

The Finnish Tax Administration in 2024: For sustainable taxpayers

CONTENTS

1	Foreword by Director General	2
2	The Finnish Tax Administration in brief	2
3	Basis of our sustainability activities	3
3.1	Highlights from 2024: Studying the significance of sustainability for our personnel	4
4	Positive customer experience.....	5
4.1	Smooth services and fluent communication	5
4.2	Metrics and goals.....	8
4.3	Highlights from 2024: Our service was selected as the Digital Service of the Year 2024	9
5	Fair taxation	9
5.1	Transparent guidance and control	10
5.2	Metrics and goals.....	11
5.3	Highlights from 2024: Information on taxation and economic crime for young people ...	12
6	Ensuring tax revenue	12
6.1	Tackling the grey economy	13
6.2	Metrics and goals.....	14
6.3	Highlights from 2024: Transparency and cooperation are part of legislative work	14
7	Cooperation and partnerships	15
7.1	Cooperation in Finland and globally	15
7.2	We offer registers for society	16
7.3	Highlights from 2024: We strengthened the taxation capacity of other countries.....	17
8	Sustainability footprint	17
8.1	Responsibility for personnel, procurement and the environment.....	17
8.2	Metrics and goals.....	19
8.3	Highlights from 2024: We act safely, taking risks into account	19
9	Sustainability report.....	20

1 Foreword by Director General

Dear Reader,

You are looking at a sustainability report that aims to make the work done in our agency visible. I believe that carrying out our core tasks and making everyday solutions responsibly are the best kinds of sustainability as they allow us to make it a reality.

Our sustainability activities aim to help taxpayers act responsibly and correctly. Of course, this also means that we, as an executive public authority, must do our work fairly, ethically and with regard to our customers' experiences.

Sustainability and responsibility are important values for many of our employees. We have explored this through research cooperation, which has provided us with important information on our employees' perceptions and wishes. Indeed, we have increased communication in the work community, organised various events and created opportunities for our employees to carry out work that matters. According to an employee survey, fair and accurate taxation is very important to our personnel.

Our task is to ensure tax revenue for the Finnish state, municipalities and parishes. Our work also involves ensuring that no taxes go unpaid due to incorrect grounds. One aspect of responsible activities involves cooperation with our stakeholder groups to eradicate professional offences that target finances. We have also stepped up our public communication on the issue.

For years, the Tax Administration has been a highly development-friendly organisation. We have put the customer at the centre of our efforts to listen to their needs and wishes in everything we do.

However, last year brought major savings measures to the entire central government. We had to reorganise some of our activities in response to both reduced workloads and rescaled automation and customer service. We aimed to conduct co-operation negotiations, dismissals, which we unfortunately had to carry out, and all personnel planning as responsibly as possible and by sustainably planning our future activities.

The savings will also be reflected in limited customer service and service quality degradation. This all makes it crucial that we strive for sustainable solutions in our new situation. We hope that, after their initial disappointment, our customers will also see the long-term goals of the solutions and join us in the efforts to protect the environment by reducing paper mail, for instance. Our digital services and extensive service channels lay a strong foundation for this.

I hope you enjoy the read.

Markku Heikura
Director General
Finnish Tax Administration

2 The Finnish Tax Administration in brief

The mission of the Finnish Tax Administration is to collect the right amount of tax at the right time to ensure funding for public services. Each month, we allocate

collected taxes to parties that maintain public services: the state, municipalities, the Social Insurance Institution of Finland (Kela) and parishes.

Our customers include both private taxpayers and companies/organisations. Our goal is to help our customers take care of their tax matters independently and correctly. The MyTax service is our primary electronic service channel.

At the end of the year, we employed 4767 people. The three main units of the Finnish Tax Administration are the Taxation Unit, the Customer Relations Unit, and the Product Management Unit.

Tax offices and our customer service are part of the Taxation Unit, which employs 3,577 people. The Finnish Tax Administration has offices in 47 locations across Finland.

We are customer-driven

Our operations are based on genuine customer orientation: we use customer understanding in our operations, guidance and development to make customers' tax transactions easier and ensure the tax revenue.

We want to be even more customer-driven and make tax transactions as simple and easy as possible for our customers. Our customer-driven operations are based on three principles: improving the customer experience, reducing the need for services, and ensuring the tax revenue.

We improve our operations continuously

We continuously renew our competence and focus on comprehensive customer understanding. We work in close cooperation with companies, stakeholders and the public administration, and we are open to new ideas for improvement. We allocate our resources based on verified effectiveness. We utilise management by objectives, knowledge and coaching. We improve the agility of our operations by increasing self-direction and utilising models of agile development.

We ensure the tax revenue

In 2024, we collected EUR 81.7 billion in taxes for society (+0.1%). 93% of the taxes were paid on time.

At the end of the year, unpaid taxes and the penalty payments imposed for them totalled EUR 4.18 billion (+8.3%). Of the year-end tax debts, 33% were being recovered through debt collection in 2024. Similarly, the VAT gap, meaning the unreceived share of the legal VAT revenue, remained stable and was low on an international scale. The assessment method used indicates the minimum VAT gap in the country concerned, and in Finland's case it was assessed that the gap was at least 3%.

