



# 2019

## Insolvency Statistics in Canada

First Quarter of 2019

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## Glossary

**Bankruptcy:** The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

**Business:** Any commercial entity or organization other than an individual, or an individual who has incurred 50% or more of total liabilities as a result of operating a business.

**Census Metropolitan Area (CMA):** Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For more information, go to:  
<http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm>.

**Consumer:** An individual with more than 50% of total liabilities related to consumer goods and services.

**Economic Region (ER):** Standard geographical units created for analysis of regional economic activity. For more information, go to:  
<http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm>.

**North American Industry Classification System (NAICS):** System that classifies economic units that have similar production processes in the same industry. This is a supply-based or production-oriented economic concept.

**Proposal:** An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

**Table 1: Total Insolvencies**

|                                  | Volume        |               |               | % Change                 |                          | 12-Month Period Ending |                |              |
|----------------------------------|---------------|---------------|---------------|--------------------------|--------------------------|------------------------|----------------|--------------|
|                                  | Q1 2019       | Q4 2018       | Q1 2018       | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018     | % Change     |
| <b>Newfoundland and Labrador</b> | <b>772</b>    | <b>707</b>    | <b>695</b>    | <b>9.2</b>               | <b>11.1</b>              | <b>2,903</b>           | <b>2,607</b>   | <b>11.4</b>  |
| Bankruptcies                     | 326           | 343           | 315           | -5.0                     | 3.5                      | 1,407                  | 1,366          | 3.0          |
| Proposals                        | 446           | 364           | 380           | 22.5                     | 17.4                     | 1,496                  | 1,241          | 20.5         |
| <b>Prince Edward Island</b>      | <b>171</b>    | <b>189</b>    | <b>192</b>    | <b>-9.5</b>              | <b>-10.9</b>             | <b>714</b>             | <b>697</b>     | <b>2.4</b>   |
| Bankruptcies                     | 92            | 103           | 113           | -10.7                    | -18.6                    | 408                    | 416            | -1.9         |
| Proposals                        | 79            | 86            | 79            | -8.1                     | 0.0                      | 306                    | 281            | 8.9          |
| <b>Nova Scotia</b>               | <b>1,395</b>  | <b>1,393</b>  | <b>1,315</b>  | <b>0.1</b>               | <b>6.1</b>               | <b>5,722</b>           | <b>5,709</b>   | <b>0.2</b>   |
| Bankruptcies                     | 787           | 852           | 799           | -7.6                     | -1.5                     | 3,504                  | 3,750          | -6.6         |
| Proposals                        | 608           | 541           | 516           | 12.4                     | 17.8                     | 2,218                  | 1,959          | 13.2         |
| <b>New Brunswick</b>             | <b>1,099</b>  | <b>1,185</b>  | <b>947</b>    | <b>-7.3</b>              | <b>16.1</b>              | <b>4,669</b>           | <b>4,374</b>   | <b>6.7</b>   |
| Bankruptcies                     | 529           | 599           | 458           | -11.7                    | 15.5                     | 2,365                  | 2,396          | -1.3         |
| Proposals                        | 570           | 586           | 489           | -2.7                     | 16.6                     | 2,304                  | 1,978          | 16.5         |
| <b>Quebec</b>                    | <b>11,171</b> | <b>10,948</b> | <b>11,301</b> | <b>2.0</b>               | <b>-1.2</b>              | <b>43,701</b>          | <b>43,895</b>  | <b>-0.4</b>  |
| Bankruptcies                     | 5,279         | 5,650         | 5,664         | -6.6                     | -6.8                     | 22,382                 | 23,858         | -6.2         |
| Proposals                        | 5,892         | 5,298         | 5,637         | 11.2                     | 4.5                      | 21,319                 | 20,037         | 6.4          |
| <b>Ontario</b>                   | <b>10,410</b> | <b>10,225</b> | <b>9,507</b>  | <b>1.8</b>               | <b>9.5</b>               | <b>40,696</b>          | <b>38,684</b>  | <b>5.2</b>   |
| Bankruptcies                     | 3,440         | 3,764         | 3,638         | -8.6                     | -5.4                     | 15,150                 | 15,678         | -3.4         |
| Proposals                        | 6,970         | 6,461         | 5,869         | 7.8                      | 18.8                     | 25,546                 | 23,006         | 11.0         |
| <b>Manitoba</b>                  | <b>716</b>    | <b>794</b>    | <b>580</b>    | <b>-9.8</b>              | <b>23.4</b>              | <b>2,988</b>           | <b>2,574</b>   | <b>16.1</b>  |
| Bankruptcies                     | 302           | 382           | 269           | -20.9                    | 12.3                     | 1,423                  | 1,363          | 4.4          |
| Proposals                        | 414           | 412           | 311           | 0.5                      | 33.1                     | 1,565                  | 1,211          | 29.2         |
| <b>Saskatchewan</b>              | <b>860</b>    | <b>901</b>    | <b>799</b>    | <b>-4.6</b>              | <b>7.6</b>               | <b>3,559</b>           | <b>3,293</b>   | <b>8.1</b>   |
| Bankruptcies                     | 334           | 346           | 303           | -3.5                     | 10.2                     | 1,370                  | 1,437          | -4.7         |
| Proposals                        | 526           | 555           | 496           | -5.2                     | 6.0                      | 2,189                  | 1,856          | 17.9         |
| <b>Alberta</b>                   | <b>3,996</b>  | <b>3,848</b>  | <b>3,463</b>  | <b>3.8</b>               | <b>15.4</b>              | <b>15,294</b>          | <b>13,554</b>  | <b>12.8</b>  |
| Bankruptcies                     | 1,429         | 1,279         | 1,227         | 11.7                     | 16.5                     | 5,289                  | 5,018          | 5.4          |
| Proposals                        | 2,567         | 2,569         | 2,236         | -0.1                     | 14.8                     | 10,005                 | 8,536          | 17.2         |
| <b>British Columbia</b>          | <b>2,594</b>  | <b>2,625</b>  | <b>2,494</b>  | <b>-1.3</b>              | <b>4.0</b>               | <b>10,375</b>          | <b>9,997</b>   | <b>3.8</b>   |
| Bankruptcies                     | 1,006         | 966           | 1,064         | 4.1                      | -5.5                     | 4,089                  | 4,173          | -2.0         |
| Proposals                        | 1,588         | 1,663         | 1,430         | -4.5                     | 11.0                     | 6,286                  | 5,824          | 7.9          |
| <b>Northwest Territories</b>     | <b>17</b>     | <b>11</b>     | <b>24</b>     | <b>54.5</b>              | <b>-29.2</b>             | <b>71</b>              | <b>94</b>      | <b>-24.5</b> |
| Bankruptcies                     | 3             | 8             | 9             | -62.5                    | -66.7                    | 36                     | 58             | -37.9        |
| Proposals                        | 14            | 3             | 15            | 366.7                    | -6.7                     | 35                     | 36             | -2.8         |
| <b>Yukon</b>                     | <b>6</b>      | <b>12</b>     | <b>10</b>     | <b>-50.0</b>             | <b>-40.0</b>             | <b>31</b>              | <b>39</b>      | <b>-20.5</b> |
| Bankruptcies                     | 2             | 5             | 4             | -60.0                    | -50.0                    | 11                     | 19             | -42.1        |
| Proposals                        | 4             | 7             | 6             | -42.9                    | -33.3                    | 20                     | 20             | 0.0          |
| <b>Nunavut</b>                   | <b>4</b>      | <b>0</b>      | <b>0</b>      | <b>n/a</b>               | <b>n/a</b>               | <b>7</b>               | <b>4</b>       | <b>75.0</b>  |
| Bankruptcies                     | 0             | 0             | 0             | n/a                      | n/a                      | 0                      | 2              | -100.0       |
| Proposals                        | 4             | 0             | 0             | n/a                      | n/a                      | 7                      | 2              | 250.0        |
| <b>Canada</b>                    | <b>33,211</b> | <b>32,846</b> | <b>31,327</b> | <b>1.1</b>               | <b>6.0</b>               | <b>130,730</b>         | <b>125,521</b> | <b>4.1</b>   |
| Bankruptcies                     | 13,529        | 14,297        | 13,863        | -5.4                     | -2.4                     | 57,434                 | 59,534         | -3.5         |
| Proposals                        | 19,682        | 18,549        | 17,464        | 6.1                      | 12.7                     | 73,296                 | 65,987         | 11.1         |

**Table 2: Insolvencies Filed by Consumers**

|                                  | Volume        |               |               | % Change                 |                          | 12-Month Period Ending |                |              |
|----------------------------------|---------------|---------------|---------------|--------------------------|--------------------------|------------------------|----------------|--------------|
|                                  | Q1 2019       | Q4 2018       | Q1 2018       | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018     | % Change     |
| <b>Newfoundland and Labrador</b> | <b>762</b>    | <b>697</b>    | <b>691</b>    | <b>9.3</b>               | <b>10.3</b>              | <b>2,873</b>           | <b>2,577</b>   | <b>11.5</b>  |
| Bankruptcies                     | 316           | 336           | 311           | -6.0                     | 1.6                      | 1,381                  | 1,343          | 2.8          |
| Proposals                        | 446           | 367           | 380           | 23.5                     | 17.4                     | 1,492                  | 1,234          | 20.9         |
| <b>Prince Edward Island</b>      | <b>171</b>    | <b>189</b>    | <b>191</b>    | <b>-9.5</b>              | <b>-10.5</b>             | <b>711</b>             | <b>690</b>     | <b>3.0</b>   |
| Bankruptcies                     | 92            | 103           | 112           | -10.7                    | -17.9                    | 406                    | 411            | -1.2         |
| Proposals                        | 79            | 86            | 79            | -8.1                     | 0.0                      | 305                    | 279            | 9.3          |
| <b>Nova Scotia</b>               | <b>1,383</b>  | <b>1,385</b>  | <b>1,299</b>  | <b>-0.1</b>              | <b>6.5</b>               | <b>5,679</b>           | <b>5,653</b>   | <b>0.5</b>   |
| Bankruptcies                     | 776           | 845           | 787           | -8.2                     | -1.4                     | 3,472                  | 3,704          | -6.3         |
| Proposals                        | 607           | 540           | 512           | 12.4                     | 18.6                     | 2,207                  | 1,949          | 13.2         |
| <b>New Brunswick</b>             | <b>1,086</b>  | <b>1,176</b>  | <b>942</b>    | <b>-7.7</b>              | <b>15.3</b>              | <b>4,624</b>           | <b>4,320</b>   | <b>7.0</b>   |
| Bankruptcies                     | 520           | 592           | 453           | -12.2                    | 14.8                     | 2,329                  | 2,356          | -1.1         |
| Proposals                        | 566           | 584           | 489           | -3.1                     | 15.7                     | 2,295                  | 1,964          | 16.9         |
| <b>Quebec</b>                    | <b>10,597</b> | <b>10,399</b> | <b>10,743</b> | <b>1.9</b>               | <b>-1.4</b>              | <b>41,590</b>          | <b>41,821</b>  | <b>-0.6</b>  |
| Bankruptcies                     | 4,816         | 5,226         | 5,242         | -7.8                     | -8.1                     | 20,762                 | 22,270         | -6.8         |
| Proposals                        | 5,781         | 5,173         | 5,501         | 11.8                     | 5.1                      | 20,828                 | 19,551         | 6.5          |
| <b>Ontario</b>                   | <b>10,171</b> | <b>9,976</b>  | <b>9,272</b>  | <b>2.0</b>               | <b>9.7</b>               | <b>39,755</b>          | <b>37,795</b>  | <b>5.2</b>   |
| Bankruptcies                     | 3,264         | 3,587         | 3,458         | -9.0                     | -5.6                     | 14,466                 | 15,023         | -3.7         |
| Proposals                        | 6,907         | 6,389         | 5,814         | 8.1                      | 18.8                     | 25,289                 | 22,772         | 11.1         |
| <b>Manitoba</b>                  | <b>709</b>    | <b>789</b>    | <b>572</b>    | <b>-10.1</b>             | <b>24.0</b>              | <b>2,961</b>           | <b>2,539</b>   | <b>16.6</b>  |
| Bankruptcies                     | 295           | 377           | 261           | -21.8                    | 13.0                     | 1,398                  | 1,334          | 4.8          |
| Proposals                        | 414           | 412           | 311           | 0.5                      | 33.1                     | 1,563                  | 1,205          | 29.7         |
| <b>Saskatchewan</b>              | <b>837</b>    | <b>873</b>    | <b>772</b>    | <b>-4.1</b>              | <b>8.4</b>               | <b>3,464</b>           | <b>3,160</b>   | <b>9.6</b>   |
| Bankruptcies                     | 322           | 328           | 288           | -1.8                     | 11.8                     | 1,314                  | 1,336          | -1.6         |
| Proposals                        | 515           | 545           | 484           | -5.5                     | 6.4                      | 2,150                  | 1,824          | 17.9         |
| <b>Alberta</b>                   | <b>3,934</b>  | <b>3,792</b>  | <b>3,416</b>  | <b>3.7</b>               | <b>15.2</b>              | <b>15,073</b>          | <b>13,347</b>  | <b>12.9</b>  |
| Bankruptcies                     | 1,385         | 1,229         | 1,196         | 12.7                     | 15.8                     | 5,114                  | 4,883          | 4.7          |
| Proposals                        | 2,549         | 2,563         | 2,220         | -0.5                     | 14.8                     | 9,959                  | 8,464          | 17.7         |
| <b>British Columbia</b>          | <b>2,562</b>  | <b>2,601</b>  | <b>2,465</b>  | <b>-1.5</b>              | <b>3.9</b>               | <b>10,269</b>          | <b>9,873</b>   | <b>4.0</b>   |
| Bankruptcies                     | 985           | 949           | 1,042         | 3.8                      | -5.5                     | 4,015                  | 4,078          | -1.5         |
| Proposals                        | 1,577         | 1,652         | 1,423         | -4.5                     | 10.8                     | 6,254                  | 5,795          | 7.9          |
| <b>Northwest Territories</b>     | <b>17</b>     | <b>11</b>     | <b>24</b>     | <b>54.5</b>              | <b>-29.2</b>             | <b>71</b>              | <b>93</b>      | <b>-23.7</b> |
| Bankruptcies                     | 3             | 8             | 9             | -62.5                    | -66.7                    | 36                     | 57             | -36.8        |
| Proposals                        | 14            | 3             | 15            | 366.7                    | -6.7                     | 35                     | 36             | -2.8         |
| <b>Yukon</b>                     | <b>6</b>      | <b>12</b>     | <b>10</b>     | <b>-50.0</b>             | <b>-40.0</b>             | <b>31</b>              | <b>39</b>      | <b>-20.5</b> |
| Bankruptcies                     | 2             | 5             | 4             | -60.0                    | -50.0                    | 11                     | 19             | -42.1        |
| Proposals                        | 4             | 7             | 6             | -42.9                    | -33.3                    | 20                     | 20             | 0.0          |
| <b>Nunavut</b>                   | <b>4</b>      | <b>0</b>      | <b>0</b>      | <b>n/a</b>               | <b>n/a</b>               | <b>7</b>               | <b>4</b>       | <b>75.0</b>  |
| Bankruptcies                     | 0             | 0             | 0             | n/a                      | n/a                      | 0                      | 2              | -100.0       |
| Proposals                        | 4             | 0             | 0             | n/a                      | n/a                      | 7                      | 2              | 250.0        |
| <b>Canada</b>                    | <b>32,239</b> | <b>31,900</b> | <b>30,397</b> | <b>1.1</b>               | <b>6.1</b>               | <b>127,108</b>         | <b>121,911</b> | <b>4.3</b>   |
| Bankruptcies                     | <b>12,776</b> | <b>13,585</b> | <b>13,163</b> | <b>-6.0</b>              | <b>-2.9</b>              | <b>54,704</b>          | <b>56,816</b>  | <b>-3.7</b>  |
| Proposals                        | <b>19,463</b> | <b>18,315</b> | <b>17,234</b> | <b>6.3</b>               | <b>12.9</b>              | <b>72,404</b>          | <b>65,095</b>  | <b>11.2</b>  |

