

Nordic rating statistics

Q4 2025

FRS Analytics

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Nordic rating statistics

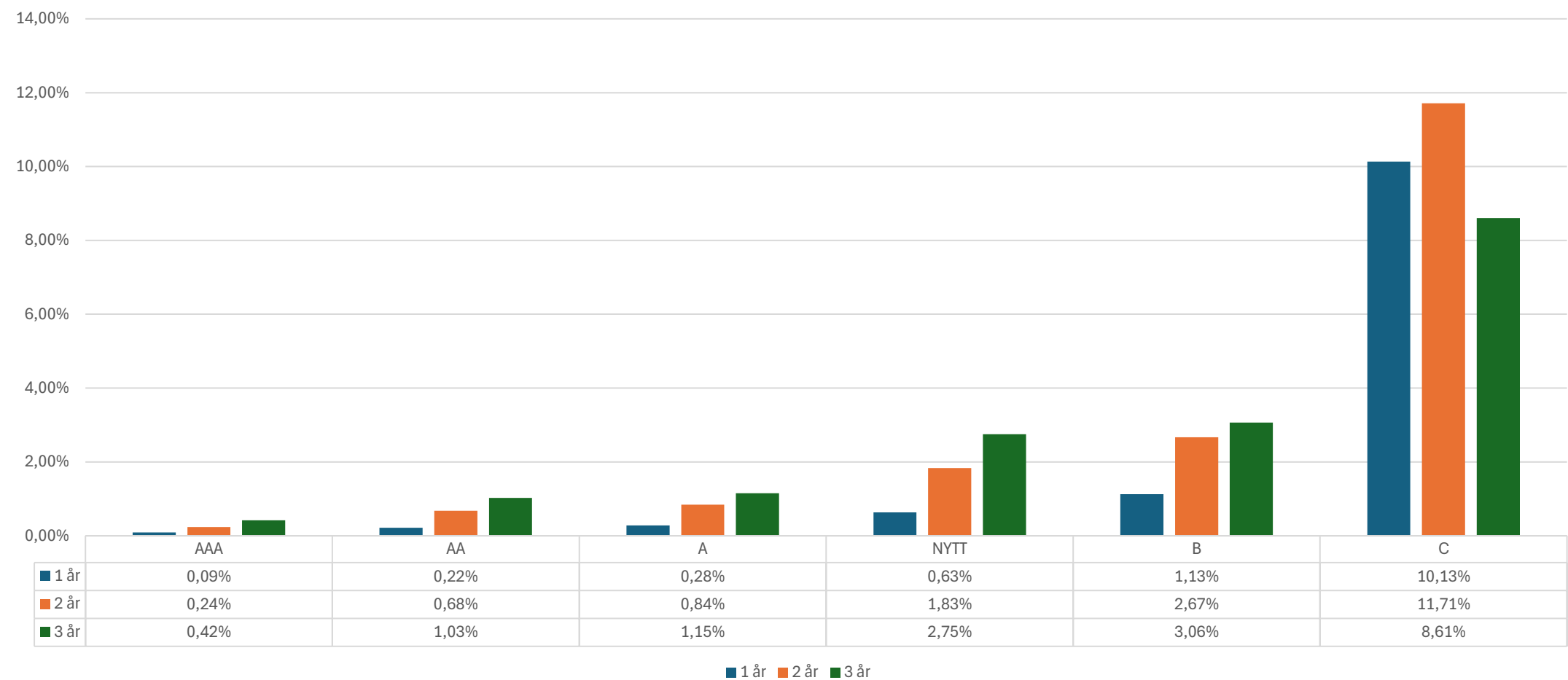
Sweden





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

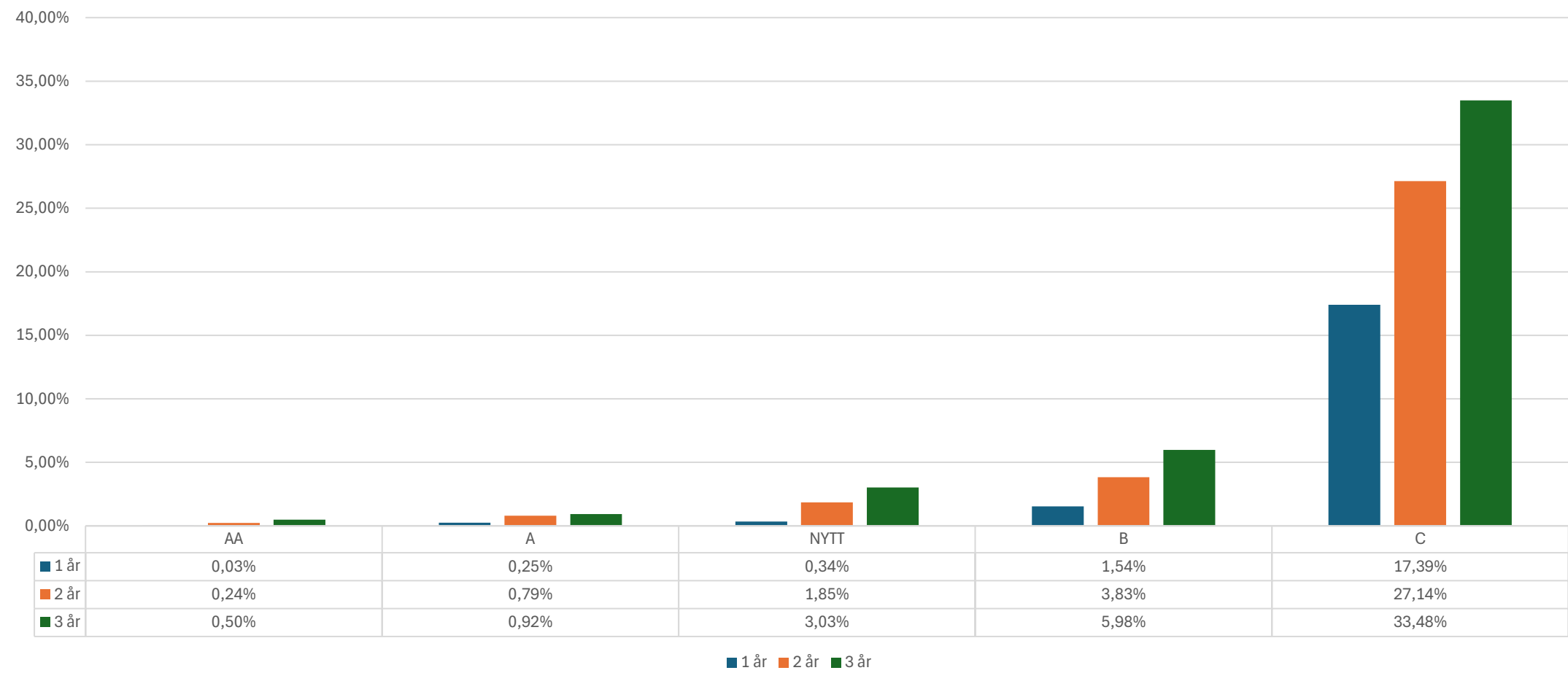
Statistics based on number of active Ltd companies that turned in to bankruptcy proceedings during the period 