

# Nordic rating statistics

Q4 2022

FRS Analytics

dun & bradstreet

# Nordic rating statistics

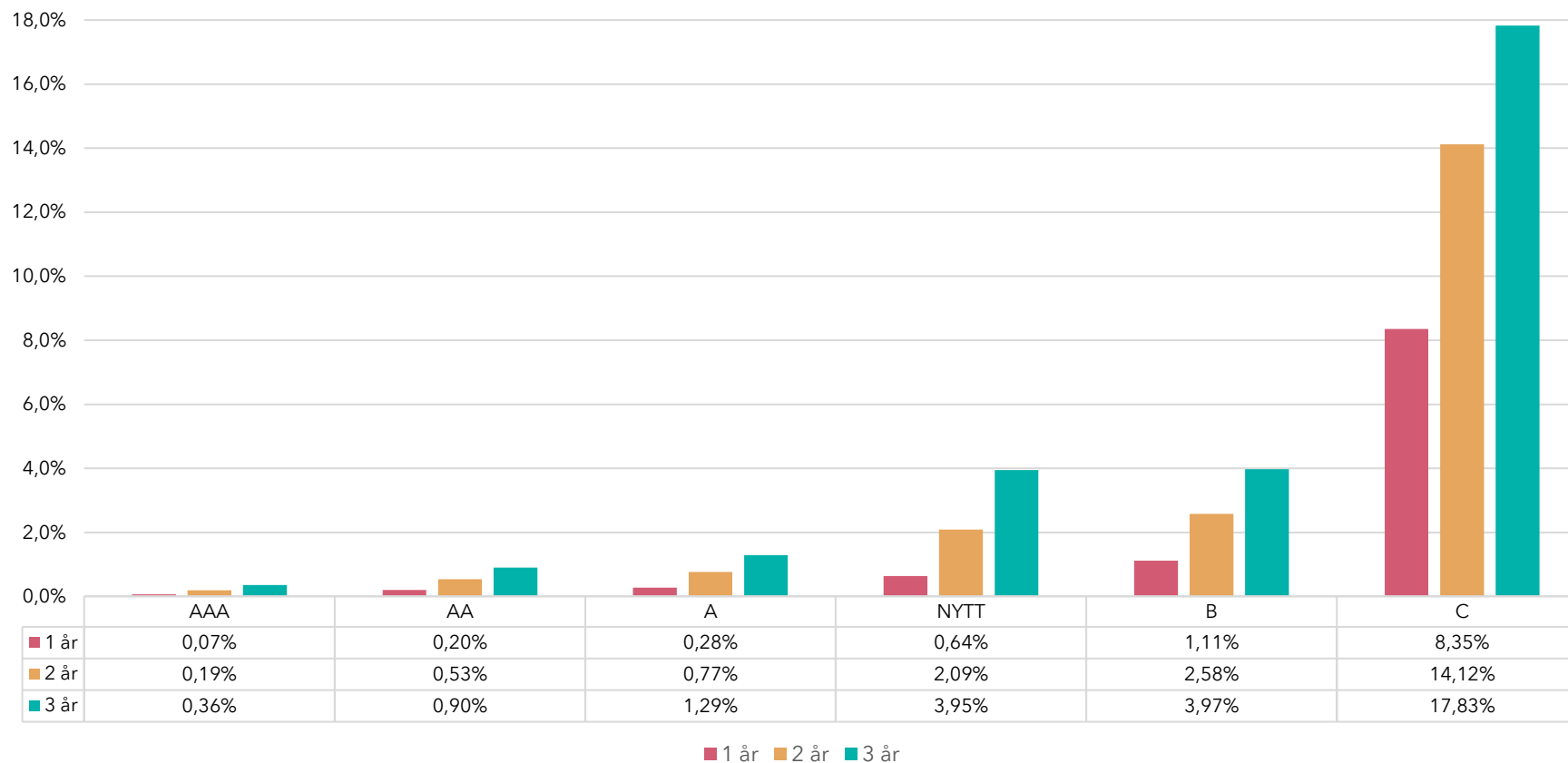
Sweden





# RISK OF BANKRUPTCY FOR LTD-COMPANIES WITHIN 1, 2 OR 3 YEARS

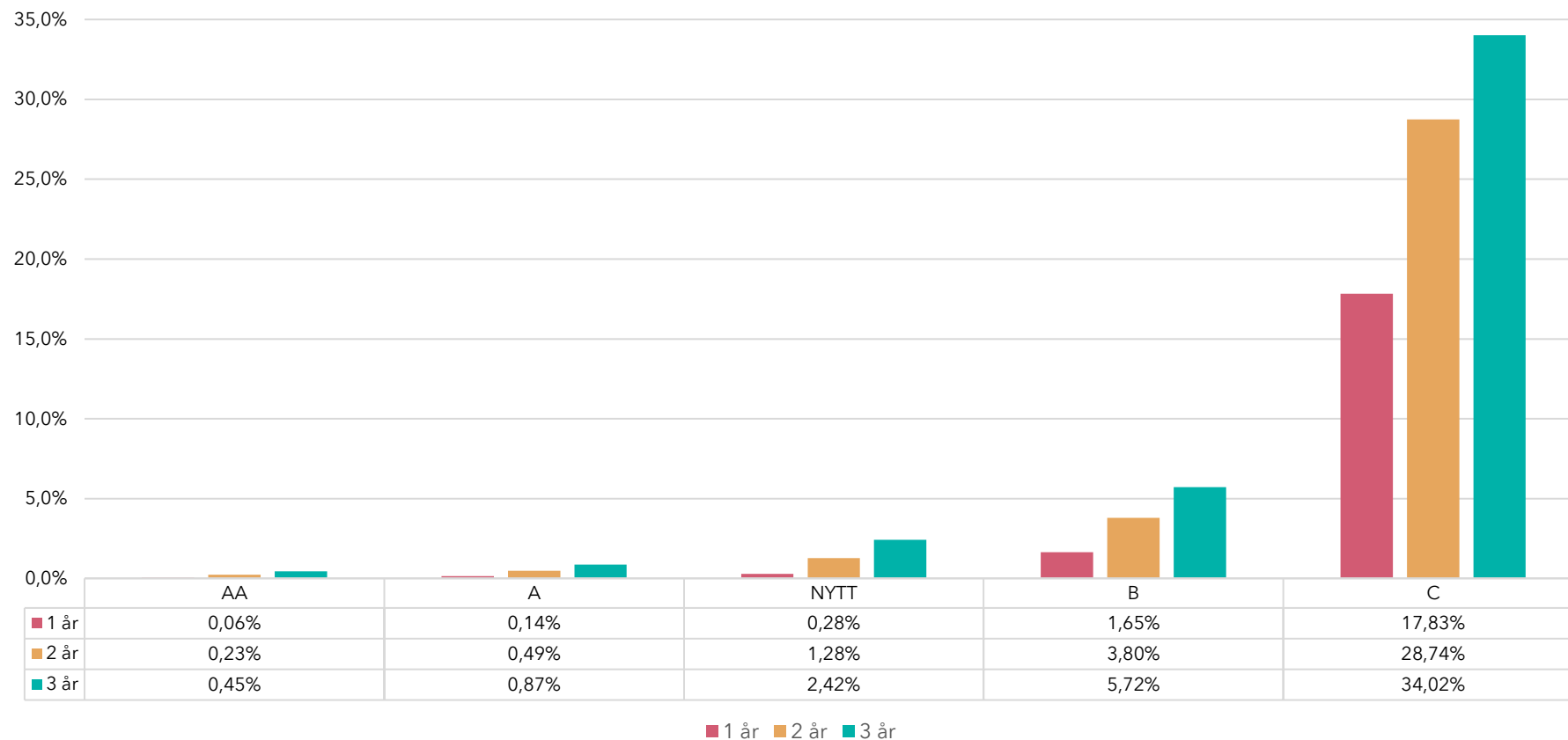
Statistics based on number of active Ltd companies that turned in to bankruptcy proceedings during the period 191001-221231 divided