**Table 3: Insolvencies Filed by Businesses**

|                                  | Volume     |            |            | % Change                 |                          | 12-Month Period Ending |              |               |
|----------------------------------|------------|------------|------------|--------------------------|--------------------------|------------------------|--------------|---------------|
|                                  | Q1 2019    | Q4 2018    | Q1 2018    | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018   | % Change      |
| <b>Newfoundland and Labrador</b> | <b>10</b>  | <b>10</b>  | <b>4</b>   | <b>0.0</b>               | <b>150.0</b>             | <b>30</b>              | <b>30</b>    | <b>0.0</b>    |
| Bankruptcies                     | 10         | 7          | 4          | 42.9                     | 150.0                    | 26                     | 23           | 13.0          |
| Proposals                        | 0          | 3          | 0          | -100.0                   | n/a                      | 4                      | 7            | -42.9         |
| <b>Prince Edward Island</b>      | <b>0</b>   | <b>0</b>   | <b>1</b>   | <b>n/a</b>               | <b>-100.0</b>            | <b>3</b>               | <b>7</b>     | <b>-57.1</b>  |
| Bankruptcies                     | 0          | 0          | 1          | n/a                      | -100.0                   | 2                      | 5            | -60.0         |
| Proposals                        | 0          | 0          | 0          | n/a                      | n/a                      | 1                      | 2            | -50.0         |
| <b>Nova Scotia</b>               | <b>12</b>  | <b>8</b>   | <b>16</b>  | <b>50.0</b>              | <b>-25.0</b>             | <b>43</b>              | <b>56</b>    | <b>-23.2</b>  |
| Bankruptcies                     | 11         | 7          | 12         | 57.1                     | -8.3                     | 32                     | 46           | -30.4         |
| Proposals                        | 1          | 1          | 4          | 0.0                      | -75.0                    | 11                     | 10           | 10.0          |
| <b>New Brunswick</b>             | <b>13</b>  | <b>9</b>   | <b>5</b>   | <b>44.4</b>              | <b>160.0</b>             | <b>45</b>              | <b>54</b>    | <b>-16.7</b>  |
| Bankruptcies                     | 9          | 7          | 5          | 28.6                     | 80.0                     | 36                     | 40           | -10.0         |
| Proposals                        | 4          | 2          | 0          | 100.0                    | n/a                      | 9                      | 14           | -35.7         |
| <b>Quebec</b>                    | <b>574</b> | <b>549</b> | <b>558</b> | <b>4.6</b>               | <b>2.9</b>               | <b>2,111</b>           | <b>2,074</b> | <b>1.8</b>    |
| Bankruptcies                     | 463        | 424        | 422        | 9.2                      | 9.7                      | 1,620                  | 1,588        | 2.0           |
| Proposals                        | 111        | 125        | 136        | -11.2                    | -18.4                    | 491                    | 486          | 1.0           |
| <b>Ontario</b>                   | <b>239</b> | <b>253</b> | <b>235</b> | <b>-5.5</b>              | <b>1.7</b>               | <b>941</b>             | <b>889</b>   | <b>5.8</b>    |
| Bankruptcies                     | 176        | 177        | 180        | -0.6                     | -2.2                     | 684                    | 655          | 4.4           |
| Proposals                        | 63         | 76         | 55         | -17.1                    | 14.5                     | 257                    | 234          | 9.8           |
| <b>Manitoba</b>                  | <b>7</b>   | <b>5</b>   | <b>8</b>   | <b>40.0</b>              | <b>-12.5</b>             | <b>27</b>              | <b>35</b>    | <b>-22.9</b>  |
| Bankruptcies                     | 7          | 5          | 8          | 40.0                     | -12.5                    | 25                     | 29           | -13.8         |
| Proposals                        | 0          | 0          | 0          | n/a                      | n/a                      | 2                      | 6            | -66.7         |
| <b>Saskatchewan</b>              | <b>23</b>  | <b>28</b>  | <b>27</b>  | <b>-17.9</b>             | <b>-14.8</b>             | <b>95</b>              | <b>133</b>   | <b>-28.6</b>  |
| Bankruptcies                     | 12         | 18         | 15         | -33.3                    | -20.0                    | 56                     | 101          | -44.6         |
| Proposals                        | 11         | 10         | 12         | 10.0                     | -8.3                     | 39                     | 32           | 21.9          |
| <b>Alberta</b>                   | <b>62</b>  | <b>56</b>  | <b>47</b>  | <b>10.7</b>              | <b>31.9</b>              | <b>221</b>             | <b>207</b>   | <b>6.8</b>    |
| Bankruptcies                     | 44         | 50         | 31         | -12.0                    | 41.9                     | 175                    | 135          | 29.6          |
| Proposals                        | 18         | 6          | 16         | 200.0                    | 12.5                     | 46                     | 72           | -36.1         |
| <b>British Columbia</b>          | <b>32</b>  | <b>28</b>  | <b>29</b>  | <b>14.3</b>              | <b>10.3</b>              | <b>106</b>             | <b>124</b>   | <b>-14.5</b>  |
| Bankruptcies                     | 21         | 17         | 22         | 23.5                     | -4.5                     | 74                     | 95           | -22.1         |
| Proposals                        | 11         | 11         | 7          | 0.0                      | 57.1                     | 32                     | 29           | 10.3          |
| <b>Northwest Territories</b>     | <b>0</b>   | <b>0</b>   | <b>0</b>   | <b>n/a</b>               | <b>n/a</b>               | <b>0</b>               | <b>1</b>     | <b>-100.0</b> |
| Bankruptcies                     | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 1            | -100.0        |
| Proposals                        | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 0            | n/a           |
| <b>Yukon</b>                     | <b>0</b>   | <b>0</b>   | <b>0</b>   | <b>n/a</b>               | <b>n/a</b>               | <b>0</b>               | <b>0</b>     | <b>n/a</b>    |
| Bankruptcies                     | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 0            | n/a           |
| Proposals                        | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 0            | n/a           |
| <b>Nunavut</b>                   | <b>0</b>   | <b>0</b>   | <b>0</b>   | <b>n/a</b>               | <b>n/a</b>               | <b>0</b>               | <b>0</b>     | <b>n/a</b>    |
| Bankruptcies                     | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 0            | n/a           |
| Proposals                        | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 0            | n/a           |
| <b>Canada</b>                    | <b>972</b> | <b>946</b> | <b>930</b> | <b>2.7</b>               | <b>4.5</b>               | <b>3,622</b>           | <b>3,610</b> | <b>0.3</b>    |
| Bankruptcies                     | 753        | 712        | 700        | 5.8                      | 7.6                      | 2,730                  | 2,718        | 0.4           |
| Proposals                        | 219        | 234        | 230        | -6.4                     | -4.8                     | 892                    | 892          | 0.0           |

**Table 4: Insolvencies by NAICS Economic Sectors, Canada**

|  | Volume     |            |            | % Change                 |                          | 12-Month Period Ending |            |              |
|--|------------|------------|------------|--------------------------|--------------------------|------------------------|------------|--------------|
|  | Q1 2019    | Q4 2018    | Q1 2018    | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018 | % Change     |
| <b>Agriculture, Forestry,<br/>Fishing and Hunting</b>      | <b>21</b>  | <b>13</b>  | <b>14</b>  | <b>61.5</b>              | <b>50.0</b>              | <b>71</b>              | <b>66</b>  | <b>7.6</b>   |
| Bankruptcies   | 18         | 9          | 12         | 100.0                    | 50.0                     | 52                     | 49         | 6.1          |
| Proposals  | 3          | 4          | 2          | -25.0                    | 50.0                     | 19                     | 17         | 11.8         |
| <b>Mining and Oil and Gas<br/>Extraction</b>               | <b>14</b>  | <b>11</b>  | <b>4</b>   | <b>27.3</b>              | <b>250.0</b>             | <b>34</b>              | <b>44</b>  | <b>-22.7</b> |
| Bankruptcies   | 9          | 8          | 1          | 12.5                     | 800.0                    | 23                     | 28         | -17.9        |
| Proposals  | 5          | 3          | 3          | 66.7                     | 66.7                     | 11                     | 16         | -31.3        |
| <b>Utilities</b>   | <b>0</b>   | <b>2</b>   | <b>4</b>   | <b>-100.0</b>            | <b>-100.0</b>            | <b>4</b>               | <b>8</b>   | <b>-50.0</b> |
| Bankruptcies   | 0          | 1          | 3          | -100.0                   | -100.0                   | 2                      | 7          | -71.4        |
| Proposals  | 0          | 1          | 1          | -100.0                   | -100.0                   | 2                      | 1          | 100.0        |
| <b>Construction</b>  | <b>181</b> | <b>181</b> | <b>199</b> | <b>0.0</b>               | <b>-9.0</b>              | <b>705</b>             | <b>690</b> | <b>2.2</b>   |
| Bankruptcies   | 143        | 139        | 139        | 2.9                      | 2.9                      | 531                    | 501        | 6.0          |
| Proposals  | 38         | 42         | 60         | -9.5                     | -36.7                    | 174                    | 189        | -7.9         |
| <b>Manufacturing</b>                                       | <b>77</b>  | <b>79</b>  | <b>65</b>  | <b>-2.5</b>              | <b>18.5</b>              | <b>309</b>             | <b>321</b> | <b>-3.7</b>  |
| Bankruptcies   | 54         | 57         | 44         | -5.3                     | 22.7                     | 223                    | 222        | 0.5          |
| Proposals  | 23         | 22         | 21         | 4.5                      | 9.5                      | 86                     | 99         | -13.1        |
| <b>Wholesale Trade</b>                                     | <b>54</b>  | <b>37</b>  | <b>36</b>  | <b>45.9</b>              | <b>50.0</b>              | <b>175</b>             | <b>167</b> | <b>4.8</b>   |
| Bankruptcies   | 38         | 29         | 28         | 31.0                     | 35.7                     | 131                    | 124        | 5.6          |
| Proposals  | 16         | 8          | 8          | 100.0                    | 100.0                    | 44                     | 43         | 2.3          |
| <b>Retail Trade</b>  | <b>96</b>  | <b>111</b> | <b>112</b> | <b>-13.5</b>             | <b>-14.3</b>             | <b>393</b>             | <b>398</b> | <b>-1.3</b>  |
| Bankruptcies   | 77         | 87         | 88         | -11.5                    | -12.5                    | 311                    | 319        | -2.5         |
| Proposals  | 19         | 24         | 24         | -20.8                    | -20.8                    | 82                     | 79         | 3.8          |
| <b>Transportation and<br/>Warehousing</b>                  | <b>72</b>  | <b>52</b>  | <b>58</b>  | <b>38.5</b>              | <b>24.1</b>              | <b>244</b>             | <b>219</b> | <b>11.4</b>  |
| Bankruptcies   | 53         | 42         | 47         | 26.2                     | 12.8                     | 184                    | 177        | 4.0          |
| Proposals  | 19         | 10         | 11         | 90.0                     | 72.7                     | 60                     | 42         | 42.9         |
| <b>Information and Cultural<br/>Industries</b>             | <b>24</b>  | <b>19</b>  | <b>19</b>  | <b>26.3</b>              | <b>26.3</b>              | <b>68</b>              | <b>59</b>  | <b>15.3</b>  |
| Bankruptcies   | 20         | 13         | 19         | 53.8                     | 5.3                      | 50                     | 50         | 0.0          |
| Proposals  | 4          | 6          | 0          | -33.3                    | n/a                      | 18                     | 9          | 100.0        |
| <b>Finance and Insurance</b>                               | <b>20</b>  | <b>23</b>  | <b>17</b>  | <b>-13.0</b>             | <b>17.6</b>              | <b>67</b>              | <b>66</b>  | <b>1.5</b>   |
| Bankruptcies   | 16         | 18         | 14         | -11.1                    | 14.3                     | 50                     | 51         | -2.0         |
| Proposals  | 4          | 5          | 3          | -20.0                    | 33.3                     | 17                     | 15         | 13.3         |
| <b>Real Estate and Rental and<br/>Leasing</b>              | <b>39</b>  | <b>43</b>  | <b>38</b>  | <b>-9.3</b>              | <b>2.6</b>               | <b>150</b>             | <b>144</b> | <b>4.2</b>   |
| Bankruptcies   | 33         | 25         | 31         | 32.0                     | 6.5                      | 107                    | 110        | -2.7         |
| Proposals  | 6          | 18         | 7          | -66.7                    | -14.3                    | 43                     | 34         | 26.5         |
| <b>Professional, Scientific and<br/>Technical Services</b> | <b>74</b>  | <b>66</b>  | <b>63</b>  | <b>12.1</b>              | <b>17.5</b>              | <b>260</b>             | <b>259</b> | <b>0.4</b>   |
| Bankruptcies   | 54         | 54         | 48         | 0.0                      | 12.5                     | 196                    | 197        | -0.5         |
| Proposals  | 20         | 12         | 15         | 66.7                     | 33.3                     | 64                     | 62         | 3.2          |

**Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)**

|  | Volume     |            |            | % Change                 |                          | 12-Month Period Ending |              |              |
|--|------------|------------|------------|--------------------------|--------------------------|------------------------|--------------|--------------|
|  | Q1 2019    | Q4 2018    | Q1 2018    | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018   | % Change     |
| <b>Management of Companies and Enterprises</b>                               | <b>22</b>  | <b>26</b>  | <b>21</b>  | <b>-15.4</b>             | <b>4.8</b>               | <b>82</b>              | <b>86</b>    | <b>-4.7</b>  |
| Bankruptcies   | 17         | 21         | 16         | -19.0                    | 6.3                      | 67                     | 65           | 3.1          |
| Proposals  | 5          | 5          | 5          | 0.0                      | 0.0                      | 15                     | 21           | -28.6        |
| <b>Administrative and Support, Waste Management and Remediation Services</b> | <b>42</b>  | <b>39</b>  | <b>41</b>  | <b>7.7</b>               | <b>2.4</b>               | <b>158</b>             | <b>146</b>   | <b>8.2</b>   |
| Bankruptcies   | 28         | 24         | 34         | 16.7                     | -17.6                    | 103                    | 110          | -6.4         |
| Proposals  | 14         | 15         | 7          | -6.7                     | 100.0                    | 55                     | 36           | 52.8         |
| <b>Educational Services</b>  | <b>9</b>   | <b>8</b>   | <b>7</b>   | <b>12.5</b>              | <b>28.6</b>              | <b>31</b>              | <b>22</b>    | <b>40.9</b>  |
| Bankruptcies   | 6          | 6          | 5          | 0.0                      | 20.0                     | 23                     | 16           | 43.8         |
| Proposals  | 3          | 2          | 2          | 50.0                     | 50.0                     | 8                      | 6            | 33.3         |
| <b>Health Care and Social Assistance</b>                                     | <b>21</b>  | <b>22</b>  | <b>20</b>  | <b>-4.5</b>              | <b>5.0</b>               | <b>81</b>              | <b>81</b>    | <b>0.0</b>   |
| Bankruptcies   | 18         | 8          | 12         | 125.0                    | 50.0                     | 54                     | 58           | -6.9         |
| Proposals  | 3          | 14         | 8          | -78.6                    | -62.5                    | 27                     | 23           | 17.4         |
| <b>Arts, Entertainment and Recreation</b>                                    | <b>20</b>  | <b>11</b>  | <b>24</b>  | <b>81.8</b>              | <b>-16.7</b>             | <b>64</b>              | <b>86</b>    | <b>-25.6</b> |
| Bankruptcies   | 16         | 8          | 18         | 100.0                    | -11.1                    | 50                     | 65           | -23.1        |
| Proposals  | 4          | 3          | 6          | 33.3                     | -33.3                    | 14                     | 21           | -33.3        |
| <b>Accommodation and Food Services</b>                                       | <b>143</b> | <b>138</b> | <b>150</b> | <b>3.6</b>               | <b>-4.7</b>              | <b>530</b>             | <b>557</b>   | <b>-4.8</b>  |
| Bankruptcies   | 122        | 112        | 109        | 8.9                      | 11.9                     | 424                    | 407          | 4.2          |
| Proposals  | 21         | 26         | 41         | -19.2                    | -48.8                    | 106                    | 150          | -29.3        |
| <b>Other Services (except Public Administration)</b>                         | <b>43</b>  | <b>64</b>  | <b>37</b>  | <b>-32.8</b>             | <b>16.2</b>              | <b>193</b>             | <b>186</b>   | <b>3.8</b>   |
| Bankruptcies   | 31         | 50         | 31         | -38.0                    | 0.0                      | 147                    | 158          | -7.0         |
| Proposals  | 12         | 14         | 6          | -14.3                    | 100.0                    | 46                     | 28           | 64.3         |
| <b>Public Administration</b>   | <b>0</b>   | <b>1</b>   | <b>1</b>   | <b>-100.0</b>            | <b>-100.0</b>            | <b>3</b>               | <b>5</b>     | <b>-40.0</b> |
| Bankruptcies   | 0          | 1          | 1          | -100.0                   | -100.0                   | 2                      | 4            | -50.0        |
| Proposals  | 0          | 0          | 0          | n/a                      | n/a                      | 1                      | 1            | 0.0          |
| <b>Total</b>   | <b>972</b> | <b>946</b> | <b>930</b> | <b>2.7</b>               | <b>4.5</b>               | <b>3,622</b>           | <b>3,610</b> | <b>0.3</b>   |
| Bankruptcies   | <b>753</b> | <b>712</b> | <b>700</b> | <b>5.8</b>               | <b>7.6</b>               | <b>2,730</b>           | <b>2,718</b> | <b>0.4</b>   |
| Proposals  | <b>219</b> | <b>234</b> | <b>230</b> | <b>-6.4</b>              | <b>-4.8</b>              | <b>892</b>             | <b>892</b>   | <b>0.0</b>   |