231001-251231 divided from rating 1, 2 or 3 Years before date of bankruptcy.





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

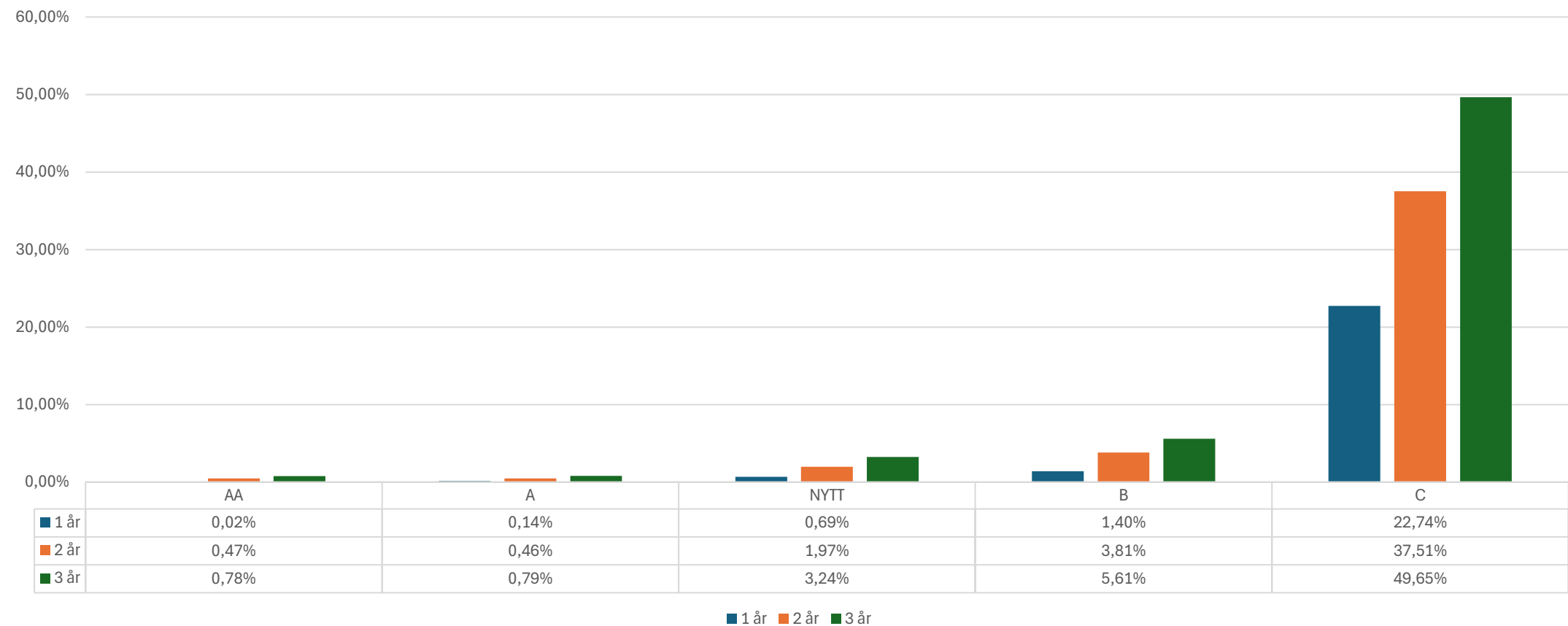
Statistics based on number of active Partnerships that turned in to bankruptcy proceedings, distraint or liquidation during the period 231001-251231 divided from rating 1, 2 or 3 Years before date of bankruptcy.