from rating 1, 2 or 3 Years before date of bankruptcy.





# RISK OF BUSINESS FAILURE FOR PARTNERSHIPS WITHIN 1, 2 OR 3 YEARS

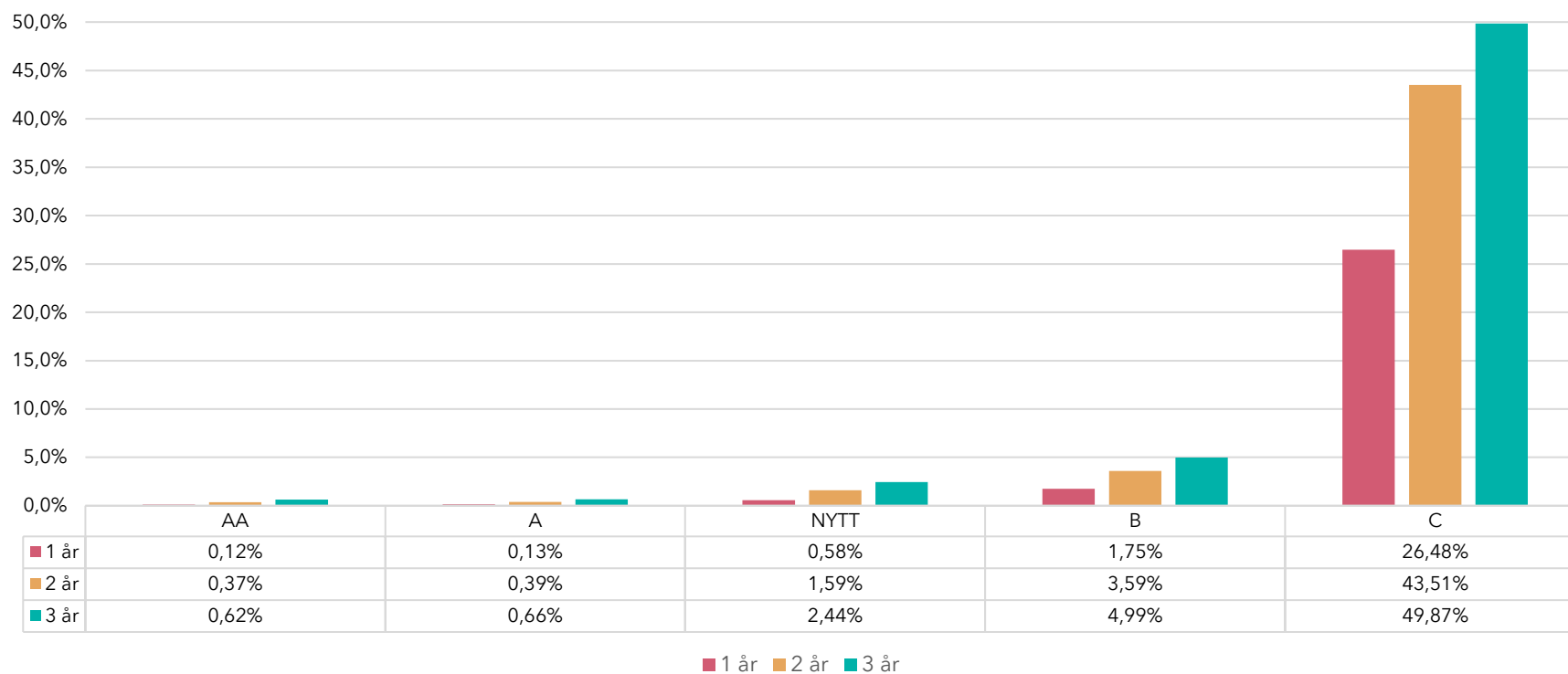
Statistics based on number of active Partnerships that turned in to bankruptcy proceedings, distraint or liquidation during the period 191001-221231 divided from rating 1, 2 or 3 Years before date of bankruptcy.





