

Brief statistics 2013



## TAXATION IN FINLAND

- Decisions concerning Finnish taxation are made by the Finnish Parliament, European Union and Municipalities. Tax legislation is drafted by the Ministry of Finance and enacted by Parliament.
- The Tax Administration collects approximately two-thirds of all taxes and tax-like payments in Finland. In addition to the Tax Administration, taxes and tax-like payments are also collected by Finnish Customs and the Finnish Transport Safety Agency (Trafi).
- Income earned by individuals is divided into earned income and capital income. Earned income includes salary and pension income as well as social benefits. Taxes on capital income are levied on such items as rent income and income earned from the sale of property. Capital income and earned income are taxed differently: capital income is taxed according to fixed tax rates and earned income according to a progressive tax scale, where the tax percentage increases as income increases.
- Taxpayers reserve the right to deduct expenditures incurred by purchases or holdings from their income.
- The income tax percentage for limited companies and other corporate bodies is fixed.
- Value-Added Tax (VAT) is a consumption tax that the consumer pays when purchasing a product or service. The rate of Value-Added Tax is fixed. The business transfers to the State Value Added Taxes collected on sales every month.

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## TAXES AS PERCENTAGES OF GDP BY COUNTRY 2009–2011

	Taxes, % of GDP		
	2009	2010	2011 <sup>1)</sup>
Finland	42.8	42.5	<b>43.4</b>
Sweden	46.6	45.5	<b>44.5</b>
Norway	42.4	42.9	<b>43.2</b>
Denmark	47.7	47.6	<b>48.1</b>
Iceland	33.9	35.2	<b>36.0</b>
Germany	37.3	36.1	<b>37.1</b>
Holland	38.2	38.7	–
Belgium	43.1	43.5	<b>44.0</b>
Austria	42.5	42.0	<b>42.1</b>
Luxembourg	37.7	37.1	<b>37.1</b>
France	42.5	42.9	<b>44.2</b>
Switzerland	28.7	28.1	<b>28.5</b>
United Kingdom	34.2	34.9	<b>35.5</b>
Ireland	27.7	27.6	–
Italy	43.0	42.9	<b>42.9</b>
Spain	30.9	32.3	<b>31.6</b>
Portugal	30.7	31.3	–
Greece	30.4	30.9	<b>31.2</b>
Australia	25.8	25.6	–
Canada	32.1	31.0	<b>31.0</b>
United States	24.2	24.8	<b>25.1</b>
Japan	27.0	27.6	–

Source: OECD

1) Preliminary data

– ) No data available.

## TAX STRUCTURES BY COUNTRY 2011

The contribution of different tax types to tax revenue %

	Income taxes	Consumption taxes	Other taxes
Finland	35.7	32.6	31.7
Sweden	35.4	29.1	35.5
Norway	48.6	26.4	25.0
Denmark	61.1	31.9	7.0
Iceland	45.6	34.2	20.2
Germany	29.6	29.1	41.3
Holland 1)	27.9	30.8	41.3
Belgium	34.9	25.1	40.0
Austria	28.9	27.8	43.3
Luxembourg	35.6	27.3	37.1
France	22.8	24.8	52.4
Switzerland	45.7	22.5	31.8
United Kingdom	36.3	32.7	31.7
Ireland 1)	36.2	37.0	26.8
Italy	32.2	26.3	41.5
Spain	29.1	26.2	44.7
Portugal 1)	26.9	39.4	33.7
Greece	22.1	38.9	39.0
Australia 1)	57.1	28.4	14.5
Canada	46.7	24.4	28.9
United States	47.0	18.2	34.8
Japan 1)	30.2	18.7	51.1

Source: OECD

1) The figures are for 2010.