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

Statistics based on number of active Sole prorieters that turned in to bankruptcy proceedings, distraint or liquidation during the period 231001-251231 divided from rating 1, 2 or 3 Years before date of bankruptcy.





RATING DISTRIBUTION

Sweden 2025-12-31

Rating	Sole proprietors		Trade company		Ltd		Total	
	Number of	Share %	Number of	Share %	Number of	Share %	Number of	Share %
AAA					45 680	6,14%	45 680	3,42%
AA	108 490	19,28%	13 996	47,65%	135 132	18,17%	257 618	19,29%
A	332 917	59,17%	9 062	30,85%	332 555	44,72%	674 534	50,50%
NYTT	60 339	10,72%	1 499	5,10%	43 157	5,80%	104 995	7,86%
B	41 552	7,39%	2 652	9,03%	119 908	16,13%	164 112	12,29%
C	19 332	3,44%	1 421	4,84%	51 893	6,98%	72 646	5,44%
EJ FASTÄLLD	3	0,00%	745	2,54%	15 286	2,06%	16 034	1,20%
Totalsumma	562 633	100,00%	29 375	100,00%	743 611	100,00%	1 335 619	100,00%

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Nordic rating statistics

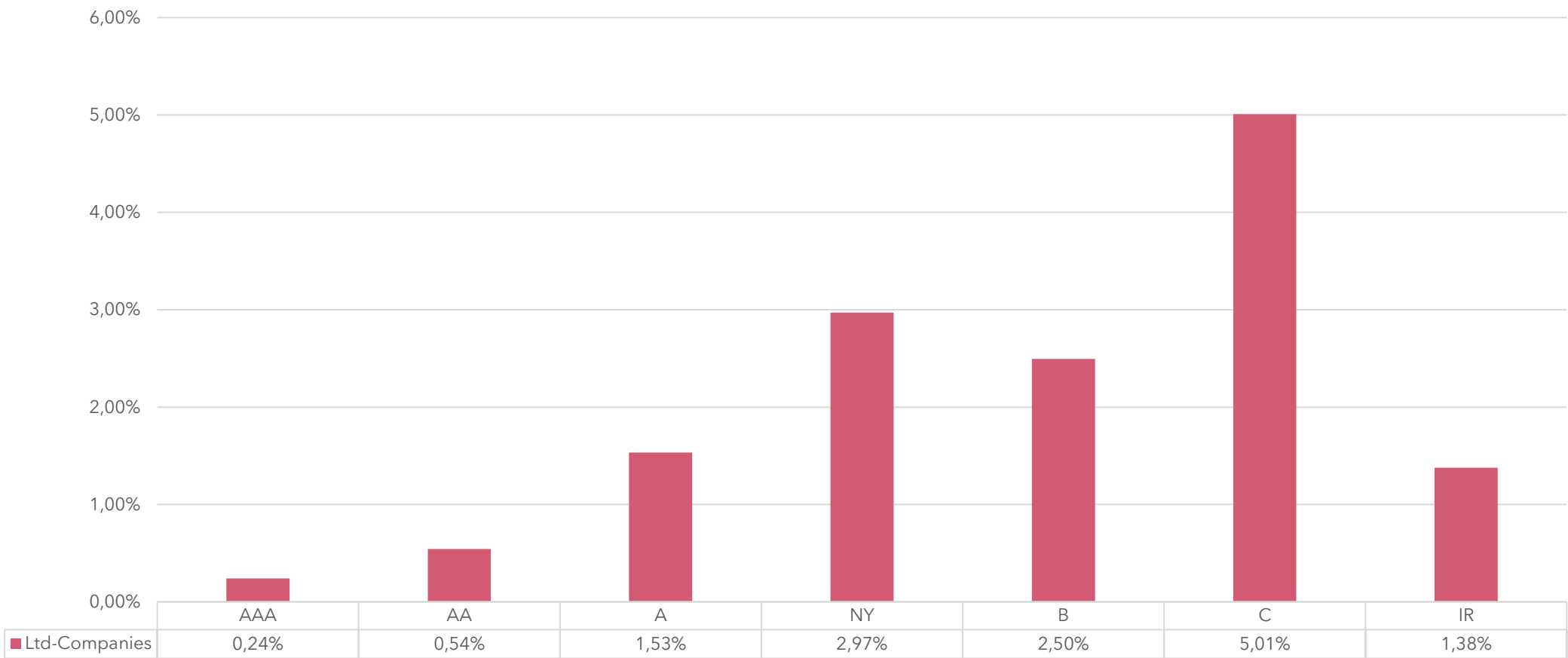
Denmark





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 241001-251231 divided from rating 1 Year before date of bankruptcy.





RATING DISTRIBUTION

Denmark 2025-12-31

Rating	Ltd-Companies		Other		Partnerships		Sole proprietors		Total	
	Number of	Share %			Number of	Share %	Number of	Share %	Number of	Share %
AAA	30 410	7,17%	45	0,02%	183	0,73%	0	0,00%	30 638	3,22%
AA	94 699	22,33%	146	0,06%	830	3,30%	159 912	57,64%	255 587	26,85%
A	101 893	24,03%	145	0,06%	1 055	4,19%	4 566	1,65%	107 659	11,31%
NYTT	51 175	12,07%	329	0,15%	0	0,00%	0	0,00%	51 504	5,41%
B	16 205	3,82%	24	0,01%	191	0,76%	438	0,16%	16 858	1,77%
C	39 815	9,39%	12	0,01%	274	1,09%	807	0,29%	40 908	4,30%
IR	89 837	21,19%	224 686	99,69%	22 655	89,94%	111 708	40,27%	448 886	47,15%
Total	424 034	100,00%	225 387	100,00%	25 188	100,00%	277 431	100,00%	952 040	100,00%

