



Bankruptcy applications and ratings in Finland

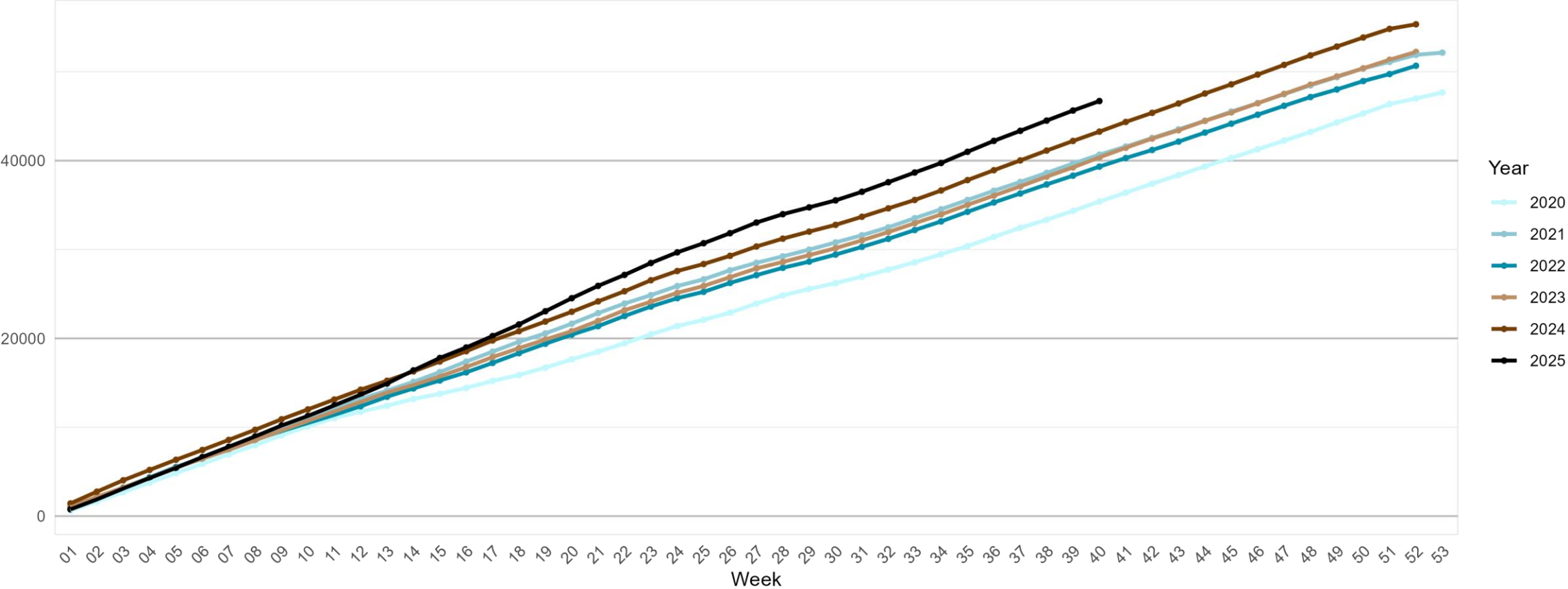
Predictive Modelling Finland

Building trust in the everyday.