3

Basis of our sustainability activities

Our sustainability activities are based on our statutory tasks and strategy. Our handprint can especially be seen in the area of financial sustainability. In 2024, we invested in activating our personnel in themes related to sustainability.

Sustainability is part of our strategy

Sustainability and responsibility are integral parts of our strategic objectives of a positive customer experience, fair taxation and ensuring tax revenue.

The building of trust, working together and embracing new ways of working are the values that guide our activities. We develop our services in cooperation with our customers and stakeholders: we listen to our customers, aim to predict their needs, and respond to them. We act for the good of Finnish society in accordance with the central government's shared principles. We play an active role in building and developing public services.

Our strategy and activities have a specific impact on the achievement of the four selected UN Sustainable Development Goals: decent work and economic growth (SDG 8); reduced inequalities (SDG 10); peace, justice and strong institutions (SDG 16); and partnerships for the goals (SDG 17).

To launch sustainability reporting on the current scale, we arranged a series of internal workshops on the strategy, our operations and the SDGs in the spring of 2021. We identified the UN Sustainable Development Goals that the Tax Administration can best promote through its activities.

In the next sections, we will discuss the achievement of the SDGs through our strategic goals. This year, we also raised one of our values – working together – as the fourth perspective alongside them.

Involvement of personnel in sustainability activities

In 2024, we focused especially on regularly highlighting responsibility and sustainability themes that are relevant to our personnel's daily work through internal communications. We are fostering and building a sustainable work culture and employee experience.

Community spirit, environmental friendliness and diversity have been key themes visible in our daily work and events.

We promoted our community spirit through actions such as setting up the Tax Administration's own flea market community, organising a joint May Day brunch organised through Teams, paying attention to the summer employees who came to work with us on our internal channels and publishing nature-themed summer photos taken by our employees. At the end of the year, we utilised crowdsourcing by providing the Tax Administration employees with the opportunity to highlight important successes from the past year. We highlighted topics related to nature and the environment. We raised awareness among our employees about the Sustainable Development Goals, Energy Savings Week and Earth Hour and discussed the topics. In connection with the Buy Nothing Day in November, we encouraged our customer service to reduce the use of paper in services. In February, we celebrated the Sámi culture and traditions.

During the year, we also highlighted the right of Finland-Swedes to use their mother tongue. Our translation team translates approximately 800 pages per translator annually. In addition, some translations are sent to an external translation agency, and many other employees also manage translation tasks alongside their other tasks. Over the year, we also raised awareness of equality and non-discrimination during Pride Week, among other things.

3.1 Highlights from 2024: Studying the significance of sustainability for our personnel

In 2024, we completed a thesis related to responsibility and sustainability in

collaboration with a Master's degree student at Turku University of Applied Sciences. The aim of the study was to engage one of our internal stakeholders, our personnel, to share their views on responsibility. The study examined which aspects of our responsibility are important and relevant for the personnel and what our personnel would like to learn more about. 10 interviewees and 329 respondents participated in the study.

The results highlighted both strengths and areas for development. Based on the study, the Tax Administration's responsibility was considered important. Particular emphasis was placed on social and economic responsibility in the results of the interviews and the survey. Employee well-being and fair taxation emerged as key themes. The significance of equality was highlighted in the study both in pay between personnel and in the fair taxation of taxpayers. The findings of the study provide valuable information for developing our sustainability activities and support the organisation's efforts towards more responsible and transparent operations.

4 Positive customer experience



One of our strategic goals is to build a positive customer experience in the management of tax matters. We base our operations on a genuine customer orientation, customer understanding and customer engagement. We want to make our customers' tax transactions as simple and easy as possible. A positive customer experience also maintains and strengthens a positive attitude towards taxes.

The handprint of our operations described in this section has a particularly positive impact on achieving the UN's Sustainable Development Goal 8. The global goal promotes sustainable economic growth, full and productive employment and decent work for everyone. The Finnish Tax Administration promotes this goal by providing effective services for society, among other measures. We develop our service channels and use digitalisation. We invest in responsible and interactive high-quality communication.

4.1 Smooth services and fluent communication

A positive customer experience is created when customers can take care of their tax matters smoothly, are satisfied with the services and feel that they are being treated equally.

We systematically monitor the customer experience: we measure how easy to use and understand our services are and customer satisfaction with our advisory services. Each year, we also receive twenty thousand spontaneous customer responses to the feedback form on our website and from contact entries made by our officials.

E-service

- There were 34.3 million logins to MyTax (2023: 33.5 million). The service was used to submit 5.7 million (2023: 5.5 million) different reports and submit 129,000 messages to the Tax Administration.
- Changes to tax cards or prepayments were requested roughly 2.5 million times. Of these, 79% were managed through MyTax (2023: 76%).
- In total, 85% of users found it easy to submit notifications and applications using MyTax.
- Some 1.3 million individual taxpayers made changes to their pre-completed tax return, and 91% of them through MyTax (2023: 90%).
- Roughly 31,000 employers are using the Palkka.fi service each month. The service makes the payment of wages easier for small employers. In 2024, the service was used to pay slightly under EUR 2.4 billion in wages and fees (2023: EUR 2.4 billion). The service was also used to submit some 1.3 million earnings payment reports and some 0.43 million separate reports to the Incomes Register on behalf of employers.