# RISK OF BUSINESS FAILURE FOR SOLE PROPRIETORS WITHIN 1, 2 OR 3 YEARS

Statistics based on number of active Sole proprietors that turned in to bankruptcy proceedings, distraint or liquidation during the period 191001-221231 divided from rating 1, 2 or 3 Years before date of bankruptcy.





# RATING DISTRIBUTION

Sweden 2022-12-31

| Rating        | Sole proprietors |             | Trade companies |             | Ltd            |             | Total            |             |
|---------------|------------------|-------------|-----------------|-------------|----------------|-------------|------------------|-------------|
|               | Number of        | Share %     | Number of       | Share %     | Number of      | Share %     | Number of        | Share %     |
| AAA           | 0                | 0,0%        | 0               | 0,0%        | 47 086         | 7,1%        | 47 086           | 3,7%        |
| AA            | 92 150           | 15,9%       | 16 039          | 45,8%       | 125 853        | 18,9%       | 234 042          | 18,2%       |
| A             | 374 916          | 64,5%       | 12 117          | 34,6%       | 289 386        | 43,4%       | 676 419          | 52,7%       |
| NY            | 60 960           | 10,5%       | 1 652           | 4,7%        | 51 674         | 7,7%        | 114 286          | 8,9%        |
| B             | 36 071           | 6,2%        | 2 925           | 8,3%        | 96 657         | 14,5%       | 135 653          | 10,6%       |
| C             | 16 986           | 2,9%        | 1 544           | 4,4%        | 43 624         | 6,5%        | 62 154           | 4,8%        |
| -             | 6                | 0,0%        | 775             | 2,2%        | 13 006         | 1,9%        | 13 787           | 1,1%        |
| <b>Totalt</b> | <b>581 089</b>   | <b>100%</b> | <b>35 052</b>   | <b>100%</b> | <b>667 286</b> | <b>100%</b> | <b>1 283 427</b> | <b>100%</b> |