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



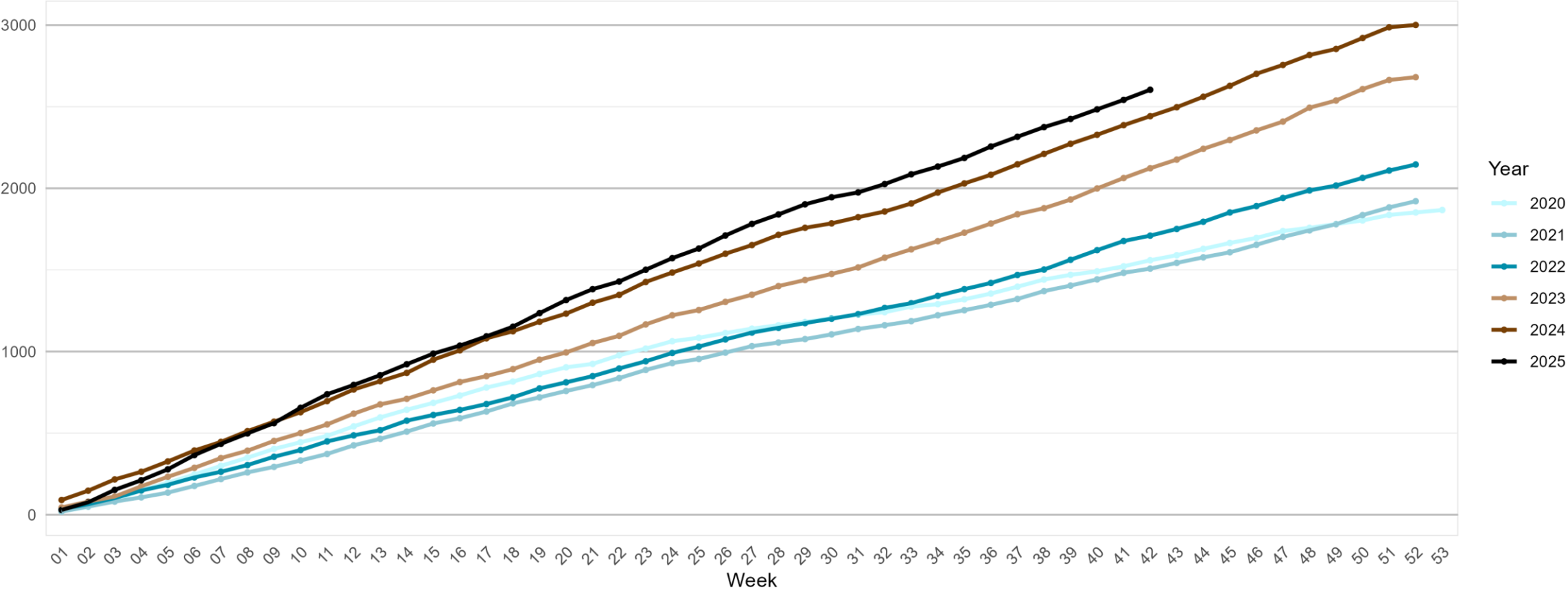
New companies registered in YTJ



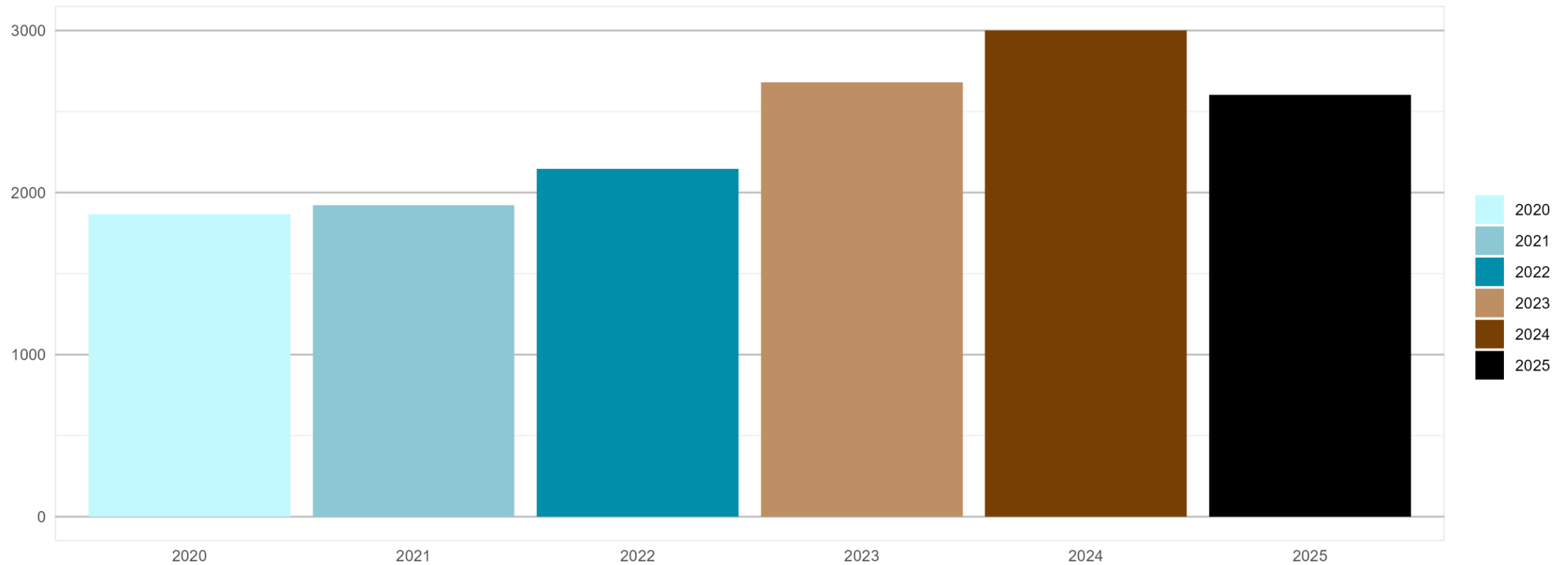
Bankruptcies



Bankruptcies cumulatively



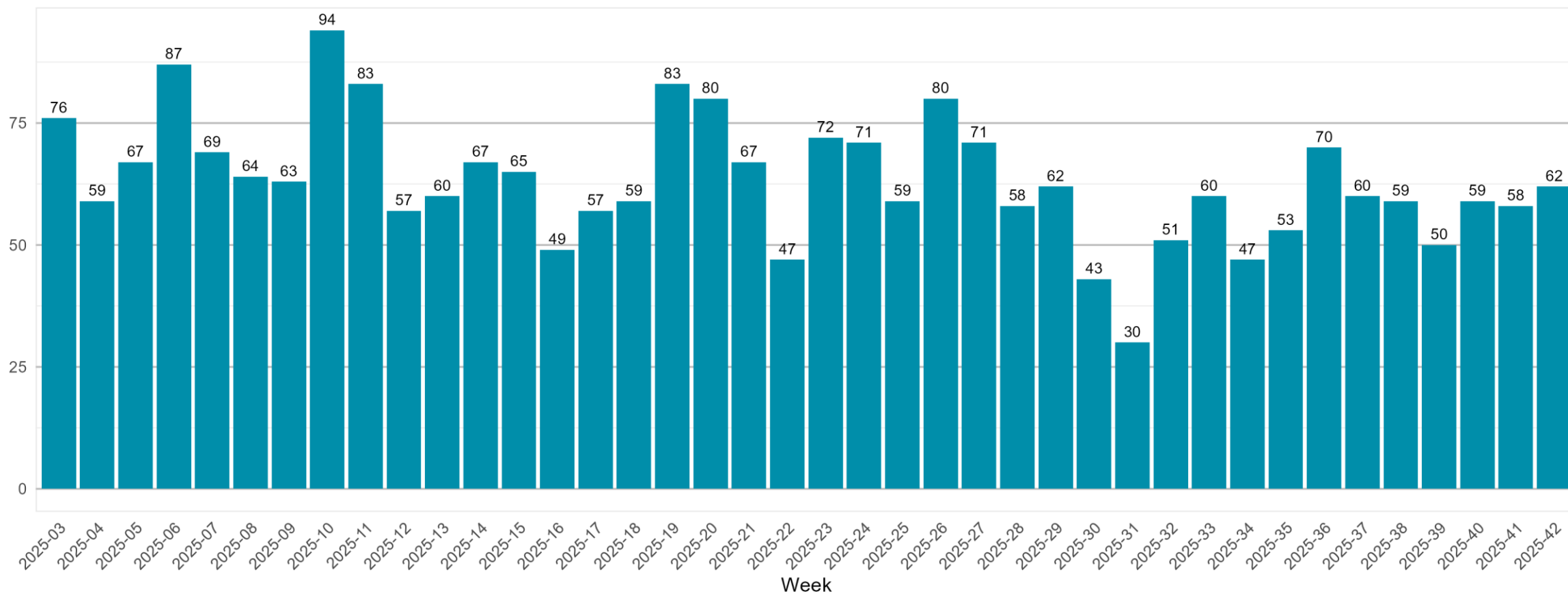
Bankruptcies full year



Bankruptcies in last 40 weeks



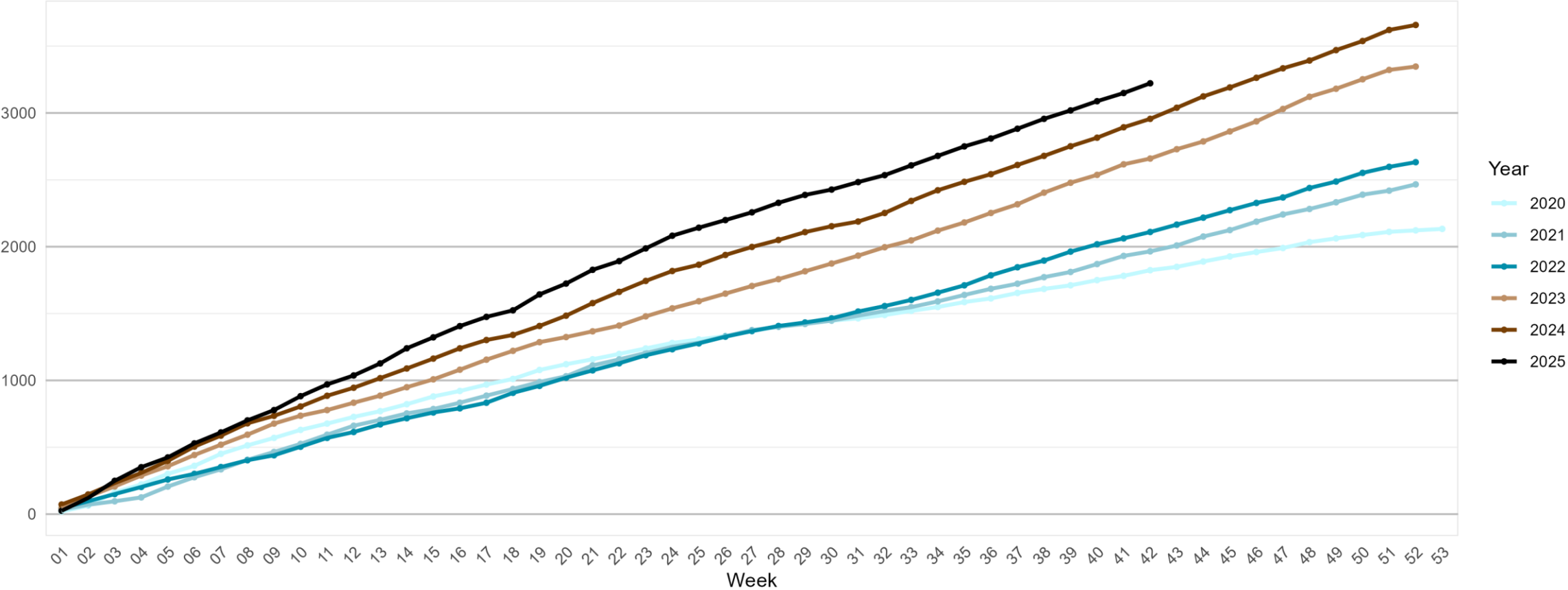
Bankruptcies in last 40 weeks



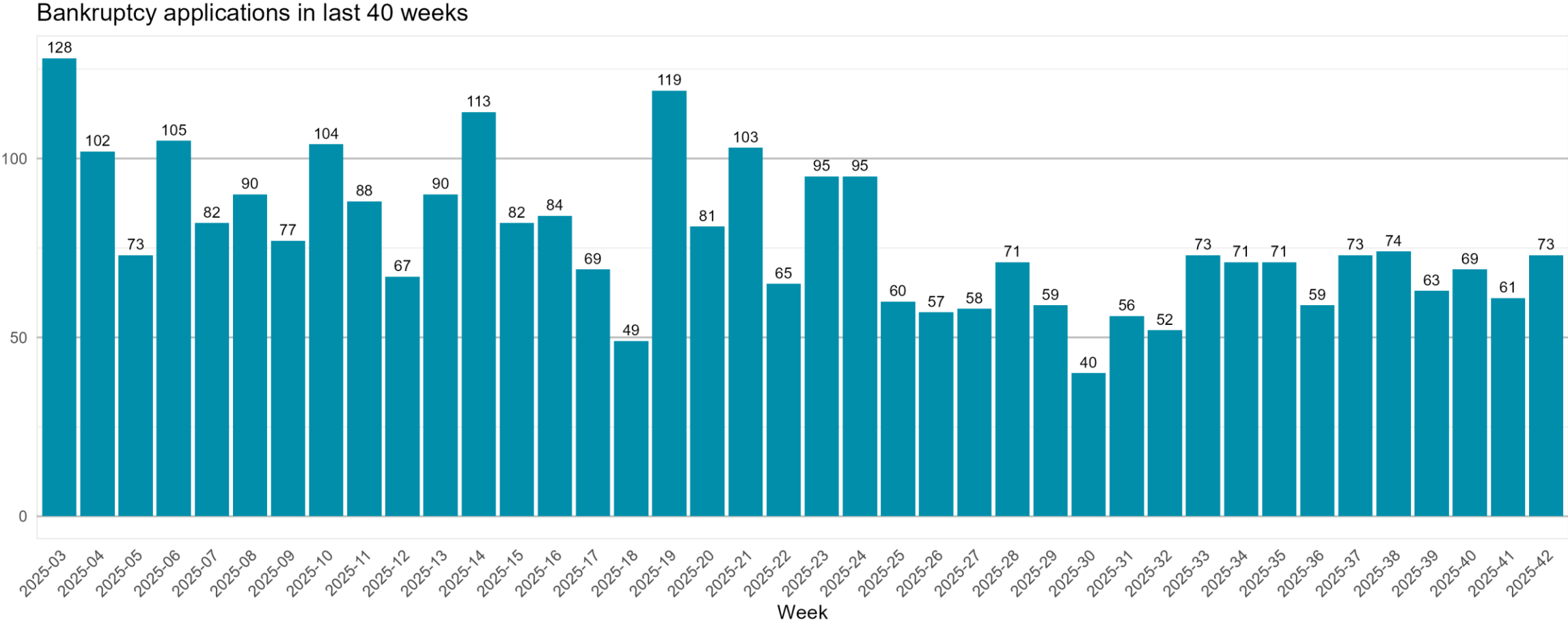
Applied bankruptcies



Bankruptcy applications cumulatively



Applied bankruptcies in last 40 weeks



Applied bankruptcies by turnover



Turnover	2020	2021	2022	2023	2024