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Nordic rating statistics

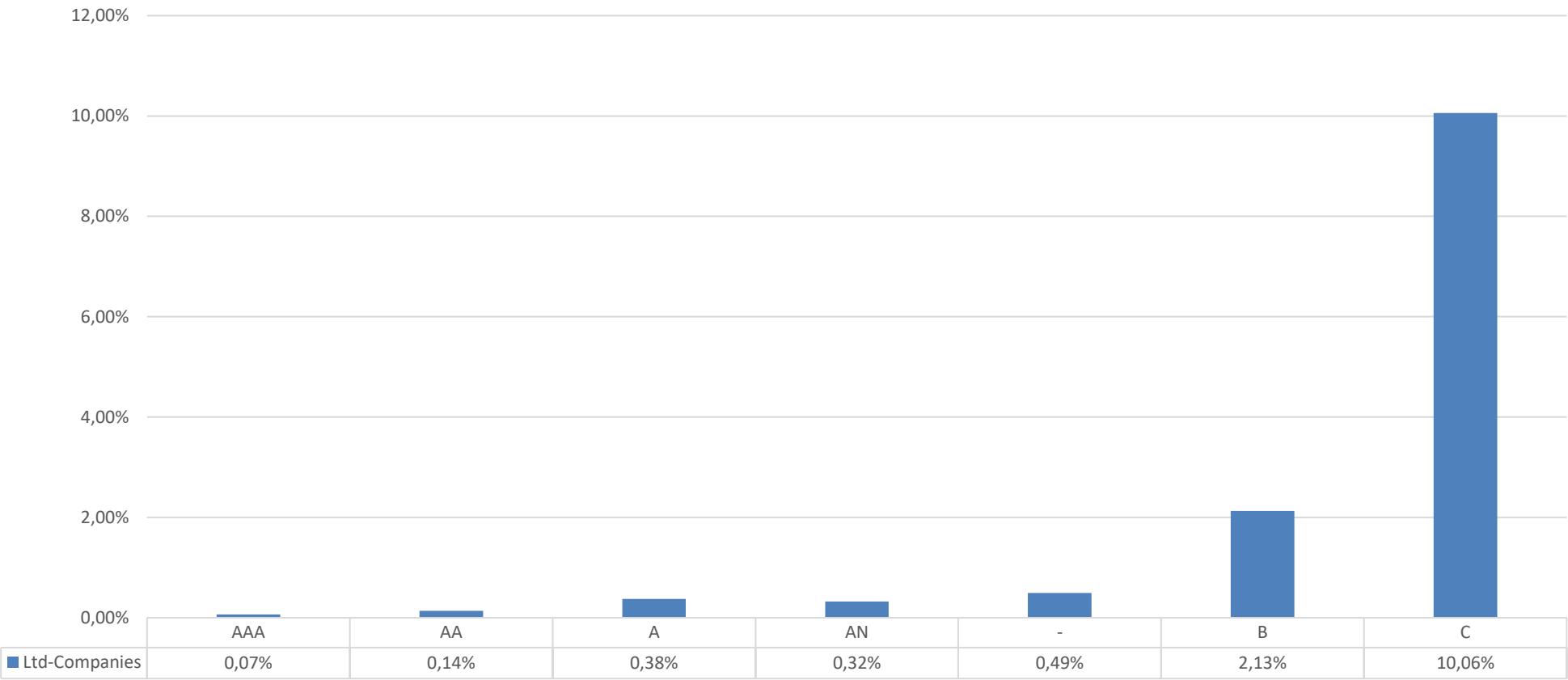
Finland





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 241001-251231 divided from rating 1 Year before date of bankruptcy.





RATING DISTRIBUTION FOR LTD COMPANIES IN FINLAND 2025-12-31

	Ltd companies		
Rating	Number	Share %	Risk %
AAA	19 959	8,86%	0,07%
AA	65 423	29,04%	0,14%
A	75 114	33,34%	0,38%
AN	19 805	8,79%	0,32%
-	9 925	4,40%	0,49%
B	22 263	9,88%	2,13%
C	12 833	5,70%	10,06%
SUM	225 322	100,00%	

