

# Nordic rating statistics

Q1 2025

FRS Analytics

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# Nordic rating statistics

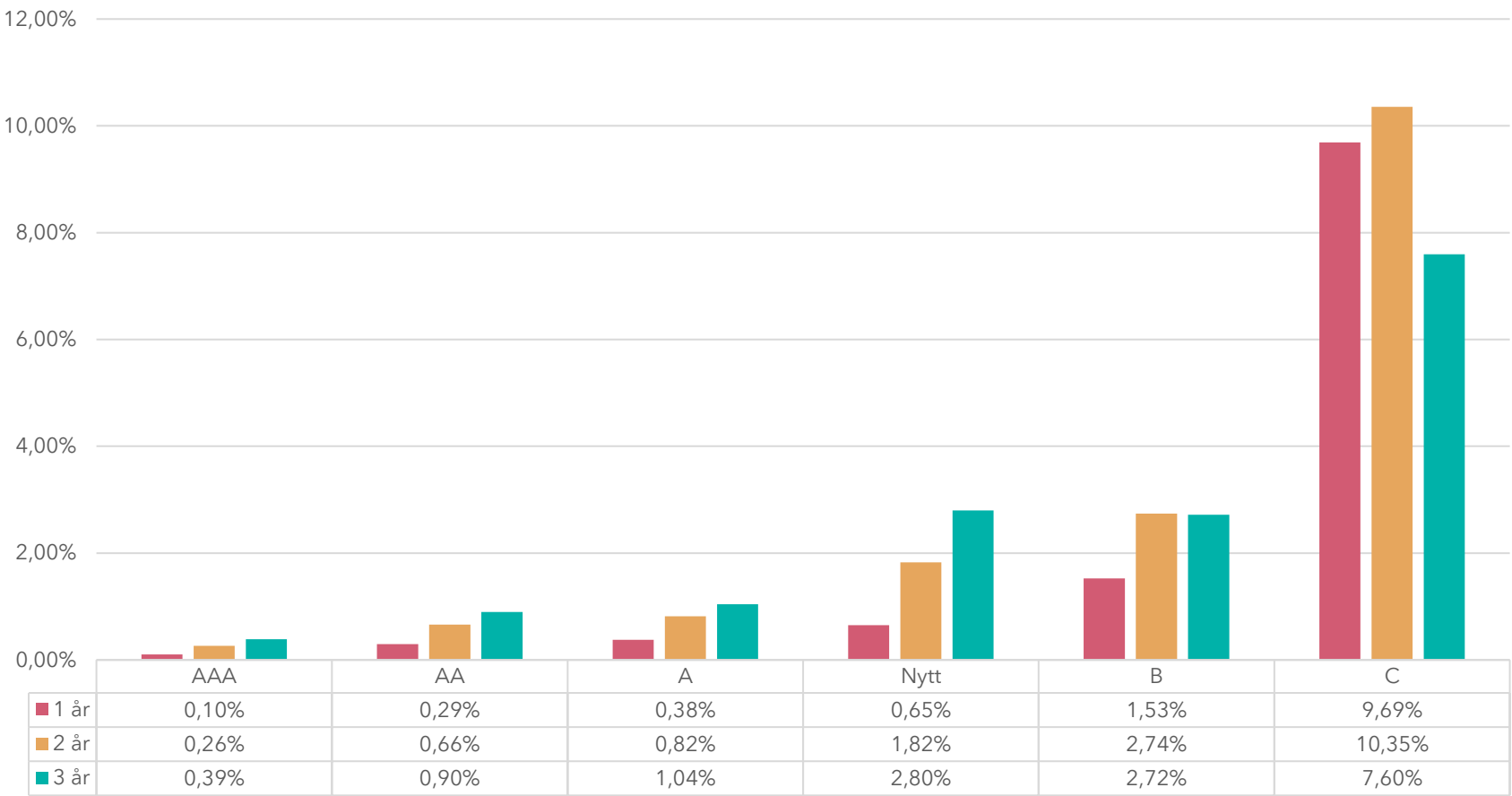
Sweden





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

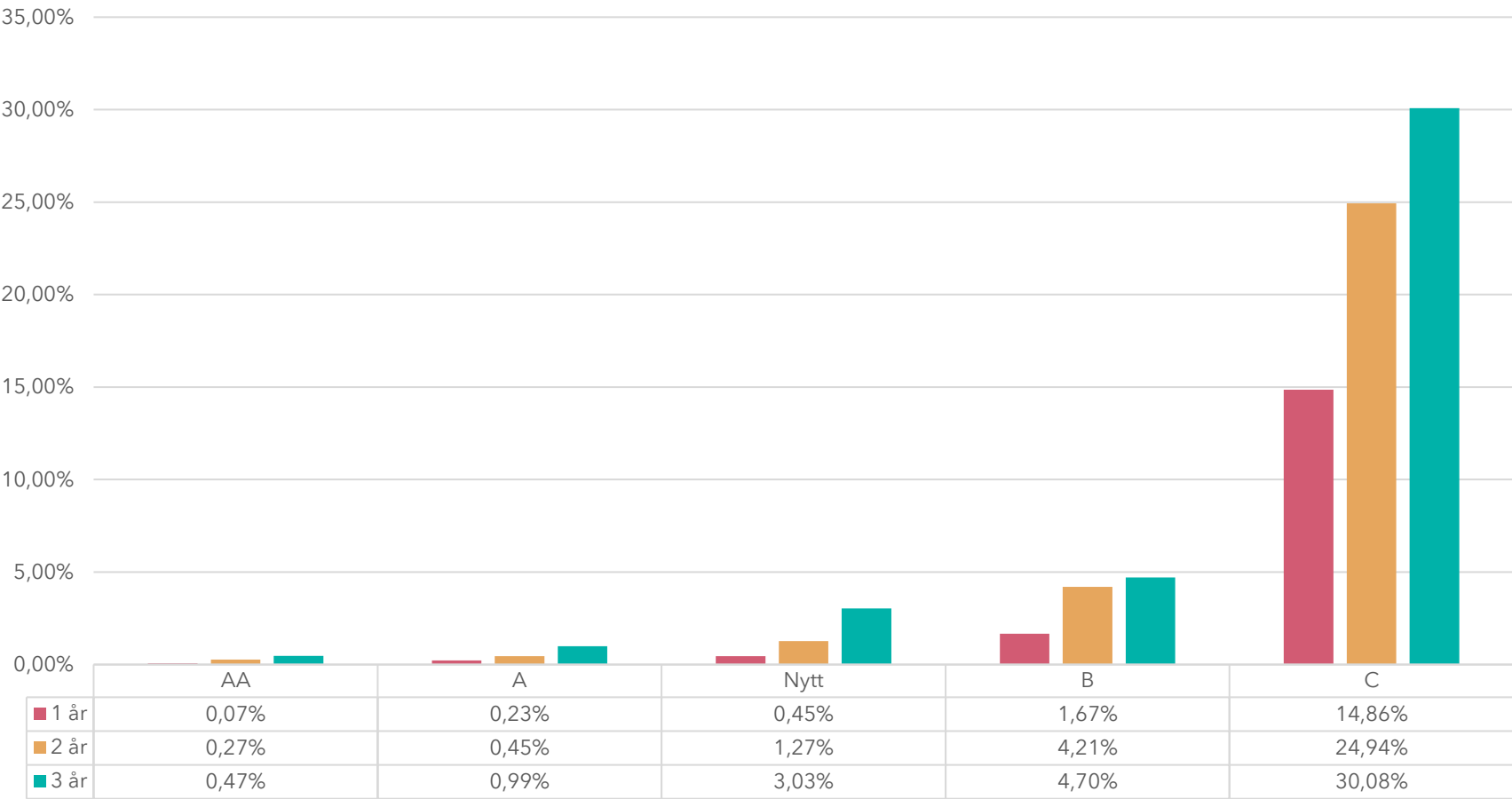
Statistics based on number of active Ltd companies that turned in to bankruptcy proceedings during the period 