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# Nordic rating statistics

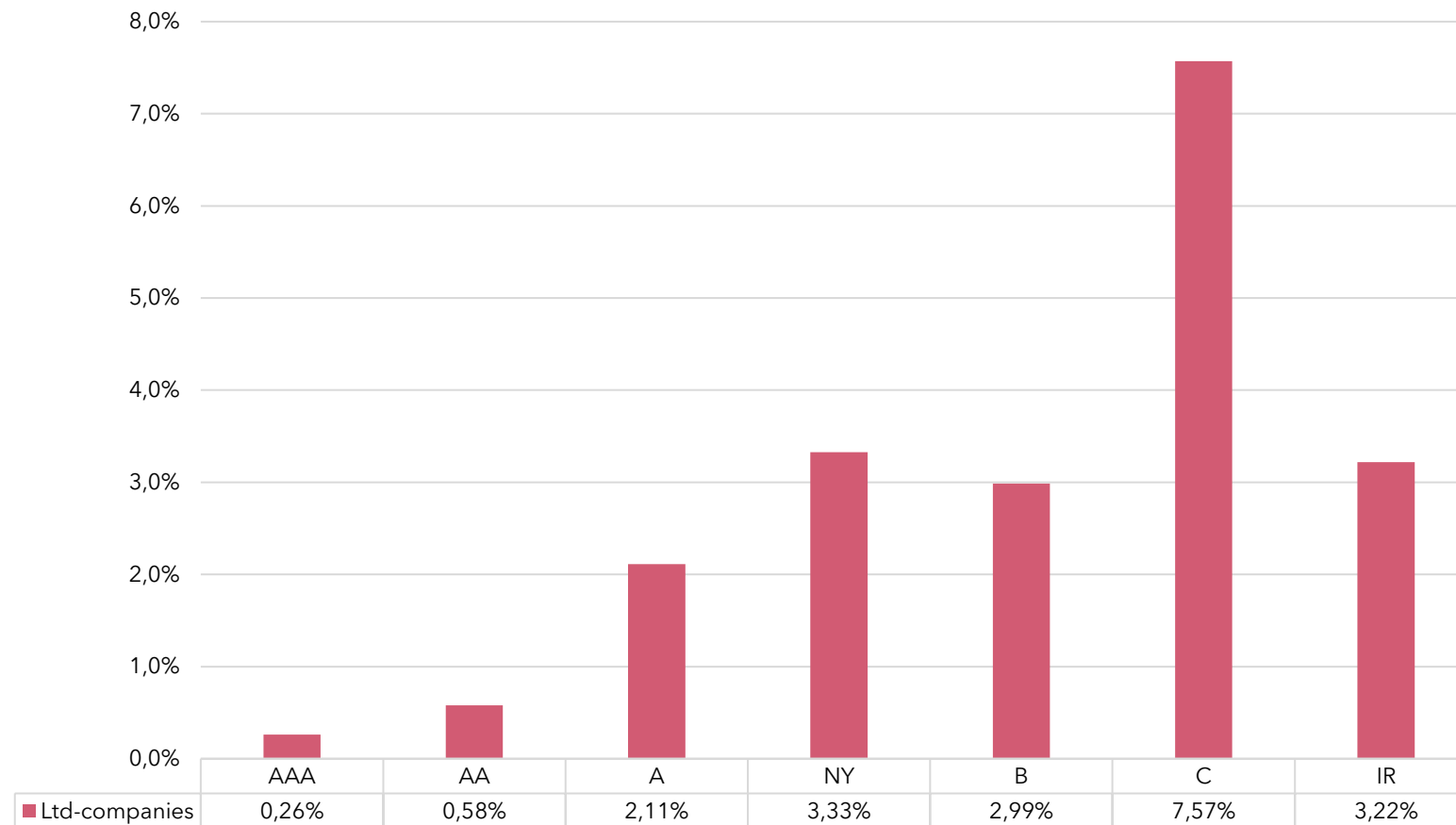
Denmark





# RISK OF BANKRUPTCY FOR LTD-COMPANIES WITHIN 1 YEAR

Statistics based on number of active Ltd companies that turned into bankruptcy proceedings during the period 211001-221231 divided from rating 1 Year before date of bankruptcy.







# RATING DISTRIBUTION

Denmark 2022-12-31

| Rating | Sole proprietors |         | Trade companies |         | Ltd       |         | Other     |         | Total     |         |
|--------|------------------|---------|-----------------|---------|-----------|---------|-----------|---------|-----------|---------|
|        | Number of        | Share % | Number of       | Share % | Number of | Share % | Number of | Share % | Number of | Share % |
| AAA    | 0                | 0,0%    | 198             | 0,8%    | 29 911    | 7,6%    | 71        | 0,4%    | 30 180    | 4,1%    |
| AA     | 98 874           | 34,2%   | 912             | 3,5%    | 85 283    | 21,6%   | 187       | 1,0%    | 185 256   | 25,4%   |
| A      | 109 884          | 38,0%   | 1 058           | 4,0%    | 95 469    | 24,2%   | 102       | 0,5%    | 206 513   | 28,3%   |
| NY     | 0                | 0,0%    | 0               | 0,0%    | 48 923    | 12,4%   | 68        | 0,4%    | 48 991    | 6,7%    |
| B      | 27 616           | 9,5%    | 211             | 0,8%    | 13 570    | 3,4%    | 15        | 0,1%    | 41 412    | 5,7%    |
| C      | 31 601           | 10,9%   | 255             | 1,0%    | 34 096    | 8,6%    | 13        | 0,1%    | 65 965    | 9,0%    |
| IR     | 21 402           | 7,4%    | 23 571          | 89,9%   | 87 124    | 22,1%   | 18 669    | 97,6%   | 150 766   | 20,7%   |
| Total  | 289 377          | 100%    | 26 205          | 100%    | 394 376   | 100%    | 19 125    | 100%    | 729 083   | 100%    |