## MAXIMUM MARGINAL INCOME TAX RATES, BY COUNTRY, 2012

	Individual	Corporate
Finland	48.2	24.50
Sweden	56.5	26.30
Norway	40.0	28.00
Denmark	48.1	25.00
Iceland	44.4	20.00
Germany	47.5	30.20
Holland	49.2	25.00
Belgium	45.3	34.00
Austria	43.7	25.00
Luxembourg	41.3	28.80
France	38.4	34.40
Switzerland	36.0	21.20
United Kingdom	50.0	24.00
Ireland	48.0	12.50
Italy	40.8	27.50
Spain	45.0	30.00
Portugal	44.5	31.50
Greece	37.6	20.00
Australia	46.5	30.00
Canada	46.4	26.10
United States	41.7	39.10
Japan	47.2	39.50

Source: OECD

## GENERAL CONSUMPTION TAXES, BY COUNTRY, 2010–2011

	General consumption Taxes % of taxes		General consumption Taxes % of GDP	
	2010	2011	2010	2011
Finland	20.1	<b>20.6</b>	8.5	<b>9.0</b>
Sweden	21.6	<b>21.5</b>	9.8	<b>9.6</b>
Norway	18.6	<b>18.0</b>	8.0	<b>7.8</b>
Denmark	20.7	<b>20.7</b>	9.9	<b>9.9</b>
Iceland	22.7	<b>21.6</b>	8.0	<b>7.8</b>
Germany	20.1	<b>19.8</b>	7.2	<b>7.3</b>
Holland	18.7	–	7.2	–
Belgium	16.4	<b>16.1</b>	7.1	<b>7.1</b>
Austria	18.9	<b>18.6</b>	8.0	<b>7.8</b>
Luxembourg	16.0	<b>17.0</b>	6.0	<b>6.3</b>
France	16.9	<b>16.4</b>	7.3	<b>7.3</b>
Switzerland	12.7	<b>12.7</b>	3.6	<b>3.6</b>
United Kingdom	18.8	<b>20.6</b>	6.5	<b>7.3</b>
Ireland	23.0	<b>22.4</b>	6.3	<b>6.2</b>
Italy	14.6	<b>14.5</b>	6.3	<b>6.2</b>
Spain	16.7	<b>16.7</b>	5.5	<b>5.3</b>
Portugal	25.0	–	7.8	–
Greece	24.2	–	7.5	–
Australia	13.7	–	3.5	–
Canada	14.0	<b>14.3</b>	4.3	<b>4.4</b>
United States	8.1	<b>8.1</b>	2.0	<b>2.0</b>
Japan	9.6	<b>16.3</b>	2.6	<b>2.7</b>

Source: OECD

General consumption taxes refer mainly to VAT.

Consumption taxes are VAT and tax on insurance premiums in Finland.

-) No data available.

## VAT RATES IN THE EU, INTERNATIONAL COMPARISON 2012

	VAT rates on tax-free price %	
	General rates	Reduced rates
Finland	23	13/9
Sweden	25	12/6
Denmark	25	–
Estonia	20	9
Latvia	21	12
Lithuania	21	9/5
Germany	19	7
Holland	19	6
Belgium	21	12/6
Austria	20	10
Luxembourg	15	12/6/3
France	19.6	7/5.5/2.1
United Kingdom	20	5
Ireland	23	13.5/9/4.8
Italy	21	10/4
Spain	18	8/4
Portugal	23	13/6
Greece	23	13/6.5
Cyprus	17	8/5
Malta	18	7/5
Czech Republic	20	14
Slovakia	20	10
Poland	23	8/5
Hungary	27	18/5
Slovenia	20	8.5
Romania	24	9/5
Bulgaria	20	9

Source: OECD



## INCOMES OF INDIVIDUALS IN 2011 STATE TAXATION

Type of income	Total income € million	Number of earners 1000 pers.	Average income in €
Taxable income in state taxation	121,191	4,610	26,286
<b>Earned income</b>	113,024	4,508	25,074
Employment income	77,588	2,824	27,471
Pension and social benefits	30,634	2,811	10,898
Pension income	24,783	1,570	15,782
Unemployment relief	3,083	550	5,607
Child care subsidy	1,319	319	4,135
Other benefits	1,449	–	–
Other earned income	4,802	–	–
<b>Capital income</b>	10,643	2,588	4,113
Dividend income	4,139	2,186	1,893
Capital gains	3,997	337	11,850
Rental income	1,339	272	4,917
Other capital income	1,168	–	–
<b>Enterprise and partnership incomes</b>			
Agricultural income	1,077	120	9,001
Business income	2,990	139	21,516
Income from general and limited partnerships	1,324	115	11,511



