



2019

Insolvency Statistics in Canada

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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 Statistics Canada's geographical definitions of CMAs, 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.

Corporation: A commercial entity or organization.

Dividends: Monies paid to creditors by trustees during or at the end of a bankruptcy or a proposal.

Economic Region (ER): Statistics Canada's standard geographical units created for analysis of regional economic activity. Refer to <http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/erre-eng.htm>.

Individual Business: An individual who has incurred 50% or more of total liabilities as a result of operating a business.

Insolvency: In the context of this report, a bankruptcy or a proposal.

North American Industry Classification System (NAICS): Industry classification 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 existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

Receivership: Action against an insolvent person or a bankrupt where a secured creditor takes steps to enforce its security through seizure of assets. The Court-appointed receiver is an officer of the court who acts in a fiduciary capacity with respect to all interested parties. The privately appointed receiver derives his/her powers and authority wholly from the security agreement.

Note: The amounts for assets and liabilities are reported as declared by the debtors when completing their sworn Statement of Affairs.

Table 1: Total Insolvencies

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2019	2018	% Change	2019	
Newfoundland and Labrador	3,262	2,826	15.4	420,205,250	555,153,452
Bankruptcies	1,501	1,396	7.5	144,854,240	251,945,016
Proposals	1,761	1,430	23.1	275,351,010	303,208,436
Prince Edward Island	759	735	3.3	50,589,153	101,793,670
Bankruptcies	395	429	-7.9	20,711,714	64,894,518
Proposals	364	306	19.0	29,877,439	36,899,152
Nova Scotia	6,099	5,642	8.1	512,335,925	1,341,921,417
Bankruptcies	3,244	3,516	-7.7	217,962,137	1,023,926,297
Proposals	2,855	2,126	34.3	294,373,788	317,995,120
New Brunswick	4,896	4,517	8.4	398,320,106	566,991,665
Bankruptcies	2,377	2,294	3.6	135,853,681	277,376,069
Proposals	2,519	2,223	13.3	262,466,425	289,615,596
Quebec	44,991	43,831	2.6	3,055,688,894	7,401,374,789
Bankruptcies	21,658	22,767	-4.9	860,011,283	2,931,906,567
Proposals	23,333	21,064	10.8	2,195,677,611	4,469,468,222
Ontario	45,754	39,793	15.0	3,026,859,910	6,802,351,815
Bankruptcies	15,229	15,348	-0.8	569,409,516	3,800,676,140
Proposals	30,525	24,445	24.9	2,457,450,394	3,001,675,675
Manitoba	3,185	2,852	11.7	343,628,001	471,313,438
Bankruptcies	1,377	1,390	-0.9	113,487,803	239,091,753
Proposals	1,808	1,462	23.7	230,140,198	232,221,685
Saskatchewan	3,557	3,498	1.7	624,590,410	684,178,360
Bankruptcies	1,381	1,339	3.1	206,965,530	328,326,533
Proposals	2,176	2,159	0.8	417,624,880	355,851,827
Alberta	16,898	14,761	14.5	2,790,476,237	5,055,801,049
Bankruptcies	5,744	5,087	12.9	820,525,539	2,163,777,142
Proposals	11,154	9,674	15.3	1,969,950,698	2,892,023,907
British Columbia	11,348	10,275	10.4	714,219,638	1,507,298,591
Bankruptcies	4,224	4,147	1.9	219,701,113	785,509,967
Proposals	7,124	6,128	16.3	494,518,525	721,788,624
Northwest Territories	68	78	-12.8	12,335,822	10,569,487
Bankruptcies	10	42	-76.2	771,352	1,195,280
Proposals	58	36	61.1	11,564,470	9,374,207
Yukon	33	35	-5.7	3,563,393	7,011,634
Bankruptcies	13	13	0.0	1,100,067	3,928,533
Proposals	20	22	-9.1	2,463,326	3,083,101
Nunavut	8	3	166.7	13,343,869	9,316,515
Bankruptcies	2	0	n/a	12,810,811	8,231,742
Proposals	6	3	100.0	533,058	1,084,773
Canada	140,858	128,846	9.3	11,966,156,608	24,515,075,882
Bankruptcies	57,155	57,768	-1.1	3,324,164,786	11,880,785,557
Proposals	83,703	71,078	17.8	8,641,991,822	12,634,290,325