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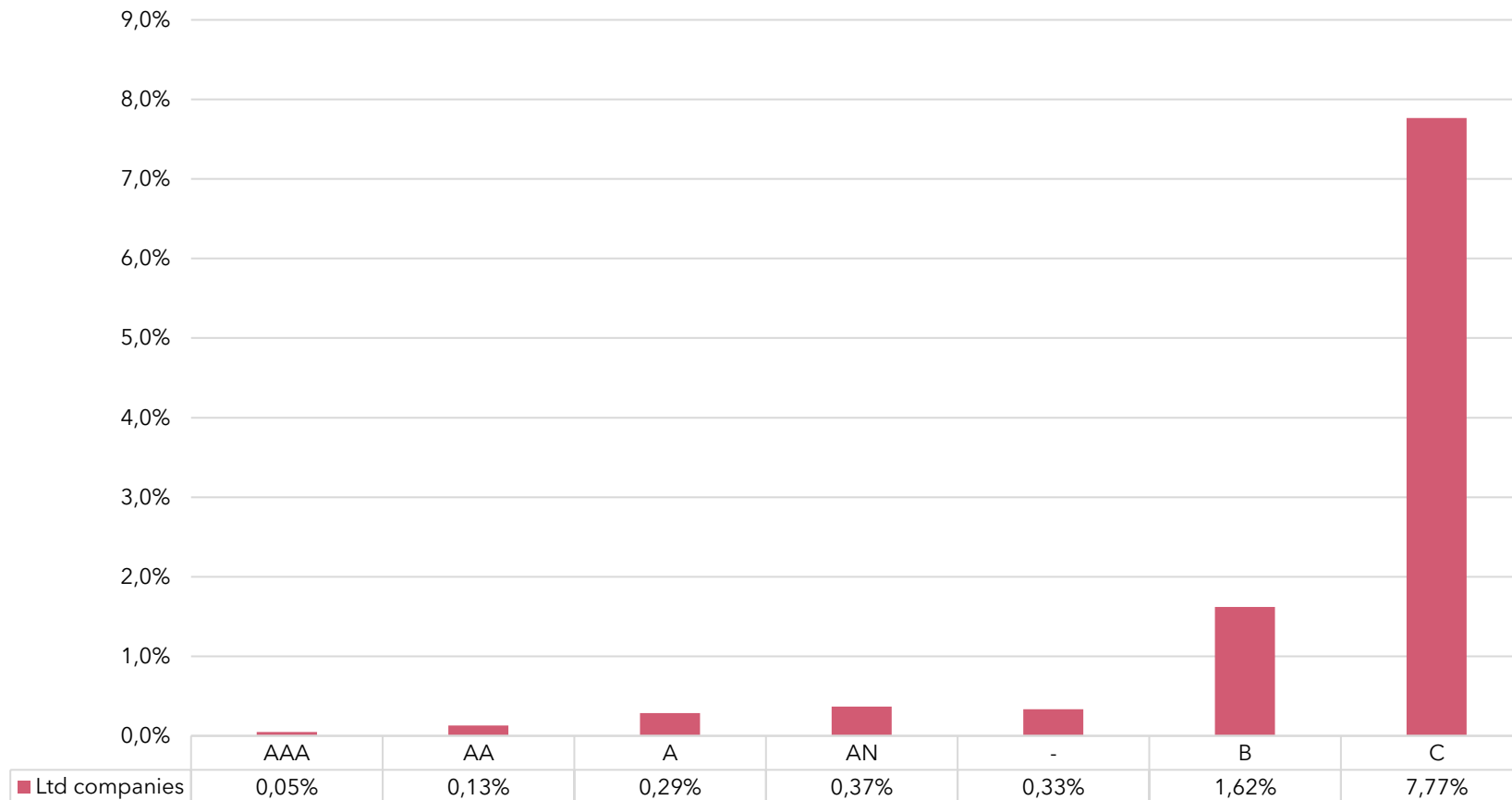
Finland





# RISK OF BANKRUPTCY FOR LTD-COMPANIES WITHIN 1 YEAR

Statistics based on number of active Ltd companies that turned in to bankruptcy proceedings during the period 211001-221231 divided from rating 1 Year before date of bankruptcy.





## RATING DISTRIBUTION FOR LTD COMPANIES IN FINLAND 2022-12-31

| Rating | Ltd       |         |        |
|--------|-----------|---------|--------|
|        | Number of | Share % | Risk % |
| AAA    | 18 768    | 9,0%    | 0,05%  |
| AA     | 60 459    | 29,1%   | 0,13%  |
| A      | 68 104    | 32,8%   | 0,29%  |
| NY     | 22 563    | 10,9%   | 0,37%  |
| B      | 19 176    | 9,2%    | 1,62%  |
| C      | 10 597    | 5,1%    | 7,77%  |
| IR     | 8 099     | 3,9%    | 0,33%  |
| Total  | 207 766   | 100%    |        |

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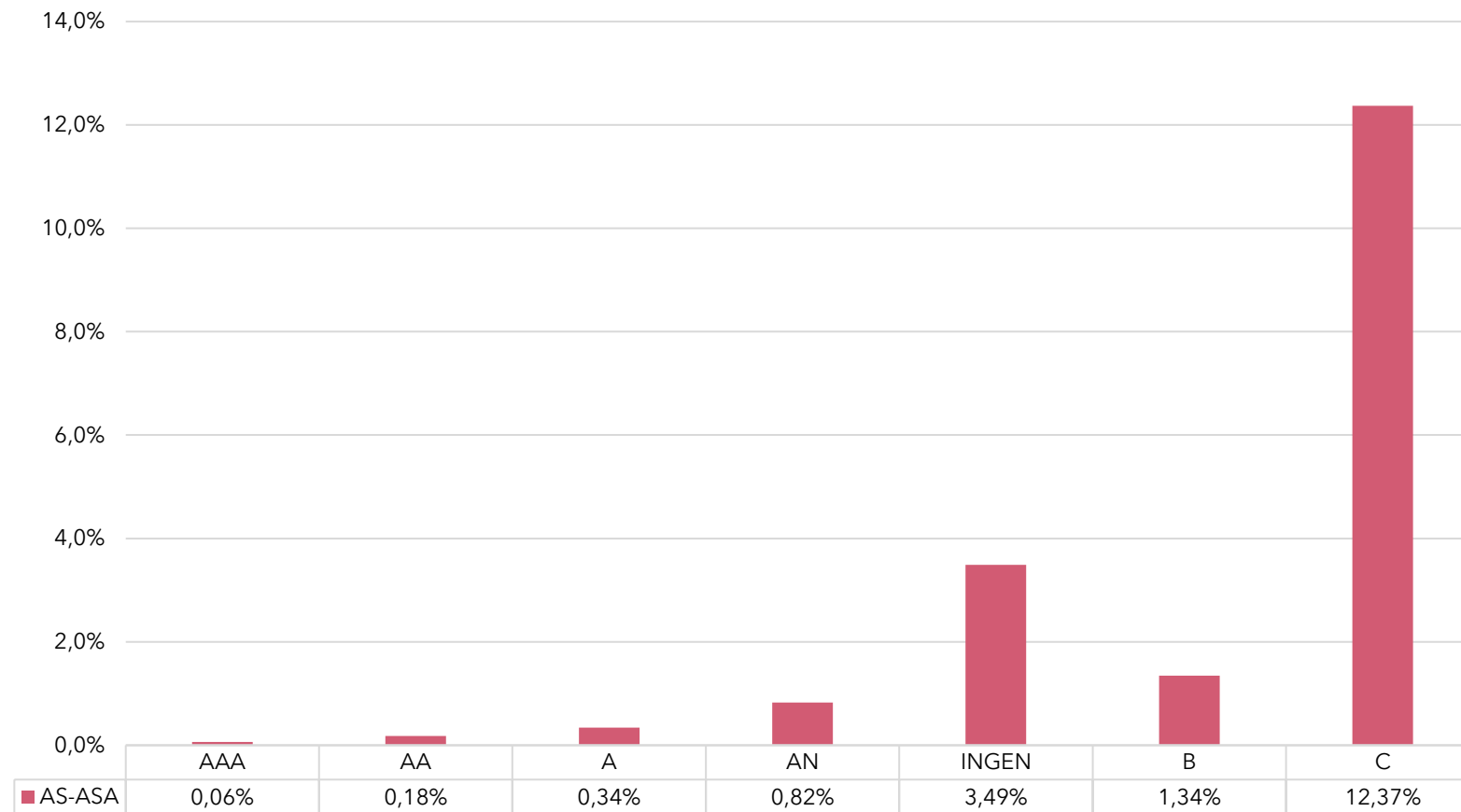
Norway