*We are shifting our focus from taxes on labour to taxes on consumption.”*

## DIRECT TAXES AS PERCENTAGES OF TAXABLE INCOME, 2005 AND 2011

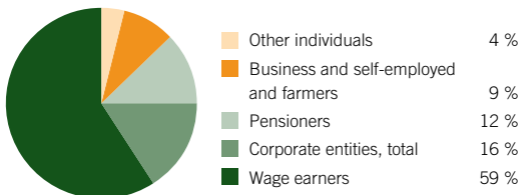
Taxpayer category	State income taxes		Other direct taxes		Direct taxes total	
	2005	2011	2005	2011	2005	2011
Wage earners	9.2	<b>6.0</b>	14.0	<b>16.4</b>	24.4	<b>22.5</b>
Pensioners	5.0	<b>3.2</b>	13.9	<b>14.4</b>	20.0	<b>17.5</b>
Farmers and forestry taxpayers	11.2	<b>10.0</b>	11.1	<b>13.2</b>	23.2	<b>23.2</b>
Business operators and the self-employed	12.7	<b>9.3</b>	13.7	<b>16.1</b>	27.3	<b>25.4</b>
<b>Individuals total</b>	<b>8.7</b>	<b>6.0</b>	<b>13.8</b>	<b>15.7</b>	<b>23.6</b>	<b>21.7</b>

## INCOME EARNERS, TAXABLE INCOME AND INDIVIDUALS TAXES IMPOSED, BY CLASSIFICATION, 2011

Taxable income €	Income earner quantities	Income earners % distribution	Taxable income % distribution	Taxes % of income
1 - 4,999	500,394	10.9	0.8	4.0
5,000 - 9,999	537,885	11.7	3.4	6.3
10,000 - 14,999	624,453	13.6	6.4	9.4
15,000 - 19,999	505,642	11.0	7.2	14.3
20,000 - 24,999	460,918	10.0	8.5	16.2
25,000 - 34,999	872,683	19.0	21.2	18.6
35,000 - 54,999	758,910	16.5	26.6	23.5
55,000 - 74,999	205,841	4.5	10.7	28.1
75,000 - 99,999	77,596	1.7	5.5	30.9
100,000 - 149,999	40,265	0.9	4.1	33.3
150,000 - 299,999	15,611	0.3	2.7	33.7
300,000 -	4,389	0.1	3.0	28.5
<b>Total</b>	<b>4,604,587</b>	<b>100.0</b>	<b>100.0</b>	<b>21.3</b>

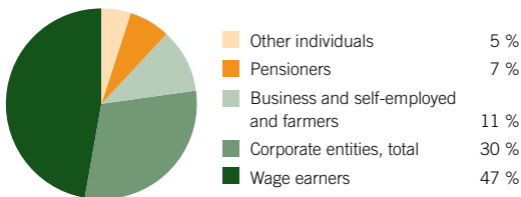
## TAXES AND TAX-LIKE CHARGES, BREAKDOWN OF TAXES BY TAXPAYER CATEGORY, 2005 AND 2011

Taxpayer category	Taxes total 2011 million €	% of total tax amount	
		2011	2005
<b>Individuals, total</b>	<b>26,300</b>	<b>84.5</b>	81.2
Wage earners	18,341	59.0	59.2
Pensioners	3,792	12.2	11.4
Farmers and forestry taxpayers	1,506	4.8	2.1
Business and self-employed	1,437	4.6	4.2
Other individuals	1,117	3.6	3.9
Estates of deceased persons	107	0.3	0.3
<b>Corporate entities, total</b>	<b>4,807</b>	<b>15.5</b>	18.8
Limited companies	4,502	14.5	17.7
Cooperative societies	100	0.3	0.5
Associations, institutions, etc.	44	0.1	0.3
Housing companies	10	0.0	0.1
Other legal persons	151	0.5	0.1
<b>All taxpayers, total</b>	<b>31,107</b>	<b>100.0</b>	100.0