Telephone service

- In 2024, we answered around 1.7 million calls (2023: 1.8 million). The response rate was 85% (2023: 78%). The calls cover approximately 67% of the service use.
- A total of 93% of callers were able to manage or initiate their cases during the call (2023: 94%).
- In total, 91% of private and business customers gave the telephone service a score of 4 or 5 (2023: 92%).

In-person services

- Nearly 227,000 customers visited the tax offices in 2024 (2023: 249,000).
- A total of 96% of customers were able to resolve or initiate their cases.
- Of the customers, 93 per cent rated the service as 'good'.

Data flows

- In 2024, the share of e-services continued to increase and the amount of paper mail sent and received continued to decrease.
- In total, 2.7 million sets of data containing 118 million notifications were received through the Ilmoitin.fi service (2023: 2.6 million/109 million).
- At the end of 2024, there were 81 Tax APIs (2023: 75). In total, 214 million queries were submitted through them (2023: 130 million).
- The Tax Administration received 58 million messages from other countries (2023: 56.5 million) and submitted 54 million (2023: 50.4 million) messages for the use of the tax administrations of other countries.
- The Tax Administration's information service discloses tax data to external customers. The disclosed data is used for purposes such as compiling statistics and studies and for statutory tasks of other public authorities, such as decision-making and monitoring. These data disclosures have enabled significantly reducing the data collection by other public authorities and operators as well as cutting down the reporting burden on customers. In 2024, approximately 8,500 files containing 775 million rows were disclosed from the information service (2023: 8,100 files and 800 million rows).
- In 2024, the Tax Administration received 880,000 (2023: 970,000) paper documents containing 2.8 million pages (2023: 3.1 million).
- The Finnish Tax Administration sent approximately 17.4 million letters on paper last year (2023: 19.2 million, -9.3%). These letters contained 71.1 million sheets of paper printed mainly on both sides (2023: 77.5 million, -8.3%).

Attitudes towards the Tax Administration

- According to the Tax Administration attitude survey, 52% of citizens feel that the Tax Administration treats all citizens equally (2023: 54%).
- 94% of respondents felt that the guidance by the Finnish Tax Administration assists people in doing the right thing (2023: 93%).

Communication

Communication helps build instructive interaction with customers, lowers the threshold in taking care of tax matters and encourages customers to take the correct steps at the correct time to ensure the tax revenue. We aim to create a positive customer experience through clear and topical customer instructions available in multiple languages. We take into account the needs of different customer groups, providing information not only in Finnish and Swedish but also in English.

The vero.fi website offers comprehensive guidance on taking care of your tax matters. The user-friendliness of the website was improved and its design was updated in 2024. The updates will continue in 2025. A new search feature and feedback tool were also introduced. In 2024, the pages on vero.fi were loaded a total of 85.0 million times (2023: 85.8 million), of which 3.9 million concerned pages available in Swedish and 4.0 million pages in English and other languages. The technical reliability of the website was strengthened, for example, in case of denial-of-service attacks.

The Tax Administration's social media channels had over 300,000 followers (2023: 265,000). In total, the content was displayed around 19 million times (2023: 25 million) and the number of various reactions was 1.04 million (2023: 1.3 million). The decrease in the number of displays and reactions was influenced by stopping presence on the microblogging platform X.

In 2024, we added Facebook, Instagram and LinkedIn as customer service channels used in general taxation matters. One growing customer group is foreigners who do not have access to MyTax or the telephone service because they have a foreign telephone subscription. In 2024, we received around 9,200 tax-related questions through social media (2023: 9,500).

Given the difficult financial situation and the difficulty in ensuring accurate and reliable information, participating in public debate through fact-based communication is more important than ever. The Finnish Tax Administration's media service was used 410 times in 2024 (2023: 376). In the 2023 business communication survey by Taloustutkimus (Yritysviestintä23), the Tax Administration's media service was given a score of 3.81/5 (2023: 3.94). Among public sector organisations, the best scores for communication were given to the Finnish Tax Administration and the Finnish Meteorological Institute.

External communications emphasised the following subjects:

- The tax card will be valid already from the beginning of the year
- Checking and completing your tax return
- Paying the correct amount of taxes at the right time
- Topical subjects and legislative amendments, such as changes in VAT rates and other VAT-related changes
- Publication of income tax information and related change data

- Launching the Positive credit register and its significance for taxpayers
- Encouraging customers to use e-services, giving up paper mail (Suomi.fi messages) and introducing e-invoices

Our focus areas in work community communications were sharing information and streamlining everyday life, interaction and inclusion as well as strengthening strategic goals and work culture.