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Nordic rating statistics

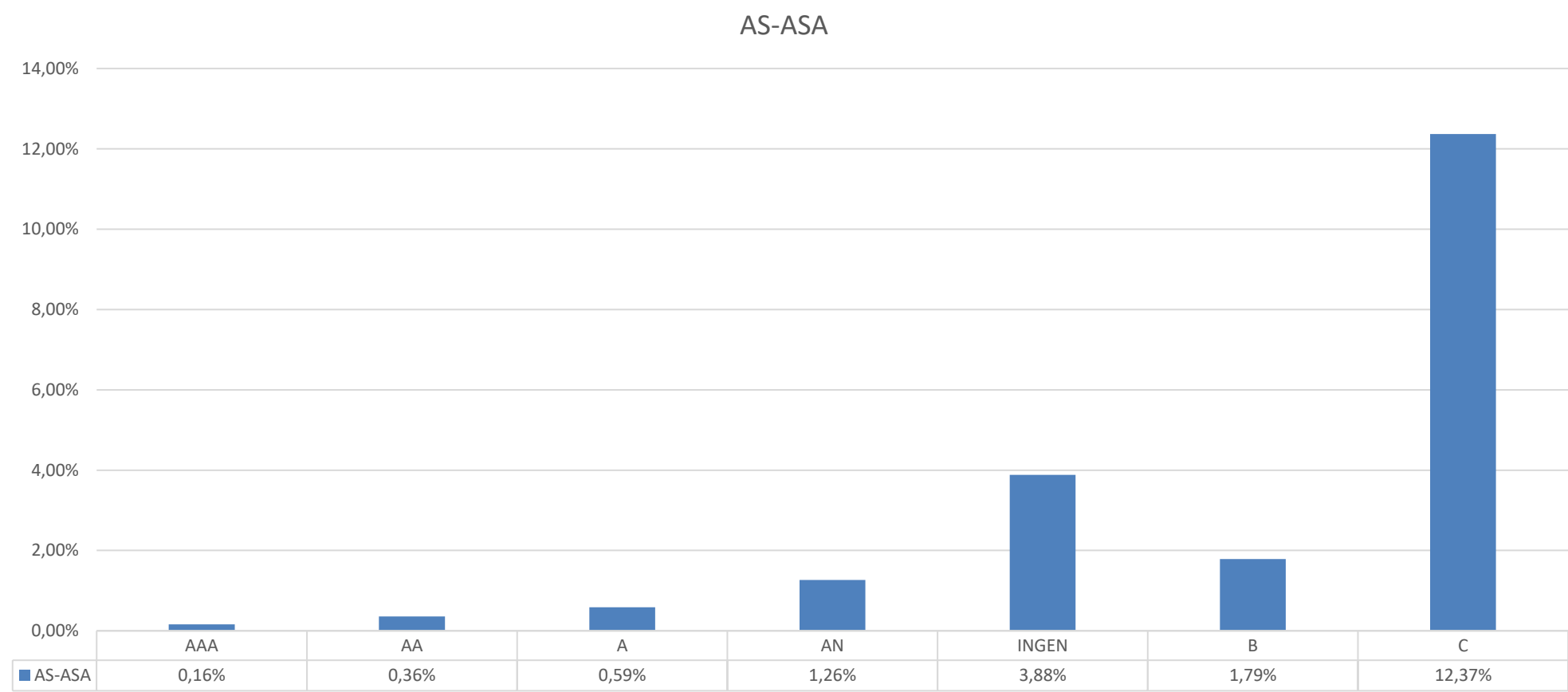
Norway





RISK OF BANKRUPTCY FOR LTD-COMPANIES WITHIN 1 YEAR

