



Bankruptcy applications and ratings in Finland

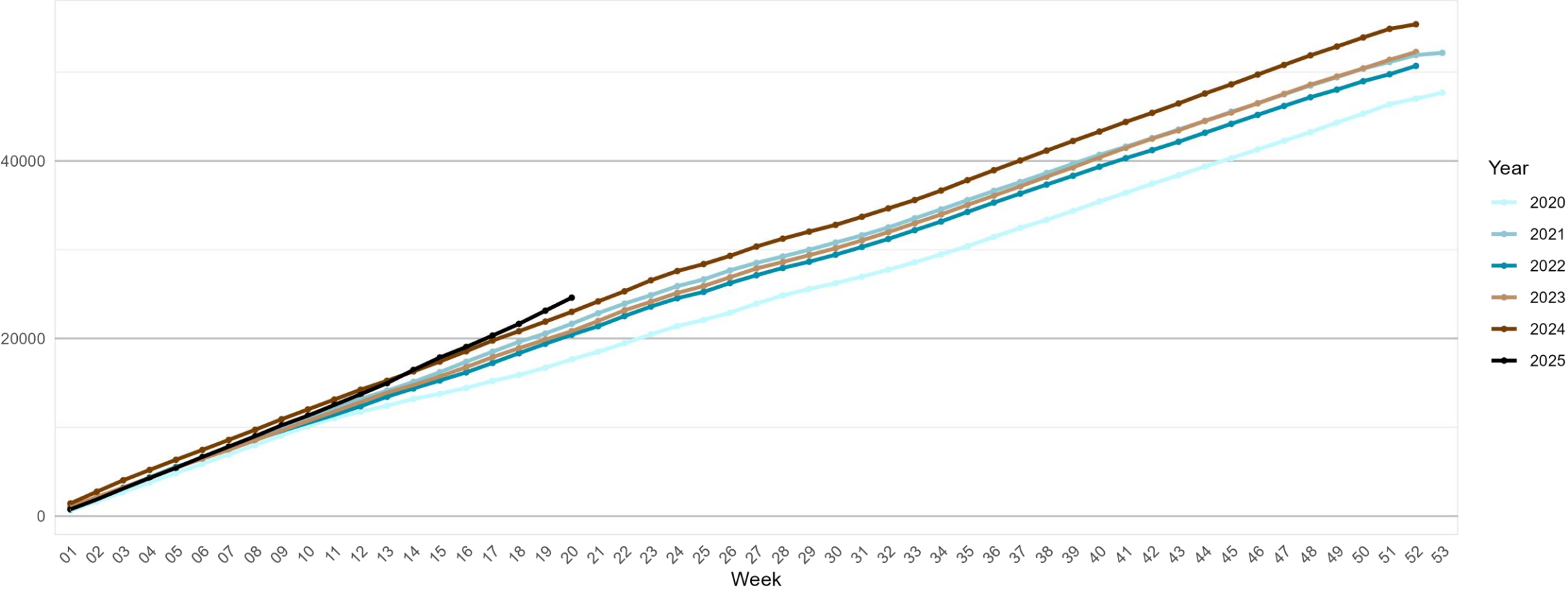
Predictive Modelling Finland

Building trust in the everyday.