Table 2: Insolvencies Filed by Consumers

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2019	2018	% Change	2019	
Newfoundland and Labrador	3,221	2,802	15.0	398,004,368	495,705,676
Bankruptcies	1,466	1,376	6.5	122,787,519	196,087,613
Proposals	1,755	1,426	23.1	275,216,849	299,618,063
Prince Edward Island	749	731	2.5	42,689,530	68,088,455
Bankruptcies	386	426	-9.4	12,812,092	33,767,506
Proposals	363	305	19.0	29,877,438	34,320,949
Nova Scotia	6,040	5,595	8.0	469,777,892	644,632,353
Bankruptcies	3,193	3,483	-8.3	175,419,544	327,316,522
Proposals	2,847	2,112	34.8	294,358,348	317,315,831
New Brunswick	4,851	4,480	8.3	379,252,871	524,119,668
Bankruptcies	2,343	2,262	3.6	117,053,882	243,102,635
Proposals	2,508	2,218	13.1	262,198,989	281,017,033
Quebec	42,865	41,736	2.7	2,888,520,587	5,333,048,218
Bankruptcies	20,038	21,188	-5.4	749,390,129	1,815,628,085
Proposals	22,827	20,548	11.1	2,139,130,458	3,517,420,133
Ontario	44,852	38,856	15.4	2,861,464,268	4,420,707,508
Bankruptcies	14,577	14,660	-0.6	426,668,804	1,617,310,604
Proposals	30,275	24,196	25.1	2,434,795,464	2,803,396,904
Manitoba	3,146	2,824	11.4	328,156,107	423,534,438
Bankruptcies	1,344	1,364	-1.5	98,245,821	192,135,788
Proposals	1,802	1,460	23.4	229,910,286	231,398,650
Saskatchewan	3,453	3,399	1.6	595,547,912	612,876,980
Bankruptcies	1,317	1,280	2.9	187,452,355	268,046,243
Proposals	2,136	2,119	0.8	408,095,557	344,830,737
Alberta	16,675	14,555	14.6	2,682,041,761	3,296,116,124
Bankruptcies	5,589	4,925	13.5	717,307,537	1,238,198,601
Proposals	11,086	9,630	15.1	1,964,734,224	2,057,917,523
British Columbia	11,221	10,172	10.3	632,490,578	1,138,188,902
Bankruptcies	4,134	4,072	1.5	146,979,143	541,595,566
Proposals	7,087	6,100	16.2	485,511,435	596,593,336
Northwest Territories	66	78	-15.4	12,330,321	10,431,434
Bankruptcies	9	42	-78.6	765,851	1,057,227
Proposals	57	36	58.3	11,564,470	9,374,207
Yukon	33	35	-5.7	3,563,393	7,011,634
Bankruptcies	13	13	0.0	1,100,067	3,928,533
Proposals	20	22	-9.1	2,463,326	3,083,101
Nunavut	6	3	100.0	533,058	1,084,773
Bankruptcies	0	0	n/a	0	0
Proposals	6	3	100.0	533,058	1,084,773
Canada	137,178	125,266	9.5	11,294,372,646	16,975,546,163
Bankruptcies	54,409	55,091	-1.2	2,755,982,744	6,478,174,923
Proposals	82,769	70,175	17.9	8,538,389,902	10,497,371,240