220101-250331 divided from rating 1, 2 or 3 Years before date of bankruptcy.





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

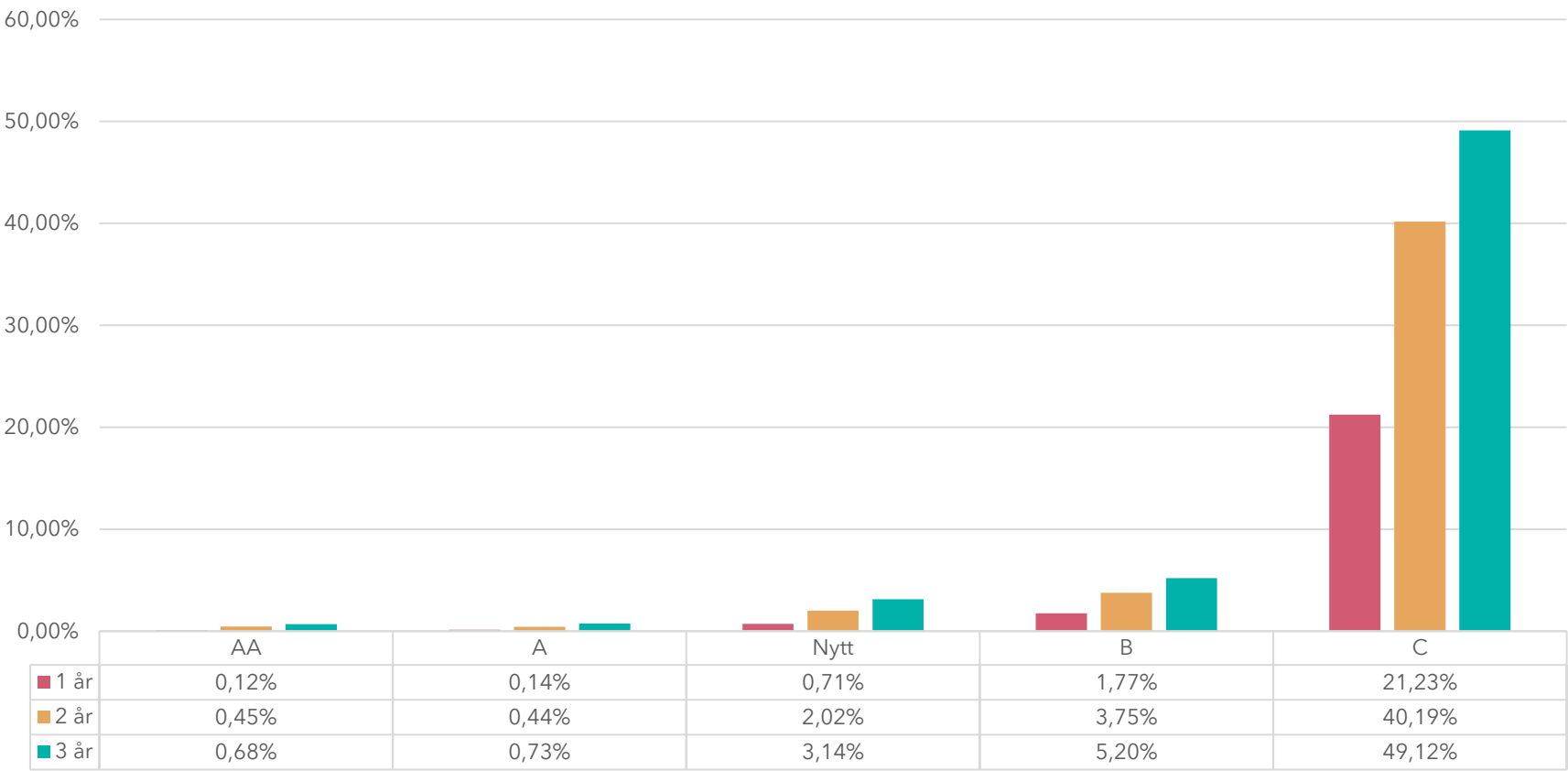
Statistics based on number of active Partnerships that turned in to bankruptcy proceedings, distraint or liquidation during the period 220101-250331 divided from rating 1, 2 or 3 Years before date of bankruptcy.