1. 1 - 199 K€	1,036	1,152	1,205	1,469	1,801
2. 200 - 399 K€	240	281	312	411	459
3. 400 - 999 K€	276	271	318	376	473
4. 1000 - 1999 K€	96	118	113	165	181
5. 2000 - 9999 K€	72	78	87	129	137
6. 10000 - 19999 K€	6	6	8	10	18
7. 20000 - K€	5	5	0	8	8
8. Missing	93	54	67	91	145

Applied bankruptcies by province 1/2



Province	2020	2021	2022	2023	2024	2025
Ahvenanmaan maakunta	10	10	4	19	9	22
Etelä-Karjalan maakunta	32	38	39	38	42	61
Etelä-Pohjanmaan maakunta	72	65	75	104	104	102
Etelä-Savon maakunta	49	39	47	43	48	89
Kainuun maakunta	20	29	22	30	30	43
Kanta-Hämeen maakunta	33	50	56	72	76	90
Keski-Pohjanmaan maakunta	20	22	21	21	33	19
Keski-Suomen maakunta	74	85	84	107	148	142
Kymenlaakson maakunta	47	53	50	73	67	81
Lapin maakunta	50	55	46	67	72	87
Pirkanmaan maakunta	154	186	183	258	255	323
Pohjanmaan maakunta	48	44	60	59	62	68

Applied bankruptcies by province 2/2



Province	2020	2021	2022	2023	2024	2025
Pohjois-Karjalan maakunta	38	47	51	63	94	83
Pohjois-Pohjanmaan maakunta	124	132	134	146	180	198
Pohjois-Savon maakunta	61	60	79	119	120	126
Päijät-Hämeen maakunta	55	61	59	76	72	102
Satakunnan maakunta	68	73	74	93	100	105
Uudenmaan maakunta	698	708	847	1,036	1,184	1,234
Varsinais-Suomen maakunta	162	196	173	222	252	243
	9	12	6	13	11	4

Applied bankruptcies by industries 1/2



Industry	2020	2021	2022	2023	2024	2025
A. Agriculture, forestry and fishing	52	73	53	56	72	96
B. Mining and quarrying	2	4	8	5	6	6
C. Manufacturing	160	157	163	197	223	208
D. Electricity, gas, steam and air conditioning supply	2	4	4	3	1	13
E. Water supply; sewerage, waste management and remediation activities	5	5	8	8	11	15
F. Construction	370	453	474	637	652	659
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	319	338	359	440	471	477
H. Transportation and storage	125	149	166	193	188	263
I. Accommodation and food service activities	199	170	195	291	306	341
J. Information and communication	80	101	95	110	128	115