Table 3: Insolvencies Filed by Businesses

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2019	2018	% Change	2019	
Newfoundland and Labrador	41	24	70.8	22,200,882	59,447,776
Bankruptcies	35	20	75.0	22,066,721	55,857,403
Proposals	6	4	50.0	134,161	3,590,373
Prince Edward Island	10	4	150.0	7,899,623	33,705,215
Bankruptcies	9	3	200.0	7,899,622	31,127,012
Proposals	1	1	0.0	1	2,578,203
Nova Scotia	59	47	25.5	42,558,033	697,289,064
Bankruptcies	51	33	54.5	42,542,593	696,609,775
Proposals	8	14	-42.9	15,440	679,289
New Brunswick	45	37	21.6	19,067,235	42,871,997
Bankruptcies	34	32	6.3	18,799,799	34,273,434
Proposals	11	5	120.0	267,436	8,598,563
Quebec	2,126	2,095	1.5	167,168,307	2,068,326,571
Bankruptcies	1,620	1,579	2.6	110,621,154	1,116,278,482
Proposals	506	516	-1.9	56,547,153	952,048,089
Ontario	902	937	-3.7	165,395,642	2,381,644,307
Bankruptcies	652	688	-5.2	142,740,712	2,183,365,536
Proposals	250	249	0.4	22,654,930	198,278,771
Manitoba	39	28	39.3	15,471,894	47,779,000
Bankruptcies	33	26	26.9	15,241,982	46,955,965
Proposals	6	2	200.0	229,912	823,035
Saskatchewan	104	99	5.1	29,042,498	71,301,380
Bankruptcies	64	59	8.5	19,513,175	60,280,290
Proposals	40	40	0.0	9,529,323	11,021,090
Alberta	223	206	8.3	108,434,476	1,759,684,925
Bankruptcies	155	162	-4.3	103,218,002	925,578,541
Proposals	68	44	54.5	5,216,474	834,106,384
British Columbia	127	103	23.3	81,729,060	369,109,689
Bankruptcies	90	75	20.0	72,721,970	243,914,401
Proposals	37	28	32.1	9,007,090	125,195,288
Northwest Territories	2	0	n/a	5,501	138,053
Bankruptcies	1	0	n/a	5,501	138,053
Proposals	1	0	n/a	0	0
Yukon	0	0	n/a	0	0
Bankruptcies	0	0	n/a	0	0
Proposals	0	0	n/a	0	0
Nunavut	2	0	n/a	12,810,811	8,231,742
Bankruptcies	2	0	n/a	12,810,811	8,231,742
Proposals	0	0	n/a	0	0
Canada	3,680	3,580	2.8	671,783,962	7,539,529,719
Bankruptcies	2,746	2,677	2.6	568,182,042	5,402,610,634
Proposals	934	903	3.4	103,601,920	2,136,919,085

Table 3a: Insolvencies Filed by Corporations

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2019	2018	% Change	2019	
Newfoundland and Labrador	13	11	0.2	19,392,797	50,400,603
Bankruptcies	10	7	0.4	19,392,797	47,328,152
Proposals	3	4	-0.3	0	3,072,451
Prince Edward Island	4	1	3.0	7,473,455	30,620,136
Bankruptcies	3	1	2.0	7,473,454	28,041,933
Proposals	1	0	--	1	2,578,203
Nova Scotia	31	24	0.3	40,449,581	688,315,597
Bankruptcies	24	18	0.3	40,449,476	687,671,581
Proposals	7	6	0.2	105	644,016
New Brunswick	29	20	0.5	18,241,685	40,110,910
Bankruptcies	23	18	0.3	18,241,683	32,266,578
Proposals	6	2	2.0	2	7,844,332
Quebec	1,862	1,831	0.0	145,633,776	1,990,717,027
Bankruptcies	1,453	1,401	0.0	97,881,398	1,067,376,417
Proposals	409	430	0.0	47,752,378	923,340,610
Ontario	488	523	-0.1	137,920,509	2,217,130,419
Bankruptcies	362	397	-0.1	127,984,754	2,047,941,533
Proposals	126	126	0.0	9,935,755	169,188,886
Manitoba	13	6	1.2	9,650,812	22,069,073
Bankruptcies	11	5	1.2	9,650,812	22,069,073
Proposals	2	1	1.0	0	0
Saskatchewan	8	8	0.0	13,101,297	37,549,172
Bankruptcies	5	4	0.3	13,097,997	37,465,178
Proposals	3	4	-0.3	3,300	83,994
Alberta	117	99	0.2	98,817,208	1,641,468,002
Bankruptcies	83	77	0.1	97,316,509	814,969,962
Proposals	34	22	0.5	1,500,699	826,498,040
British Columbia	54	37	0.5	71,930,940	341,673,371
Bankruptcies	36	24	0.5	64,165,974	220,413,211
Proposals	18	13	0.4	7,764,966	121,260,160
Northwest Territories	1	0	--	0	0
Bankruptcies	0	0	--	0	0
Proposals	1	0	--	0	0
Yukon	0	0	--	0	0
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Nunavut	2	0	--	12,810,811	8,231,742
Bankruptcies	2	0	--	12,810,811	8,231,742
Proposals	0	0	--	0	0
Canada	2,622	2,560	0.0	575,422,871	7,068,286,052
Bankruptcies	2,012	1,952	0.0	508,465,665	5,013,775,360
Proposals	610	608	0.0	66,957,206	2,054,510,692