# RISK OF BANKRUPTCY FOR LTD-COMPANIES WITHIN 1 YEAR

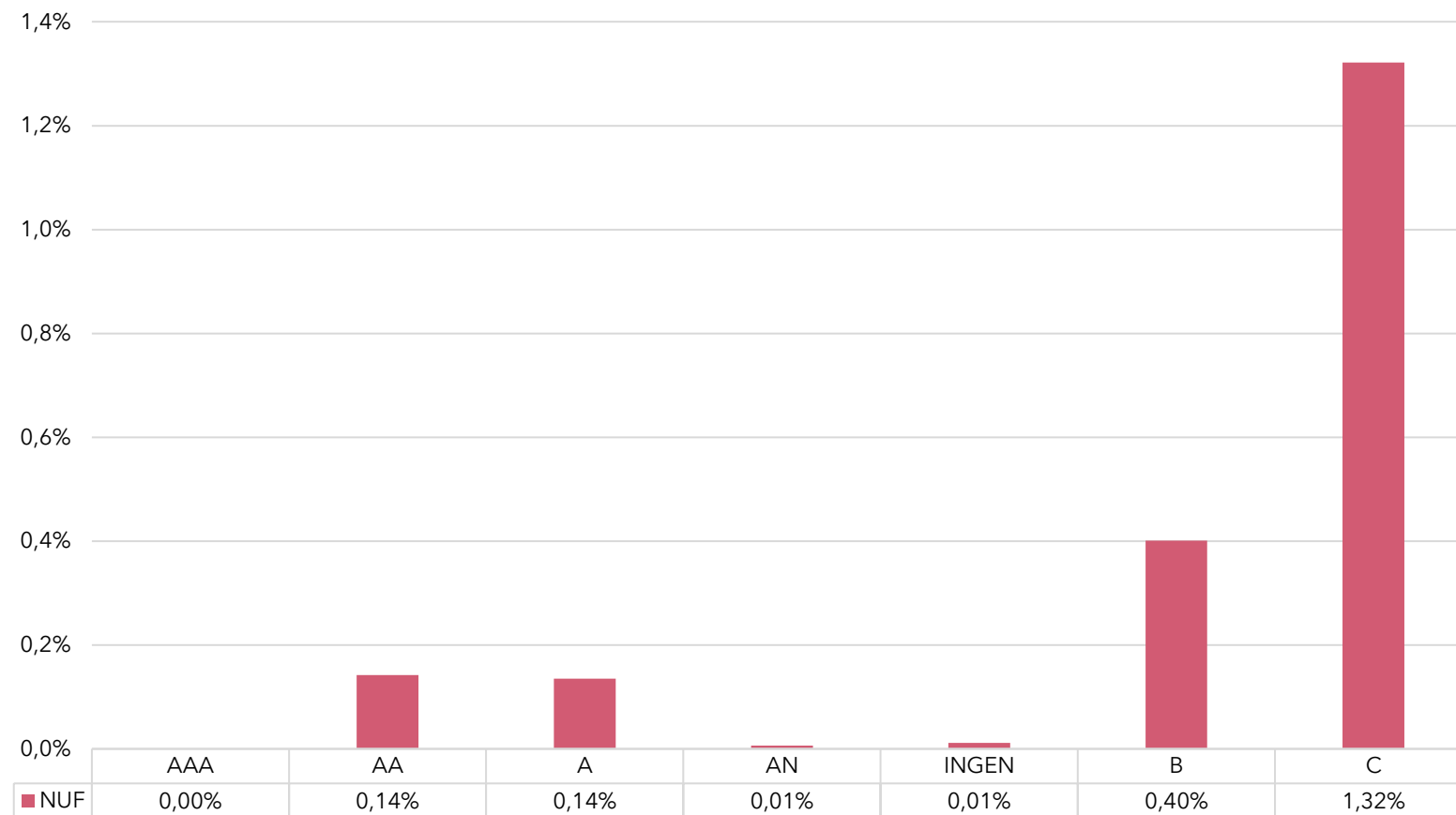
Statistics based on number of active Ltd companies that turned in to bankruptcy proceedings during the period 211001-221231 divided from rating 1 Year before date of bankruptcy.