Applied bankruptcies by industries 2/2



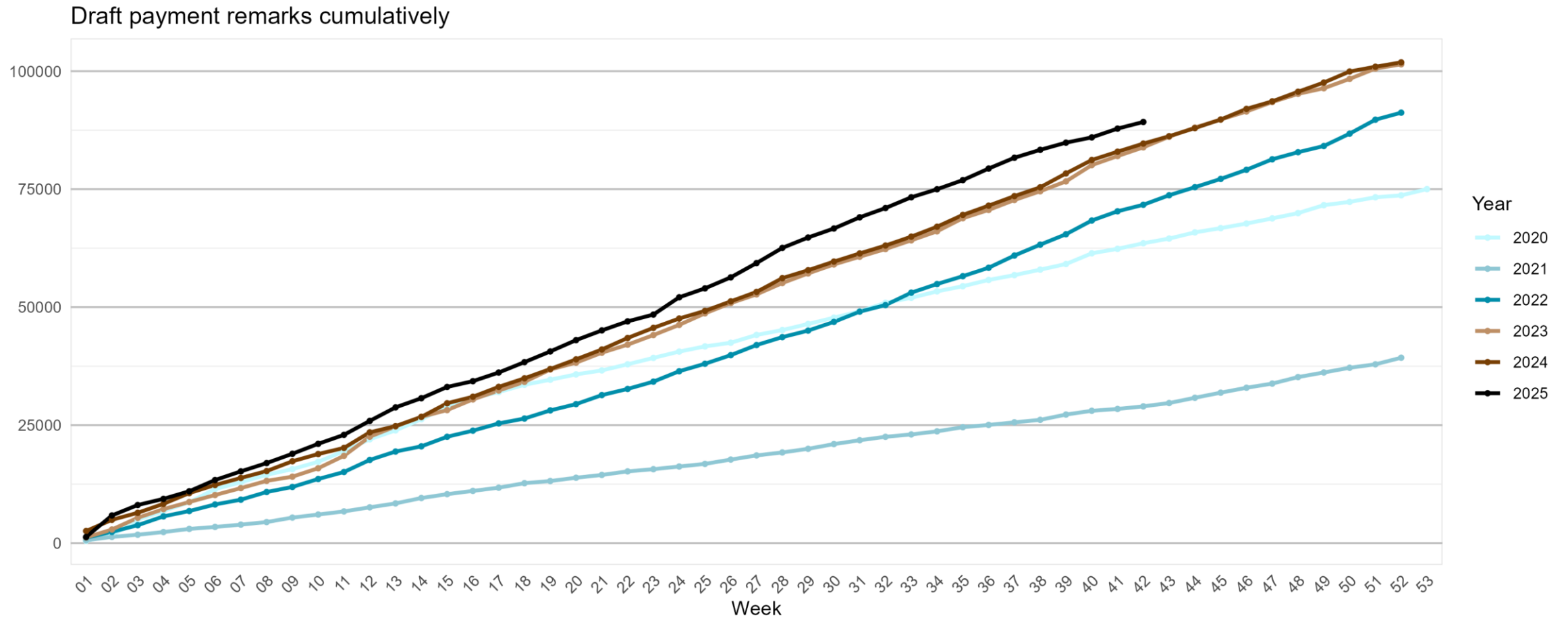
Industry	2020	2021	2022	2023	2024	2025
K. Financial and insurance activities	28	20	18	17	20	22
L. Real estate activities	80	73	74	115	165	143
M. Professional, scientific and technical activities	154	155	184	202	234	276
N. Administrative and support service activities	92	118	126	148	188	224
O. Public administration and defence; compulsory social security	0	1	0	0	0	2
P. Education	15	13	30	20	33	43
Q. Human health and social work activities	34	37	44	58	76	86
R. Arts, entertainment and recreation	38	35	37	69	75	96
S. Other service activities	67	58	72	88	109	136
X. Industry unknown	2	1	0	2	1	1

Applied bankruptcies by employee count



Employees	2020	2021	2022	2023	2024	2025
1. 0-4 people	1,337	1,462	1,630	2,071	2,206	2,512
2. 5-9 people	234	229	239	285	362	307
3. 10-19 people	119	144	128	142	175	164
4. 20-49 people	52	67	50	68	86	81
5. 50-99 people	11	10	9	16	12	23
6. 100-249 people	4	4	2	2	1	3
7. 250-499 people	1	0	0	0	1	0
8. 500-999 people	0	0	0	0	0	1
9. 1000- people	1	0	0	0	0	0
X. Not known	65	49	52	75	116	131

Draft payment remarks



Draft payment remarks



Draft payment remarks in last 40 weeks