4.2 Metrics and goals

We monitor our successes and develop our operations using the following metrics and goals:

Metric	Actual 2020	Actual 2021	Actual 2022	Actual 2023	Goal 2024	Actual 2024
Percentage of electronic income tax returns, individual taxpayers (%)	86	88	89	91	≥ 88	91
Percentage of tax card changes made online (%)	74	76	77	76	≥ 76	79
Smoothness of telephone service, response rate for tax card calls (%)		77	75	76	75...80	81
Smoothness of telephone service response rate for non-tax card calls (%)		81	82	79	78...82	86
Percentage of customers satisfied with the telephone service, an SMS survey (%), all		91	91	92	≥ 88	91
Percentage of customers who feel they can trust the Finnish Tax Administration (%) ¹⁾	not done	88	91	91	≥ 90	91
Telephone service response rate, Incomes Register, %				83	80	97
Telephone service response rate, lenders, %					80	90
Share of customers satisfied with the telephone service, Incomes Register services, %				-	80	87
Share of customers satisfied with the telephone service, positive credit register, lenders, %				-	80	88
Share of tax returns received on time, %.			92	92	≥ 92	93

4.3 Highlights from 2024: Our service was selected as the Digital Service of the Year 2024

Software Finland, an association representing software companies, selected the Finnish Tax Administration's digital citizen services as the Digital Service of the Year 2024. The reasons for receiving the award included the high-quality user experience and technical reliability of our services. Our services were also noted to serve as an example to others and to maintain trust in official services.

Examples given of our good services included vero.fi, MyTax and the Positive credit register. The Tax Administration was also praised for the transparency of our development and our light-hearted communication style.

5 Fair taxation



Fair taxation means that our activities are nationally harmonised, of a high quality and predictable for taxpayers. Fair taxation is one of our strategic goals.

SDGs 8, 10 and 16

Fair taxation also has a positive impact on the UN's Sustainable Development Goal 8. We promote this goal by monitoring any shortcomings, for example. Eliminating the shadow economy and any violations in working life, and ensuring fair competition enable work and economic growth.

The UN's Sustainable Development Goal 10 seeks to reduce inequalities in and between countries. Target 10.3 has been defined as follows: Ensure equal opportunity and reduce inequalities of outcome, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies and action in this regard.

We promote these goals by means of effective tax processes, guidance and control. Tax control and guidance aim to ensure that all taxpayers know how to meet their obligations and are able to do so.

UN Sustainable Development Goal 16 aims for peace, justice and strong institutions. Target 16.3 aims to promote the rule of law at the national and international levels and ensure equal access to justice for all.

We build trust between business partners and in public procurement. The measures we use include monitoring the registration of companies and the meeting of obligations, tackling the grey economy and maintaining the public tax debt register.

We promote the accuracy of taxation internationally. We are involved in developing the international exchange of information, and carry it out in the best possible manner.

In addition, we ensure that obtaining information on taxation is guaranteed as required by law. We disseminate public taxation information, maintain and publish

statistics on taxation, and publish our financial statements.

5.1 Transparent guidance and control

Proactive guidance

Proactive guidance refers to contacting certain limited customer groups with the aim of ensuring that customers act correctly and on time and through this, ensure the tax revenue. Proactive guidance is implemented through means such as letters, SMSs, telephone, advance discussions and training events.

In 2024, we sent nearly 1.1 million guidance letters (2023: 4.5 million). The decrease was due to the shifting the focus to other steering instruments to reduce paper mail. We made 4,913 telephone calls to guide customers (2023: 4,048), including new entrepreneurs, companies, associations and berry farms. We also sent text messages to our taxpayers to remind them of current issues, such as the deadlines for reporting and paying value-added tax. In 2024, we sent 163,169 SMSs (2023: 138,055).

Tax control

In tax control, we carry out so-called desk audits and tax audits. Desk audits involve the Finnish Tax Administration making changes to the customer's tax assessment after having noticed errors or shortcomings in the information provided by the customer. Before making any modifications, the customer is asked for an explanation of the matter. In tax audits and the efforts to combat the grey economy, the means and sources of information used are more versatile, and the customer's activities are usually investigated more thoroughly compared to desk audits.

Tax audit resources are used flexibly to tackle tax risks or risk phenomena that are recognised in our guidance and control plan, new and already known. We choose the most appropriate measures as the guidance and control measures, ranging from lighter preventive measures to tax audits, according to the nature and significance of the tax risk.

In 2024, a total of 4,354 different types of control measures were completed (2023: 5,372). This decrease is explained by the fact that a control project was carried out during the comparison year 2023, which used a higher number of control measures that were much more lightweight than tax audits. There were a total of 1,429 tax audits (2023: 1,371).

In 2024, we imposed a total of EUR 296 million in taxes on the basis of the control measures (2023: EUR 163 million). The figure for 2024 included individual cases with high significance in euro terms that had no equivalents completed during the comparison year 2023.

Smooth registration for customers and changes in the registration position are prerequisites for launching and continuing business activities. Our task is to ensure the preconditions for the prepayment, employers and VAT register and to ensure that the registers are up to date.

In 2024, we removed some 19,100 customers from the VAT registers on the initiative of the authorities and prevented the registration of approximately 5,000 customers. In 2024, we removed just over 22,000 customers from the VAT registers on the initiative of the authorities and prevented the registration of approximately 5,900 customers. In the efforts to combat the grey economy, we also blocked and removed operators not meeting the criteria set for registration from the prepayment and VAT registers. There were 2,760 such cases (2023: 2,437).