# 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 220101-250331 divided from rating 1, 2 or 3 Years before date of bankruptcy.





# RATING DISTRIBUTION

Sweden 2025-03-31

| Rating      | Sole proprietors |         | Trade company |         | Ltd       |         | Total     |         |
|-------------|------------------|---------|---------------|---------|-----------|---------|-----------|---------|
|             | Number of        | Share % | Number of     | Share % | Number of | Share % | Number of | Share % |
| AAA         |                  |         |               |         | 44 802    | 6,25%   | 44 802    | 3,42%   |
| AA          | 106 592          | 18,91%  | 14 998        | 48,26%  | 130 671   | 18,23%  | 252 261   | 19,23%  |
| A           | 340 235          | 60,34%  | 9 778         | 31,46%  | 317 275   | 44,26%  | 667 288   | 50,87%  |
| NYTT        | 57 083           | 10,12%  | 1 489         | 4,79%   | 43 073    | 6,01%   | 101 645   | 7,75%   |
| B           | 41 414           | 7,35%   | 2 660         | 8,56%   | 116 374   | 16,23%  | 160 448   | 12,23%  |
| C           | 18 498           | 3,28%   | 1 494         | 4,81%   | 50 241    | 7,01%   | 70 233    | 5,35%   |
| EJ FASTÄLLD | 4                | 0,00%   | 659           | 2,12%   | 14 408    | 2,01%   | 15 071    | 1,15%   |
| Totalsumma  | 563 826          | 100,00% | 31 078        | 100,00% | 716 844   | 100,00% | 1 311 748 | 100,00% |