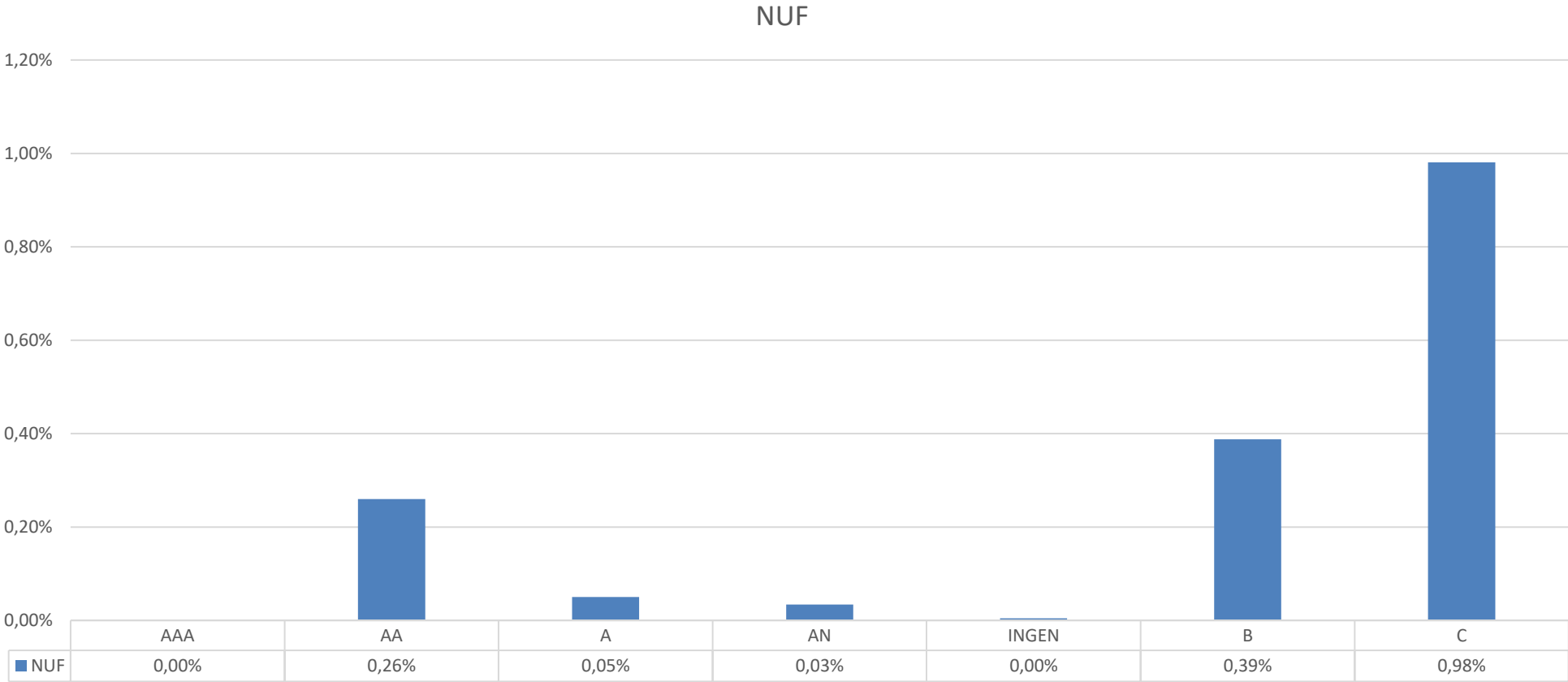
Statistics based on number of active Ltd companies that turned in to bankruptcy proceedings during the period 241001-251231 divided from rating 1 Year before date of bankruptcy.