Registration has also played a key role in monitoring sanctions against Russia and in combating identity fraud.

Publicity of tax information

According to the standard Finnish practice, after the completion of income taxation, we provide the media with information about the income taxation of individuals in electronic format. In 2024, the limit for disclosing the data was raised to EUR 120,000. The public information about the income taxation of corporate entities is published on vero.fi in a downloadable and reusable format.

The publicity of the information on the income taxes of individual and corporate taxpayers and real estate tax expanded in September 2024, when we began publishing monthly data on changes in taxpayers' income and property taxation. Data on review of tax decisions will be public from the tax year 2022 onwards. The aim is to improve the accuracy of public information and combat the shadow economy.

We also produce detailed statistical data on taxation in a manner that is unique in international comparison.

5.2 Metrics and goals

We monitor our successes and develop our operations using the following metrics and goals:

Metric	Actual 2020	Actual 2021	Actual 2022	Actual 2023	Goal 2024	Actual 2024
Customers who consider tax control to be effective (%) ¹⁾	-	81	91	90	XX	94
Percentage of taxes paid at the right time, %.	91	93	92	93	≥ 93	93

- 1) Customer attitude survey, September–October 2024 (n = 950). Since 2022, the survey has differed from previous surveys in that it uses a five-tier response scale including a neutral option (neither agree nor disagree), compared to a four-tier scale without any neutral option in the previous surveys. The actual figures have been converted into a statistically comparable format.

Metric	2020	2021	2022	2023	2024	Change 2023–2024
Number of tax audits (qty)	2,057	1,773	1,444	1371	1429	+4.2%
Tax impact of audit measures, all tax types (EUR million) 1)	138	220	329	163	296	+81.6%

- 1) *In 2022, the calculation method was changed so that the figure includes the actual debiting of income tax from audited natural persons, considering progressive taxation, whereas an assumed tax rate of 20% was previously applied to income increases made during tax audits. The direct impact of capital gain tax findings was not addressed previously either. Considering the calculation changes above, the adjusted tax impact of measures carried out in 2021 would have been EUR 234 million.*

5.3 Highlights from 2024: Information on taxation and economic crime for young people

Responsible membership of society and combating the grey economy are key themes in our communication to young people about to enter the labour market and in the early stages of their careers.

In 2024, we updated the content of the verokampus.fi website for young people to make it easier for young people to manage their own tax matters. The tax campus provides understandable tax information for different life situations. On the website, we provide information on topics such as tax cards when being hired for the first summer job or what young people should consider if they employ themselves as a light entrepreneur. The Tax Campus uses a positive tone: what would a responsible citizen and a responsible employer do?

A brand new section, “How does the Finnish tax system work?” shows all the things enabled by tax revenue, i.e. how taxes and other levies are used to build a safe society that takes care of its members. In the section for teachers and those working with young people, we made ready-made task packages on taxes that can be used during lessons. The tasks are aimed especially at lower secondary school pupils and their parents.

We also inform young people about crime related to the grey economy. Our aim is to help young people understand that criminals may try to exploit them in economic crimes. At the same time, we will explain the consequences of seeking easy money linked to criminal activity. We selected a true crime-style podcast series “Money Crimes podcast” as the method. The podcast was produced in Swedish and English using advanced speech synthesis.

6 Ensuring tax revenue



Ensuring tax revenue for society is our most important task. We give attention to the effortlessness and reliability of taxation. We acquire and use tax data comprehensively. We tackle the grey economy and thereby eliminate unhealthy competition. By improving our ways of working, we also secure the accrual of tax revenue in the future.

Our success in the two strategic goals – creating a positive customer experience and achieving fair taxation – helps us achieve the third strategic goal of ensuring tax revenue for society.

These comprehensive activities contribute to the UN Sustainable Development Goal 16: peace, justice and strong institutions.

6.1 Tackling the grey economy

In 2024, we carried out 612 grey economy tax audits. They led to the imposition of a total of EUR 125 million in taxes and punitive tax increases. The accuracy of the audit targets was high: around 88 per cent of the audits (2023: 93%) led to imposing taxes and around 80% (2023: 86%) were forwarded for the consideration of a report of an offence.

In the supervision of the filing of VAT returns, we processed 3,309 returns (2023: 3,400). Based on these, EUR 19.8 million in taxes were levied (2023: EUR 9.5 million) and 36 cases were forwarded for the consideration of a report of an offence (2023: 17). In addition, we prevented unjustified registrations in the prepayment and VAT registers and removed inappropriate entries. In total, there were 2,760 such cases (2023: 2,437).

When controlling cases of tax refund fraud, we rejected the withholding of persons responsible for bankrupt companies and their related parties amounting to EUR 2.0 million (2024: 1.5 million) and processed other cases involving the grey economy related to matters such as the misuse of the Incomes Register. The number of cases processed was 264. When controlling employer contributions, we investigated unjustified pay reported by employers, which had not actually been paid (695 notifications, 38% accuracy).