Table 3b: Insolvencies Filed by Individual Businesses

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2019	2018	% Change	2019	
Newfoundland and Labrador	28	13	1.2	2,808,085	9,047,173
Bankruptcies	25	13	0.9	2,673,924	8,529,251
Proposals	3	0	--	134,161	517,922
Prince Edward Island	6	3	1.0	426,168	3,085,079
Bankruptcies	6	2	2.0	426,168	3,085,079
Proposals	0	1	--	0	0
Nova Scotia	28	23	0.2	2,108,452	8,973,467
Bankruptcies	27	15	0.8	2,093,117	8,938,194
Proposals	1	8	-0.9	15,335	35,273
New Brunswick	16	17	-0.1	825,550	2,761,087
Bankruptcies	11	14	-0.2	558,116	2,006,856
Proposals	5	3	0.7	267,434	754,231
Quebec	264	264	0.0	21,534,531	77,609,544
Bankruptcies	167	178	-0.1	12,739,756	48,902,065
Proposals	97	86	0.1	8,794,775	28,707,479
Ontario	414	414	0.0	27,475,133	164,513,888
Bankruptcies	290	291	0.0	14,755,958	135,424,003
Proposals	124	123	0.0	12,719,175	29,089,885
Manitoba	26	22	0.2	5,821,082	25,709,927
Bankruptcies	22	21	0.0	5,591,170	24,886,892
Proposals	4	1	3.0	229,912	823,035
Saskatchewan	96	91	0.1	15,941,201	33,752,208
Bankruptcies	59	55	0.1	6,415,178	22,815,112
Proposals	37	36	0.0	9,526,023	10,937,096
Alberta	106	107	0.0	9,617,268	118,216,923
Bankruptcies	72	85	-0.2	5,901,493	110,608,579
Proposals	34	22	0.5	3,715,775	7,608,344
British Columbia	73	66	0.1	9,798,120	27,436,318
Bankruptcies	54	51	0.1	8,555,996	23,501,190
Proposals	19	15	0.3	1,242,124	3,935,128
Northwest Territories	1	0	--	5,501	138,053
Bankruptcies	1	0	--	5,501	138,053
Proposals	0	0	--	0	0
Yukon	0	0	--	0	0
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Nunavut	0	0	--	0	0
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Canada	1,058	1,020	0.0	96,361,091	471,243,667
Bankruptcies	734	725	0.0	59,716,377	388,835,274
Proposals	324	295	0.1	36,644,714	82,408,393