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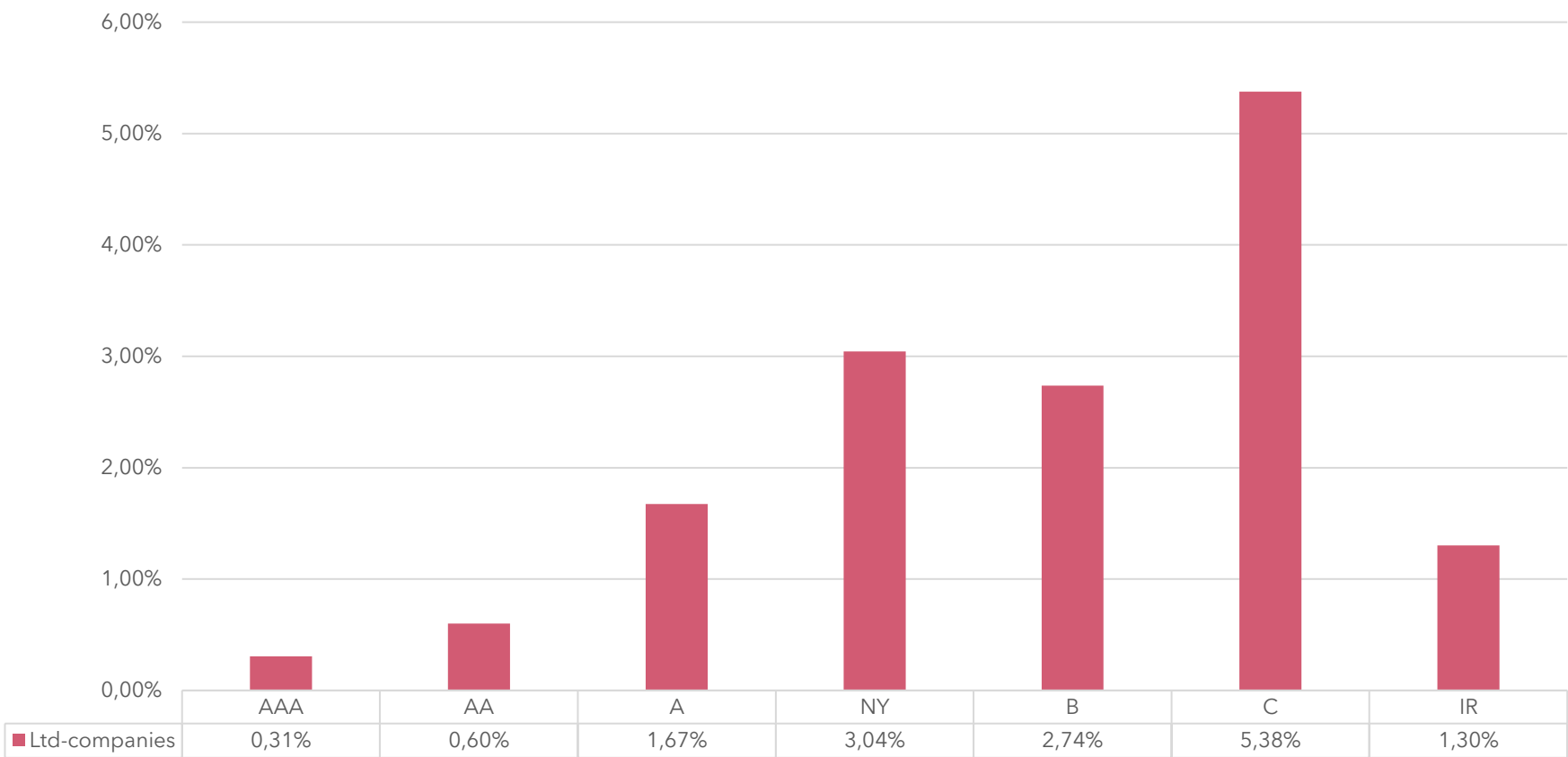
Denmark





# 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 240101-250331 divided from rating 1 Year before date of bankruptcy.





# RATING DISTRIBUTION

Denmark 2025-03-31

| 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%    | 101             | 0,4%    | 19 272    | 4,7%    | 43        | 0,2%    | 19 416    | 2,6%    |
| AA     | 164 061          | 58,1%   | 670             | 2,6%    | 79 712    | 19,4%   | 128       | 0,7%    | 244 571   | 33,2%   |
| A      | 3 981            | 1,4%    | 927             | 3,6%    | 91 799    | 22,3%   | 130       | 0,7%    | 96 837    | 13,1%   |
| NY     | 0                | 0,0%    | 0               | 0,0%    | 45 680    | 11,1%   | 57        | 0,3%    | 45 737    | 6,2%    |
| B      | 331              | 0,1%    | 156             | 0,6%    | 14 117    | 3,4%    | 18        | 0,1%    | 14 622    | 2,0%    |
| C      | 905              | 0,3%    | 242             | 0,9%    | 38 097    | 9,3%    | 10        | 0,1%    | 39 254    | 5,3%    |
| IR     | 113 081          | 40,0%   | 23 402          | 91,8%   | 122 243   | 29,7%   | 17 519    | 97,8%   | 276 245   | 37,5%   |
| Total  | 282 359          | 100%    | 25 498          | 100%    | 410 920   | 100%    | 17 905    | 100%    | 736 682   | 100%    |