In the control of excise duties, we processed refund applications and made tax decisions, which led to levying EUR 4.6 million in taxes. We also monitored a total of 680 (2023: 1,005) operators in industries such as the taxi, restaurant, construction and festival industries.

Grey Economy Information Unit

The Finnish Tax Administration's Grey Economy Information Unit assesses the impact and prevention of different grey economy phenomena and the effectiveness of legislation. The unit also prepares reports on phenomena to support the operations of control and licensing authorities.

Our reports on the impact of companies linked to organised crime on business activities as well as the grey economy caused by short-lived companies also estimated the size of the tax gap caused by the grey economy.

We also examined the impact of the responsible persons and their other companies on the management of a limited liability company's obligations and the risk of the grey economy, and how the arrangements on the financial administration of limited liability companies affect their management of tax liability. During the year, we also published reports on trading with receipts and real-time tax audits that involved a simultaneous pre-trial investigation by the police.

In total, 150 reports on different phenomena, statements and other information provision tasks were completed during the year.

The unit produces digital compliance reports as an information service to support the tasks of public authorities. The use of the obligation compliance reporting service expanded to support new tasks of the public authorities and the service was used in 38 public authority tasks by the end of the year. More than 700,000 obligation compliance reports were commissioned.

Coordinated by the Grey Economy Information Unit, the joint situational picture feature of the authorities on the grey economy and economic crime maintained an up-to-date situational picture. In total, 63 information products were published on the Grey economy and economic crime website over the year.

The preparation of the strategy and action plan for tackling the grey economy and economic crime for the period 2024–2027 began in May 2024. The strategy and action plan were prepared by a cross-administrative preparatory group led by the Ministry of Economic Affairs and Employment. The Government adopted the strategy and action plan for tackling the grey economy and economic crime on 19 December 2024.

During the new programme period, particular emphasis will be placed on safeguarding the operating conditions of the public authorities involved in combating the grey economy. The projects included in the action plan support the strategic objectives of the Tax Administration to tackle the grey economy and eliminate unfair competition. The projects remove obstacles to combating the grey economy and economic crime, for example by developing analysis capabilities, competence and legislation. In addition, the project to develop registration procedures for foreign individuals is important at the societal level.

6.2 Metrics and goals

We monitor our successes and develop our operations using the following metrics and goals:

Metric	Actual 2020	Actual 2021	Actual 2022	Actual 2023	Goal 2024	Actual 2024
Percentage of taxes paid at the right time (%) 1)	91	93	93	93	≥ 93	93
VAT gap (%) 2)	3	3	3	3	-	-

1) The actual figure for 2020 does not include car taxes and excise duties transferred from Finnish Customs.

2) The VAT gap has been estimated using a calculation method developed by the Tax Administration and based on tax control results.

6.3 Highlights from 2024: Transparency and cooperation are part of legislative work

The transparency of legislation requires that key stakeholder groups are consulted when drafting laws. The Government has issued joint guidelines for consulting stakeholders.

We are actively involved in various legislative change projects. As taxation is very broadly related to different societal activities, many different legislative projects are also related to the activities of the Tax Administration.

The Tax Administration uses a centralised procedure in matters related to providing statements to legislative drafting. When the Tax Administration is consulted for a statement on a matter, the request is first directed to the Tax

Administration's Legal Unit, which compiles the Tax Administration's shared view on the matter. From the Legal Unit, the statement matter is then submitted to the Director General, who decides on the case. The procedure ensures that the different units get to present their views and that a single uniform statement is issued from the Tax Administration.

The statement procedure examines the financial and other impacts of the proposal on the Tax Administration's activities. The statement may also propose changes to the wording of the provisions so that their application is as clear as possible from the viewpoint of the Tax Administration.

In 2024, we issued a statement on 78 cases concerning legislation, decrees or other public authority instructions.

The Tax Administration has the right to issue regulatory provisions that specify legislation (Tax Administration decisions). These provisions can be issued in matters carefully specified in the law and they can be used to specify the claims of an act, for example in the implementation of information provision obligations. The provisions are prepared openly, and the instructions concerning legislative drafting are followed in issuing them, for example, when consulting stakeholder cooperation working groups. Statements issued by stakeholders are mostly public.

7 Cooperation and partnerships



The UN's Sustainable Development Goal 17 – partnerships for the goals – signifies strategically important targets and operating methods for us.

We develop our services in cooperation with our customers and stakeholders: we listen to our customers, aim to predict their needs, and respond to them. Together, we can ensure effortless tax services.

Our goal is to be an active member of society. We act for the good of Finnish society in accordance with the central government's shared principles. We help build and develop public services and are an active member in the tax ecosystem.

In addition, we have an impact through international cooperation in taxation and the international exchange of information. We support the mutual exchange of information and share technological competence. We have taxation-related development cooperation projects in Africa.

7.1 Cooperation in Finland and globally

In the efforts to combat the grey economy, we engaged in active national and international cooperation between the authorities and stakeholders. We have

shared information on different phenomena and new methods of operation based on analyses and reports, and trained stakeholders.