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

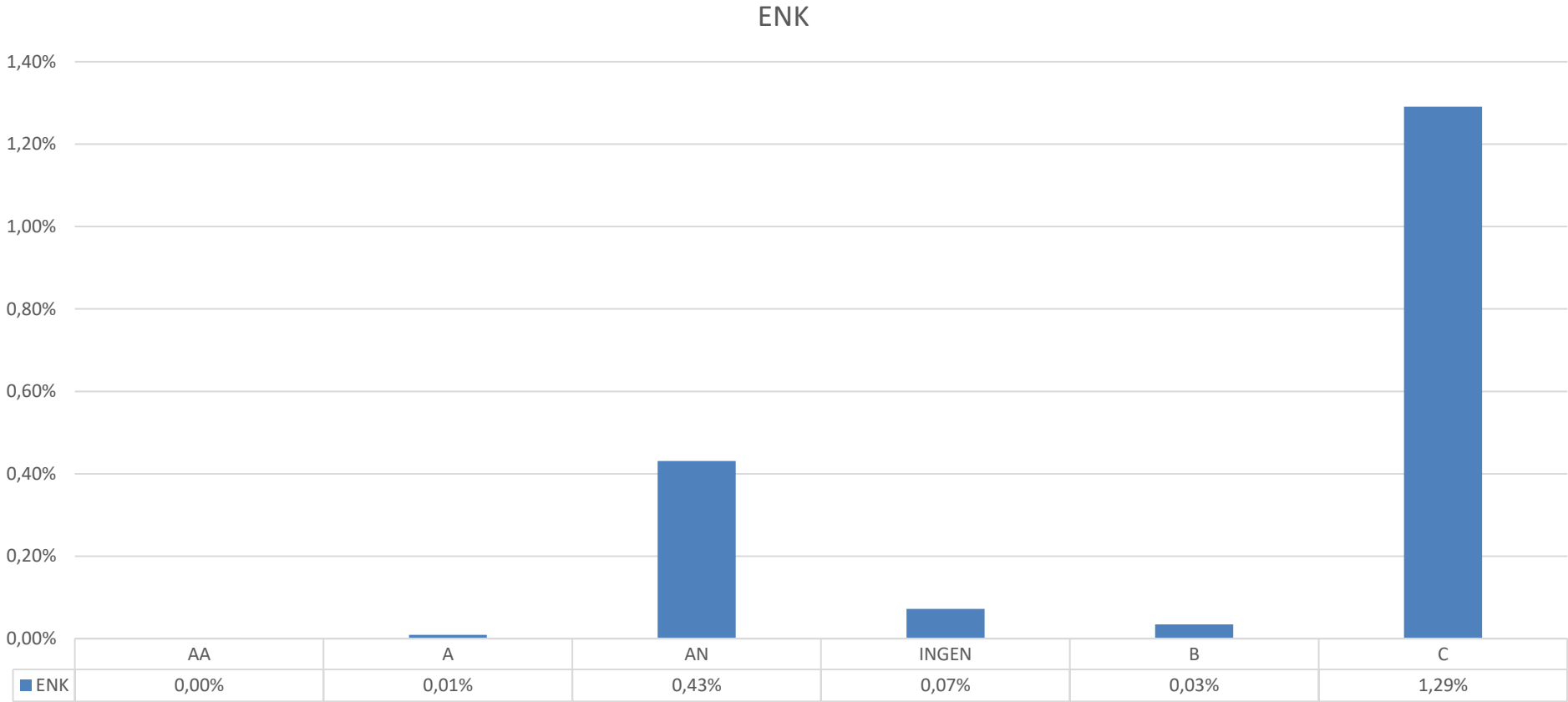
Statistics based on number of active NUF that turned in to bankruptcy proceedings during the period 241001-251231 divided from rating 1 Year before date of bankruptcy.