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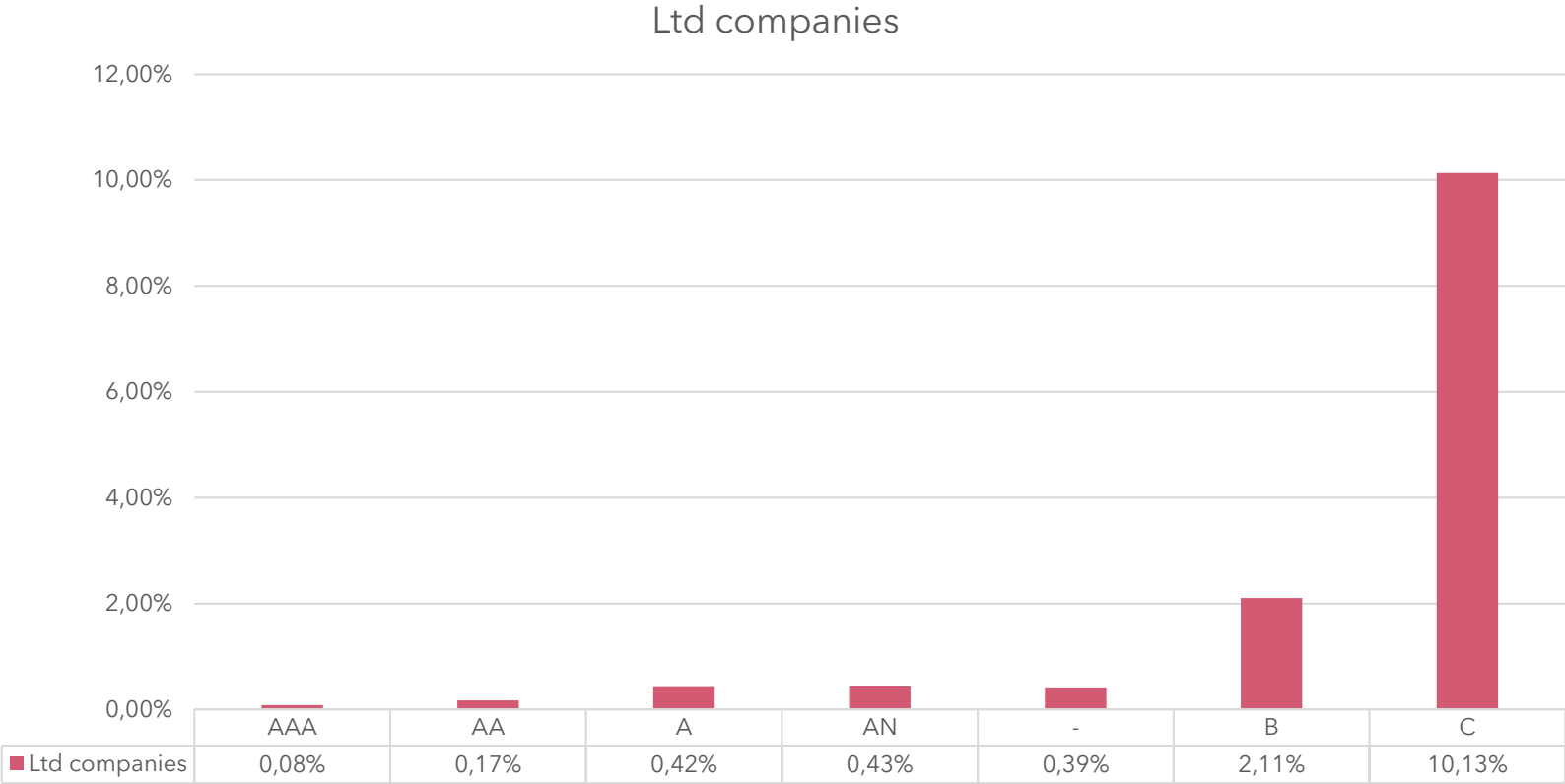
Finland





# 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 240101-250331 divided from rating 1 Year before date of bankruptcy.





# RATING DISTRIBUTION FOR LTD COMPANIES IN FINLAND 2025-03-31

|        | Ltd companies |         |        |
|--------|---------------|---------|--------|
| Rating | Number of     | Share % | Risk % |
| AAA    | 20 539        | 9,32%   | 0,08%  |
| AA     | 64 874        | 29,44%  | 0,17%  |
| A      | 72 539        | 32,92%  | 0,42%  |
| AN     | 19 822        | 9,00%   | 0,43%  |
| -      | 9 133         | 4,14%   | 0,39%  |
| B      | 21 042        | 9,55%   | 2,11%  |
| C      | 12 404        | 5,63%   | 10,13% |
| SUM    | 220 353       | 100,00% |        |