## STATE INCOME TAX AND ITS BREAKDOWN BY TAXPAYER CATEGORY, 2005 AND 2011

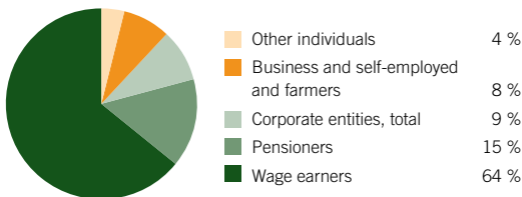
Taxpayer category	State income tax	% of total state income tax	
	2011 million €	2011	2005
<b>Individuals, total</b>	<b>7,256</b>	<b>69.9</b>	67.8
Wage earners	<b>4,923</b>	<b>47.4</b>	50.7
Pensioners	<b>685</b>	<b>6.6</b>	6.5
Farmers and forestry taxpayers	<b>649</b>	<b>6.3</b>	2.3
Business and self-employed	<b>524</b>	<b>5.1</b>	4.3
Other individuals	<b>373</b>	<b>3.6</b>	3.3
Estates of deceased persons	<b>102</b>	<b>1.0</b>	0.7
<b>Corporate entities, total</b> 1)	<b>3,120</b>	<b>30.1</b>	32.2
Limited companies	<b>2,934</b>	<b>28.3</b>	30.5
Cooperative societies	<b>65</b>	<b>0.6</b>	0.9
Associations, institutions, etc.	<b>27</b>	<b>0.3</b>	0.4
Housing companies	<b>6</b>	<b>0.1</b>	0.2
Other legal persons	<b>87</b>	<b>0.8</b>	0.2
<b>All taxpayers, total</b>	<b>10,376</b>	<b>100.0</b>	100.0



1) Corporate income tax has been distributed among the beneficiaries.

# MUNICIPAL INCOME TAX AND ITS BREAKDOWN BY TAXPAYER CATEGORY, 2005 AND 2011

Taxpayer category	Municipal income tax	% of total municipal tax	
	2011 million €	2011	2005
<b>Individuals, total</b>	<b>16,436</b>	<b>91.4</b>	91.5
Wage earners	11,510	64.0	65.9
Pensioners	2,746	15.3	15.3
Farmers and forestry taxpayers	730	4.1	1.9
Business and self-employed	793	4.4	4.0
Other individuals	652	3.6	4.4
Estates of deceased persons	5	0.0	0.1
<b>Corporate entities, total</b> 1)	<b>1,541</b>	<b>8.6</b>	8.5
Limited companies	1,434	8.0	8.0
Cooperative societies	32	0.2	0.2
Associations, institutions, etc.	16	0.1	0.1
Housing companies	3	0.0	0.2
Other legal persons	56	0.3	0.1
<b>All taxpayers, total</b>	<b>17,977</b>	<b>100.0</b>	100.0



1) Corporate income tax has been distributed among the beneficiaries.

## DIRECT TAXES AND TAX-LIKE CHARGES IMPOSED ON THE BASIS OF INCOME 1992–2011

Year	Income tax and state portion of corporate income tax € million	Municipal tax and municipal portion of corporate income tax € million	Church tax and church portion of corporate income tax € million
1992	5,777	8,288	540
1993	5,470	7,913	523
1994	5,984	8,755	570
<b>1995</b>	<b>6,839</b>	<b>9,492</b>	<b>619</b>
1996	7,624	10,038	654
1997	8,352	10,660	697
1998	9,437	11,159	722
1999	11,298	12,219	730
<b>2000</b>	<b>13,312</b>	<b>13,155</b>	<b>766</b>
2001	11,214	12,915	767
2002	11,605	12,553	790
2003	11,795	12,728	805
2004	12,100	13,023	821
<b>2005</b>	<b>12,421</b>	<b>13,655</b>	<b>849</b>
2006	12,984	14,545	896
2007	14,047	15,800	953
2008	12,346	16,345	964
2009	9,504	16,497	957
2010	9,931	17,152	974
<b>2011</b>	<b>10,403</b>	<b>17,978</b>	<b>993</b>

Corporate Income Tax has been distributed among the beneficiaries since 1993.  
National pension insurance contribution is included since 1996.  
Wealth tax is not included since 2006.

Year	National pension insurance contribution € million	Health insurance contribution € million	Total € million
1992	1,408	1,208	17,221
1993	854	1,141	15,900
1994	791	1,351	17,451
<b>1995</b>	<b>349</b>	<b>1,440</b>	<b>18,740</b>
1996	–	1,444	19,760
1997	–	1,311	21,021
1998	–	1,141	22,458
1999	–	1,076	25,323
<b>2000</b>	–	<b>1,066</b>	<b>28,300</b>
2001	–	1,062	25,956
2002	–	1,006	25,987
2003	–	966	26,328
2004	–	984	26,960
<b>2005</b>	–	<b>1,019</b>	<b>27,973</b>
2006	–	1,492	29,942
2007	–	1,539	32,383
2008	–	1,542	31,229
2009	–	1,610	28,597
2010	–	1,980	30,063
<b>2011</b>	–	<b>1,714</b>	<b>31,088</b>