**Table 5: Insolvencies Filed by Consumers by ER**

|  | Volume       |              |              | % Change                 |                          | 12-Month Period Ending |              |             |
|--|--------------|--------------|--------------|--------------------------|--------------------------|------------------------|--------------|-------------|
|  | Q1 2019      | Q4 2018      | Q1 2018      | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018   | % Change    |
| <b>Newfoundland and Labrador</b>           | <b>762</b>   | <b>697</b>   | <b>691</b>   | <b>9.3</b>               | <b>10.3</b>              | <b>2,873</b>           | <b>2,577</b> | <b>11.5</b> |
| <b>Bankruptcies</b>                        | <b>316</b>   | <b>336</b>   | <b>311</b>   | <b>-6.0</b>              | <b>1.6</b>               | <b>1,381</b>           | <b>1,343</b> | <b>2.8</b>  |
| <b>Proposals</b>                           | <b>446</b>   | <b>361</b>   | <b>380</b>   | <b>23.5</b>              | <b>17.4</b>              | <b>1,492</b>           | <b>1,234</b> | <b>20.9</b> |
| Avalon Peninsula                           | 422          | 369          | 430          | 14.4                     | -1.9                     | 1,611                  | 1,490        | 8.1         |
| Bankruptcies                               | 176          | 161          | 176          | 9.3                      | 0.0                      | 742                    | 756          | -1.9        |
| Proposals                                  | 246          | 208          | 254          | 18.3                     | -3.1                     | 869                    | 734          | 18.4        |
| South Coast - Burin Peninsula              | 54           | 40           | 38           | 35.0                     | 42.1                     | 192                    | 155          | 23.9        |
| Bankruptcies                               | 24           | 21           | 20           | 14.3                     | 20.0                     | 104                    | 86           | 20.9        |
| Proposals                                  | 30           | 19           | 18           | 57.9                     | 66.7                     | 88                     | 69           | 27.5        |
| West Coast - Northern Peninsula - Labrador | 99           | 106          | 79           | -6.6                     | 25.3                     | 400                    | 346          | 15.6        |
| Bankruptcies                               | 39           | 47           | 40           | -17.0                    | -2.5                     | 180                    | 189          | -4.8        |
| Proposals                                  | 60           | 59           | 39           | 1.7                      | 53.8                     | 220                    | 157          | 40.1        |
| Notre Dame - Central Bonavista Bay         | 188          | 181          | 143          | 3.9                      | 31.5                     | 669                    | 585          | 14.4        |
| Bankruptcies                               | 78           | 106          | 74           | -26.4                    | 5.4                      | 356                    | 311          | 14.5        |
| Proposals                                  | 110          | 75           | 69           | 46.7                     | 59.4                     | 313                    | 274          | 14.2        |
| <b>Prince Edward Island</b>                | <b>171</b>   | <b>189</b>   | <b>191</b>   | <b>-9.5</b>              | <b>-10.5</b>             | <b>711</b>             | <b>690</b>   | <b>3.0</b>  |
| <b>Bankruptcies</b>                        | <b>92</b>    | <b>103</b>   | <b>112</b>   | <b>-10.7</b>             | <b>-17.9</b>             | <b>406</b>             | <b>411</b>   | <b>-1.2</b> |
| <b>Proposals</b>                           | <b>79</b>    | <b>86</b>    | <b>79</b>    | <b>-8.1</b>              | <b>0.0</b>               | <b>305</b>             | <b>279</b>   | <b>9.3</b>  |
| <b>Nova Scotia</b>                         | <b>1,383</b> | <b>1,385</b> | <b>1,299</b> | <b>-0.1</b>              | <b>6.5</b>               | <b>5,679</b>           | <b>5,653</b> | <b>0.5</b>  |
| <b>Bankruptcies</b>                        | <b>776</b>   | <b>845</b>   | <b>787</b>   | <b>-8.2</b>              | <b>-1.4</b>              | <b>3,472</b>           | <b>3,704</b> | <b>-6.3</b> |
| <b>Proposals</b>                           | <b>607</b>   | <b>540</b>   | <b>512</b>   | <b>12.4</b>              | <b>18.6</b>              | <b>2,207</b>           | <b>1,949</b> | <b>13.2</b> |
| Cape Breton                                | 270          | 289          | 249          | -6.6                     | 8.4                      | 1,077                  | 1,040        | 3.6         |
| Bankruptcies                               | 134          | 167          | 120          | -19.8                    | 11.7                     | 589                    | 564          | 4.4         |
| Proposals                                  | 136          | 122          | 129          | 11.5                     | 5.4                      | 488                    | 476          | 2.5         |
| North Shore                                | 254          | 226          | 230          | 12.4                     | 10.4                     | 984                    | 1,006        | -2.2        |
| Bankruptcies                               | 142          | 154          | 153          | -7.8                     | -7.2                     | 623                    | 698          | -10.7       |
| Proposals                                  | 112          | 72           | 77           | 55.6                     | 45.5                     | 361                    | 308          | 17.2        |
| Annapolis Valley                           | 189          | 162          | 184          | 16.7                     | 2.7                      | 736                    | 744          | -1.1        |
| Bankruptcies                               | 109          | 106          | 137          | 2.8                      | -20.4                    | 502                    | 571          | -12.1       |
| Proposals                                  | 80           | 56           | 47           | 42.9                     | 70.2                     | 234                    | 173          | 35.3        |
| Southern                                   | 184          | 185          | 182          | -0.5                     | 1.1                      | 789                    | 810          | -2.6        |
| Bankruptcies                               | 116          | 130          | 119          | -10.8                    | -2.5                     | 529                    | 519          | 1.9         |
| Proposals                                  | 68           | 55           | 63           | 23.6                     | 7.9                      | 260                    | 291          | -10.7       |
| Halifax                                    | 485          | 524          | 454          | -7.4                     | 6.8                      | 2,092                  | 2,054        | 1.9         |
| Bankruptcies                               | 275          | 289          | 258          | -4.8                     | 6.6                      | 1,229                  | 1,353        | -9.2        |
| Proposals                                  | 210          | 235          | 196          | -10.6                    | 7.1                      | 863                    | 701          | 23.1        |

**Table 5: Insolvencies Filed by Consumers by ER (cont'd)**

|                                 | Volume        |               |               | % Change                 |                          | 12-Month Period Ending |               |             |
|---------------------------------|---------------|---------------|---------------|--------------------------|--------------------------|------------------------|---------------|-------------|
|                                 | Q1 2019       | Q4 2018       | Q1 2018       | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018    | % Change    |
| <b>New Brunswick</b>            | <b>1,086</b>  | <b>1,176</b>  | <b>942</b>    | <b>-7.7</b>              | <b>15.3</b>              | <b>4,624</b>           | <b>4,320</b>  | <b>7.0</b>  |
| <b>Bankruptcies</b>             | <b>520</b>    | <b>592</b>    | <b>453</b>    | <b>-12.2</b>             | <b>14.8</b>              | <b>2,329</b>           | <b>2,356</b>  | <b>-1.1</b> |
| <b>Proposals</b>                | <b>566</b>    | <b>584</b>    | <b>489</b>    | <b>-3.1</b>              | <b>15.7</b>              | <b>2,295</b>           | <b>1,964</b>  | <b>16.9</b> |
| Campbellton - Miramichi         | 214           | 237           | 206           | -9.7                     | 3.9                      | 940                    | 859           | 9.4         |
| Bankruptcies                    | 98            | 114           | 124           | -14.0                    | -21.0                    | 465                    | 509           | -8.6        |
| Proposals                       | 116           | 123           | 82            | -5.7                     | 41.5                     | 475                    | 350           | 35.7        |
| Moncton - Richibucto            | 333           | 329           | 244           | 1.2                      | 36.5                     | 1,340                  | 1,245         | 7.6         |
| Bankruptcies                    | 155           | 176           | 105           | -11.9                    | 47.6                     | 667                    | 657           | 1.5         |
| Proposals                       | 178           | 153           | 139           | 16.3                     | 28.1                     | 673                    | 588           | 14.5        |
| Saint John - St. Stephen        | 202           | 285           | 196           | -29.1                    | 3.1                      | 1,024                  | 1,013         | 1.1         |
| Bankruptcies                    | 97            | 136           | 79            | -28.7                    | 22.8                     | 492                    | 520           | -5.4        |
| Proposals                       | 105           | 149           | 117           | -29.5                    | -10.3                    | 532                    | 493           | 7.9         |
| Fredericton - Oromocto          | 222           | 200           | 184           | 11.0                     | 20.7                     | 843                    | 748           | 12.7        |
| Bankruptcies                    | 114           | 93            | 93            | 22.6                     | 22.6                     | 445                    | 422           | 5.5         |
| Proposals                       | 108           | 107           | 91            | 0.9                      | 18.7                     | 398                    | 326           | 22.1        |
| Edmundston - Woodstock          | 116           | 125           | 111           | -7.2                     | 4.5                      | 478                    | 455           | 5.1         |
| Bankruptcies                    | 56            | 73            | 52            | -23.3                    | 7.7                      | 260                    | 249           | 4.4         |
| Proposals                       | 60            | 52            | 59            | 15.4                     | 1.7                      | 218                    | 206           | 5.8         |
| <b>Quebec</b>                   | <b>10,597</b> | <b>10,399</b> | <b>10,743</b> | <b>1.9</b>               | <b>-1.4</b>              | <b>41,590</b>          | <b>41,821</b> | <b>-0.6</b> |
| <b>Bankruptcies</b>             | <b>4,816</b>  | <b>5,226</b>  | <b>5,242</b>  | <b>-7.8</b>              | <b>-8.1</b>              | <b>20,762</b>          | <b>22,270</b> | <b>-6.8</b> |
| <b>Proposals</b>                | <b>5,781</b>  | <b>5,173</b>  | <b>5,501</b>  | <b>11.8</b>              | <b>5.1</b>               | <b>20,828</b>          | <b>19,551</b> | <b>6.5</b>  |
| Gaspésie - Îles-de-la-Madeleine | 118           | 117           | 119           | 0.9                      | -0.8                     | 452                    | 453           | -0.2        |
| Bankruptcies                    | 46            | 50            | 55            | -8.0                     | -16.4                    | 193                    | 224           | -13.8       |
| Proposals                       | 72            | 67            | 64            | 7.5                      | 12.5                     | 259                    | 229           | 13.1        |
| Bas-Saint-Laurent               | 217           | 250           | 234           | -13.2                    | -7.3                     | 887                    | 905           | -2.0        |
| Bankruptcies                    | 96            | 147           | 115           | -34.7                    | -16.5                    | 480                    | 486           | -1.2        |
| Proposals                       | 121           | 103           | 119           | 17.5                     | 1.7                      | 407                    | 419           | -2.9        |
| Capitale-Nationale              | 953           | 904           | 887           | 5.4                      | 7.4                      | 3,521                  | 3,511         | 0.3         |
| Bankruptcies                    | 482           | 494           | 428           | -2.4                     | 12.6                     | 1,935                  | 1,937         | -0.1        |
| Proposals                       | 471           | 410           | 459           | 14.9                     | 2.6                      | 1,586                  | 1,574         | 0.8         |
| Chaudière - Appalaches          | 468           | 474           | 455           | -1.3                     | 2.9                      | 1,797                  | 1,712         | 5.0         |
| Bankruptcies                    | 250           | 270           | 268           | -7.4                     | -6.7                     | 1,010                  | 1,042         | -3.1        |
| Proposals                       | 218           | 204           | 187           | 6.9                      | 16.6                     | 787                    | 670           | 17.5        |
| Estrie                          | 413           | 392           | 405           | 5.4                      | 2.0                      | 1,604                  | 1,555         | 3.2         |
| Bankruptcies                    | 230           | 234           | 242           | -1.7                     | -5.0                     | 970                    | 1,019         | -4.8        |
| Proposals                       | 183           | 158           | 163           | 15.8                     | 12.3                     | 634                    | 536           | 18.3        |
| Centre-du-Québec                | 277           | 304           | 286           | -8.9                     | -3.1                     | 1,133                  | 1,171         | -3.2        |
| Bankruptcies                    | 116           | 155           | 134           | -25.2                    | -13.4                    | 558                    | 647           | -13.8       |
| Proposals                       | 161           | 149           | 152           | 8.1                      | 5.9                      | 575                    | 524           | 9.7         |

**Table 5: Insolvencies Filed by Consumers by ER (cont'd)**

|                           | Volume        |              |              | % Change                 |                          | 12-Month Period Ending |               |             |
|---------------------------|---------------|--------------|--------------|--------------------------|--------------------------|------------------------|---------------|-------------|
|                           | Q1 2019       | Q4 2018      | Q1 2018      | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018    | % Change    |
| Montérégie                | 2,032         | 1,912        | 1,971        | 6.3                      | 3.1                      | 7,941                  | 7,758         | 2.4         |
| Bankruptcies              | 847           | 901          | 947          | -6.0                     | -10.6                    | 3,705                  | 3,980         | -6.9        |
| Proposals                 | 1,185         | 1,011        | 1,024        | 17.2                     | 15.7                     | 4,236                  | 3,778         | 12.1        |
| Montréal                  | 2,044         | 1,951        | 2,176        | 4.8                      | -6.1                     | 8,078                  | 8,435         | -4.2        |
| Bankruptcies              | 934           | 1,004        | 1,129        | -7.0                     | -17.3                    | 4,201                  | 4,648         | -9.6        |
| Proposals                 | 1,110         | 947          | 1,047        | 17.2                     | 6.0                      | 3,877                  | 3,787         | 2.4         |
| Laval                     | 504           | 512          | 571          | -1.6                     | -11.7                    | 2,026                  | 2,184         | -7.2        |
| Bankruptcies              | 199           | 226          | 237          | -11.9                    | -16.0                    | 897                    | 967           | -7.2        |
| Proposals                 | 305           | 286          | 334          | 6.6                      | -8.7                     | 1,129                  | 1,217         | -7.2        |
| Lanaudière                | 794           | 838          | 849          | -5.3                     | -6.5                     | 3,260                  | 3,336         | -2.3        |
| Bankruptcies              | 340           | 358          | 350          | -5.0                     | -2.9                     | 1,390                  | 1,577         | -11.9       |
| Proposals                 | 454           | 480          | 499          | -5.4                     | -9.0                     | 1,870                  | 1,759         | 6.3         |
| Laurentides               | 1,081         | 1,088        | 1,038        | -0.6                     | 4.1                      | 4,254                  | 4,232         | 0.5         |
| Bankruptcies              | 471           | 485          | 469          | -2.9                     | 0.4                      | 1,929                  | 2,097         | -8.0        |
| Proposals                 | 610           | 603          | 569          | 1.2                      | 7.2                      | 2,325                  | 2,135         | 8.9         |
| Outaouais                 | 703           | 599          | 711          | 17.4                     | -1.1                     | 2,624                  | 2,619         | 0.2         |
| Bankruptcies              | 275           | 296          | 292          | -7.1                     | -5.8                     | 1,151                  | 1,321         | -12.9       |
| Proposals                 | 428           | 303          | 419          | 41.3                     | 2.1                      | 1,473                  | 1,298         | 13.5        |
| Abitibi - Témiscamingue   | 162           | 187          | 218          | -13.4                    | -25.7                    | 659                    | 706           | -6.7        |
| Bankruptcies              | 81            | 99           | 96           | -18.2                    | -15.6                    | 337                    | 326           | 3.4         |
| Proposals                 | 81            | 88           | 122          | -8.0                     | -33.6                    | 322                    | 380           | -15.3       |
| Mauricie                  | 369           | 387          | 347          | -4.7                     | 6.3                      | 1,482                  | 1,448         | 2.3         |
| Bankruptcies              | 199           | 238          | 212          | -16.4                    | -6.1                     | 909                    | 932           | -2.5        |
| Proposals                 | 170           | 149          | 135          | 14.1                     | 25.9                     | 573                    | 516           | 11.0        |
| Saguenay - Lac-Saint-Jean | 335           | 345          | 348          | -2.9                     | -3.7                     | 1,361                  | 1,333         | 2.1         |
| Bankruptcies              | 187           | 200          | 195          | -6.5                     | -4.1                     | 819                    | 794           | 3.1         |
| Proposals                 | 148           | 145          | 153          | 2.1                      | -3.3                     | 542                    | 539           | 0.6         |
| Côte-Nord                 | 114           | 120          | 110          | -5.0                     | 3.6                      | 458                    | 396           | 15.7        |
| Bankruptcies              | 60            | 59           | 61           | 1.7                      | -1.6                     | 253                    | 239           | 5.9         |
| Proposals                 | 54            | 61           | 49           | -11.5                    | 10.2                     | 205                    | 157           | 30.6        |
| Nord-du-Québec            | 12            | 15           | 18           | -20.0                    | -33.3                    | 48                     | 63            | -23.8       |
| Bankruptcies              | 2             | 8            | 12           | -75.0                    | -83.3                    | 23                     | 34            | -32.4       |
| Proposals                 | 10            | 7            | 6            | 42.9                     | 66.7                     | 25                     | 29            | -13.8       |
| <b>Ontario</b>            | <b>10,171</b> | <b>9,976</b> | <b>9,272</b> | <b>2.0</b>               | <b>9.7</b>               | <b>39,755</b>          | <b>37,795</b> | <b>5.2</b>  |
| <b>Bankruptcies</b>       | <b>3,264</b>  | <b>3,587</b> | <b>3,458</b> | <b>-9.0</b>              | <b>-5.6</b>              | <b>14,466</b>          | <b>15,023</b> | <b>-3.7</b> |
| <b>Proposals</b>          | <b>6,907</b>  | <b>6,389</b> | <b>5,814</b> | <b>8.1</b>               | <b>18.8</b>              | <b>25,289</b>          | <b>22,772</b> | <b>11.1</b> |
| Ottawa                    | 1,032         | 1,012        | 1,013        | 2.0                      | 1.9                      | 4,173                  | 4,039         | 3.3         |
| Bankruptcies              | 398           | 426          | 481          | -6.6                     | -17.3                    | 1,815                  | 1,983         | -8.5        |
| Proposals                 | 634           | 586          | 532          | 8.2                      | 19.2                     | 2,358                  | 2,056         | 14.7        |