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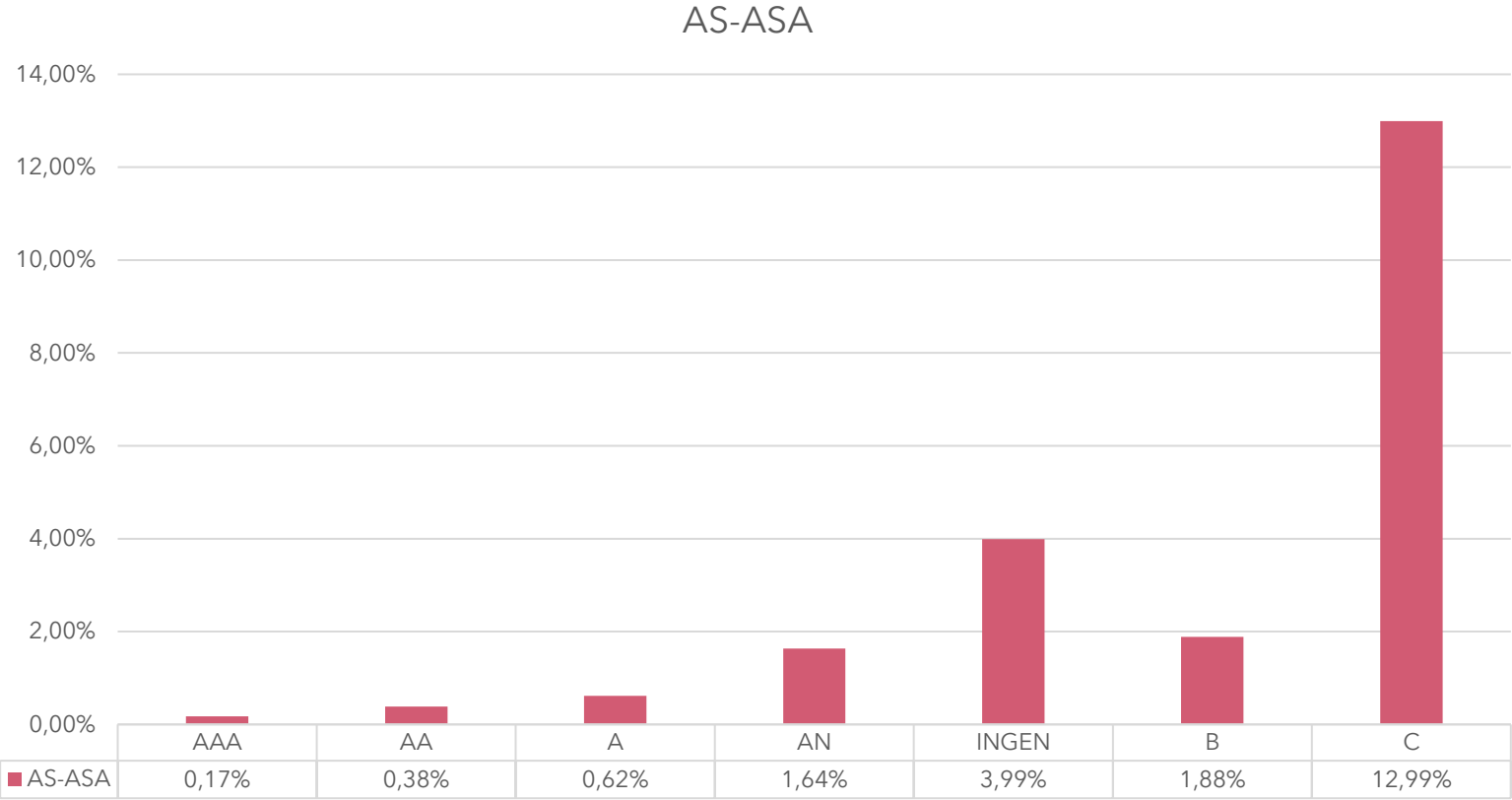
Norway





# RISK OF BANKRUPTCY FOR LTD-COMPANIES WITHIN 1 YEAR

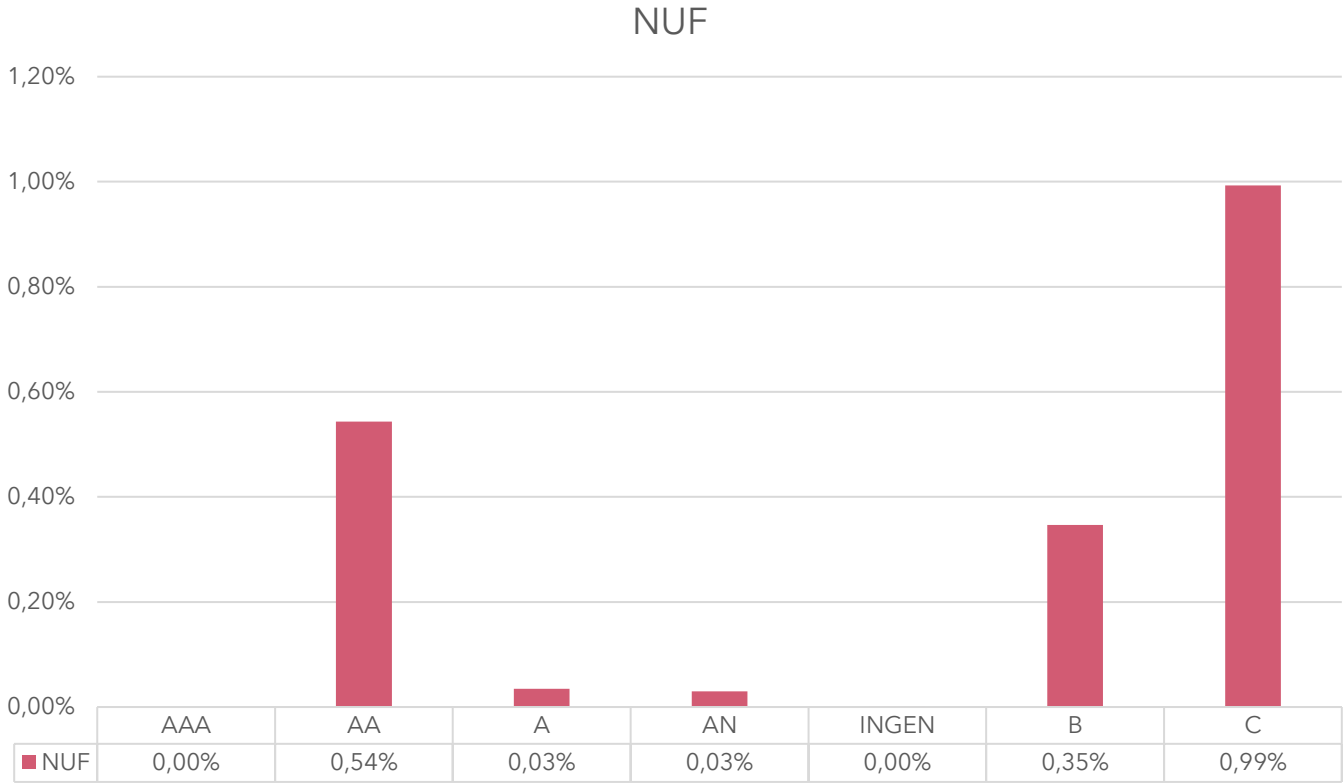
Statistics based on number of active Ltd companies that turned in to bankruptcy proceedings during the period 240101-250331 divided from rating 1 Year before date of bankruptcy.