## IMPORTANT TAX DEDUCTIONS, 2008–2011

Deduction	2008 € million	2009 € million	2010 € million
<b>State and municipal taxation</b>			
Standard deduction of work-related expenses	1,683	1,644	1,641
Deduction of commuting expenses	1,404	1,328	1,401
Membership fees in labour market organisations	552	556	589
Home loan interest	2,684	2,320	1,179
Deduction for pension insurance	3,810	3,832	4,175
<b>State taxation</b>			
Pension allowance	10,073	12,229	10,793
<b>Municipal taxation</b>			
Basic allowance	808	806	1,796
Disabled person's allowance	79	75	71
Student grant allowance	149	218	210
Earned income allowance	6,763	6,515	6,442
Pension allowance	3,997	5,221	5,471
Credit for the deficit in capital income	830	567	374
For home loan interest	672	433	279
For first-time homebuyer's loan interest	167	108	71
<b>Tax credits</b>			
Earned income allowance in state taxation	826	1,208	1,293
Tax credit for domestic costs	219	391	408



Deduction	2011 € million	1000 persons	Average €
<b>State and municipal taxation</b>			
Standard deduction of work-related expenses	1,669	2,779	601
Deduction of commuting expenses	1,526	820	1,861
Membership fees in labour market organisations	603	1,970	306
Home loan interest	1,447	1,483	976
Deduction for pension insurance	4,608	2,644	1,743
<b>State taxation</b>			
Pension allowance	10,804	1,459	7,405
<b>Municipal taxation</b>			
Basic allowance	1,842	1,604	1,148
Disabled person's allowance	69	210	330
Student grant allowance	190	187	1,015
Earned income allowance	6,494	2,581	2,516
Pension allowance	5,550	1,199	4,630
Credit for the deficit in capital income	445	1,526	292
For home loan interest	340	1,286	265
For first-time homebuyer's loan interest	80	201	397
<b>Tax credits</b>			
Earned income allowance in state taxation	1,509	2,591	582
Tax credit for domestic costs	476	402	1,186

# FINLAND'S TAXES, 2011

	€ million	% of total taxes
<b>State taxes and other similar fees</b>	<b>39,285</b>	<b>47.7</b>
<b>Taxes levied on the basis of income and capital</b>	<b>11,781</b>	<b>14.3</b>
Taxes on income	11,057	
Church tax on corporate bodies	131	
Inheritance and gift tax	395	
Tax withheld at source from interest income	198	
<b>Taxes on goods and services</b>	<b>17,789</b>	<b>21.6</b>
Value added tax	17,020	
Tax on insurance premiums	626	
Pharmacy fees	143	
<b>Excise duty</b>	<b>6,019</b>	<b>7.3</b>
Excise duty on tobacco	704	
Excise duty on alcoholic beverages	1,291	
Excise duty on soft drinks	134	
Excise duty on fuels	3,875	
Environmental tax on beverage bottles and cans	15	
<b>Other taxes</b>	<b>2,625</b>	<b>3.2</b>
Transfer tax	544	
Car tax	1,068	
Tax on lottery prizes	172	
Tax on certain vehicles	759	
Tax on waste	64	
Tax on rails	18	
<b>Other tax-like charges</b>	<b>985</b>	<b>1.2</b>
Seafarers' welfare and rescue levy	1	
State share of lottery profits and the profits of the Slot Machine Association	883	
Forest management fees, hunting and fishing licences	24	
Penalty interests, other sanctions and tax increases	73	
Oil waste duty	4	

	€ million	% of total taxes
<b>Tax revenue from outside the state budget</b>	<b>86</b>	<b>0.1</b>
Oil damage levy	24	
Fire insurance duty	9	
Strategic stockpile fee	46	
Nuclear energy research fee	7	
<b>Municipal taxes</b>	<b>19,149</b>	<b>23.3</b>
Municipal tax	17,948	
Tax on dogs	1	
Real property tax	1,199	
Other taxes	1	
<b>Insurance and social security contributions to the Social Insurance Institution</b>	<b>3,267</b>	<b>4.0</b>
National pension contributions	1,675	
Employers' national pension schemes	0	
Employers' national health insurance contributions	1,592	
<b>For employment pension schemes</b>	<b>18,453</b>	<b>22.4</b>
Employees'	4,747	
Employers'	13,706	
<b>For unemployment schemes</b>	<b>1,993</b>	<b>2.4</b>
Employees'	432	
Employers'	1,561	
<b>Taxes and levies paid forward to the EU</b>	<b>190</b>	<b>0.2</b>
<b>Taxes total</b>	<b>82,337</b>	<b>100.0</b>

Source: Statistics Finland.