We prepared both our own projects and those carried out in collaboration with other authorities as a part of the national action plan for tackling the grey economy and economic crime and participated in the preparation of the action plan to combat organised crime under the leadership of the Ministry of Justice.

The Tax Administration continued its involvement in active international cooperation in 2024. We participated in 165 regularly convening international working groups and projects. The cooperation forums included the Organization for Economic Cooperation and Development (OECD), the EU, the Intra-European Organisation of Tax Administrations (IOTA) and the Nordic Agenda.

We played a leading role in the reorganisation of the Nordic Agenda Tax Crime Area and examined the risks highlighted by the joint Nordic risk assessment (NATA2023) and their realisation in the Finnish Tax Administration. Based on this work, we detected a wide range of abuses of systems to commit tax and other economic crimes.

At the international level, we have, for example, also prepared a report on the development of multi-agency supervision of organised crime in the ENFIN cooperation and participated in the preparation of a report on fraud concerning withholding tax at source on dividends at the OECD level.

7.2 We offer registers for society

The Incomes Register Unit of the Tax Administration is responsible for two separate registers, the Incomes Register and the Positive credit register.

The Incomes Register is an electronic database that contains information on pay, pensions and benefits paid. In 2024, nearly 270,000 payment providers submitted earnings payment reports to the Incomes Register. The reports concerned about 3.1 million earnings recipients. Benefits payment reports were submitted by nearly 700 payment providers. The reports concerned approximately 3.5 million payment recipients. 370 organisations make use of the Incomes Register in their decision-making. In 2024, income data were shared with data users entitled to access the information 1.1 billion times.

The Positive credit register introduced in spring 2024 is used to collect data on credits and income. The aims of the register include preventing the over-indebtedness of households and improving the ability of creditors to assess the creditworthiness of credit applicants.

The introduction of the Positive credit register was achieved within the planned scope, schedule and budget. Creditors were obliged to report the details of existing consumer credits to the register by 31 March 2024. On 1 April, the register's e-service for private individuals and a creditors' interface for requesting credit register extracts were introduced.

In October 2024, the notification of the requested credit register extracts feature was published to enable private individuals to receive a Suomi.fi messages whenever a creditor requests a notification concerning their credit register data.

In December 2024, approximately 12.5 million active credits had been reported to the Positive credit register. The register contained the credit information of around 3.7 million individuals and 267 creditors subject to the reporting obligation. During the year under review, almost five million responses were submitted to credit register extract requests. The Positive credit register has 5 official users and 195 organisations requesting credit register extracts.

7.3 Highlights from 2024: We strengthened the taxation capacity of other countries

The international work carried out by the Tax Administration to strengthen the taxation capacity of other countries was reinforced.

This was a highly active year for the development cooperation project carried out with the Tanzanian tax authority. During the year, workshops were organised to develop tax control, improve customer experiences and customer service, and create the principles of digital services. The deputy directors of the local tax jurisdictions received training on the customer encounter model. Our Director General Markku Heikura visited Tanzania in the autumn.

2024 also saw the launch of cooperation with the Kenyan tax administration at the concrete level, with a focus on the development of customer registration. So far, the project has successfully cleaned and updated the customer register of the Kenyan tax administration and prepared a target state for customer registration.

Next, robotics will be applied to facilitate the maintenance of up-to-date register data. While digitalisation and the use of artificial intelligence feature in the vision of nearly every tax administration, the cooperation has revealed that fairly simple robots can also significantly reduce manual labour related to the maintenance of the customer register.

The year also included laying the foundation for future cooperation with the Ukrainian tax administration, focusing on strengthening trust and compliance with international standards. The themes of the work include anti-corruption and anti-money laundering measures, project management, strategy work and the Whole of Government approach.

During the year, the Tax Administration also received funding that enables a completely new operating model, which can be used to implement short-term, rapidly launched cooperation to strengthen the taxation capacity of developing countries. The first training focusing on international information exchange was implemented with the funding in autumn 2024.

8 Sustainability footprint

The footprint of operations consists of the negative ecological, social and financial impact of the organisation and its activities on the operating environment. One of the goals of our sustainability activities is to minimise this negative impact.

In accordance with the central government's guidelines for reporting, we also present information about our personnel in this section.

8.1 Responsibility for personnel, procurement and the environment

From the perspective of changes, 2024 was an exceptional year for the personnel, as the Tax Administration held the first co-operation negotiations in its history in autumn 2024. This was due to a decline in certain tasks because of factors such as automation, resizing customer service goals, modifying working methods, and reorganising tasks and the organisation. The change support negotiations concluded with 141 individuals confirmed for dismissal.

Director General Markku Heikura provided background information on both savings needs and the topics of the ongoing strategy round in a three-part podcast series.

Discussions were held with each person whose contract was terminated and coaching on measures to support employment will be offered to them. The aim of these measures and information sessions organised by various operators is to help those dismissed to find concrete future alternatives.

At the end of 2024, we employed 4,767 people in 47 locations all over Finland.