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

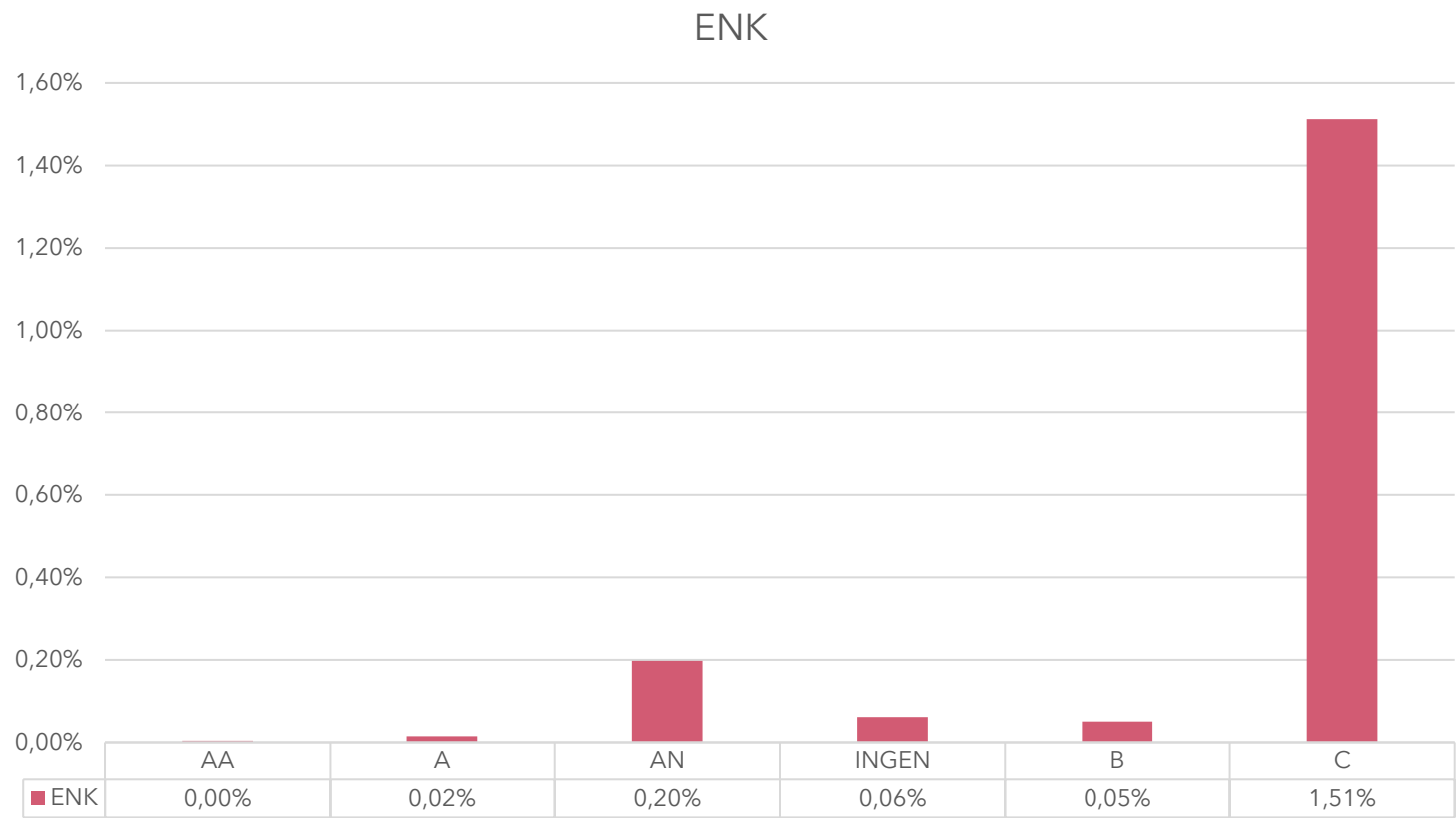
Statistics based on number of active NUF that turned in to bankruptcy proceedings during the period 240101-250331 divided from rating 1 Year before date of bankruptcy.