Not included: Church tax €869 million, paid by individuals.

## NET ACCRUALS 2010 AND 2011 OF TAX REVENUE

	2011 € million	2012 € million	% change
Income tax; individuals	25,600.6	<b>26,600.1</b>	3.9
Income tax; corporate taxpayers	5,183.0	<b>4,210.0</b>	-18.8
VAT	12,123.5	<b>12,996.4</b>	7.2
Social security contributions	1,592.5	<b>1,656.1</b>	4.0
Real estate tax	1,199.3	<b>1,277.6</b>	6.5
Other taxes	2,794.1	<b>3,020.8</b>	8.1
<b>Totals</b>	48,493.0	<b>49,761.2</b>	2.6

## INCOME TAX SCALE FOR 2013

Taxable income €	Basic tax €	Rate within brackets %
16,100–23,900	8	6.5
23,900–39,100	515	17.5
39,100–70,300	3,175	21.5
70,300–100,000	9,883	29.75
100,000–	18,718.75	31.75

- For corporate taxpayers, income tax rate is 24.5%.
- The income tax rate of a tax consortium (eg. forests) is 28.0%.
- Capital-income tax rate is 30.0%. If the taxpayer receives more than €50,000 in capital income, the tax rate is 32.0%.
- Basic health insurance contribution 1.30%,  
(for pensioners and social benefit recipients 1.47%).
- Earned income contribution 0.74%, (0.88% for the self-employed).
- The employee's pension contribution is 5.15% or 6.5% and  
the unemployment insurance premium 0.6%, all withheld on paid wages.

## BREAKDOWN OF WAGE EARNERS, BY BASIC WITHHOLDING RATES, 2013

Basic rate	Quantities	%
0-10	988,683	32.3
11-20	994,610	32.5
21-25	584,856	19.1
26-30	330,395	10.8
31-40	153,470	5.0
41-50	11,461	0.4
51-	162	0.0
<b>Total</b>	<b>3,063,637</b>	<b>100.0</b>

## BREAKDOWN OF PENSION RECIPIENTS, BY BASIC WITHHOLDING RATES, 2013

Basic rate	Quantities	%
0-5	372,158	26.7
6-10	171,878	12.3
11-15	200,312	14.4
16-20	229,990	16.5
21-30	356,580	25.6
31-35	41,732	3.0
36-40	13,312	1.0
41-50	5,266	0.4
51-	1,074	0.1
<b>Total</b>	<b>1,392,302</b>	<b>100.0</b>

## MAXIMUM AMOUNTS OF TAX REFUNDS IN MUNICIPAL AND STATE TAXATION, 2011–2013

	2011 €	2012 €	2013 €
<b>Deductions and allowances granted on earned income both in state and municipal income taxation</b>			
Discretionary allowance for circumstantial incapacity to pay taxes	1,400	1,400	<b>1,400</b>
Standard deduction for work-related expenses	620	620	<b>620</b>
Deduction for temporary quarters	3,000	3,000	<b>3,000</b>
Deduction of commuting expenses	7,000	7,000	<b>7,000</b>
Taxpayer's own liability	600	600	<b>600</b>
<b>Deductions and allowances granted on capital income</b>			
Voluntary pension insurance premiums	5,000	5,000	<b>5,000</b>
<b>Deductions and allowances granted in state income taxation</b>			
Pension allowance	11,150	11,660	<b>12,630</b>
Deduction granted to sailors	6,650	6,650	<b>6,650</b>
<b>Deductions and allowances granted in municipal income taxation</b>			
Disabled person's allowance	440	440	<b>440</b>
Deduction granted to sailors	11,350	11,350	<b>11,350</b>
Deduction from earned income	3,570	3,570	<b>3,570</b>
Student grant allowance	2,600	2,600	<b>2,600</b>
Pension allowances	8,170	8,530	<b>8,880</b>
Basic allowance	2,250	2,850	<b>2,880</b>