**Table 5: Insolvencies Filed by Consumers by ER (cont'd)**

|                                  | Volume     |            |            | % Change                 |                          | 12-Month Period Ending |              |             |
|----------------------------------|------------|------------|------------|--------------------------|--------------------------|------------------------|--------------|-------------|
|                                  | Q1 2019    | Q4 2018    | Q1 2018    | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018   | % Change    |
| Kingston - Pembroke              | 390        | 395        | 382        | -1.3                     | 2.1                      | 1,596                  | 1,605        | -0.6        |
| Bankruptcies                     | 145        | 156        | 177        | -7.1                     | -18.1                    | 660                    | 702          | -6.0        |
| Proposals                        | 245        | 239        | 205        | 2.5                      | 19.5                     | 936                    | 903          | 3.7         |
| Muskoka - Kawarthas              | 273        | 273        | 290        | 0.0                      | -5.9                     | 1,131                  | 1,119        | 1.1         |
| Bankruptcies                     | 85         | 109        | 88         | -22.0                    | -3.4                     | 405                    | 422          | -4.0        |
| Proposals                        | 188        | 164        | 202        | 14.6                     | -6.9                     | 726                    | 697          | 4.2         |
| Toronto                          | 4,282      | 4,025      | 3,764      | 6.4                      | 13.8                     | 16,202                 | 15,427       | 5.0         |
| Bankruptcies                     | 1,118      | 1,187      | 1,170      | -5.8                     | -4.4                     | 4,901                  | 5,298        | -7.5        |
| Proposals                        | 3,164      | 2,838      | 2,594      | 11.5                     | 22.0                     | 11,301                 | 10,129       | 11.6        |
| Kitchener - Waterloo -<br>Barrie | 1,030      | 1,059      | 965        | -2.7                     | 6.7                      | 4,087                  | 3,838        | 6.5         |
| Bankruptcies                     | 361        | 388        | 326        | -7.0                     | 10.7                     | 1,526                  | 1,482        | 3.0         |
| Proposals                        | 669        | 671        | 639        | -0.3                     | 4.7                      | 2,561                  | 2,356        | 8.7         |
| Hamilton - Niagara<br>Peninsula  | 1,082      | 1,008      | 992        | 7.3                      | 9.1                      | 4,066                  | 3,862        | 5.3         |
| Bankruptcies                     | 356        | 350        | 380        | 1.7                      | -6.3                     | 1,478                  | 1,527        | -3.2        |
| Proposals                        | 726        | 658        | 612        | 10.3                     | 18.6                     | 2,588                  | 2,335        | 10.8        |
| London                           | 592        | 601        | 532        | -1.5                     | 11.3                     | 2,368                  | 2,180        | 8.6         |
| Bankruptcies                     | 211        | 243        | 212        | -13.2                    | -0.5                     | 901                    | 879          | 2.5         |
| Proposals                        | 381        | 358        | 320        | 6.4                      | 19.1                     | 1,467                  | 1,301        | 12.8        |
| Windsor - Sarnia                 | 481        | 563        | 421        | -14.6                    | 14.3                     | 2,094                  | 1,927        | 8.7         |
| Bankruptcies                     | 186        | 265        | 191        | -29.8                    | -2.6                     | 956                    | 870          | 9.9         |
| Proposals                        | 295        | 298        | 230        | -1.0                     | 28.3                     | 1,138                  | 1,057        | 7.7         |
| Stratford - Bruce<br>Peninsula   | 150        | 147        | 159        | 2.0                      | -5.7                     | 621                    | 604          | 2.8         |
| Bankruptcies                     | 57         | 72         | 67         | -20.8                    | -14.9                    | 286                    | 300          | -4.7        |
| Proposals                        | 93         | 75         | 92         | 24.0                     | 1.1                      | 335                    | 304          | 10.2        |
| Northeast                        | 711        | 747        | 616        | -4.8                     | 15.4                     | 2,851                  | 2,680        | 6.4         |
| Bankruptcies                     | 268        | 303        | 290        | -11.6                    | -7.6                     | 1,204                  | 1,265        | -4.8        |
| Proposals                        | 443        | 444        | 326        | -0.2                     | 35.9                     | 1,647                  | 1,415        | 16.4        |
| Northwest                        | 151        | 146        | 139        | 3.4                      | 8.6                      | 568                    | 518          | 9.7         |
| Bankruptcies                     | 80         | 88         | 76         | -9.1                     | 5.3                      | 334                    | 295          | 13.2        |
| Proposals                        | 71         | 58         | 63         | 22.4                     | 12.7                     | 234                    | 223          | 4.9         |
| <b>Manitoba</b>                  | <b>709</b> | <b>789</b> | <b>572</b> | <b>-10.1</b>             | <b>24.0</b>              | <b>2,961</b>           | <b>2,539</b> | <b>16.6</b> |
| <b>Bankruptcies</b>              | <b>295</b> | <b>377</b> | <b>261</b> | <b>-21.8</b>             | <b>13.0</b>              | <b>1,398</b>           | <b>1,334</b> | <b>4.8</b>  |
| <b>Proposals</b>                 | <b>414</b> | <b>412</b> | <b>311</b> | <b>0.5</b>               | <b>33.1</b>              | <b>1,563</b>           | <b>1,205</b> | <b>29.7</b> |
| Southeast                        | 51         | 60         | 42         | -15.0                    | 21.4                     | 236                    | 197          | 19.8        |
| Bankruptcies                     | 24         | 29         | 26         | -17.2                    | -7.7                     | 112                    | 129          | -13.2       |
| Proposals                        | 27         | 31         | 16         | -12.9                    | 68.8                     | 124                    | 68           | 82.4        |
| South Central                    | 27         | 26         | 18         | 3.8                      | 50.0                     | 101                    | 94           | 7.4         |
| Bankruptcies                     | 11         | 18         | 11         | -38.9                    | 0.0                      | 56                     | 51           | 9.8         |
| Proposals                        | 16         | 8          | 7          | 100.0                    | 128.6                    | 45                     | 43           | 4.7         |

**Table 5: Insolvencies Filed by Consumers by ER (cont'd)**

|                           | Volume     |            |            | % Change                 |                          | 12-Month Period Ending |              |             |
|---------------------------|------------|------------|------------|--------------------------|--------------------------|------------------------|--------------|-------------|
|                           | Q1 2019    | Q4 2018    | Q1 2018    | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018   | % Change    |
| Southwest                 | 97         | 79         | 62         | 22.8                     | 56.5                     | 325                    | 282          | 15.2        |
| Bankruptcies              | 36         | 34         | 23         | 5.9                      | 56.5                     | 148                    | 126          | 17.5        |
| Proposals                 | 61         | 45         | 39         | 35.6                     | 56.4                     | 177                    | 156          | 13.5        |
| North Central             | 15         | 35         | 10         | -57.1                    | 50.0                     | 94                     | 64           | 46.9        |
| Bankruptcies              | 9          | 14         | 5          | -35.7                    | 80.0                     | 41                     | 37           | 10.8        |
| Proposals                 | 6          | 21         | 5          | -71.4                    | 20.0                     | 53                     | 27           | 96.3        |
| Winnipeg                  | 455        | 500        | 384        | -9.0                     | 18.5                     | 1,913                  | 1,625        | 17.7        |
| Bankruptcies              | 189        | 238        | 166        | -20.6                    | 13.9                     | 896                    | 831          | 7.8         |
| Proposals                 | 266        | 262        | 218        | 1.5                      | 22.0                     | 1,017                  | 794          | 28.1        |
| Interlake                 | 39         | 49         | 25         | -20.4                    | 56.0                     | 170                    | 128          | 32.8        |
| Bankruptcies              | 16         | 30         | 12         | -46.7                    | 33.3                     | 92                     | 78           | 17.9        |
| Proposals                 | 23         | 19         | 13         | 21.1                     | 76.9                     | 78                     | 50           | 56.0        |
| Parklands                 | 12         | 26         | 17         | -53.8                    | -29.4                    | 70                     | 75           | -6.7        |
| Bankruptcies              | 7          | 10         | 10         | -30.0                    | -30.0                    | 35                     | 44           | -20.5       |
| Proposals                 | 5          | 16         | 7          | -68.8                    | -28.6                    | 35                     | 31           | 12.9        |
| North                     | 12         | 15         | 12         | -20.0                    | 0.0                      | 51                     | 66           | -22.7       |
| Bankruptcies              | 2          | 4          | 7          | -50.0                    | -71.4                    | 16                     | 35           | -54.3       |
| Proposals                 | 10         | 11         | 5          | -9.1                     | 100.0                    | 35                     | 31           | 12.9        |
| <b>Saskatchewan</b>       | <b>837</b> | <b>873</b> | <b>772</b> | <b>-4.1</b>              | <b>8.4</b>               | <b>3,464</b>           | <b>3,160</b> | <b>9.6</b>  |
| <b>Bankruptcies</b>       | <b>322</b> | <b>328</b> | <b>288</b> | <b>-1.8</b>              | <b>11.8</b>              | <b>1,314</b>           | <b>1,336</b> | <b>-1.6</b> |
| <b>Proposals</b>          | <b>515</b> | <b>545</b> | <b>484</b> | <b>-5.5</b>              | <b>6.4</b>               | <b>2,150</b>           | <b>1,824</b> | <b>17.9</b> |
| Regina - Moose Mountain   | 276        | 290        | 266        | -4.8                     | 3.8                      | 1,193                  | 1,047        | 13.9        |
| Bankruptcies              | 80         | 95         | 78         | -15.8                    | 2.6                      | 346                    | 357          | -3.1        |
| Proposals                 | 196        | 195        | 188        | 0.5                      | 4.3                      | 847                    | 690          | 22.8        |
| Swift Current - Moose Jaw | 62         | 50         | 65         | 24.0                     | -4.6                     | 248                    | 214          | 15.9        |
| Bankruptcies              | 35         | 26         | 27         | 34.6                     | 29.6                     | 127                    | 112          | 13.4        |
| Proposals                 | 27         | 24         | 38         | 12.5                     | -28.9                    | 121                    | 102          | 18.6        |
| Saskatoon - Biggar        | 276        | 324        | 267        | -14.8                    | 3.4                      | 1,120                  | 1,077        | 4.0         |
| Bankruptcies              | 108        | 118        | 111        | -8.5                     | -2.7                     | 437                    | 502          | -12.9       |
| Proposals                 | 168        | 206        | 156        | -18.4                    | 7.7                      | 683                    | 575          | 18.8        |
| Yorkton - Melville        | 54         | 55         | 41         | -1.8                     | 31.7                     | 200                    | 187          | 7.0         |
| Bankruptcies              | 30         | 25         | 24         | 20.0                     | 25.0                     | 84                     | 105          | -20.0       |
| Proposals                 | 24         | 30         | 17         | -20.0                    | 41.2                     | 116                    | 82           | 41.5        |
| Prince Albert             | 154        | 145        | 126        | 6.2                      | 22.2                     | 656                    | 589          | 11.4        |
| Bankruptcies              | 66         | 60         | 46         | 10.0                     | 43.5                     | 299                    | 242          | 23.6        |
| Proposals                 | 88         | 85         | 80         | 3.5                      | 10.0                     | 357                    | 347          | 2.9         |
| Northern                  | 13         | 10         | 7          | 30.0                     | 85.7                     | 44                     | 40           | 10.0        |
| Bankruptcies              | 2          | 5          | 3          | -60.0                    | -33.3                    | 19                     | 16           | 18.8        |
| Proposals                 | 11         | 5          | 4          | 120.0                    | 175.0                    | 25                     | 24           | 4.2         |

**Table 5: Insolvencies Filed by Consumers by ER (cont'd)**

|   | Volume       |              |              | % Change                 |                          | 12-Month Period Ending |               |             |
|---|--------------|--------------|--------------|--------------------------|--------------------------|------------------------|---------------|-------------|
|   | Q1 2019      | Q4 2018      | Q1 2018      | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018    | % Change    |
| <b>Alberta</b>                              | <b>3,934</b> | <b>3,792</b> | <b>3,416</b> | <b>3.7</b>               | <b>15.2</b>              | <b>15,073</b>          | <b>13,347</b> | <b>12.9</b> |
| <b>Bankruptcies</b>                         | <b>1,385</b> | <b>1,229</b> | <b>1,196</b> | <b>12.7</b>              | <b>15.8</b>              | <b>5,114</b>           | <b>4,883</b>  | <b>4.7</b>  |
| <b>Proposals</b>                            | <b>2,549</b> | <b>2,563</b> | <b>2,220</b> | <b>-0.5</b>              | <b>14.8</b>              | <b>9,959</b>           | <b>8,464</b>  | <b>17.7</b> |
| Lethbridge - Medicine Hat                   | 329          | 295          | 264          | 11.5                     | 24.6                     | 1,180                  | 948           | 24.5        |
| Bankruptcies                                | 117          | 99           | 95           | 18.2                     | 23.2                     | 408                    | 375           | 8.8         |
| Proposals                                   | 212          | 196          | 169          | 8.2                      | 25.4                     | 772                    | 573           | 34.7        |
| Camrose - Drumheller                        | 142          | 122          | 116          | 16.4                     | 22.4                     | 531                    | 545           | -2.6        |
| Bankruptcies                                | 54           | 50           | 54           | 8.0                      | 0.0                      | 208                    | 251           | -17.1       |
| Proposals                                   | 88           | 72           | 62           | 22.2                     | 41.9                     | 323                    | 294           | 9.9         |
| Calgary                                     | 1,388        | 1,399        | 1,260        | -0.8                     | 10.2                     | 5,631                  | 4,971         | 13.3        |
| Bankruptcies                                | 548          | 469          | 421          | 16.8                     | 30.2                     | 2,009                  | 1,703         | 18.0        |
| Proposals                                   | 840          | 930          | 839          | -9.7                     | 0.1                      | 3,622                  | 3,268         | 10.8        |
| Banff - Jasper - Rocky<br>Mountain House    | 61           | 72           | 64           | -15.3                    | -4.7                     | 272                    | 231           | 17.7        |
| Bankruptcies                                | 23           | 36           | 25           | -36.1                    | -8.0                     | 120                    | 95            | 26.3        |
| Proposals                                   | 38           | 36           | 39           | 5.6                      | -2.6                     | 152                    | 136           | 11.8        |
| Red Deer                                    | 263          | 238          | 204          | 10.5                     | 28.9                     | 958                    | 811           | 18.1        |
| Bankruptcies                                | 76           | 65           | 79           | 16.9                     | -3.8                     | 287                    | 319           | -10.0       |
| Proposals                                   | 187          | 173          | 125          | 8.1                      | 49.6                     | 671                    | 492           | 36.4        |
| Edmonton                                    | 1,384        | 1,287        | 1,209        | 7.5                      | 14.5                     | 5,162                  | 4,738         | 8.9         |
| Bankruptcies                                | 450          | 389          | 400          | 15.7                     | 12.5                     | 1,628                  | 1,671         | -2.6        |
| Proposals                                   | 934          | 898          | 809          | 4.0                      | 15.5                     | 3,534                  | 3,067         | 15.2        |
| Athabasca - Grande Prairie -<br>Peace River | 220          | 195          | 175          | 12.8                     | 25.7                     | 775                    | 687           | 12.8        |
| Bankruptcies                                | 70           | 64           | 65           | 9.4                      | 7.7                      | 270                    | 294           | -8.2        |
| Proposals                                   | 150          | 131          | 110          | 14.5                     | 36.4                     | 505                    | 393           | 28.5        |
| Wood Buffalo - Cold Lake                    | 148          | 184          | 124          | -19.6                    | 19.4                     | 566                    | 418           | 35.4        |
| Bankruptcies                                | 48           | 57           | 56           | -15.8                    | -14.3                    | 185                    | 176           | 5.1         |
| Proposals                                   | 100          | 127          | 68           | -21.3                    | 47.1                     | 381                    | 242           | 57.4        |
| <b>British Columbia</b>                     | <b>2,562</b> | <b>2,601</b> | <b>2,465</b> | <b>-1.5</b>              | <b>3.9</b>               | <b>10,269</b>          | <b>9,873</b>  | <b>4.0</b>  |
| <b>Bankruptcies</b>                         | <b>985</b>   | <b>949</b>   | <b>1,042</b> | <b>3.8</b>               | <b>-5.5</b>              | <b>4,015</b>           | <b>4,078</b>  | <b>-1.5</b> |
| <b>Proposals</b>                            | <b>1,577</b> | <b>1,652</b> | <b>1,423</b> | <b>-4.5</b>              | <b>10.8</b>              | <b>6,254</b>           | <b>5,795</b>  | <b>7.9</b>  |
| Vancouver Island and<br>Coast               | 536          | 601          | 533          | -10.8                    | 0.6                      | 2,213                  | 2,036         | 8.7         |
| Bankruptcies                                | 211          | 227          | 258          | -7.0                     | -18.2                    | 899                    | 920           | -2.3        |
| Proposals                                   | 325          | 374          | 275          | -13.1                    | 18.2                     | 1,314                  | 1,116         | 17.7        |
| Lower Mainland -<br>Southwest               | 1,349        | 1,345        | 1,323        | 0.3                      | 2.0                      | 5,498                  | 5,370         | 2.4         |
| Bankruptcies                                | 493          | 465          | 515          | 6.0                      | -4.3                     | 2,033                  | 2,053         | -1.0        |
| Proposals                                   | 856          | 880          | 808          | -2.7                     | 5.9                      | 3,465                  | 3,317         | 4.5         |

**Table 5: Insolvencies Filed by Consumers by ER (cont'd)**

|                              | Volume  |         |         | % Change                 |                          | 12-Month Period Ending |            |          |
|------------------------------|---------|---------|---------|--------------------------|--------------------------|------------------------|------------|----------|
|                              | Q1 2019 | Q4 2018 | Q1 2018 | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018 | % Change |
| <b>Thompson - Okanagan</b>   | 377     | 381     | 368     | -1.0                     | 2.4                      | 1,462                  | 1,429      | 2.3      |
| Bankruptcies                 | 147     | 135     | 167     | 8.9                      | -12.0                    | 610                    | 617        | -1.1     |
| Proposals                    | 230     | 246     | 201     | -6.5                     | 14.4                     | 852                    | 812        | 4.9      |
| <b>Kootenay</b>              | 91      | 74      | 86      | 23.0                     | 5.8                      | 313                    | 317        | -1.3     |
| Bankruptcies                 | 34      | 35      | 37      | -2.9                     | -8.1                     | 140                    | 154        | -9.1     |
| Proposals                    | 57      | 39      | 49      | 46.2                     | 16.3                     | 173                    | 163        | 6.1      |
| <b>Cariboo</b>               | 115     | 112     | 96      | 2.7                      | 19.8                     | 431                    | 419        | 2.9      |
| Bankruptcies                 | 56      | 55      | 38      | 1.8                      | 47.4                     | 196                    | 198        | -1.0     |
| Proposals                    | 59      | 57      | 58      | 3.5                      | 1.7                      | 235                    | 221        | 6.3      |
| <b>North Coast</b>           | 17      | 22      | 14      | -22.7                    | 21.4                     | 73                     | 77         | -5.2     |
| Bankruptcies                 | 8       | 11      | 5       | -27.3                    | 60.0                     | 33                     | 35         | -5.7     |
| Proposals                    | 9       | 11      | 9       | -18.2                    | 0.0                      | 40                     | 42         | -4.8     |
| <b>Nechako</b>               | 21      | 15      | 9       | 40.0                     | 133.3                    | 70                     | 42         | 66.7     |
| Bankruptcies                 | 12      | 7       | 3       | 71.4                     | 300.0                    | 34                     | 20         | 70.0     |
| Proposals                    | 9       | 8       | 6       | 12.5                     | 50.0                     | 36                     | 22         | 63.6     |
| <b>Northeast</b>             | 56      | 50      | 35      | 12.0                     | 60.0                     | 207                    | 179        | 15.6     |
| Bankruptcies                 | 25      | 13      | 19      | 92.3                     | 31.6                     | 69                     | 80         | -13.8    |
| Proposals                    | 31      | 37      | 16      | -16.2                    | 93.8                     | 138                    | 99         | 39.4     |
| <b>Northwest Territories</b> | 17      | 11      | 24      | 54.5                     | -29.2                    | 71                     | 93         | -23.7    |
| Bankruptcies                 | 3       | 8       | 9       | -62.5                    | -66.7                    | 36                     | 57         | -36.8    |
| Proposals                    | 14      | 3       | 15      | 366.7                    | -6.7                     | 35                     | 36         | -2.8     |
| <b>Yukon</b>                 | 6       | 12      | 10      | -50.0                    | -40.0                    | 31                     | 39         | -20.5    |
| Bankruptcies                 | 2       | 5       | 4       | -60.0                    | -50.0                    | 11                     | 19         | -42.1    |
| Proposals                    | 4       | 7       | 6       | -42.9                    | -33.3                    | 20                     | 20         | 0.0      |
| <b>Nunavut</b>               | 4       | 0       | 0       | n/a                      | n/a                      | 7                      | 4          | 75.0     |
| Bankruptcies                 | 0       | 0       | 0       | n/a                      | n/a                      | 0                      | 2          | -100.0   |
| Proposals                    | 4       | 0       | 0       | n/a                      | n/a                      | 7                      | 2          | 250.0    |