# RISK OF BANKRUPTCY FOR NORWEGIAN REGISTERED FOREIGN COMPANY (NUF) WITHIN 1 YEAR

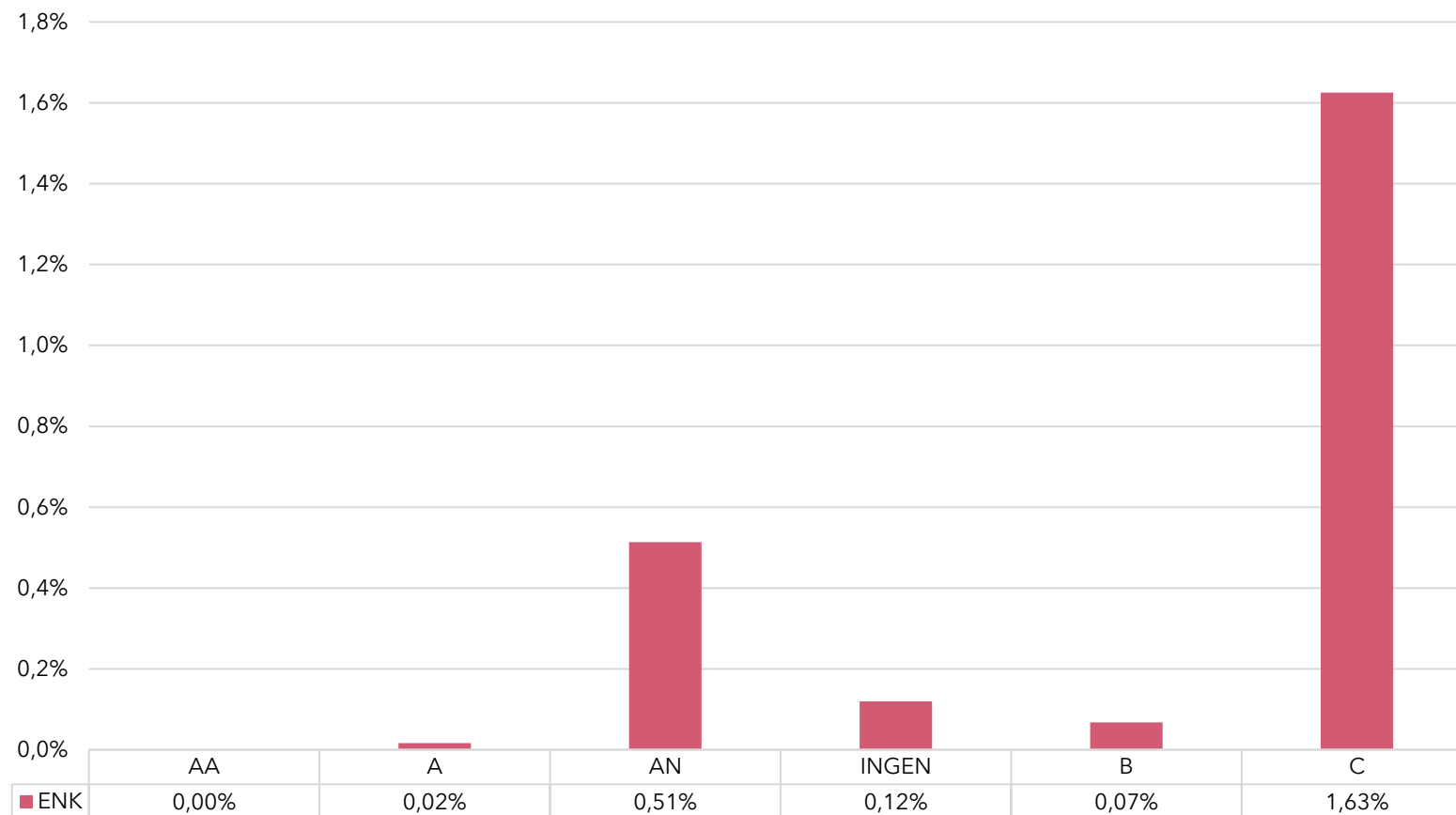
Statistics based on number of active NUF that turned in to bankruptcy proceedings during the period 211001-221231 divided from rating 1 Year before date of bankruptcy.





# RISK OF BANKRUPTCY FOR SOLE PROPRIETORS (ENK) WITHIN 1 YEAR

Statistics based on number of active ENK that turned in to bankruptcy proceedings during the period 211001-221231 divided from rating 1 Year before date of bankruptcy.