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



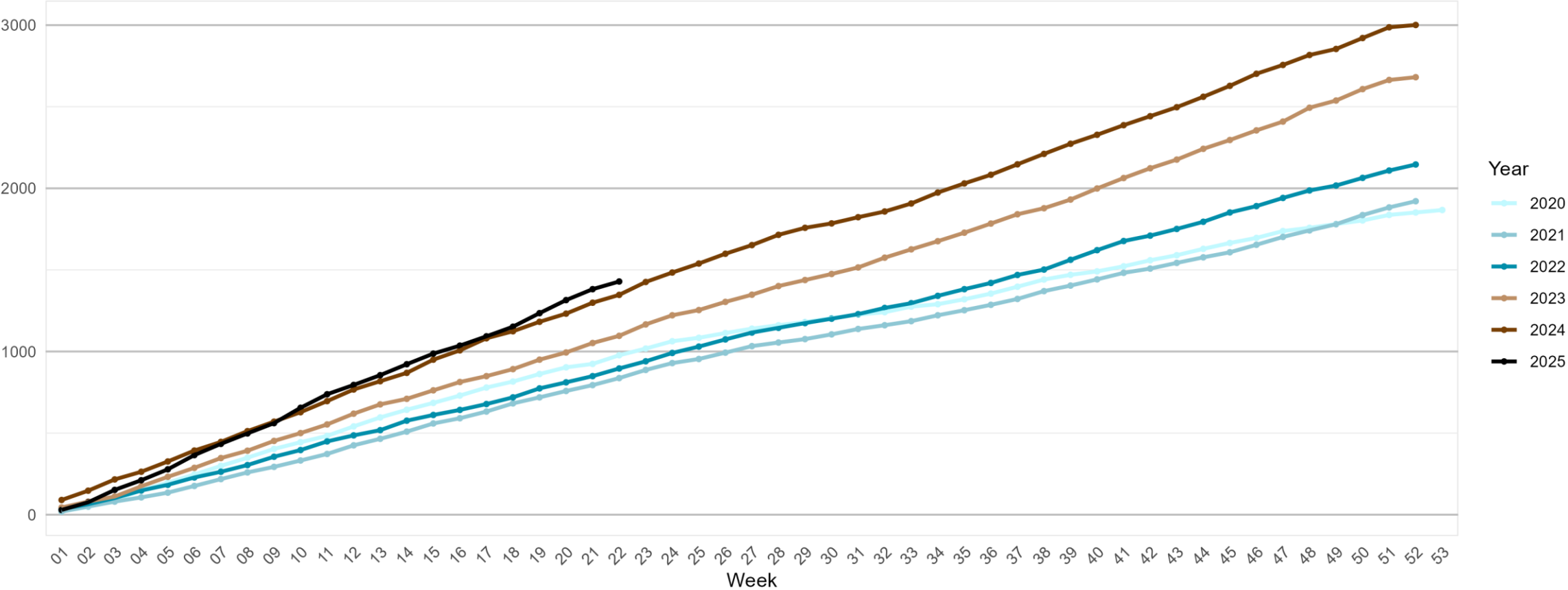
New companies registered in YTJ



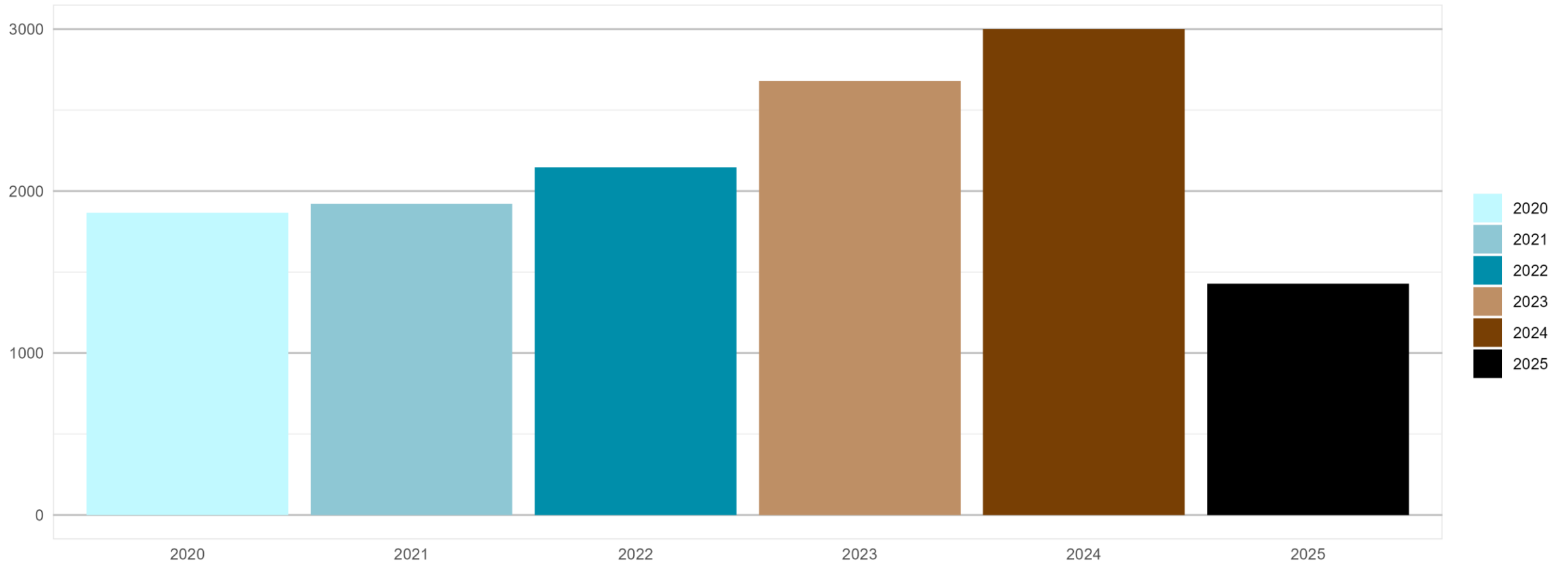
Bankruptcies



Bankruptcies cumulatively



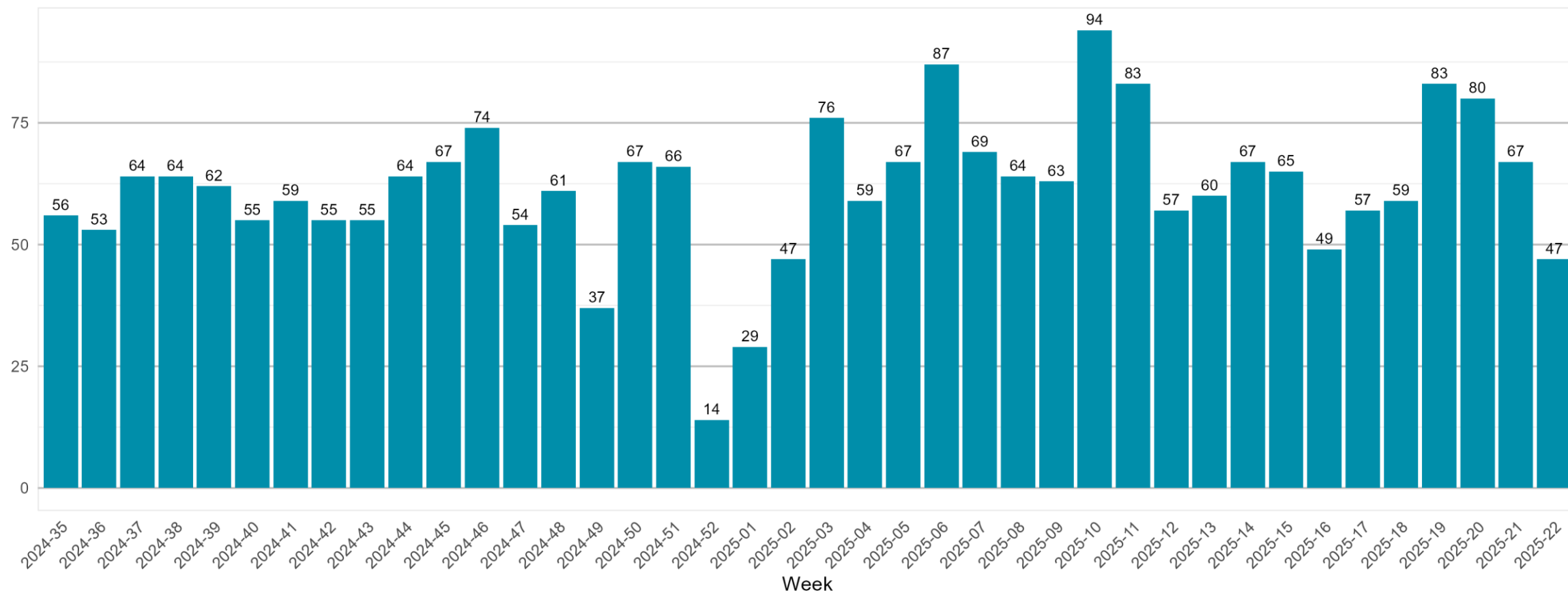
Bankruptcies full year



Bankruptcies in last 40 weeks



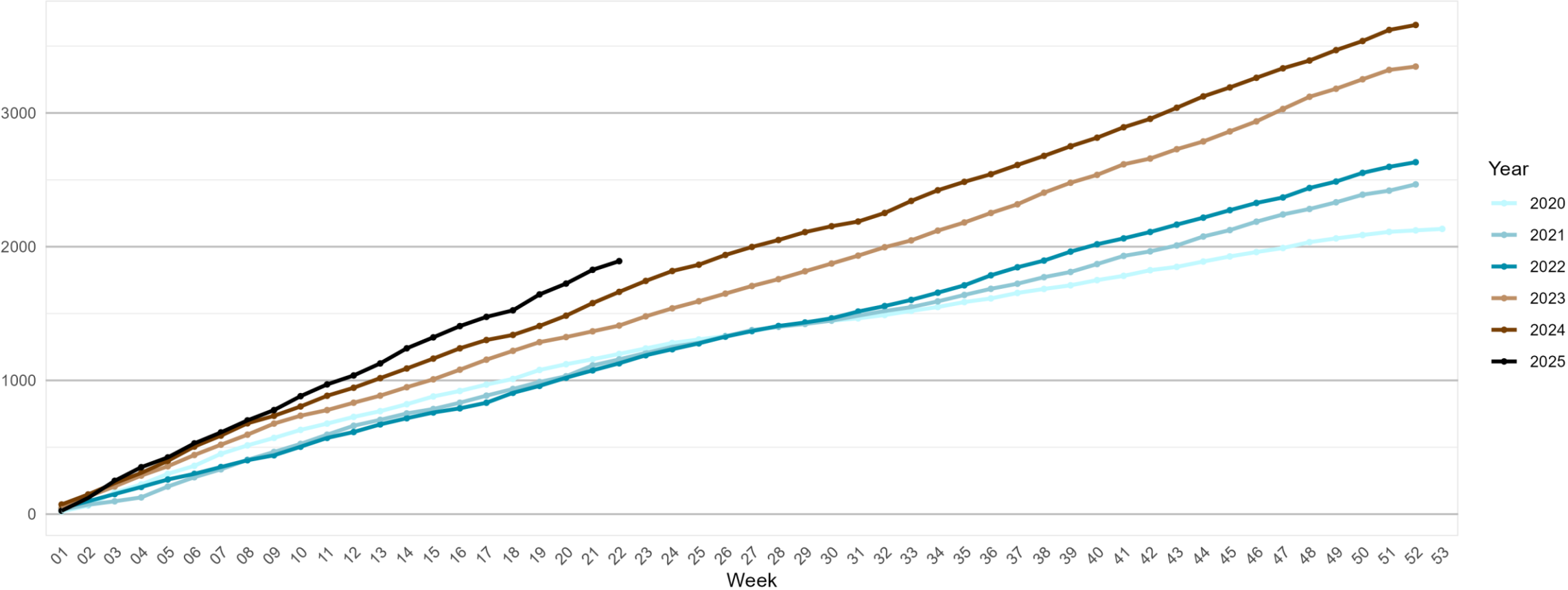
Bankruptcies in last 40 weeks



Applied bankruptcies



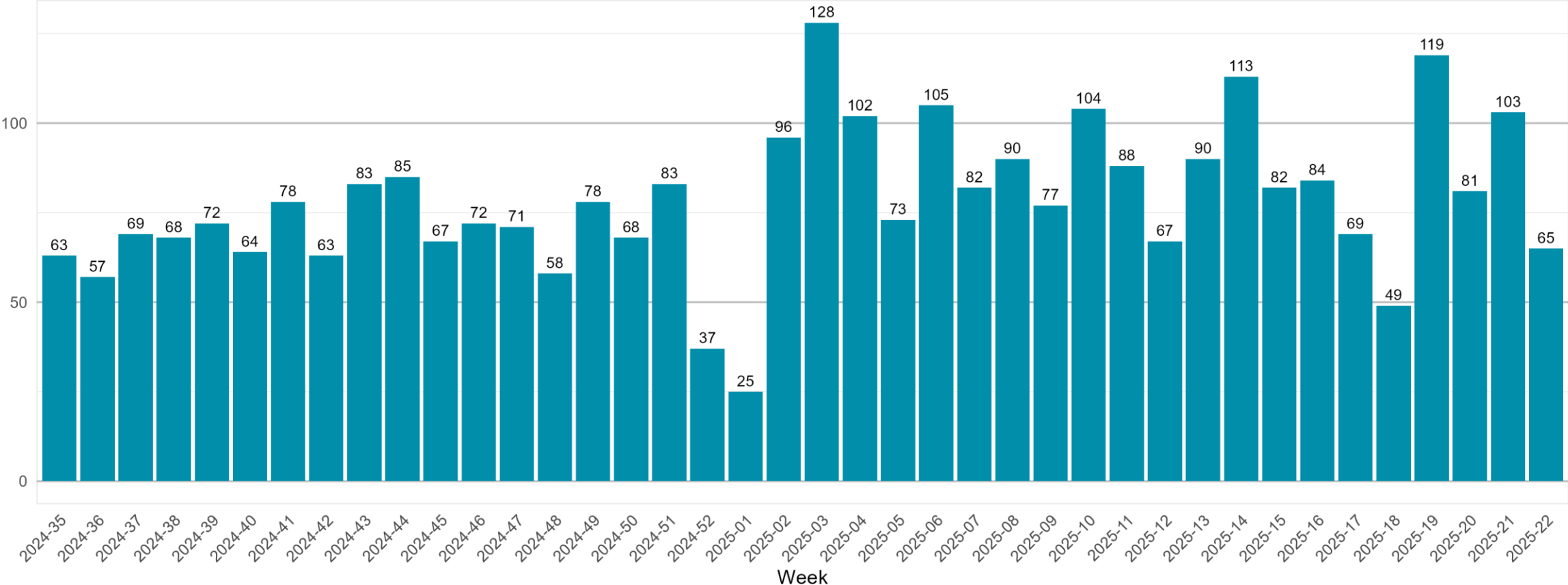
Bankruptcy applications cumulatively



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€	661	654	647	786	1,051
2. 200 - 399 K€	161	156	170	212	277