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2019	2018	% Change	2019	
Agriculture, Forestry, Fishing and Hunting	64	64	0.0	9,628,808	80,234,206
Bankruptcies	46	46	0.0	6,674,105	23,007,390
Proposals	18	18	0.0	2,954,703	57,226,816
Mining and Oil and Gas Extraction	42	24	75.0	15,581,823	856,657,561
Bankruptcies	25	15	66.7	15,460,111	77,848,425
Proposals	17	9	88.9	121,712	778,809,136
Utilities	7	8	-12.5	201,784	4,429,427
Bankruptcies	4	5	-20.0	201,782	1,026,750
Proposals	3	3	0.0	2	3,402,677
Construction	684	723	-5.4	151,879,940	1,051,585,975
Bankruptcies	499	527	-5.3	124,344,970	900,547,298
Proposals	185	196	-5.6	27,534,970	151,038,677
Manufacturing	338	297	13.8	110,225,439	1,320,907,831
Bankruptcies	243	213	14.1	90,086,751	1,109,772,036
Proposals	95	84	13.1	20,138,688	211,135,795
Wholesale Trade	191	157	21.7	38,017,343	242,011,257
Bankruptcies	132	121	9.1	33,645,576	136,419,017
Proposals	59	36	63.9	4,371,767	105,592,240
Retail Trade	384	409	-6.1	50,076,263	505,583,801
Bankruptcies	293	322	-9.0	46,375,650	369,288,285
Proposals	91	87	4.6	3,700,613	136,295,516
Transportation and Warehousing	219	230	-4.8	48,267,784	278,949,330
Bankruptcies	164	178	-7.9	43,962,811	237,223,003
Proposals	55	52	5.8	4,304,973	41,726,327
Information and Cultural Industries	80	63	27.0	19,883,061	100,878,995
Bankruptcies	60	49	22.4	19,816,310	43,372,145
Proposals	20	14	42.9	66,751	57,506,850
Finance and Insurance	63	64	-1.6	36,794,524	557,268,622
Bankruptcies	52	48	8.3	34,310,469	527,058,654
Proposals	11	16	-31.3	2,484,055	30,209,968
Real Estate and Rental and Leasing	159	149	6.7	57,179,657	1,056,524,388
Bankruptcies	119	105	13.3	49,740,859	813,775,264
Proposals	40	44	-9.1	7,438,798	242,749,124
Professional, Scientific and Technical Services	285	249	14.5	25,785,011	516,536,935
Bankruptcies	224	190	17.9	17,957,393	383,569,754
Proposals	61	59	3.4	7,827,618	132,967,181
Management of Companies and Enterprises	84	81	3.7	33,558,312	470,633,129
Bankruptcies	68	66	3.0	27,312,277	431,655,148
Proposals	16	15	6.7	6,246,035	38,977,981

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

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2019	2018	% Change	2019	
Administrative and Support, Waste Management and Remediation Services	175	157	11.5	11,165,356	81,351,974
Bankruptcies	124	109	13.8	6,518,265	56,521,876
Proposals	51	48	6.3	4,647,091	24,830,098
Educational Services	33	29	13.8	1,129,289	9,097,685
Bankruptcies	23	22	4.5	869,819	7,408,114
Proposals	10	7	42.9	259,470	1,689,571
Health Care and Social Assistance	85	80	6.3	11,195,413	53,656,170
Bankruptcies	58	48	20.8	9,431,431	39,121,290
Proposals	27	32	-15.6	1,763,982	14,534,880
Arts, Entertainment and Recreation	78	68	14.7	6,113,331	64,247,237
Bankruptcies	62	52	19.2	4,616,298	54,751,408
Proposals	16	16	0.0	1,497,033	9,495,829
Accommodation and Food Services	506	537	-5.8	34,309,995	186,557,459
Bankruptcies	400	411	-2.7	28,889,236	149,813,934
Proposals	106	126	-15.9	5,420,759	36,743,525
Other Services (except Public Administration)	203	187	8.6	10,790,829	102,417,737
Bankruptcies	150	147	2.0	7,967,929	40,430,843
Proposals	53	40	32.5	2,822,900	61,986,894
Public Administration	0	4	-100.0	0	0
Bankruptcies	0	3	-100.0	0	0
Proposals	0	1	-100.0	0	0
Total	3,680	3,580	2.8	671,783,962	7,539,529,719
Bankruptcies	2,746	2,677	2.6	568,182,042	5,402,610,634
Proposals	934	903	3.4	103,601,920	2,136,919,085