In 2024, the entire Tax Administration had 9.6 days of sick leave per annual work unit (2023: 9.5 days/AWU). The sickness absences were affected by a higher number of accidents occurring during leisure time in the summer, which increased sickness absences during the summer months. Meanwhile, the respiratory virus season at the end of the year was mild, which particularly reduced the number of short-term sick leaves of under 5 days. Despite the support measures, the co-operation negotiations held in the autumn were visible as an increase in psychosocial strain and long mental health-related sickness absences.

In 2024, the working time the personnel spent on training amounted to 6.5 days per annual work unit. The number decreased by almost one fifth from the previous year.

According to the VMBaro job satisfaction survey, the experience of gender equality at the workplace was at a very high level in the Tax Administration (2024: 4.2), although the result decreased slightly from the previous year (2023: 4.3). The result has been developing favourably since 2016 when the score was 3.87. The Tax Administration monitors the gender wage gap using an equal pay index. We are able to achieve good gender wage equality in the same or equally demanding positions. In equally demanding positions, the gender wage gap is small and can be explained by the wage component based on personal performance.

The result of the VMBaro question "Equality is realised in my work community" has been developing favourably over the years (2016: 3.6, 2023: 4.16). However, in 2024, the result declined and was 4.0.

Responsible procurement and facility solutions

We follow the national public procurement strategy in our procurement and comply with its principles. The strategy sets sustainability targets for public procurement, which aim to promote the economic, social and ecological sustainability of procurement. We used the strategy as the basis of preparing our own action plan, which defines the measures that we use to promote responsible procurement.

The economic sustainability of our procurements means, for example, that we contribute to combating the grey economy and promoting tax responsibility in our procurement activities. Before signing a procurement agreement, the Tax Administration verifies that any selected suppliers fulfil their statutory obligations.

Through ecologically sustainable procurement, we want to promote Finland's objective of reaching carbon neutrality in 2035 and the realisation of the circular economy. Responsibility perspectives have been taken into account in our goods procurement, such as tax law books, gifts and PR products. For example, physical books and magazines have been replaced with electronic versions and gifts and PR products also include non-material gifts. Responsibility has also been emphasised in the packaging materials and delivery methods of products.

Hansel, the central purchasing body for public administration, pays attention to sustainability objectives in its procurement, for example, through responsible framework agreements and dynamic procurement systems (DPS). Hansel's joint procurement procedures have been subject to responsibility analyses and marked with responsibility IDs based on environmental, social and economic responsibility taken into account in the procurement. We participate in promoting responsibility through means such as joint procurement processes related to travel.

We promote the central government's premises strategy and have several ongoing premises projects around Finland. The sustainability report data related to real estate units, such as electricity consumption and waste volumes, is obtained directly from Senate Properties. The previous Green Office agreement was terminated in September 2024.

8.2 Metrics and goals

We monitor our successes and develop our operations using the following metrics and goals:

Carbon dioxide emissions (CO₂)

	2017	2018	2019	2020	2021	2022	2023	2024	2024/ 2017
Business travel	1 513	1 779	1 980	285	162	885	815	642	-58 %
Paper consumption	1 373	1 490	1 137	1 093	925	887	868	788	-43 %
Energy consumption	4 926	5 074	4 512	3 017	2 813	2 190	2 165	1 563	-68 %
Waste volume	42	46	44	34	29	37	40	37	-12 %
Total	7 854	8 389	7 673	4 429	3 929	3 999	3 888	3 030	-61 %

Metric	Actual 2020	Actual 2021	Actual 2022	Actual 2023	Goal 2024	Actual 2024
Job satisfaction (VMBaro total index, 1–5)	3.76	3.7	3.77	3.78	≥ 3.7	3.60
Employer image and values (VMBaro, 1–5)	4.08	4.03	4.08	4.04	≥ 4.0	3.89

8.3 Highlights from 2024: We act safely, taking risks into account

In 2024, we allocated resources and took measures to protect our services and ensure their availability.

In particular, the awareness of security risks among personnel plays a key role in combating various security threats. Regularly highlighting topical issues in our internal channels is an efficient and interactive way of maintaining a good safety culture.

Tax Administration employees revise security issues on an online course at least once every two years. In addition to the online course, personnel awareness and skills are maintained through regular security communications and continuous training on phishing attempts.

As a preventive measure to help our customers, we have compiled guidelines for the safe use of the Tax Administration's e-services and the identification of genuine messages from the Tax Administration on the vero.fi website. One of our preventive approaches significant to the public is that we do not ask our customers to provide us with their banking IDs or payment card information by email or text messages. The text messages we send also do not contain links. We have also registered text message sender information to a Traficom's register.

9 Sustainability report

We have developed our sustainability reporting and activities based on the State Treasury's guidelines and good practices.

This sustainability report has been prepared in accordance with the central government's reporting framework. For the first time, our 2024 responsibility report was titled the 'Sustainability Report'. The term sustainability reporting is consistent with European and national regulations.

Our sustainability reporting is kept separate from the financial statements of accounting units. We annually publish the report in pdf format and a summary of its content on vero.fi. The key figures for the year are also available on the website.

In preparing the report, we made use of information obtained from our action and financial plan, financial statements and personnel report.

The report for 2025 will be published in the spring of 2026.

More information about the sustainability report: viestinta@vero.fi