**Table 6: Insolvencies Filed by Businesses by ER**

|  | Volume    |           |           | % Change                 |                          | 12-Month Period Ending |            |              |
|--|-----------|-----------|-----------|--------------------------|--------------------------|------------------------|------------|--------------|
|  | Q1 2019   | Q4 2018   | Q1 2018   | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018 | % Change     |
| <b>Newfoundland and Labrador</b>           | <b>10</b> | <b>10</b> | <b>4</b>  | <b>0.0</b>               | <b>150.0</b>             | <b>30</b>              | <b>30</b>  | <b>0.0</b>   |
| <b>Bankruptcies</b>                        | <b>10</b> | <b>7</b>  | <b>4</b>  | <b>42.9</b>              | <b>150.0</b>             | <b>26</b>              | <b>23</b>  | <b>13.0</b>  |
| <b>Proposals</b>                           | <b>0</b>  | <b>3</b>  | <b>0</b>  | <b>-100.0</b>            | <b>n/a</b>               | <b>4</b>               | <b>7</b>   | <b>-42.9</b> |
| Avalon Peninsula                           | 6         | 6         | 4         | 0.0                      | 50.0                     | 20                     | 23         | -13.0        |
| Bankruptcies                               | 6         | 4         | 4         | 50.0                     | 50.0                     | 18                     | 17         | 5.9          |
| Proposals                                  | 0         | 2         | 0         | -100.0                   | n/a                      | 2                      | 6          | -66.7        |
| South Coast - Burin Peninsula              | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 1          | -100.0       |
| Bankruptcies                               | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 1          | -100.0       |
| Proposals                                  | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 0          | n/a          |
| West Coast - Northern Peninsula - Labrador | 2         | 1         | 0         | 100.0                    | n/a                      | 5                      | 5          | 0.0          |
| Bankruptcies                               | 2         | 1         | 0         | 100.0                    | n/a                      | 5                      | 5          | 0.0          |
| Proposals                                  | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 0          | n/a          |
| Notre Dame - Central Bonavista Bay         | 2         | 3         | 0         | -33.3                    | n/a                      | 6                      | 1          | 500.0        |
| Bankruptcies                               | 2         | 2         | 0         | 0.0                      | n/a                      | 4                      | 0          | n/a          |
| Proposals                                  | 0         | 1         | 0         | -100.0                   | n/a                      | 2                      | 1          | 100.0        |
| <b>Prince Edward Island</b>                | <b>0</b>  | <b>0</b>  | <b>1</b>  | <b>n/a</b>               | <b>-100.0</b>            | <b>3</b>               | <b>7</b>   | <b>-57.1</b> |
| <b>Bankruptcies</b>                        | <b>0</b>  | <b>0</b>  | <b>1</b>  | <b>n/a</b>               | <b>-100.0</b>            | <b>2</b>               | <b>5</b>   | <b>-60.0</b> |
| <b>Proposals</b>                           | <b>0</b>  | <b>0</b>  | <b>0</b>  | <b>n/a</b>               | <b>n/a</b>               | <b>1</b>               | <b>2</b>   | <b>-50.0</b> |
| <b>Nova Scotia</b>                         | <b>12</b> | <b>8</b>  | <b>16</b> | <b>50.0</b>              | <b>-25.0</b>             | <b>43</b>              | <b>56</b>  | <b>-23.2</b> |
| <b>Bankruptcies</b>                        | <b>11</b> | <b>7</b>  | <b>12</b> | <b>57.1</b>              | <b>-8.3</b>              | <b>32</b>              | <b>46</b>  | <b>-30.4</b> |
| <b>Proposals</b>                           | <b>1</b>  | <b>1</b>  | <b>4</b>  | <b>0.0</b>               | <b>-75.0</b>             | <b>11</b>              | <b>10</b>  | <b>10.0</b>  |
| Cape Breton                                | 1         | 0         | 1         | n/a                      | 0.0                      | 4                      | 4          | 0.0          |
| Bankruptcies                               | 1         | 0         | 0         | n/a                      | n/a                      | 3                      | 2          | 50.0         |
| Proposals                                  | 0         | 0         | 1         | n/a                      | -100.0                   | 1                      | 2          | -50.0        |
| North Shore                                | 2         | 1         | 1         | 100.0                    | 100.0                    | 4                      | 8          | -50.0        |
| Bankruptcies                               | 2         | 1         | 1         | 100.0                    | 100.0                    | 3                      | 6          | -50.0        |
| Proposals                                  | 0         | 0         | 0         | n/a                      | n/a                      | 1                      | 2          | -50.0        |
| Annapolis Valley                           | 1         | 1         | 0         | 0.0                      | n/a                      | 4                      | 4          | 0.0          |
| Bankruptcies                               | 1         | 0         | 0         | n/a                      | n/a                      | 2                      | 4          | -50.0        |
| Proposals                                  | 0         | 1         | 0         | -100.0                   | n/a                      | 2                      | 0          | n/a          |
| Southern                                   | 2         | 1         | 1         | 100.0                    | 100.0                    | 7                      | 4          | 75.0         |
| Bankruptcies                               | 2         | 1         | 0         | 100.0                    | n/a                      | 7                      | 3          | 133.3        |
| Proposals                                  | 0         | 0         | 1         | n/a                      | -100.0                   | 0                      | 1          | -100.0       |
| Halifax                                    | 6         | 5         | 13        | 20.0                     | -53.8                    | 24                     | 36         | -33.3        |
| Bankruptcies                               | 5         | 5         | 11        | 0.0                      | -54.5                    | 17                     | 31         | -45.2        |
| Proposals                                  | 1         | 0         | 2         | n/a                      | -50.0                    | 7                      | 5          | 40.0         |



**Table 6: Insolvencies Filed by Businesses by ER (cont'd)**

|                                 | Volume     |            |            | % Change                 |                          | 12-Month Period Ending |              |              |
|---------------------------------|------------|------------|------------|--------------------------|--------------------------|------------------------|--------------|--------------|
|                                 | Q1 2019    | Q4 2018    | Q1 2018    | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018   | % Change     |
| <b>New Brunswick</b>            | <b>13</b>  | <b>9</b>   | <b>5</b>   | <b>44.4</b>              | <b>160.0</b>             | <b>45</b>              | <b>54</b>    | <b>-16.7</b> |
| <b>Bankruptcies</b>             | <b>9</b>   | <b>7</b>   | <b>5</b>   | <b>28.6</b>              | <b>80.0</b>              | <b>36</b>              | <b>40</b>    | <b>-10.0</b> |
| <b>Proposals</b>                | <b>4</b>   | <b>2</b>   | <b>0</b>   | <b>100.0</b>             | <b>n/a</b>               | <b>9</b>               | <b>14</b>    | <b>-35.7</b> |
| Campbellton - Miramichi         | 2          | 1          | 2          | 100.0                    | 0.0                      | 8                      | 6            | 33.3         |
| Bankruptcies                    | 1          | 1          | 2          | 0.0                      | -50.0                    | 6                      | 5            | 20.0         |
| Proposals                       | 1          | 0          | 0          | n/a                      | n/a                      | 2                      | 1            | 100.0        |
| Moncton - Richibucto            | 7          | 2          | 1          | 250.0                    | 600.0                    | 18                     | 22           | -18.2        |
| Bankruptcies                    | 6          | 1          | 1          | 500.0                    | 500.0                    | 14                     | 13           | 7.7          |
| Proposals                       | 1          | 1          | 0          | 0.0                      | n/a                      | 4                      | 9            | -55.6        |
| Saint John - St. Stephen        | 1          | 4          | 2          | -75.0                    | -50.0                    | 10                     | 10           | 0.0          |
| Bankruptcies                    | 0          | 3          | 2          | -100.0                   | -100.0                   | 8                      | 9            | -11.1        |
| Proposals                       | 1          | 1          | 0          | 0.0                      | n/a                      | 2                      | 1            | 100.0        |
| Fredericton - Oromocto          | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 4            | -100.0       |
| Bankruptcies                    | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 3            | -100.0       |
| Proposals                       | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 1            | -100.0       |
| Edmundston - Woodstock          | 3          | 2          | 0          | 50.0                     | n/a                      | 9                      | 11           | -18.2        |
| Bankruptcies                    | 2          | 2          | 0          | 0.0                      | n/a                      | 8                      | 9            | -11.1        |
| Proposals                       | 1          | 0          | 0          | n/a                      | n/a                      | 1                      | 2            | -50.0        |
| <b>Quebec</b>                   | <b>574</b> | <b>549</b> | <b>558</b> | <b>4.6</b>               | <b>2.9</b>               | <b>2,111</b>           | <b>2,074</b> | <b>1.8</b>   |
| <b>Bankruptcies</b>             | <b>463</b> | <b>424</b> | <b>422</b> | <b>9.2</b>               | <b>9.7</b>               | <b>1,620</b>           | <b>1,588</b> | <b>2.0</b>   |
| <b>Proposals</b>                | <b>111</b> | <b>125</b> | <b>136</b> | <b>-11.2</b>             | <b>-18.4</b>             | <b>491</b>             | <b>486</b>   | <b>1.0</b>   |
| Gaspésie - Îles-de-la-Madeleine | 4          | 4          | 3          | 0.0                      | 33.3                     | 17                     | 11           | 54.5         |
| Bankruptcies                    | 4          | 4          | 3          | 0.0                      | 33.3                     | 16                     | 9            | 77.8         |
| Proposals                       | 0          | 0          | 0          | n/a                      | n/a                      | 1                      | 2            | -50.0        |
| Bas-Saint-Laurent               | 12         | 11         | 10         | 9.1                      | 20.0                     | 51                     | 43           | 18.6         |
| Bankruptcies                    | 11         | 9          | 6          | 22.2                     | 83.3                     | 42                     | 33           | 27.3         |
| Proposals                       | 1          | 2          | 4          | -50.0                    | -75.0                    | 9                      | 10           | -10.0        |
| Capitale-Nationale              | 54         | 64         | 50         | -15.6                    | 8.0                      | 221                    | 194          | 13.9         |
| Bankruptcies                    | 43         | 53         | 34         | -18.9                    | 26.5                     | 178                    | 149          | 19.5         |
| Proposals                       | 11         | 11         | 16         | 0.0                      | -31.3                    | 43                     | 45           | -4.4         |
| Chaudière - Appalaches          | 33         | 27         | 28         | 22.2                     | 17.9                     | 125                    | 100          | 25.0         |
| Bankruptcies                    | 28         | 19         | 22         | 47.4                     | 27.3                     | 83                     | 88           | -5.7         |
| Proposals                       | 5          | 8          | 6          | -37.5                    | -16.7                    | 42                     | 12           | 250.0        |
| Estrie                          | 8          | 12         | 8          | -33.3                    | 0.0                      | 38                     | 38           | 0.0          |
| Bankruptcies                    | 7          | 11         | 8          | -36.4                    | -12.5                    | 33                     | 36           | -8.3         |
| Proposals                       | 1          | 1          | 0          | 0.0                      | n/a                      | 5                      | 2            | 150.0        |
| Centre-du-Québec                | 14         | 8          | 6          | 75.0                     | 133.3                    | 47                     | 38           | 23.7         |
| Bankruptcies                    | 11         | 7          | 5          | 57.1                     | 120.0                    | 36                     | 31           | 16.1         |
| Proposals                       | 3          | 1          | 1          | 200.0                    | 200.0                    | 11                     | 7            | 57.1         |

**Table 6: Insolvencies Filed by Businesses by ER (cont'd)**

|                           | Volume     |            |            | % Change                 |                          | 12-Month Period Ending |            |            |
|---------------------------|------------|------------|------------|--------------------------|--------------------------|------------------------|------------|------------|
|                           | Q1 2019    | Q4 2018    | Q1 2018    | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018 | % Change   |
| Montérégie                | 104        | 91         | 91         | 14.3                     | 14.3                     | 373                    | 336        | 11.0       |
| Bankruptcies              | 81         | 73         | 69         | 11.0                     | 17.4                     | 292                    | 261        | 11.9       |
| Proposals                 | 23         | 18         | 22         | 27.8                     | 4.5                      | 81                     | 75         | 8.0        |
| Montréal                  | 164        | 143        | 151        | 14.7                     | 8.6                      | 560                    | 572        | -2.1       |
| Bankruptcies              | 128        | 112        | 110        | 14.3                     | 16.4                     | 420                    | 412        | 1.9        |
| Proposals                 | 36         | 31         | 41         | 16.1                     | -12.2                    | 140                    | 160        | -12.5      |
| Laval                     | 15         | 35         | 37         | -57.1                    | -59.5                    | 106                    | 140        | -24.3      |
| Bankruptcies              | 10         | 24         | 32         | -58.3                    | -68.8                    | 81                     | 108        | -25.0      |
| Proposals                 | 5          | 11         | 5          | -54.5                    | 0.0                      | 25                     | 32         | -21.9      |
| Lanaudière                | 31         | 36         | 39         | -13.9                    | -20.5                    | 119                    | 128        | -7.0       |
| Bankruptcies              | 25         | 28         | 27         | -10.7                    | -7.4                     | 89                     | 96         | -7.3       |
| Proposals                 | 6          | 8          | 12         | -25.0                    | -50.0                    | 30                     | 32         | -6.3       |
| Laurentides               | 46         | 40         | 50         | 15.0                     | -8.0                     | 160                    | 169        | -5.3       |
| Bankruptcies              | 40         | 32         | 38         | 25.0                     | 5.3                      | 129                    | 130        | -0.8       |
| Proposals                 | 6          | 8          | 12         | -25.0                    | -50.0                    | 31                     | 39         | -20.5      |
| Outaouais                 | 21         | 27         | 22         | -22.2                    | -4.5                     | 81                     | 68         | 19.1       |
| Bankruptcies              | 14         | 19         | 16         | -26.3                    | -12.5                    | 56                     | 46         | 21.7       |
| Proposals                 | 7          | 8          | 6          | -12.5                    | 16.7                     | 25                     | 22         | 13.6       |
| Abitibi - Témiscamingue   | 7          | 7          | 10         | 0.0                      | -30.0                    | 33                     | 45         | -26.7      |
| Bankruptcies              | 7          | 6          | 10         | 16.7                     | -30.0                    | 28                     | 40         | -30.0      |
| Proposals                 | 0          | 1          | 0          | -100.0                   | n/a                      | 5                      | 5          | 0.0        |
| Mauricie                  | 19         | 21         | 23         | -9.5                     | -17.4                    | 81                     | 98         | -17.3      |
| Bankruptcies              | 18         | 12         | 16         | 50.0                     | 12.5                     | 62                     | 73         | -15.1      |
| Proposals                 | 1          | 9          | 7          | -88.9                    | -85.7                    | 19                     | 25         | -24.0      |
| Saguenay - Lac-Saint-Jean | 24         | 20         | 19         | 20.0                     | 26.3                     | 67                     | 64         | 4.7        |
| Bankruptcies              | 22         | 14         | 16         | 57.1                     | 37.5                     | 53                     | 54         | -1.9       |
| Proposals                 | 2          | 6          | 3          | -66.7                    | -33.3                    | 14                     | 10         | 40.0       |
| Côte-Nord                 | 15         | 1          | 5          | 1,400.0                  | 200.0                    | 22                     | 16         | 37.5       |
| Bankruptcies              | 12         | 0          | 4          | n/a                      | 200.0                    | 16                     | 11         | 45.5       |
| Proposals                 | 3          | 1          | 1          | 200.0                    | 200.0                    | 6                      | 5          | 20.0       |
| Nord-du-Québec            | 0          | 0          | 4          | n/a                      | -100.0                   | 0                      | 6          | -100.0     |
| Bankruptcies              | 0          | 0          | 4          | n/a                      | -100.0                   | 0                      | 5          | -100.0     |
| Proposals                 | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 1          | -100.0     |
| <b>Ontario</b>            | <b>239</b> | <b>253</b> | <b>235</b> | <b>-5.5</b>              | <b>1.7</b>               | <b>941</b>             | <b>889</b> | <b>5.8</b> |
| <b>Bankruptcies</b>       | <b>176</b> | <b>177</b> | <b>180</b> | <b>-0.6</b>              | <b>-2.2</b>              | <b>684</b>             | <b>655</b> | <b>4.4</b> |
| <b>Proposals</b>          | <b>63</b>  | <b>76</b>  | <b>55</b>  | <b>-17.1</b>             | <b>14.5</b>              | <b>257</b>             | <b>234</b> | <b>9.8</b> |
| Ottawa                    | 30         | 31         | 31         | -3.2                     | -3.2                     | 107                    | 114        | -6.1       |
| Bankruptcies              | 25         | 25         | 30         | 0.0                      | -16.7                    | 80                     | 93         | -14.0      |
| Proposals                 | 5          | 6          | 1          | -16.7                    | 400.0                    | 27                     | 21         | 28.6       |