Table 5: Insolvencies Filed by Consumers by ER

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2019	2018	% Change	2019	
Newfoundland and Labrador	3,221	2,802	15.0	398,004,368	495,705,676
Bankruptcies	1,466	1,376	6.5	122,787,519	196,087,613
Proposals	1,755	1,426	23.1	275,216,849	299,618,063
Avalon Peninsula	1,768	1,619	9.2	249,362,506	297,198,559
Bankruptcies	773	742	4.2	74,151,246	114,816,219
Proposals	995	877	13.5	175,211,260	182,382,340
South Coast - Burin Peninsula	226	176	28.4	20,578,767	28,750,907
Bankruptcies	108	100	8.0	6,710,382	11,238,904
Proposals	118	76	55.3	13,868,385	17,512,003
West Coast - Northern Peninsula - Labrador	435	380	14.5	46,163,137	62,760,745
Bankruptcies	187	181	3.3	16,611,974	27,507,356
Proposals	248	199	24.6	29,551,163	35,253,389
Notre Dame - Central Bonavista Bay	792	624	26.9	81,899,957	106,995,467
Bankruptcies	399	352	13.4	25,313,916	42,525,135
Proposals	393	272	44.5	56,586,041	64,470,332
Prince Edward Island	749	731	2.5	42,689,530	68,088,455
Bankruptcies	386	426	-9.4	12,812,092	33,767,506
Proposals	363	305	19.0	29,877,438	34,320,949
Nova Scotia	6,040	5,595	8.0	469,777,892	644,632,353
Bankruptcies	3,193	3,483	-8.3	175,419,544	327,316,522
Proposals	2,847	2,112	34.8	294,358,348	317,315,831
Cape Breton	1,090	1,056	3.2	90,803,907	116,464,077
Bankruptcies	525	575	-8.7	27,374,784	51,990,360
Proposals	565	481	17.5	63,429,123	64,473,717
North Shore	1,162	960	21.0	79,207,640	112,398,716
Bankruptcies	622	634	-1.9	31,951,300	58,722,802
Proposals	540	326	65.6	47,256,340	53,675,914
Annapolis Valley	813	731	11.2	71,773,936	96,471,727
Bankruptcies	464	530	-12.5	31,605,348	55,627,170
Proposals	349	201	73.6	40,168,588	40,844,557
Southern	851	787	8.1	61,284,544	90,059,430
Bankruptcies	476	532	-10.5	28,033,401	53,308,288
Proposals	375	255	47.1	33,251,143	36,751,142
Halifax	2,125	2,061	3.1	166,707,866	229,238,403
Bankruptcies	1,107	1,212	-8.7	56,454,711	107,667,902
Proposals	1,018	849	19.9	110,253,155	121,570,501
New Brunswick	4,851	4,480	8.3	379,252,871	524,119,668
Bankruptcies	2,343	2,262	3.6	117,053,882	243,102,635
Proposals	2,508	2,218	13.1	262,198,989	281,017,033
Campbellton - Miramichi	1,029	932	10.4	66,358,749	105,568,687
Bankruptcies	514	491	4.7	20,300,779	50,137,238
Proposals	515	441	16.8	46,057,970	55,431,449