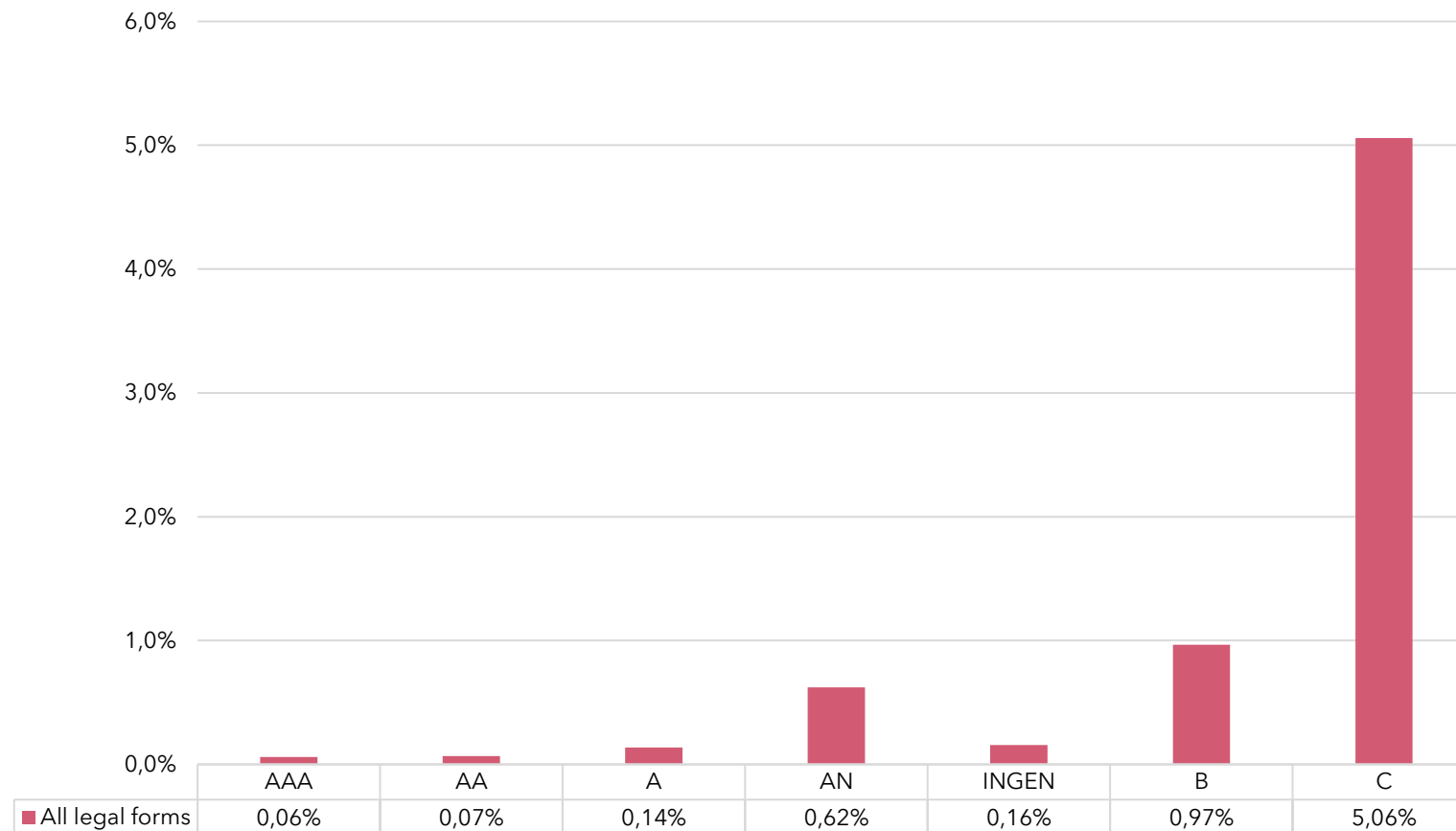






# RISK OF BANKRUPTCY FOR ALL LEGAL FORMS WITHIN 1 YEAR

Statistics based on number of active companies that turned in to bankruptcy proceedings during the period 211001-221231 divided from rating 1 Year before date of bankruptcy.





# RATING DISTRIBUTION

Norway 2022-12-31

| Rating    | LTD       |         | NUF       |         | Partnership |         | Sole Proprietors |         | Total     |         |
|-----------|-----------|---------|-----------|---------|-------------|---------|------------------|---------|-----------|---------|
|           | Number of | Share % | Number of | Share % | Number of   | Share % | Number of        | Share % | Number of | Share % |
| AAA       | 37 055    | 9,7%    | 290       | 1,1%    | 189         | 2,3%    | 0                | 0,0%    | 37 534    | 4,4%    |
| AA        | 85 391    | 22,4%   | 545       | 2,1%    | 850         | 10,4%   | 145 064          | 32,9%   | 231 850   | 27,1%   |
| A         | 135 485   | 35,5%   | 1 241     | 4,8%    | 319         | 3,9%    | 222 656          | 50,6%   | 359 701   | 42,0%   |
| AN        | 31 986    | 8,4%    | 3 156     | 12,2%   | 339         | 4,2%    | 1 898            | 0,4%    | 37 379    | 4,4%    |
| B         | 66 681    | 17,5%   | 780       | 3,0%    | 194         | 2,4%    | 25 888           | 5,9%    | 93 543    | 10,9%   |
| C         | 18 711    | 4,9%    | 2 088     | 8,1%    | 136         | 1,7%    | 34 067           | 7,7%    | 55 002    | 6,4%    |
| NO RATING | 6 165     | 1,6%    | 17 713    | 68,6%   | 6 126       | 75,1%   | 10 842           | 2,5%    | 40 846    | 4,8%    |
| Total     | 381 474   | 100%    | 25 813    | 100%    | 8 153       | 100%    | 440 415          | 100%    | 855 855   | 100%    |

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