**Table 6: Insolvencies Filed by Businesses by ER (cont'd)**

|                               | Volume   |          |          | % Change                 |                          | 12-Month Period Ending |            |              |
|-------------------------------|----------|----------|----------|--------------------------|--------------------------|------------------------|------------|--------------|
|                               | Q1 2019  | Q4 2018  | Q1 2018  | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018 | % Change     |
| Kingston - Pembroke           | 6        | 6        | 3        | 0.0                      | 100.0                    | 19                     | 16         | 18.8         |
| Bankruptcies                  | 3        | 4        | 3        | -25.0                    | 0.0                      | 14                     | 15         | -6.7         |
| Proposals                     | 3        | 2        | 0        | 50.0                     | n/a                      | 5                      | 1          | 400.0        |
| Muskoka - Kawarthas           | 1        | 5        | 5        | -80.0                    | -80.0                    | 14                     | 17         | -17.6        |
| Bankruptcies                  | 1        | 4        | 2        | -75.0                    | -50.0                    | 11                     | 9          | 22.2         |
| Proposals                     | 0        | 1        | 3        | -100.0                   | -100.0                   | 3                      | 8          | -62.5        |
| Toronto                       | 129      | 140      | 130      | -7.9                     | -0.8                     | 533                    | 482        | 10.6         |
| Bankruptcies                  | 99       | 94       | 96       | 5.3                      | 3.1                      | 385                    | 345        | 11.6         |
| Proposals                     | 30       | 46       | 34       | -34.8                    | -11.8                    | 148                    | 137        | 8.0          |
| Kitchener - Waterloo - Barrie | 17       | 17       | 12       | 0.0                      | 41.7                     | 65                     | 49         | 32.7         |
| Bankruptcies                  | 9        | 14       | 10       | -35.7                    | -10.0                    | 49                     | 39         | 25.6         |
| Proposals                     | 8        | 3        | 2        | 166.7                    | 300.0                    | 16                     | 10         | 60.0         |
| Hamilton - Niagara Peninsula  | 27       | 21       | 28       | 28.6                     | -3.6                     | 81                     | 97         | -16.5        |
| Bankruptcies                  | 20       | 12       | 20       | 66.7                     | 0.0                      | 58                     | 72         | -19.4        |
| Proposals                     | 7        | 9        | 8        | -22.2                    | -12.5                    | 23                     | 25         | -8.0         |
| London                        | 8        | 9        | 4        | -11.1                    | 100.0                    | 37                     | 25         | 48.0         |
| Bankruptcies                  | 6        | 6        | 4        | 0.0                      | 50.0                     | 25                     | 17         | 47.1         |
| Proposals                     | 2        | 3        | 0        | -33.3                    | n/a                      | 12                     | 8          | 50.0         |
| Windsor - Sarnia              | 13       | 12       | 9        | 8.3                      | 44.4                     | 38                     | 33         | 15.2         |
| Bankruptcies                  | 8        | 11       | 5        | -27.3                    | 60.0                     | 27                     | 19         | 42.1         |
| Proposals                     | 5        | 1        | 4        | 400.0                    | 25.0                     | 11                     | 14         | -21.4        |
| Stratford - Bruce Peninsula   | 0        | 1        | 1        | -100.0                   | -100.0                   | 8                      | 12         | -33.3        |
| Bankruptcies                  | 0        | 1        | 1        | -100.0                   | -100.0                   | 7                      | 11         | -36.4        |
| Proposals                     | 0        | 0        | 0        | n/a                      | n/a                      | 1                      | 1          | 0.0          |
| Northeast                     | 7        | 8        | 8        | -12.5                    | -12.5                    | 28                     | 27         | 3.7          |
| Bankruptcies                  | 4        | 4        | 6        | 0.0                      | -33.3                    | 20                     | 23         | -13.0        |
| Proposals                     | 3        | 4        | 2        | -25.0                    | 50.0                     | 8                      | 4          | 100.0        |
| Northwest                     | 0        | 1        | 3        | -100.0                   | -100.0                   | 3                      | 12         | -75.0        |
| Bankruptcies                  | 0        | 1        | 2        | -100.0                   | -100.0                   | 3                      | 9          | -66.7        |
| Proposals                     | 0        | 0        | 1        | n/a                      | -100.0                   | 0                      | 3          | -100.0       |
| <b>Manitoba</b>               | <b>7</b> | <b>5</b> | <b>8</b> | <b>40.0</b>              | <b>-12.5</b>             | <b>27</b>              | <b>35</b>  | <b>-22.9</b> |
| <b>Bankruptcies</b>           | <b>7</b> | <b>5</b> | <b>8</b> | <b>40.0</b>              | <b>-12.5</b>             | <b>25</b>              | <b>29</b>  | <b>-13.8</b> |
| <b>Proposals</b>              | <b>0</b> | <b>0</b> | <b>0</b> | <b>n/a</b>               | <b>n/a</b>               | <b>2</b>               | <b>6</b>   | <b>-66.7</b> |
| Southeast                     | 2        | 1        | 1        | 100.0                    | 100.0                    | 3                      | 5          | -40.0        |
| Bankruptcies                  | 2        | 1        | 1        | 100.0                    | 100.0                    | 3                      | 5          | -40.0        |
| Proposals                     | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 0          | n/a          |
| South Central                 | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 2          | -100.0       |
| Bankruptcies                  | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 1          | -100.0       |
| Proposals                     | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 1          | -100.0       |

**Table 6: Insolvencies Filed by Businesses by ER (cont'd)**

|                           | Volume    |           |           | % Change                 |                          | 12-Month Period Ending |            |              |
|---------------------------|-----------|-----------|-----------|--------------------------|--------------------------|------------------------|------------|--------------|
|                           | Q1 2019   | Q4 2018   | Q1 2018   | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018 | % Change     |
| Southwest                 | 1         | 1         | 1         | 0.0                      | 0.0                      | 6                      | 5          | 20.0         |
| Bankruptcies              | 1         | 1         | 1         | 0.0                      | 0.0                      | 5                      | 4          | 25.0         |
| Proposals                 | 0         | 0         | 0         | n/a                      | n/a                      | 1                      | 1          | 0.0          |
| North Central             | 0         | 0         | 0         | n/a                      | n/a                      | 1                      | 2          | -50.0        |
| Bankruptcies              | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 2          | -100.0       |
| Proposals                 | 0         | 0         | 0         | n/a                      | n/a                      | 1                      | 0          | n/a          |
| Winnipeg                  | 4         | 3         | 5         | 33.3                     | -20.0                    | 14                     | 12         | 16.7         |
| Bankruptcies              | 4         | 3         | 5         | 33.3                     | -20.0                    | 14                     | 10         | 40.0         |
| Proposals                 | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 2          | -100.0       |
| Interlake                 | 0         | 0         | 0         | n/a                      | n/a                      | 2                      | 3          | -33.3        |
| Bankruptcies              | 0         | 0         | 0         | n/a                      | n/a                      | 2                      | 3          | -33.3        |
| Proposals                 | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 0          | n/a          |
| Parklands                 | 0         | 0         | 1         | n/a                      | -100.0                   | 1                      | 6          | -83.3        |
| Bankruptcies              | 0         | 0         | 1         | n/a                      | -100.0                   | 1                      | 4          | -75.0        |
| Proposals                 | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 2          | -100.0       |
| North                     | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 0          | n/a          |
| Bankruptcies              | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 0          | n/a          |
| Proposals                 | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 0          | n/a          |
| <b>Saskatchewan</b>       | <b>23</b> | <b>28</b> | <b>27</b> | <b>-17.9</b>             | <b>-14.8</b>             | <b>95</b>              | <b>133</b> | <b>-28.6</b> |
| <b>Bankruptcies</b>       | <b>12</b> | <b>18</b> | <b>15</b> | <b>-33.3</b>             | <b>-20.0</b>             | <b>56</b>              | <b>101</b> | <b>-44.6</b> |
| <b>Proposals</b>          | <b>11</b> | <b>10</b> | <b>12</b> | <b>10.0</b>              | <b>-8.3</b>              | <b>39</b>              | <b>32</b>  | <b>21.9</b>  |
| Regina - Moose Mountain   | 12        | 14        | 9         | -14.3                    | 33.3                     | 54                     | 39         | 38.5         |
| Bankruptcies              | 4         | 8         | 5         | -50.0                    | -20.0                    | 28                     | 26         | 7.7          |
| Proposals                 | 8         | 6         | 4         | 33.3                     | 100.0                    | 26                     | 13         | 100.0        |
| Swift Current - Moose Jaw | 3         | 3         | 1         | 0.0                      | 200.0                    | 11                     | 13         | -15.4        |
| Bankruptcies              | 2         | 1         | 1         | 100.0                    | 100.0                    | 6                      | 9          | -33.3        |
| Proposals                 | 1         | 2         | 0         | -50.0                    | n/a                      | 5                      | 4          | 25.0         |
| Saskatoon - Biggar        | 6         | 6         | 11        | 0.0                      | -45.5                    | 19                     | 49         | -61.2        |
| Bankruptcies              | 5         | 5         | 6         | 0.0                      | -16.7                    | 15                     | 41         | -63.4        |
| Proposals                 | 1         | 1         | 5         | 0.0                      | -80.0                    | 4                      | 8          | -50.0        |
| Yorkton - Melville        | 1         | 2         | 2         | -50.0                    | -50.0                    | 4                      | 10         | -60.0        |
| Bankruptcies              | 1         | 1         | 1         | 0.0                      | 0.0                      | 2                      | 8          | -75.0        |
| Proposals                 | 0         | 1         | 1         | -100.0                   | -100.0                   | 2                      | 2          | 0.0          |
| Prince Albert             | 1         | 3         | 4         | -66.7                    | -75.0                    | 7                      | 18         | -61.1        |
| Bankruptcies              | 0         | 3         | 2         | -100.0                   | -100.0                   | 5                      | 14         | -64.3        |
| Proposals                 | 1         | 0         | 2         | n/a                      | -50.0                    | 2                      | 4          | -50.0        |
| Northern                  | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 3          | -100.0       |
| Bankruptcies              | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 2          | -100.0       |
| Proposals                 | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 1          | -100.0       |

**Table 6: Insolvencies Filed by Businesses by ER (cont'd)**

|   | Volume    |           |           | % Change                 |                          | 12-Month Period Ending |            |              |
|---|-----------|-----------|-----------|--------------------------|--------------------------|------------------------|------------|--------------|
|   | Q1 2019   | Q4 2018   | Q1 2018   | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018 | % Change     |
| <b>Alberta</b>                              | <b>62</b> | <b>56</b> | <b>47</b> | <b>10.7</b>              | <b>31.9</b>              | <b>221</b>             | <b>207</b> | <b>6.8</b>   |
| <b>Bankruptcies</b>                         | <b>44</b> | <b>50</b> | <b>31</b> | <b>-12.0</b>             | <b>41.9</b>              | <b>175</b>             | <b>135</b> | <b>29.6</b>  |
| <b>Proposals</b>                            | <b>18</b> | <b>6</b>  | <b>16</b> | <b>200.0</b>             | <b>12.5</b>              | <b>46</b>              | <b>72</b>  | <b>-36.1</b> |
| Lethbridge - Medicine Hat                   | 3         | 2         | 1         | 50.0                     | 200.0                    | 7                      | 3          | 133.3        |
| Bankruptcies                                | 1         | 2         | 1         | -50.0                    | 0.0                      | 5                      | 3          | 66.7         |
| Proposals                                   | 2         | 0         | 0         | n/a                      | n/a                      | 2                      | 0          | n/a          |
| Camrose - Drumheller                        | 2         | 4         | 0         | -50.0                    | n/a                      | 9                      | 2          | 350.0        |
| Bankruptcies                                | 2         | 4         | 0         | -50.0                    | n/a                      | 9                      | 2          | 350.0        |
| Proposals                                   | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 0          | n/a          |
| Calgary                                     | 30        | 19        | 22        | 57.9                     | 36.4                     | 95                     | 100        | -5.0         |
| Bankruptcies                                | 22        | 17        | 17        | 29.4                     | 29.4                     | 74                     | 77         | -3.9         |
| Proposals                                   | 8         | 2         | 5         | 300.0                    | 60.0                     | 21                     | 23         | -8.7         |
| Banff - Jasper - Rocky<br>Mountain House    | 2         | 2         | 0         | 0.0                      | n/a                      | 7                      | 1          | 600.0        |
| Bankruptcies                                | 1         | 2         | 0         | -50.0                    | n/a                      | 5                      | 0          | n/a          |
| Proposals                                   | 1         | 0         | 0         | n/a                      | n/a                      | 2                      | 1          | 100.0        |
| Red Deer                                    | 3         | 1         | 2         | 200.0                    | 50.0                     | 11                     | 5          | 120.0        |
| Bankruptcies                                | 3         | 1         | 2         | 200.0                    | 50.0                     | 10                     | 5          | 100.0        |
| Proposals                                   | 0         | 0         | 0         | n/a                      | n/a                      | 1                      | 0          | n/a          |
| Edmonton                                    | 19        | 18        | 18        | 5.6                      | 5.6                      | 62                     | 77         | -19.5        |
| Bankruptcies                                | 13        | 16        | 7         | -18.8                    | 85.7                     | 47                     | 33         | 42.4         |
| Proposals                                   | 6         | 2         | 11        | 200.0                    | -45.5                    | 15                     | 44         | -65.9        |
| Athabasca - Grande Prairie -<br>Peace River | 2         | 2         | 3         | 0.0                      | -33.3                    | 15                     | 12         | 25.0         |
| Bankruptcies                                | 2         | 2         | 3         | 0.0                      | -33.3                    | 14                     | 11         | 27.3         |
| Proposals                                   | 0         | 0         | 0         | n/a                      | n/a                      | 1                      | 1          | 0.0          |
| Wood Buffalo - Cold Lake                    | 1         | 5         | 1         | -80.0                    | 0.0                      | 10                     | 6          | 66.7         |
| Bankruptcies                                | 1         | 4         | 1         | -75.0                    | 0.0                      | 8                      | 4          | 100.0        |
| Proposals                                   | 0         | 1         | 0         | -100.0                   | n/a                      | 2                      | 2          | 0.0          |
| <b>British Columbia</b>                     | <b>32</b> | <b>28</b> | <b>29</b> | <b>14.3</b>              | <b>10.3</b>              | <b>106</b>             | <b>124</b> | <b>-14.5</b> |
| <b>Bankruptcies</b>                         | <b>21</b> | <b>17</b> | <b>22</b> | <b>23.5</b>              | <b>-4.5</b>              | <b>74</b>              | <b>95</b>  | <b>-22.1</b> |
| <b>Proposals</b>                            | <b>11</b> | <b>11</b> | <b>7</b>  | <b>0.0</b>               | <b>57.1</b>              | <b>32</b>              | <b>29</b>  | <b>10.3</b>  |
| Vancouver Island and Coast                  | 6         | 3         | 6         | 100.0                    | 0.0                      | 15                     | 15         | 0.0          |
| Bankruptcies                                | 4         | 1         | 4         | 300.0                    | 0.0                      | 8                      | 9          | -11.1        |
| Proposals                                   | 2         | 2         | 2         | 0.0                      | 0.0                      | 7                      | 6          | 16.7         |
| Lower Mainland - Southwest                  | 20        | 21        | 12        | -4.8                     | 66.7                     | 75                     | 84         | -10.7        |
| Bankruptcies                                | 13        | 13        | 10        | 0.0                      | 30.0                     | 53                     | 65         | -18.5        |
| Proposals                                   | 7         | 8         | 2         | -12.5                    | 250.0                    | 22                     | 19         | 15.8         |

**Table 6: Insolvencies Filed by Businesses by ER (cont'd)**

|                              | Volume   |          |          | % Change                 |                          | 12-Month Period Ending |            |               |
|------------------------------|----------|----------|----------|--------------------------|--------------------------|------------------------|------------|---------------|
|                              | Q1 2019  | Q4 2018  | Q1 2018  | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018 | % Change      |
| Thompson - Okanagan          | 2        | 3        | 7        | -33.3                    | -71.4                    | 10                     | 18         | -44.4         |
| Bankruptcies                 | 0        | 3        | 4        | -100.0                   | -100.0                   | 8                      | 13         | -38.5         |
| Proposals                    | 2        | 0        | 3        | n/a                      | -33.3                    | 2                      | 5          | -60.0         |
| Kootenay                     | 2        | 1        | 0        | 100.0                    | n/a                      | 3                      | 0          | n/a           |
| Bankruptcies                 | 2        | 0        | 0        | n/a                      | n/a                      | 2                      | 0          | n/a           |
| Proposals                    | 0        | 1        | 0        | -100.0                   | n/a                      | 1                      | 0          | n/a           |
| Cariboo                      | 1        | 0        | 1        | n/a                      | 0.0                      | 1                      | 4          | -75.0         |
| Bankruptcies                 | 1        | 0        | 1        | n/a                      | 0.0                      | 1                      | 4          | -75.0         |
| Proposals                    | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 0          | n/a           |
| North Coast                  | 0        | 0        | 1        | n/a                      | -100.0                   | 0                      | 1          | -100.0        |
| Bankruptcies                 | 0        | 0        | 1        | n/a                      | -100.0                   | 0                      | 1          | -100.0        |
| Proposals                    | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 0          | n/a           |
| Nechako                      | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 1          | -100.0        |
| Bankruptcies                 | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 1          | -100.0        |
| Proposals                    | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 0          | n/a           |
| Northeast                    | 1        | 0        | 1        | n/a                      | 0.0                      | 2                      | 1          | 100.0         |
| Bankruptcies                 | 1        | 0        | 1        | n/a                      | 0.0                      | 2                      | 1          | 100.0         |
| Proposals                    | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 0          | n/a           |
| <b>Northwest Territories</b> | <b>0</b> | <b>0</b> | <b>0</b> | <b>n/a</b>               | <b>n/a</b>               | <b>0</b>               | <b>1</b>   | <b>-100.0</b> |
| <b>Bankruptcies</b>          | <b>0</b> | <b>0</b> | <b>0</b> | <b>n/a</b>               | <b>n/a</b>               | <b>0</b>               | <b>1</b>   | <b>-100.0</b> |
| <b>Proposals</b>             | <b>0</b> | <b>0</b> | <b>0</b> | <b>n/a</b>               | <b>n/a</b>               | <b>0</b>               | <b>0</b>   | <b>n/a</b>    |
| Yukon                        | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 0          | n/a           |
| Bankruptcies                 | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 0          | n/a           |
| Proposals                    | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 0          | n/a           |
| Nunavut                      | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 0          | n/a           |
| Bankruptcies                 | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 0          | n/a           |
| Proposals                    | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 0          | n/a           |