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

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2019	2018	% Change	2019	
Moncton - Richibucto	1,477	1,251	18.1	127,644,978	165,553,697
Bankruptcies	666	617	7.9	37,480,397	71,728,101
Proposals	811	634	27.9	90,164,581	93,825,596
Saint John - St. Stephen	989	1,018	-2.8	80,181,176	107,684,513
Bankruptcies	506	474	6.8	24,632,680	51,513,416
Proposals	483	544	-11.2	55,548,496	56,171,097
Fredericton - Oromocto	866	805	7.6	71,806,365	98,637,108
Bankruptcies	415	424	-2.1	24,043,377	47,446,773
Proposals	451	381	18.4	47,762,988	51,190,335
Edmundston - Woodstock	493	473	4.2	33,261,602	46,675,663
Bankruptcies	244	256	-4.7	10,596,648	22,277,107
Proposals	249	217	14.7	22,664,954	24,398,556
Quebec	42,865	41,736	2.7	2,888,520,587	5,333,048,218
Bankruptcies	20,038	21,188	-5.4	749,390,129	1,815,628,085
Proposals	22,827	20,548	11.1	2,139,130,458	3,517,420,133
Gaspésie - Îles-de-la-Madeleine	495	453	9.3	29,124,581	38,426,484
Bankruptcies	205	202	1.5	7,423,315	13,468,015
Proposals	290	251	15.5	21,701,266	24,958,469
Bas-Saint-Laurent	984	904	8.8	63,706,941	80,375,096
Bankruptcies	491	499	-1.6	23,362,907	36,720,747
Proposals	493	405	21.7	40,344,034	43,654,349
Capitale-Nationale	3,735	3,455	8.1	292,198,825	356,679,148
Bankruptcies	1,887	1,881	0.3	86,392,350	142,388,757
Proposals	1,848	1,574	17.4	205,806,475	214,290,391
Chaudière - Appalaches	1,808	1,784	1.3	150,448,702	181,890,617
Bankruptcies	960	1,028	-6.6	50,847,880	88,685,901
Proposals	848	756	12.2	99,600,822	93,204,716
Estrie	1,540	1,596	-3.5	96,791,804	147,810,865
Bankruptcies	875	982	-10.9	35,887,678	82,119,822
Proposals	665	614	8.3	60,904,126	65,691,043
Centre-du-Québec	1,206	1,142	5.6	59,490,390	82,695,493
Bankruptcies	576	576	0.0	18,087,728	33,865,353
Proposals	630	566	11.3	41,402,662	48,830,140
Montérégie	8,125	7,880	3.1	555,521,557	802,659,619
Bankruptcies	3,530	3,805	-7.2	121,855,257	314,894,535
Proposals	4,595	4,075	12.8	433,666,300	487,765,084
Montréal	8,520	8,210	3.8	320,860,695	1,768,409,181
Bankruptcies	4,073	4,396	-7.3	60,167,870	274,269,803
Proposals	4,447	3,814	16.6	260,692,825	1,494,139,378
Laval	2,025	2,093	-3.2	156,679,290	227,216,390
Bankruptcies	874	935	-6.5	28,415,751	86,201,371
Proposals	1,151	1,158	-0.6	128,263,539	141,015,019
Lanaudière	3,286	3,315	-0.9	275,741,837	364,217,504
Bankruptcies	1,329	1,400	-5.1	61,052,652	123,876,586
Proposals	1,957	1,915	2.2	214,689,185	240,340,918

