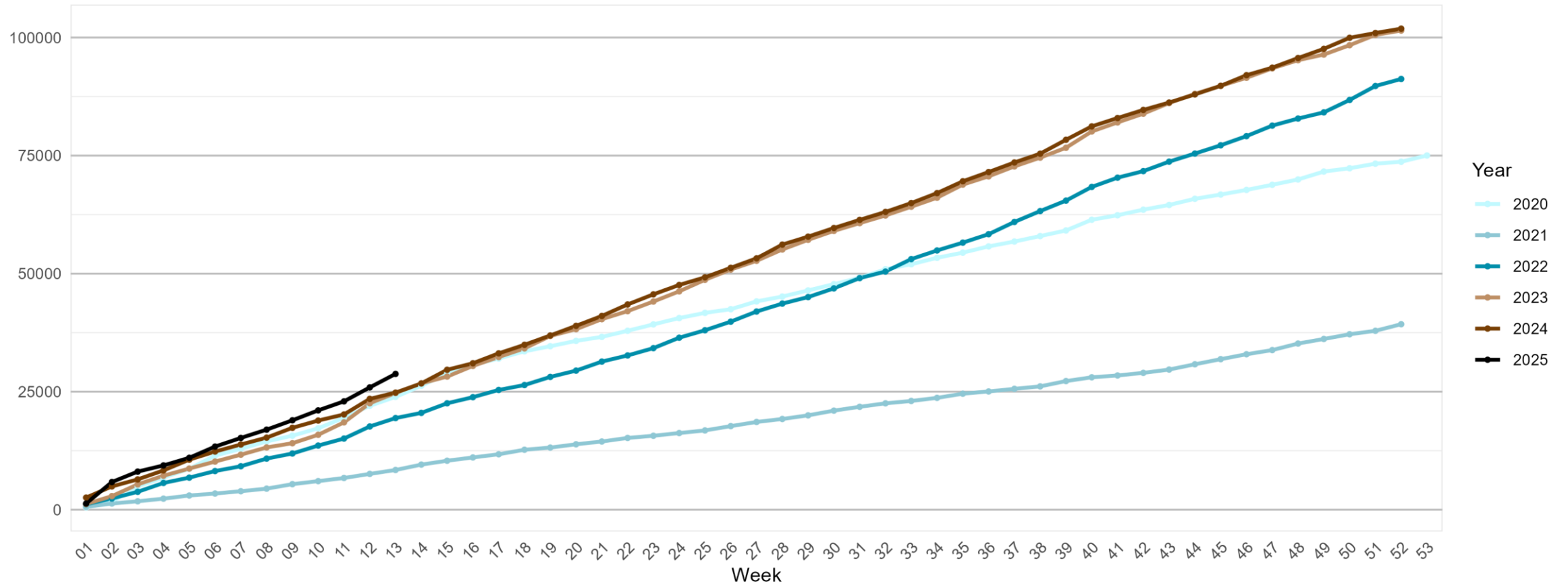


Employees	2020	2021	2022	2023	2024	2025
1. 0-4 people	570	501	526	674	754	881
2. 5-9 people	99	90	71	105	134	101
3. 10-19 people	50	58	39	49	68	57
4. 20-49 people	22	27	18	30	37	31
5. 50-99 people	6	9	3	5	3	7
6. 100-249 people	0	2	1	0	1	2
7. 250-499 people	0	0	0	0	1	0
8. 500-999 people	0	0	0	0	0	1
X. Not known	23	18	13	23	23	47

Draft payment remarks



Draft payment remarks cumulatively



Draft payment remarks



Draft payment remarks in last 40 weeks