2011      2012      2013  
 €            €            €

<b>Credits from tax in state taxation</b>			
Maintenance credit	80	80	<b>80</b>
Disabled person's allowance	115	115	<b>115</b>
<b>Credits from tax on earned income</b>			
Earned income allowance	650	945	<b>970</b>
Credit for the deficit in capital income	1,400	1,400	<b>1,400</b>
One child	400	400	<b>400</b>
At least two children	800	800	<b>800</b>
Credit for domestic work	3,000	2,000	<b>2,000</b>

## GDP, TAXES, NET TAXES AND CENTRAL GOVERNMENT DEBT, 1992–2011

Year	GDP € million	Taxes 1) %	Net taxes 2) %	Central government debt 3) %
1992	83,003	44.9	15.8	33.6
1993	83,914	44.4	12.5	51.3
1994	88,404	46.7	15.1	58.5
<b>1995</b>	<b>96,064</b>	<b>45.7</b>	<b>14.8</b>	<b>62.6</b>
1996	99,131	47.0	18.5	66.7
1997	107,380	46.4	20.7	65.0
1998	116,631	46.3	22.3	59.8
1999	122,321	45.9	22.1	55.6
<b>2000</b>	<b>132,195</b>	<b>47.2</b>	<b>25.4</b>	<b>48.0</b>
2001	139,288	44.8	23.3	44.3
2002	143,646	44.7	22.7	41.3
2003	145,531	44.1	21.6	43.5
2004	152,266	43.5	21.1	41.9
<b>2005</b>	<b>157,429</b>	<b>43.9</b>	<b>21.4</b>	<b>38.1</b>
2006	165,765	43.8	21.9	35.5
2007	179,830	43.0	22.2	31.2
2008	185,670	42.9	21.5	29.3
2009	172,318	42.8	17.8	37.3
2010*	178,796	42.5	17.3	42.0
<b>2011*</b>	<b>189,368</b>	<b>43.4</b>	<b>18.5</b>	<b>42.1</b>

Source: Statistics Finland.

1) Taxes as % of GDP.

2) The difference between taxes and income transfers by public authorities as % of GDP.

3) Central government debt, % of GDP.

\*) Preliminary data.



## DIFFERENT TAX TYPES AS PERCENTAGES OF TAX REVENUES, 1992–2011

Year	Public sector tax revenue € million	Income and property tax 1) %	Social security contr. 2) %	Consumption taxes etc. %
1992	37,306	41.8	23.5	34.7
1993	37,280	38.5	26.4	35.1
1994	41,306	40.0	26.2	33.8
<b>1995</b>	<b>43,855</b>	<b>39.5</b>	<b>26.9</b>	<b>33.6</b>
1996	46,639	41.3	25.7	33.0
1997	49,780	40.5	25.0	34.5
1998	53,951	41.1	25.2	33.8
1999	56,166	40.6	25.5	33.9
<b>2000</b>	<b>62,415</b>	<b>44.7</b>	<b>23.6</b>	<b>31.7</b>
2001	62,335	42.3	25.2	32.5
2002	64,187	41.8	24.9	33.3
2003	64,187	40.0	25.2	34.9
2004	66,191	39.8	25.3	34.8
<b>2005</b>	<b>69,120</b>	<b>39.6</b>	<b>25.9</b>	<b>34.6</b>
2006	72,615	39.8	25.9	34.4
2007	77,269	40.8	25.7	33.5
2008	79,648	40.2	26.1	33.6
2009	73,835	37.3	27.7	35.0
2010*	75,968	37.9	27.1	35.0
<b>2011*</b>	<b>82 337</b>	<b>37.2</b>	<b>26.7</b>	<b>36.1</b>

Source: Statistics Finland.

1) Includes national pension and health insurance contributions.

2) Includes employment pension and other social security contributions; does not include national pension and health insurance contributions.

\*) Preliminary data.