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

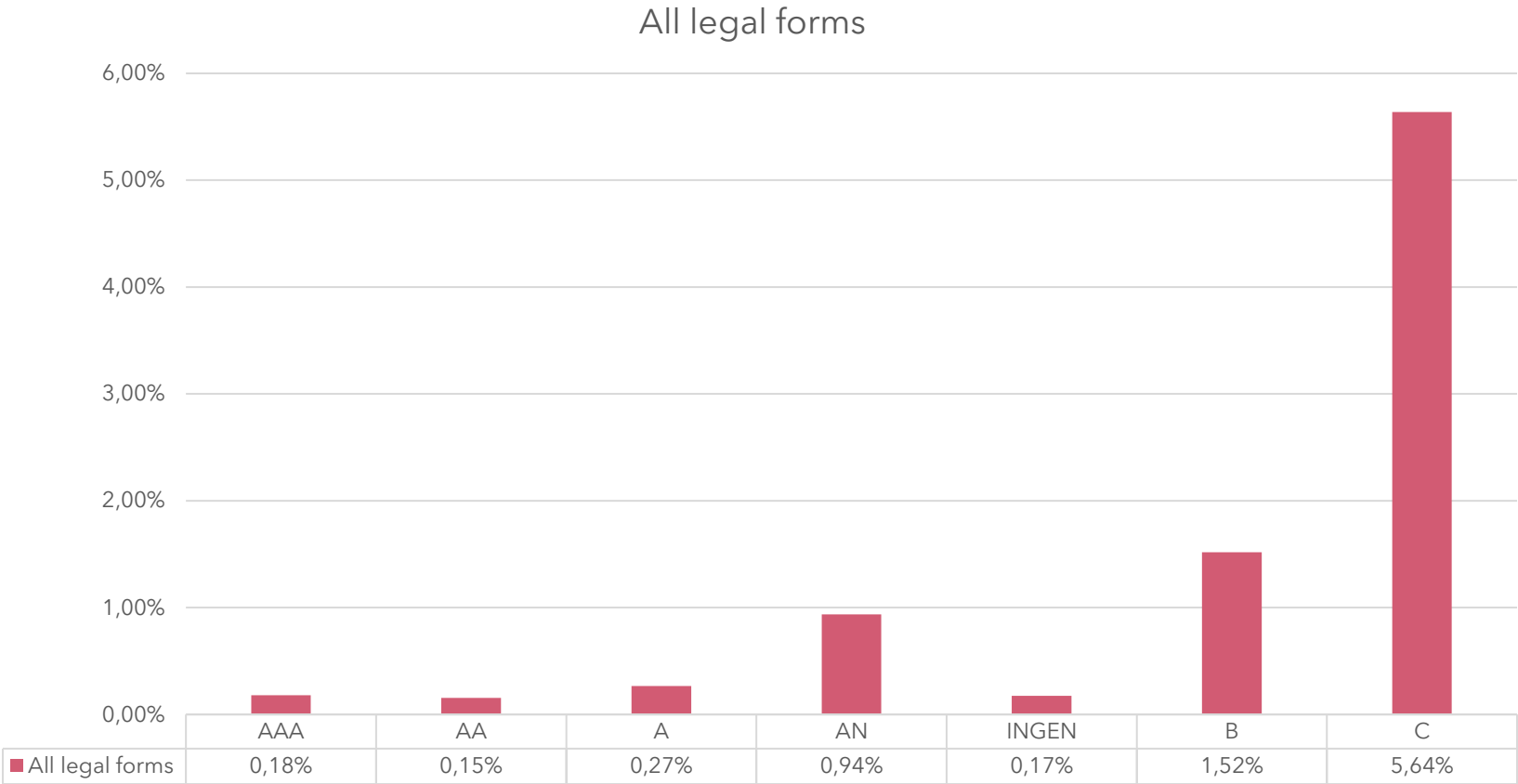
Statistics based on number of active ENK that turned in to bankruptcy proceedings during the period 240101-250331 divided from rating 1 Year before date of bankruptcy.





# 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 240101-250331 divided from rating 1 Year before date of bankruptcy.





# RATING DISTRIBUTION

Norway 2025-03-31

|        | LTD       |         | NUF       |         | Partnerships |         | Sole proprietors |         | Total     |         |
|--------|-----------|---------|-----------|---------|--------------|---------|------------------|---------|-----------|---------|
|        | Number of | Share % | Number of | Share % | Number of    | Share % | Number of        | Share % | Number of | Share % |
| AAA    | 33 823    | 8,41%   | 279       | 1,08%   | 167          | 2,22%   | 0                | 0,00%   | 34 269    | 3,94%   |
| AA     | 88 619    | 22,03%  | 538       | 2,08%   | 819          | 10,90%  | 146013           | 33,71%  | 235 989   | 27,16%  |
| A      | 146 680   | 36,46%  | 1161      | 4,48%   | 453          | 6,03%   | 217535           | 50,22%  | 365 829   | 42,10%  |
| AN     | 27 643    | 6,87%   | 3606      | 13,91%  | 386          | 5,14%   | 1708             | 0,39%   | 33 343    | 3,84%   |
| INGEN  | 6 740     | 1,68%   | 17862     | 68,91%  | 5280         | 70,25%  | 9200             | 2,12%   | 39 082    | 4,50%   |
| B      | 76 124    | 18,92%  | 726       | 2,80%   | 249          | 3,31%   | 23537            | 5,43%   | 100 636   | 11,58%  |
| C      | 22 666    | 5,63%   | 1749      | 6,75%   | 162          | 2,16%   | 35176            | 8,12%   | 59 753    | 6,88%   |
| Totalt | 402 295   | 100,00% | 25 921    | 100,00% | 7 516        | 100,00% | 433 169          | 100,00% | 868 901   | 100,00% |

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