**Table 7: Insolvencies Filed by Consumers by CMA**

|                          | Province              | Volume       |              |              | % Change                 |                          | 12-Month Period Ending |               |             |
|--------------------------|-----------------------|--------------|--------------|--------------|--------------------------|--------------------------|------------------------|---------------|-------------|
|                          |                       | Q1 2019      | Q4 2018      | Q1 2018      | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018    | % Change    |
| <b>St. John's</b>        | <b>N.L.</b>           | <b>325</b>   | <b>257</b>   | <b>290</b>   | <b>26.5</b>              | <b>12.1</b>              | <b>1,181</b>           | <b>1,059</b>  | <b>11.5</b> |
| Bankruptcies             |                       | 135          | 114          | 119          | 18.4                     | 13.4                     | 536                    | 542           | -1.1        |
| Proposals                |                       | 190          | 143          | 171          | 32.9                     | 11.1                     | 645                    | 517           | 24.8        |
| <b>Halifax</b>           | <b>N.S.</b>           | <b>475</b>   | <b>515</b>   | <b>449</b>   | <b>-7.8</b>              | <b>5.8</b>               | <b>2,057</b>           | <b>2,027</b>  | <b>1.5</b>  |
| Bankruptcies             |                       | 268          | 284          | 254          | -5.6                     | 5.5                      | 1,207                  | 1,333         | -9.5        |
| Proposals                |                       | 207          | 231          | 195          | -10.4                    | 6.2                      | 850                    | 694           | 22.5        |
| <b>Moncton</b>           | <b>N.B.</b>           | <b>240</b>   | <b>228</b>   | <b>163</b>   | <b>5.3</b>               | <b>47.2</b>              | <b>944</b>             | <b>875</b>    | <b>7.9</b>  |
| Bankruptcies             |                       | 113          | 122          | 71           | -7.4                     | 59.2                     | 470                    | 468           | 0.4         |
| Proposals                |                       | 127          | 106          | 92           | 19.8                     | 38.0                     | 474                    | 407           | 16.5        |
| <b>Saint John</b>        | <b>N.B.</b>           | <b>163</b>   | <b>210</b>   | <b>148</b>   | <b>-22.4</b>             | <b>10.1</b>              | <b>785</b>             | <b>787</b>    | <b>-0.3</b> |
| Bankruptcies             |                       | 76           | 98           | 60           | -22.4                    | 26.7                     | 376                    | 402           | -6.5        |
| Proposals                |                       | 87           | 112          | 88           | -22.3                    | -1.1                     | 409                    | 385           | 6.2         |
| <b>Saguenay</b>          | <b>Que.</b>           | <b>227</b>   | <b>230</b>   | <b>234</b>   | <b>-1.3</b>              | <b>-3.0</b>              | <b>896</b>             | <b>884</b>    | <b>1.4</b>  |
| Bankruptcies             |                       | 119          | 120          | 123          | -0.8                     | -3.3                     | 509                    | 517           | -1.5        |
| Proposals                |                       | 108          | 110          | 111          | -1.8                     | -2.7                     | 387                    | 367           | 5.4         |
| <b>Québec</b>            | <b>Que.</b>           | <b>983</b>   | <b>943</b>   | <b>911</b>   | <b>4.2</b>               | <b>7.9</b>               | <b>3,656</b>           | <b>3,629</b>  | <b>0.7</b>  |
| Bankruptcies             |                       | 494          | 512          | 460          | -3.5                     | 7.4                      | 2,007                  | 2,037         | -1.5        |
| Proposals                |                       | 489          | 431          | 451          | 13.5                     | 8.4                      | 1,649                  | 1,592         | 3.6         |
| <b>Sherbrooke</b>        | <b>Que.</b>           | <b>286</b>   | <b>276</b>   | <b>269</b>   | <b>3.6</b>               | <b>6.3</b>               | <b>1,113</b>           | <b>1,078</b>  | <b>3.2</b>  |
| Bankruptcies             |                       | 158          | 166          | 162          | -4.8                     | -2.5                     | 690                    | 708           | -2.5        |
| Proposals                |                       | 128          | 110          | 107          | 16.4                     | 19.6                     | 423                    | 370           | 14.3        |
| <b>Trois-Rivières</b>    | <b>Que.</b>           | <b>216</b>   | <b>243</b>   | <b>182</b>   | <b>-11.1</b>             | <b>18.7</b>              | <b>908</b>             | <b>848</b>    | <b>7.1</b>  |
| Bankruptcies             |                       | 115          | 148          | 117          | -22.3                    | -1.7                     | 559                    | 560           | -0.2        |
| Proposals                |                       | 101          | 95           | 65           | 6.3                      | 55.4                     | 349                    | 288           | 21.2        |
| <b>Montréal</b>          | <b>Que.</b>           | <b>4,659</b> | <b>4,562</b> | <b>4,916</b> | <b>2.1</b>               | <b>-5.2</b>              | <b>18,620</b>          | <b>19,349</b> | <b>-3.8</b> |
| Bankruptcies             |                       | 1,981        | 2,140        | 2,340        | -7.4                     | -15.3                    | 8,784                  | 9,813         | -10.5       |
| Proposals                |                       | 2,678        | 2,422        | 2,576        | 10.6                     | 4.0                      | 9,836                  | 9,536         | 3.1         |
| <b>Ottawa - Gatineau</b> | <b>Ont./<br/>Que.</b> | <b>1,278</b> | <b>1,141</b> | <b>1,230</b> | <b>12.0</b>              | <b>3.9</b>               | <b>4,899</b>           | <b>4,859</b>  | <b>0.8</b>  |
| Bankruptcies             |                       | 473          | 493          | 545          | -4.1                     | -13.2                    | 2,063                  | 2,399         | -14.0       |
| Proposals                |                       | 805          | 648          | 685          | 24.2                     | 17.5                     | 2,836                  | 2,460         | 15.3        |
| <b>Kingston</b>          | <b>Ont.</b>           | <b>139</b>   | <b>135</b>   | <b>115</b>   | <b>3.0</b>               | <b>20.9</b>              | <b>524</b>             | <b>468</b>    | <b>12.0</b> |
| Bankruptcies             |                       | 58           | 50           | 58           | 16.0                     | 0.0                      | 238                    | 214           | 11.2        |
| Proposals                |                       | 81           | 85           | 57           | -4.7                     | 42.1                     | 286                    | 254           | 12.6        |
| <b>Peterborough</b>      | <b>Ont.</b>           | <b>80</b>    | <b>100</b>   | <b>86</b>    | <b>-20.0</b>             | <b>-7.0</b>              | <b>353</b>             | <b>372</b>    | <b>-5.1</b> |
| Bankruptcies             |                       | 22           | 38           | 29           | -42.1                    | -24.1                    | 125                    | 131           | -4.6        |
| Proposals                |                       | 58           | 62           | 57           | -6.5                     | 1.8                      | 228                    | 241           | -5.4        |
| <b>Oshawa</b>            | <b>Ont.</b>           | <b>341</b>   | <b>298</b>   | <b>286</b>   | <b>14.4</b>              | <b>19.2</b>              | <b>1,186</b>           | <b>1,044</b>  | <b>13.6</b> |
| Bankruptcies             |                       | 96           | 95           | 84           | 1.1                      | 14.3                     | 392                    | 370           | 5.9         |
| Proposals                |                       | 245          | 203          | 202          | 20.7                     | 21.3                     | 794                    | 674           | 17.8        |

**Table 7: Insolvencies Filed by Consumers by CMA (cont'd)**

|                                     | Province     | Volume       |              |              | % Change                 |                          | 12-Month Period Ending |               |             |
|-------------------------------------|--------------|--------------|--------------|--------------|--------------------------|--------------------------|------------------------|---------------|-------------|
|                                     |              | Q1 2019      | Q4 2018      | Q1 2018      | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018    | % Change    |
| <b>Toronto</b>                      | <b>Ont.</b>  | <b>3,885</b> | <b>3,685</b> | <b>3,455</b> | <b>5.4</b>               | <b>12.4</b>              | <b>14,882</b>          | <b>14,318</b> | <b>3.9</b>  |
| Bankruptcies                        |              | 1,021        | 1,081        | 1,071        | -5.6                     | -4.7                     | 4,475                  | 4,900         | -8.7        |
| Proposals                           |              | 2,864        | 2,604        | 2,384        | 10.0                     | 20.1                     | 10,407                 | 9,418         | 10.5        |
| <b>Hamilton</b>                     | <b>Ont.</b>  | <b>527</b>   | <b>487</b>   | <b>463</b>   | <b>8.2</b>               | <b>13.8</b>              | <b>1,963</b>           | <b>1,834</b>  | <b>7.0</b>  |
| Bankruptcies                        |              | 156          | 161          | 184          | -3.1                     | -15.2                    | 681                    | 735           | -7.3        |
| Proposals                           |              | 371          | 326          | 279          | 13.8                     | 33.0                     | 1,282                  | 1,099         | 16.7        |
| <b>St. Catharines -<br/>Niagara</b> | <b>Ont.</b>  | <b>349</b>   | <b>330</b>   | <b>350</b>   | <b>5.8</b>               | <b>-0.3</b>              | <b>1,330</b>           | <b>1,348</b>  | <b>-1.3</b> |
| Bankruptcies                        |              | 133          | 129          | 131          | 3.1                      | 1.5                      | 540                    | 540           | 0.0         |
| Proposals                           |              | 216          | 201          | 219          | 7.5                      | -1.4                     | 790                    | 808           | -2.2        |
| <b>Kitchener</b>                    | <b>Ont.</b>  | <b>393</b>   | <b>400</b>   | <b>358</b>   | <b>-1.8</b>              | <b>9.8</b>               | <b>1,544</b>           | <b>1,425</b>  | <b>8.4</b>  |
| Bankruptcies                        |              | 129          | 158          | 112          | -18.4                    | 15.2                     | 562                    | 560           | 0.4         |
| Proposals                           |              | 264          | 242          | 246          | 9.1                      | 7.3                      | 982                    | 865           | 13.5        |
| <b>Brantford</b>                    | <b>Ont.</b>  | <b>117</b>   | <b>98</b>    | <b>90</b>    | <b>19.4</b>              | <b>30.0</b>              | <b>399</b>             | <b>349</b>    | <b>14.3</b> |
| Bankruptcies                        |              | 39           | 32           | 35           | 21.9                     | 11.4                     | 133                    | 126           | 5.6         |
| Proposals                           |              | 78           | 66           | 55           | 18.2                     | 41.8                     | 266                    | 223           | 19.3        |
| <b>Guelph</b>                       | <b>Ont.</b>  | <b>76</b>    | <b>108</b>   | <b>77</b>    | <b>-29.0</b>             | <b>-1.3</b>              | <b>407</b>             | <b>357</b>    | <b>14.0</b> |
| Bankruptcies                        |              | 32           | 53           | 36           | -39.0                    | -11.1                    | 194                    | 149           | 30.2        |
| Proposals                           |              | 44           | 55           | 41           | -20.0                    | 7.3                      | 213                    | 208           | 2.4         |
| <b>London</b>                       | <b>Ont.</b>  | <b>442</b>   | <b>453</b>   | <b>401</b>   | <b>-2.4</b>              | <b>10.2</b>              | <b>1,799</b>           | <b>1,678</b>  | <b>7.2</b>  |
| Bankruptcies                        |              | 150          | 186          | 164          | -19.4                    | -8.5                     | 681                    | 681           | 0.0         |
| Proposals                           |              | 292          | 267          | 237          | 9.4                      | 23.2                     | 1,118                  | 997           | 12.1        |
| <b>Windsor</b>                      | <b>Ont.</b>  | <b>236</b>   | <b>296</b>   | <b>197</b>   | <b>-20.3</b>             | <b>19.8</b>              | <b>1,073</b>           | <b>991</b>    | <b>8.3</b>  |
| Bankruptcies                        |              | 89           | 131          | 88           | -32.1                    | 1.1                      | 470                    | 439           | 7.1         |
| Proposals                           |              | 147          | 165          | 109          | -10.9                    | 34.9                     | 603                    | 552           | 9.2         |
| <b>Barrie</b>                       | <b>Ont.</b>  | <b>229</b>   | <b>222</b>   | <b>195</b>   | <b>3.2</b>               | <b>17.4</b>              | <b>849</b>             | <b>797</b>    | <b>6.5</b>  |
| Bankruptcies                        |              | 73           | 56           | 61           | 30.4                     | 19.7                     | 289                    | 291           | -0.7        |
| Proposals                           |              | 156          | 166          | 134          | -6.0                     | 16.4                     | 560                    | 506           | 10.7        |
| <b>Greater Sudbury</b>              | <b>Ont.</b>  | <b>206</b>   | <b>231</b>   | <b>197</b>   | <b>-10.8</b>             | <b>4.6</b>               | <b>887</b>             | <b>911</b>    | <b>-2.6</b> |
| Bankruptcies                        |              | 60           | 88           | 75           | -31.8                    | -20.0                    | 324                    | 351           | -7.7        |
| Proposals                           |              | 146          | 143          | 122          | 2.1                      | 19.7                     | 563                    | 560           | 0.5         |
| <b>Thunder Bay</b>                  | <b>Ont.</b>  | <b>88</b>    | <b>102</b>   | <b>92</b>    | <b>-13.7</b>             | <b>-4.3</b>              | <b>371</b>             | <b>337</b>    | <b>10.1</b> |
| Bankruptcies                        |              | 50           | 63           | 50           | -20.6                    | 0.0                      | 230                    | 193           | 19.2        |
| Proposals                           |              | 38           | 39           | 42           | -2.6                     | -9.5                     | 141                    | 144           | -2.1        |
| <b>Winnipeg</b>                     | <b>Man.</b>  | <b>461</b>   | <b>507</b>   | <b>398</b>   | <b>-9.1</b>              | <b>15.8</b>              | <b>1,959</b>           | <b>1,671</b>  | <b>17.2</b> |
| Bankruptcies                        |              | 197          | 246          | 177          | -19.9                    | 11.3                     | 928                    | 861           | 7.8         |
| Proposals                           |              | 264          | 261          | 221          | 1.1                      | 19.5                     | 1,031                  | 810           | 27.3        |
| <b>Regina</b>                       | <b>Sask.</b> | <b>216</b>   | <b>212</b>   | <b>199</b>   | <b>1.9</b>               | <b>8.5</b>               | <b>913</b>             | <b>796</b>    | <b>14.7</b> |
| Bankruptcies                        |              | 54           | 57           | 52           | -5.3                     | 3.8                      | 232                    | 258           | -10.1       |
| Proposals                           |              | 162          | 155          | 147          | 4.5                      | 10.2                     | 681                    | 538           | 26.6        |



**Table 7: Insolvencies Filed by Consumers by CMA (cont'd)**

|                   | Province     | Volume       |              |              | % Change                 |                          | 12-Month Period Ending |              |              |
|-------------------|--------------|--------------|--------------|--------------|--------------------------|--------------------------|------------------------|--------------|--------------|
|                   |              | Q1 2019      | Q4 2018      | Q1 2018      | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018   | % Change     |
| <b>Saskatoon</b>  | <b>Sask.</b> | <b>245</b>   | <b>286</b>   | <b>242</b>   | <b>-14.3</b>             | <b>1.2</b>               | <b>996</b>             | <b>965</b>   | <b>3.2</b>   |
| Bankruptcies      |              | 90           | 104          | 102          | -13.3                    | -11.8                    | 379                    | 442          | -14.3        |
| Proposals         |              | 155          | 182          | 140          | -14.8                    | 10.7                     | 617                    | 523          | 18.0         |
| <b>Calgary</b>    | <b>Alta.</b> | <b>1,240</b> | <b>1,264</b> | <b>1,143</b> | <b>-1.9</b>              | <b>8.5</b>               | <b>5,079</b>           | <b>4,511</b> | <b>12.6</b>  |
| Bankruptcies      |              | 487          | 415          | 379          | 17.3                     | 28.5                     | 1,791                  | 1,520        | 17.8         |
| Proposals         |              | 753          | 849          | 764          | -11.3                    | -1.4                     | 3,288                  | 2,991        | 9.9          |
| <b>Edmonton</b>   | <b>Alta.</b> | <b>1,268</b> | <b>1,197</b> | <b>1,146</b> | <b>5.9</b>               | <b>10.6</b>              | <b>4,783</b>           | <b>4,464</b> | <b>7.1</b>   |
| Bankruptcies      |              | 415          | 362          | 377          | 14.6                     | 10.1                     | 1,513                  | 1,570        | -3.6         |
| Proposals         |              | 853          | 835          | 769          | 2.2                      | 10.9                     | 3,270                  | 2,894        | 13.0         |
| <b>Kelowna</b>    | <b>B.C.</b>  | <b>139</b>   | <b>140</b>   | <b>155</b>   | <b>-0.7</b>              | <b>-10.3</b>             | <b>538</b>             | <b>547</b>   | <b>-1.6</b>  |
| Bankruptcies      |              | 52           | 45           | 62           | 15.6                     | -16.1                    | 219                    | 215          | 1.9          |
| Proposals         |              | 87           | 95           | 93           | -8.4                     | -6.5                     | 319                    | 332          | -3.9         |
| <b>Abbotsford</b> | <b>B.C.</b>  | <b>88</b>    | <b>92</b>    | <b>94</b>    | <b>-4.3</b>              | <b>-6.4</b>              | <b>352</b>             | <b>408</b>   | <b>-13.7</b> |
| Bankruptcies      |              | 33           | 33           | 48           | 0.0                      | -31.3                    | 132                    | 183          | -27.9        |
| Proposals         |              | 55           | 59           | 46           | -6.8                     | 19.6                     | 220                    | 225          | -2.2         |
| <b>Vancouver</b>  | <b>B.C.</b>  | <b>1,126</b> | <b>1,144</b> | <b>1,111</b> | <b>-1.6</b>              | <b>1.4</b>               | <b>4,638</b>           | <b>4,512</b> | <b>2.8</b>   |
| Bankruptcies      |              | 393          | 377          | 401          | 4.2                      | -2.0                     | 1,638                  | 1,627        | 0.7          |
| Proposals         |              | 733          | 767          | 710          | -4.4                     | 3.2                      | 3,000                  | 2,885        | 4.0          |
| <b>Victoria</b>   | <b>B.C.</b>  | <b>243</b>   | <b>281</b>   | <b>251</b>   | <b>-13.5</b>             | <b>-3.2</b>              | <b>1,032</b>           | <b>952</b>   | <b>8.4</b>   |
| Bankruptcies      |              | 75           | 79           | 104          | -5.1                     | -27.9                    | 323                    | 357          | -9.5         |
| Proposals         |              | 168          | 202          | 147          | -16.8                    | 14.3                     | 709                    | 595          | 19.2         |