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

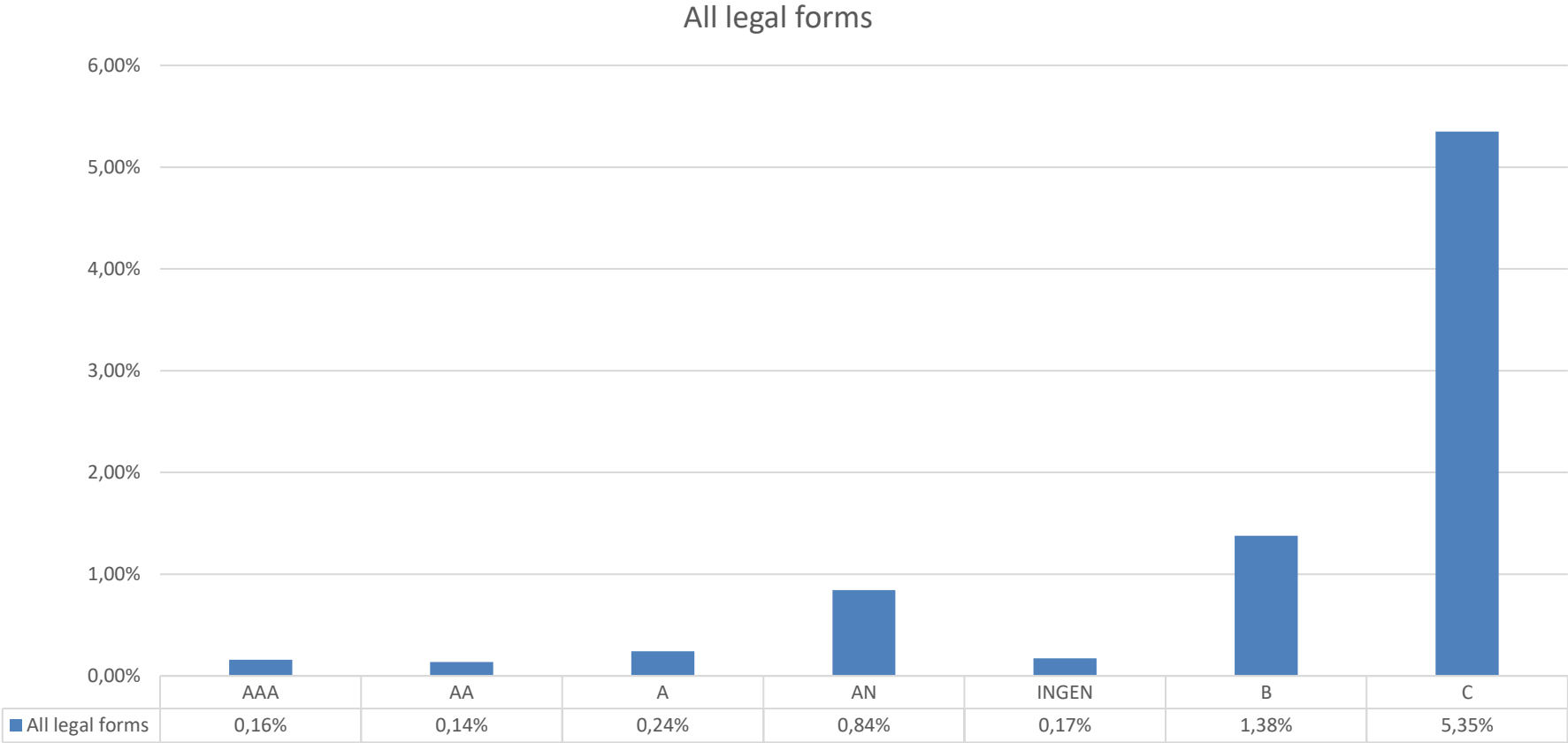
Statistics based on number of active ENK that turned in to bankruptcy proceedings during the period 241001-251231 divided from rating 1 Year before date of bankruptcy.





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 241001-251231 divided from rating 1 Year before date of bankruptcy.





RATING DISTRIBUTION

Norway 2025-12-31

	LTD		NUF		Partnerships		Sole proprietors		Total	
	Number of	Share %	Number of	Share %	Number of	Share %	Number of	Share %	Number of	Share %
AAA	35 548	8,59%	311	1,21%	148	1,96%	0	0,00%	36 007	4,02%
AA	90 243	21,81%	517	2,01%	823	10,90%	153620	34,26%	245 203	27,38%
A	148 300	35,83%	1150	4,48%	461	6,11%	224696	50,11%	374 607	41,83%
AN	30 868	7,46%	3604	14,03%	340	4,50%	1803	0,40%	36 615	4,09%
INGEN	5 836	1,41%	17705	68,93%	5359	70,99%	9862	2,20%	38 762	4,33%
B	79 058	19,10%	716	2,79%	237	3,14%	23502	5,24%	103 513	11,56%
C	23 990	5,80%	1684	6,56%	181	2,40%	34940	7,79%	60 795	6,79%
Totalt	413 843	100,00%	25 687	100,00%	7 549	100,00%	448 423	100,00%	895 502	100,00%

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