3. 400 - 999 K€	191	180	175	193	267
4. 1000 - 1999 K€	69	66	55	100	89
5. 2000 - 9999 K€	51	52	42	62	90
6. 10000 - 19999 K€	2	5	5	6	12
7. 20000 - K€	4	4	0	3	8
8. Missing	59	40	34	48	98

Applied bankruptcies by province 1/2



Province	2020	2021	2022	2023	2024	2025
Ahvenanmaan maakunta	6	6	1	12	4	13
Etelä-Karjalan maakunta	22	19	23	22	20	39
Etelä-Pohjanmaan maakunta	48	42	44	53	58	44
Etelä-Savon maakunta	31	24	26	21	28	55
Kainuun maakunta	11	21	13	14	17	29
Kanta-Hämeen maakunta	23	35	20	38	46	58
Keski-Pohjanmaan maakunta	16	15	8	12	16	13
Keski-Suomen maakunta	51	43	48	59	89	88
Kymenlaakson maakunta	25	24	23	23	39	44
Lapin maakunta	35	27	30	34	40	52
Pirkanmaan maakunta	109	113	111	144	133	196
Pohjanmaan maakunta	32	30	31	30	37	38

Applied bankruptcies by province 2/2



Province	2020	2021	2022	2023	2024	2025
Pohjois-Karjalan maakunta	23	31	23	29	51	52
Pohjois-Pohjanmaan maakunta	68	77	69	71	103	116
Pohjois-Savon maakunta	41	43	39	63	71	75
Päijät-Hämeen maakunta	36	41	28	38	36	57
Satakunnan maakunta	44	39	41	49	61	55
Uudenmaan maakunta	457	426	454	573	657	711
Varsinais-Suomen maakunta	115	93	94	120	156	154
	5	8	2	5	4	3

Applied bankruptcies by industries 1/2



Industry	2020	2021	2022	2023	2024	2025
A. Agriculture, forestry and fishing	32	44	28	28	44	52
B. Mining and quarrying	1	2	5	3	3	2
C. Manufacturing	109	88	85	103	120	128
D. Electricity, gas, steam and air conditioning supply	2	4	2	1	1	6
E. Water supply; sewerage, waste management and remediation activities	3	4	3	6	3	9
F. Construction	246	255	240	333	384	397
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	215	189	188	247	254	281
H. Transportation and storage	91	91	102	94	105	154
I. Accommodation and food service activities	129	107	118	155	172	205
J. Information and communication	45	62	53	56	72	54