**Table 8: Insolvencies Filed by Businesses by CMA**

|                          | Province              | Volume     |            |            | % Change                 |                          | 12-Month Period Ending |              |              |
|--------------------------|-----------------------|------------|------------|------------|--------------------------|--------------------------|------------------------|--------------|--------------|
|                          |                       | Q1 2019    | Q4 2018    | Q1 2018    | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018   | % Change     |
| <b>St. John's</b>        | <b>N.L.</b>           | <b>4</b>   | <b>6</b>   | <b>3</b>   | <b>-33.3</b>             | <b>33.3</b>              | <b>14</b>              | <b>19</b>    | <b>-26.3</b> |
| Bankruptcies             |                       | 4          | 4          | 3          | 0.0                      | 33.3                     | 12                     | 15           | -20.0        |
| Proposals                |                       | 0          | 2          | 0          | -100.0                   | n/a                      | 2                      | 4            | -50.0        |
| <b>Halifax</b>           | <b>N.S.</b>           | <b>6</b>   | <b>5</b>   | <b>12</b>  | <b>20.0</b>              | <b>-50.0</b>             | <b>24</b>              | <b>35</b>    | <b>-31.4</b> |
| Bankruptcies             |                       | 5          | 5          | 10         | 0.0                      | -50.0                    | 17                     | 30           | -43.3        |
| Proposals                |                       | 1          | 0          | 2          | n/a                      | -50.0                    | 7                      | 5            | 40.0         |
| <b>Moncton</b>           | <b>N.B.</b>           | <b>2</b>   | <b>2</b>   | <b>1</b>   | <b>0.0</b>               | <b>100.0</b>             | <b>9</b>               | <b>16</b>    | <b>-43.8</b> |
| Bankruptcies             |                       | 1          | 1          | 1          | 0.0                      | 0.0                      | 6                      | 7            | -14.3        |
| Proposals                |                       | 1          | 1          | 0          | 0.0                      | n/a                      | 3                      | 9            | -66.7        |
| <b>Saint John</b>        | <b>N.B.</b>           | <b>1</b>   | <b>3</b>   | <b>2</b>   | <b>-66.7</b>             | <b>-50.0</b>             | <b>8</b>               | <b>9</b>     | <b>-11.1</b> |
| Bankruptcies             |                       | 0          | 3          | 2          | -100.0                   | -100.0                   | 7                      | 8            | -12.5        |
| Proposals                |                       | 1          | 0          | 0          | n/a                      | n/a                      | 1                      | 1            | 0.0          |
| <b>Saguenay</b>          | <b>Que.</b>           | <b>11</b>  | <b>12</b>  | <b>9</b>   | <b>-8.3</b>              | <b>22.2</b>              | <b>34</b>              | <b>35</b>    | <b>-2.9</b>  |
| Bankruptcies             |                       | 9          | 11         | 6          | -18.2                    | 50.0                     | 28                     | 27           | 3.7          |
| Proposals                |                       | 2          | 1          | 3          | 100.0                    | -33.3                    | 6                      | 8            | -25.0        |
| <b>Québec</b>            | <b>Que.</b>           | <b>64</b>  | <b>68</b>  | <b>51</b>  | <b>-5.9</b>              | <b>25.5</b>              | <b>248</b>             | <b>212</b>   | <b>17.0</b>  |
| Bankruptcies             |                       | 53         | 56         | 35         | -5.4                     | 51.4                     | 195                    | 166          | 17.5         |
| Proposals                |                       | 11         | 12         | 16         | -8.3                     | -31.3                    | 53                     | 46           | 15.2         |
| <b>Sherbrooke</b>        | <b>Que.</b>           | <b>6</b>   | <b>10</b>  | <b>8</b>   | <b>-40.0</b>             | <b>-25.0</b>             | <b>31</b>              | <b>31</b>    | <b>0.0</b>   |
| Bankruptcies             |                       | 5          | 10         | 8          | -50.0                    | -37.5                    | 28                     | 30           | -6.7         |
| Proposals                |                       | 1          | 0          | 0          | n/a                      | n/a                      | 3                      | 1            | 200.0        |
| <b>Trois-Rivières</b>    | <b>Que.</b>           | <b>16</b>  | <b>13</b>  | <b>14</b>  | <b>23.1</b>              | <b>14.3</b>              | <b>53</b>              | <b>57</b>    | <b>-7.0</b>  |
| Bankruptcies             |                       | 15         | 8          | 8          | 87.5                     | 87.5                     | 41                     | 42           | -2.4         |
| Proposals                |                       | 1          | 5          | 6          | -80.0                    | -83.3                    | 12                     | 15           | -20.0        |
| <b>Montréal</b>          | <b>Que.</b>           | <b>286</b> | <b>285</b> | <b>298</b> | <b>0.4</b>               | <b>-4.0</b>              | <b>1,057</b>           | <b>1,115</b> | <b>-5.2</b>  |
| Bankruptcies             |                       | 223        | 221        | 230        | 0.9                      | -3.0                     | 810                    | 834          | -2.9         |
| Proposals                |                       | 63         | 64         | 68         | -1.6                     | -7.4                     | 247                    | 281          | -12.1        |
| <b>Ottawa - Gatineau</b> | <b>Ont./<br/>Que.</b> | <b>40</b>  | <b>46</b>  | <b>40</b>  | <b>-13.0</b>             | <b>0.0</b>               | <b>152</b>             | <b>139</b>   | <b>9.4</b>   |
| Bankruptcies             |                       | 30         | 33         | 34         | -9.1                     | -11.8                    | 108                    | 102          | 5.9          |
| Proposals                |                       | 10         | 13         | 6          | -23.1                    | 66.7                     | 44                     | 37           | 18.9         |
| <b>Kingston</b>          | <b>Ont.</b>           | <b>0</b>   | <b>1</b>   | <b>2</b>   | <b>-100.0</b>            | <b>-100.0</b>            | <b>4</b>               | <b>4</b>     | <b>0.0</b>   |
| Bankruptcies             |                       | 0          | 0          | 2          | n/a                      | -100.0                   | 3                      | 3            | 0.0          |
| Proposals                |                       | 0          | 1          | 0          | -100.0                   | n/a                      | 1                      | 1            | 0.0          |
| <b>Peterborough</b>      | <b>Ont.</b>           | <b>1</b>   | <b>1</b>   | <b>0</b>   | <b>0.0</b>               | <b>n/a</b>               | <b>5</b>               | <b>4</b>     | <b>25.0</b>  |
| Bankruptcies             |                       | 1          | 1          | 0          | 0.0                      | n/a                      | 5                      | 2            | 150.0        |
| Proposals                |                       | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 2            | -100.0       |
| <b>Oshawa</b>            | <b>Ont.</b>           | <b>7</b>   | <b>8</b>   | <b>12</b>  | <b>-12.5</b>             | <b>-41.7</b>             | <b>24</b>              | <b>31</b>    | <b>-22.6</b> |
| Bankruptcies             |                       | 6          | 7          | 11         | -14.3                    | -45.5                    | 20                     | 27           | -25.9        |
| Proposals                |                       | 1          | 1          | 1          | 0.0                      | 0.0                      | 4                      | 4            | 0.0          |

**Table 8: Insolvencies Filed by Businesses by CMA (cont'd)**

|                                     | Province     | Volume     |            |            | % Change                 |                          | 12-Month Period Ending |            |              |
|-------------------------------------|--------------|------------|------------|------------|--------------------------|--------------------------|------------------------|------------|--------------|
|                                     |              | Q1 2019    | Q4 2018    | Q1 2018    | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018 | % Change     |
| <b>Toronto</b>                      | <b>Ont.</b>  | <b>120</b> | <b>130</b> | <b>115</b> | <b>-7.7</b>              | <b>4.3</b>               | <b>496</b>             | <b>439</b> | <b>13.0</b>  |
| Bankruptcies                        |              | 91         | 86         | 84         | 5.8                      | 8.3                      | 358                    | 311        | 15.1         |
| Proposals                           |              | 29         | 44         | 31         | -34.7                    | -6.5                     | 138                    | 128        | 7.8          |
| <b>Hamilton</b>                     | <b>Ont.</b>  | <b>15</b>  | <b>14</b>  | <b>10</b>  | <b>7.1</b>               | <b>50.0</b>              | <b>50</b>              | <b>45</b>  | <b>11.1</b>  |
| Bankruptcies                        |              | 13         | 8          | 7          | 62.5                     | 85.7                     | 38                     | 33         | 15.2         |
| Proposals                           |              | 2          | 6          | 3          | -66.7                    | -33.3                    | 12                     | 12         | 0.0          |
| <b>St. Catharines -<br/>Niagara</b> | <b>Ont.</b>  | <b>7</b>   | <b>4</b>   | <b>11</b>  | <b>75.0</b>              | <b>-36.4</b>             | <b>17</b>              | <b>31</b>  | <b>-45.2</b> |
| Bankruptcies                        |              | 5          | 3          | 7          | 66.7                     | -28.6                    | 14                     | 22         | -36.4        |
| Proposals                           |              | 2          | 1          | 4          | 100.0                    | -50.0                    | 3                      | 9          | -66.7        |
| <b>Kitchener</b>                    | <b>Ont.</b>  | <b>9</b>   | <b>6</b>   | <b>3</b>   | <b>50.0</b>              | <b>200.0</b>             | <b>21</b>              | <b>13</b>  | <b>61.5</b>  |
| Bankruptcies                        |              | 4          | 5          | 2          | -20.0                    | 100.0                    | 15                     | 11         | 36.4         |
| Proposals                           |              | 5          | 1          | 1          | 400.0                    | 400.0                    | 6                      | 2          | 200.0        |
| <b>Brantford</b>                    | <b>Ont.</b>  | <b>3</b>   | <b>2</b>   | <b>3</b>   | <b>50.0</b>              | <b>0.0</b>               | <b>9</b>               | <b>11</b>  | <b>-18.2</b> |
| Bankruptcies                        |              | 0          | 0          | 3          | n/a                      | -100.0                   | 2                      | 10         | -80.0        |
| Proposals                           |              | 3          | 2          | 0          | 50.0                     | n/a                      | 7                      | 1          | 600.0        |
| <b>Guelph</b>                       | <b>Ont.</b>  | <b>1</b>   | <b>2</b>   | <b>0</b>   | <b>-50.0</b>             | <b>n/a</b>               | <b>7</b>               | <b>8</b>   | <b>-12.5</b> |
| Bankruptcies                        |              | 1          | 2          | 0          | -50.0                    | n/a                      | 6                      | 7          | -14.3        |
| Proposals                           |              | 0          | 0          | 0          | n/a                      | n/a                      | 1                      | 1          | 0.0          |
| <b>London</b>                       | <b>Ont.</b>  | <b>2</b>   | <b>8</b>   | <b>3</b>   | <b>-75.0</b>             | <b>-33.3</b>             | <b>23</b>              | <b>19</b>  | <b>21.1</b>  |
| Bankruptcies                        |              | 1          | 5          | 3          | -80.0                    | -66.7                    | 13                     | 13         | 0.0          |
| Proposals                           |              | 1          | 3          | 0          | -66.7                    | n/a                      | 10                     | 6          | 66.7         |
| <b>Windsor</b>                      | <b>Ont.</b>  | <b>7</b>   | <b>8</b>   | <b>4</b>   | <b>-12.5</b>             | <b>75.0</b>              | <b>24</b>              | <b>18</b>  | <b>33.3</b>  |
| Bankruptcies                        |              | 3          | 7          | 2          | -57.1                    | 50.0                     | 18                     | 11         | 63.6         |
| Proposals                           |              | 4          | 1          | 2          | 300.0                    | 100.0                    | 6                      | 7          | -14.3        |
| <b>Barrie</b>                       | <b>Ont.</b>  | <b>2</b>   | <b>6</b>   | <b>4</b>   | <b>-66.7</b>             | <b>-50.0</b>             | <b>15</b>              | <b>11</b>  | <b>36.4</b>  |
| Bankruptcies                        |              | 0          | 5          | 4          | -100.0                   | -100.0                   | 10                     | 9          | 11.1         |
| Proposals                           |              | 2          | 1          | 0          | 100.0                    | n/a                      | 5                      | 2          | 150.0        |
| <b>Greater Sudbury</b>              | <b>Ont.</b>  | <b>0</b>   | <b>3</b>   | <b>2</b>   | <b>-100.0</b>            | <b>-100.0</b>            | <b>6</b>               | <b>3</b>   | <b>100.0</b> |
| Bankruptcies                        |              | 0          | 1          | 0          | -100.0                   | n/a                      | 4                      | 0          | n/a          |
| Proposals                           |              | 0          | 2          | 2          | -100.0                   | -100.0                   | 2                      | 3          | -33.3        |
| <b>Thunder Bay</b>                  | <b>Ont.</b>  | <b>0</b>   | <b>1</b>   | <b>3</b>   | <b>-100.0</b>            | <b>-100.0</b>            | <b>3</b>               | <b>6</b>   | <b>-50.0</b> |
| Bankruptcies                        |              | 0          | 1          | 2          | -100.0                   | -100.0                   | 3                      | 5          | -40.0        |
| Proposals                           |              | 0          | 0          | 1          | n/a                      | -100.0                   | 0                      | 1          | -100.0       |
| <b>Winnipeg</b>                     | <b>Man.</b>  | <b>4</b>   | <b>4</b>   | <b>6</b>   | <b>0.0</b>               | <b>-33.3</b>             | <b>15</b>              | <b>16</b>  | <b>-6.3</b>  |
| Bankruptcies                        |              | 4          | 4          | 6          | 0.0                      | -33.3                    | 15                     | 14         | 7.1          |
| Proposals                           |              | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 2          | -100.0       |
| <b>Regina</b>                       | <b>Sask.</b> | <b>7</b>   | <b>10</b>  | <b>8</b>   | <b>-30.0</b>             | <b>-12.5</b>             | <b>40</b>              | <b>30</b>  | <b>33.3</b>  |
| Bankruptcies                        |              | 3          | 6          | 4          | -50.0                    | -25.0                    | 22                     | 18         | 22.2         |
| Proposals                           |              | 4          | 4          | 4          | 0.0                      | 0.0                      | 18                     | 12         | 50.0         |

**Table 8: Insolvencies Filed by Businesses by CMA (cont'd)**

|                   | Province     | Volume    |           |           | % Change                 |                          | 12-Month Period Ending |            |              |
|-------------------|--------------|-----------|-----------|-----------|--------------------------|--------------------------|------------------------|------------|--------------|
|                   |              | Q1 2019   | Q4 2018   | Q1 2018   | Q4 2018<br>to<br>Q1 2019 | Q1 2018<br>to<br>Q1 2019 | 03-31-2019             | 03-31-2018 | % Change     |
| <b>Saskatoon</b>  | <b>Sask.</b> | <b>5</b>  | <b>4</b>  | <b>10</b> | <b>25.0</b>              | <b>-50.0</b>             | <b>16</b>              | <b>43</b>  | <b>-62.8</b> |
| Bankruptcies      |              | 4         | 3         | 5         | 33.3                     | -20.0                    | 12                     | 36         | -66.7        |
| Proposals         |              | 1         | 1         | 5         | 0.0                      | -80.0                    | 4                      | 7          | -42.9        |
| <b>Calgary</b>    | <b>Alta.</b> | <b>28</b> | <b>15</b> | <b>20</b> | <b>86.7</b>              | <b>40.0</b>              | <b>84</b>              | <b>89</b>  | <b>-5.6</b>  |
| Bankruptcies      |              | 22        | 13        | 15        | 69.2                     | 46.7                     | 64                     | 68         | -5.9         |
| Proposals         |              | 6         | 2         | 5         | 200.0                    | 20.0                     | 20                     | 21         | -4.8         |
| <b>Edmonton</b>   | <b>Alta.</b> | <b>19</b> | <b>17</b> | <b>17</b> | <b>11.8</b>              | <b>11.8</b>              | <b>60</b>              | <b>74</b>  | <b>-18.9</b> |
| Bankruptcies      |              | 13        | 15        | 7         | -13.3                    | 85.7                     | 44                     | 31         | 41.9         |
| Proposals         |              | 6         | 2         | 10        | 200.0                    | -40.0                    | 16                     | 43         | -62.8        |
| <b>Kelowna</b>    | <b>B.C.</b>  | <b>0</b>  | <b>0</b>  | <b>2</b>  | <b>n/a</b>               | <b>-100.0</b>            | <b>2</b>               | <b>5</b>   | <b>-60.0</b> |
| Bankruptcies      |              | 0         | 0         | 1         | n/a                      | -100.0                   | 2                      | 3          | -33.3        |
| Proposals         |              | 0         | 0         | 1         | n/a                      | -100.0                   | 0                      | 2          | -100.0       |
| <b>Abbotsford</b> | <b>B.C.</b>  | <b>1</b>  | <b>2</b>  | <b>1</b>  | <b>-50.0</b>             | <b>0.0</b>               | <b>9</b>               | <b>7</b>   | <b>28.6</b>  |
| Bankruptcies      |              | 1         | 2         | 1         | -50.0                    | 0.0                      | 9                      | 6          | 50.0         |
| Proposals         |              | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 1          | -100.0       |
| <b>Vancouver</b>  | <b>B.C.</b>  | <b>17</b> | <b>17</b> | <b>9</b>  | <b>0.0</b>               | <b>88.9</b>              | <b>58</b>              | <b>71</b>  | <b>-18.3</b> |
| Bankruptcies      |              | 10        | 9         | 7         | 11.1                     | 42.9                     | 36                     | 54         | -33.3        |
| Proposals         |              | 7         | 8         | 2         | -12.5                    | 250.0                    | 22                     | 17         | 29.4         |
| <b>Victoria</b>   | <b>B.C.</b>  | <b>4</b>  | <b>3</b>  | <b>1</b>  | <b>33.3</b>              | <b>300.0</b>             | <b>9</b>               | <b>4</b>   | <b>125.0</b> |
| Bankruptcies      |              | 3         | 1         | 1         | 200.0                    | 200.0                    | 5                      | 3          | 66.7         |
| Proposals         |              | 1         | 2         | 0         | -50.0                    | n/a                      | 4                      | 1          | 300.0        |