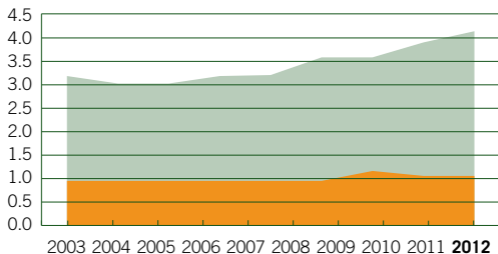
## TAX REFUNDS AND BACK TAXES, BY TAXPAYER CATEGORY, 2011

	Quantities of refund recipients	Tax refunds € million	Quantities of payers of back taxes	Back taxes total € million
<b>Individuals and estates, total</b>	<b>3,336,050</b>	<b>2,285</b>	<b>740,952</b>	<b>1,048</b>
Wage earners	2,027,249	1,670	358,178	454
Farmers and forestry taxpayers	117,047	131	58,606	134
Business and self-employed	89,345	153	69,373	220
Pensioners	809,797	204	144,075	74
Other individuals	279,050	120	86,291	141
Estates of deceased persons	13,562	8	24,429	26
<b>Corporate entities total</b>	<b>42,441</b>	<b>422</b>	<b>45,037</b>	<b>389</b>
Limited companies	38,773	386	39,409	348
Cooperative societies	502	7	434	2
Associations, institutions, etc.	1,974	15	2,346	4
Housing companies	289	1	896	4
Other corporate entities	903	13	1,952	31
<b>Taxpayers total</b>	<b>3,378,491</b>	<b>2,707</b>	<b>787,330</b>	<b>1,437</b>

## TAX ARREARS BY TAX TYPE, 2010–2012

	2010 € million	2011 € million	2012 € million
Income tax and prepayments	1,419	1,499	<b>1,547</b>
VAT	1,413	1,537	<b>1,618</b>
Employers' contributions and withheld tax	737	794	<b>840</b>
Tax on inheritance and gifts	18	18	<b>24</b>
Real property tax	13	16	<b>20</b>
Other taxes	27	35	<b>35</b>
<b>Tax arrears, total</b>	<b>3,627</b>	<b>3,898</b>	<b>4,084</b>

Billion €

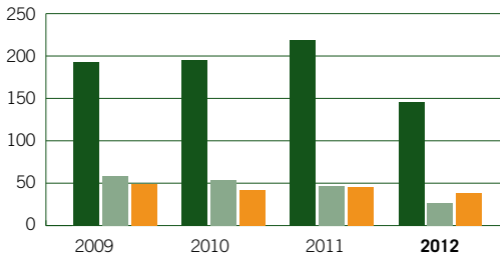


- Tax arrears
- Tax debts transferred for enforcement

## RESULTS OF TAX EXAMINATIONS, 2009–2012

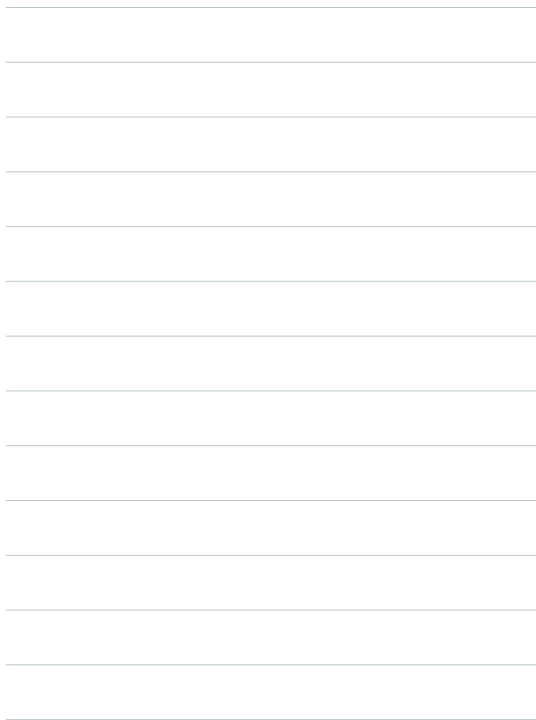
	2009 € million	2010 € million	2011 € million	<b>2012</b> <b>€ million</b>
Direct taxes	193	195	219	<b>146</b>
Indirect taxes	58	54	47	<b>26</b>
Withheld taxes	49	42	45	<b>38</b>
<b>Total</b>	300	291	311	<b>210</b>

Million €



- Direct taxes
- Indirect taxes
- Withheld taxes

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*Tax revenue is  
the public sector's  
most significant  
source of income”.*



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Finnish Tax Administration  
PO Box 325, 00052 VERO, Finland  
[www.tax.fi](http://www.tax.fi)