Applied bankruptcies by industries



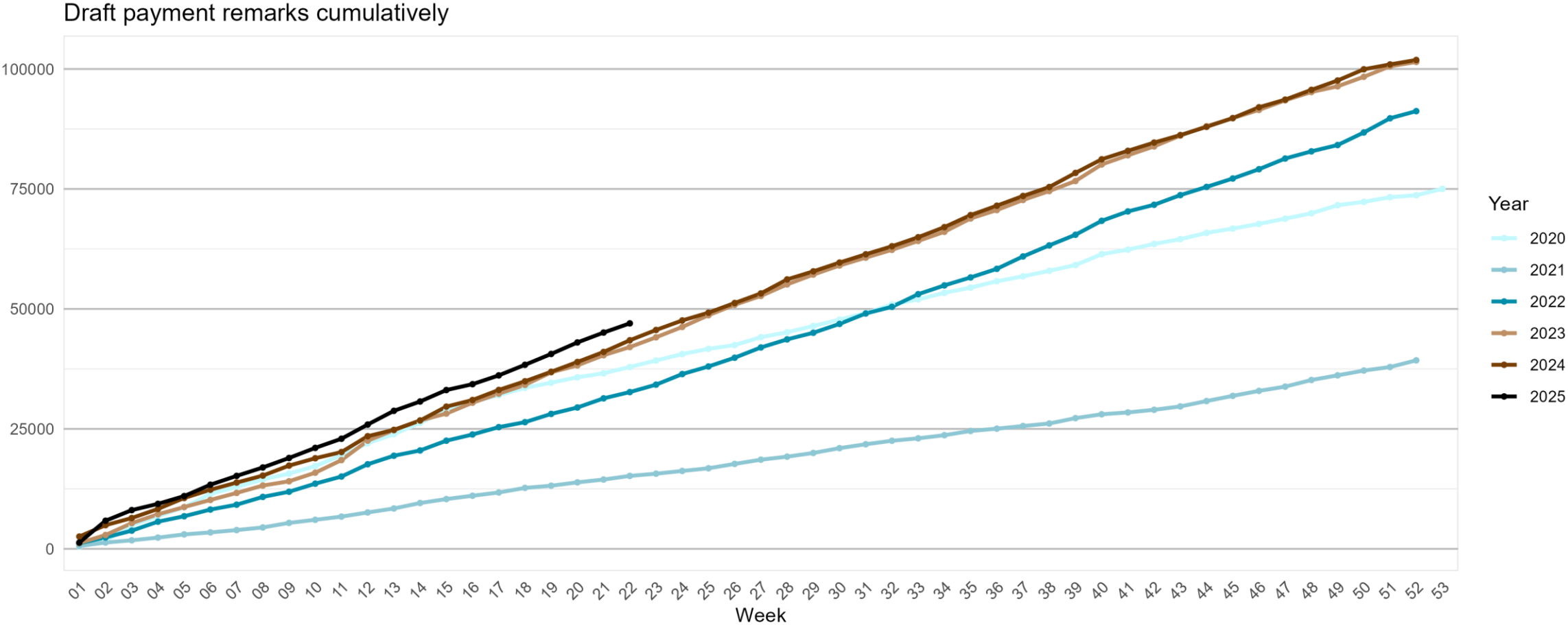
Industry	2020	2021	2022	2023	2024	2025
K. Financial and insurance activities	22	9	12	8	9	10
L. Real estate activities	41	41	38	61	100	86
M. Professional, scientific and technical activities	99	103	98	101	127	161
N. Administrative and support service activities	62	72	74	79	99	143
O. Public administration and defence; compulsory social security	0	1	0	0	0	2
P. Education	8	7	12	13	23	23
Q. Human health and social work activities	23	23	17	34	43	43
R. Arts, entertainment and recreation	26	18	14	38	45	59
S. Other service activities	43	36	39	49	61	76
X. Industry unknown	1	1	0	1	1	1

Applied bankruptcies by employee count



Employees	2020	2021	2022	2023	2024	2025
1. 0-4 people	875	835	877	1,089	1,217	1,461
2. 5-9 people	162	151	126	163	207	172
3. 10-19 people	77	97	61	73	113	92
4. 20-49 people	35	34	32	41	51	47
5. 50-99 people	8	10	6	5	5	13
6. 100-249 people	3	2	1	1	1	3
7. 250-499 people	0	0	0	0	1	0
8. 500-999 people	0	0	0	0	0	1
X. Not known	38	28	25	38	71	103

Draft payment remarks



Draft payment remarks



Draft payment remarks in last 40 weeks