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

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2019	2018	% Change	2019	
Laurentides	4,269	4,211	1.4	358,377,931	638,630,339
Bankruptcies	1,905	1,927	-1.1	95,222,513	347,664,752
Proposals	2,364	2,284	3.5	263,155,418	290,965,587
Outaouais	2,631	2,632	0.0	217,134,803	267,814,972
Bankruptcies	1,087	1,168	-6.9	49,041,823	92,461,146
Proposals	1,544	1,464	5.5	168,092,980	175,353,826
Abitibi - Témiscamingue	740	715	3.5	50,793,671	61,210,373
Bankruptcies	286	352	-18.8	13,138,842	21,352,035
Proposals	454	363	25.1	37,654,829	39,858,338
Mauricie	1,587	1,460	8.7	83,928,812	120,789,259
Bankruptcies	926	922	0.4	31,611,666	60,712,822
Proposals	661	538	22.9	52,317,146	60,076,437
Saguenay - Lac-Saint-Jean	1,421	1,374	3.4	127,149,437	143,805,063
Bankruptcies	772	827	-6.7	50,106,446	73,541,714
Proposals	649	547	18.6	77,042,991	70,263,349
Côte-Nord	432	454	-4.8	43,033,855	43,886,359
Bankruptcies	242	254	-4.7	14,753,223	21,202,182
Proposals	190	200	-5.0	28,280,632	22,684,177
Nord-du-Québec	61	54	13.0	7,537,457	6,531,456
Bankruptcies	18	33	-45.5	2,022,228	2,202,545
Proposals	43	21	104.8	5,515,229	4,328,911
Ontario	44,852	38,856	15.4	2,861,464,268	4,420,707,508
Bankruptcies	14,577	14,660	-0.6	426,668,804	1,617,310,604
Proposals	30,275	24,196	25.1	2,434,795,464	2,803,396,904
Ottawa	4,492	4,154	8.1	332,396,075	473,143,074
Bankruptcies	1,783	1,898	-6.1	66,719,087	176,605,448
Proposals	2,709	2,256	20.1	265,676,988	296,537,626
Kingston - Pembroke	1,794	1,588	13.0	127,433,530	180,154,850
Bankruptcies	654	692	-5.5	22,889,967	71,073,404
Proposals	1,140	896	27.2	104,543,563	109,081,446
Muskoka - Kawarthas	1,286	1,148	12.0	95,652,817	123,496,971
Bankruptcies	397	408	-2.7	8,689,210	35,207,060
Proposals	889	740	20.1	86,963,607	88,289,911
Toronto	19,041	15,684	21.4	1,235,015,105	1,937,560,374
Bankruptcies	5,147	4,953	3.9	135,663,416	613,607,117
Proposals	13,894	10,731	29.5	1,099,351,689	1,323,953,257
Kitchener - Waterloo - Barrie	4,552	4,022	13.2	274,141,767	397,364,693
Bankruptcies	1,544	1,491	3.6	44,221,887	139,496,231
Proposals	3,008	2,531	18.8	229,919,880	257,868,462
Hamilton - Niagara Peninsula	4,584	3,976	15.3	239,226,441	389,477,421
Bankruptcies	1,524	1,502	1.5	32,959,750	150,177,532
Proposals	3,060	2,474	23.7	206,266,691	239,299,889
London	2,505	2,308	8.5	102,150,358	168,346,566
Bankruptcies	852	902	-5.5	15,809,913	56,519,559
Proposals	1,653	1,406	17.6	86,340,445	111,827,007

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

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2019	2018	% Change	2019	
Windsor - Sarnia	2,266	2,034	11.4	110,164,894	170,561,221
Bankruptcies	882	961	-8.2	18,827,170	59,542,518
Proposals	1,384	1,073	29.0	91,337,724	111,018,703
Stratford - Bruce Peninsula	635	630	0.8	30,931,900	56,317,114
Bankruptcies	277	296	-6.4	7,519,964	28,118,797
Proposals	358	334	7.2	23,411,936	28,198,317
Northeast	3,115	2,756	13.0	266,249,630	460,240,713
Bankruptcies	1,191	1,226	-2.9	54,244,225	253,965,398
Proposals	1,924	1,530	25.8	212,005,405	206,275,315
Northwest	584	556	5.0	48,101,751	64,044,508
Bankruptcies	325	330	-1.5	19,124,215	32,997,539
Proposals	259	226	14.6	28,977,536	31,046,969
Manitoba	3,146	2,824	11.4	328,156,107	423,534,438
Bankruptcies	1,344	1,364	-1.5	98,245,821	192,135,788
Proposals	1,802	1,460	23.4	229,910,286	231,398,650
Southeast	248	227	9.3	32,379,503	39,323,807
Bankruptcies	123	114	7.9	12,658,624	20,152,023
Proposals	125	113	10.6	19,720,879	19,171,784
South Central	98	92	6.5	8,780,743	12,665,410
Bankruptcies	50	56	-10.7	3,763,774	7,662,506
Proposals	48	36	33.3	5,016,969	5,002,904
Southwest	352	290	21.4	42,490,473	47,818,062
Bankruptcies	138	135	2.2	14,929,040	24,239,177
Proposals	214	155	38.1	27,561,433	23,578,885
North Central	104	89	16.9	8,898,631	11,915,094
Bankruptcies	45	37	21.6	3,195,257	5,561,341
Proposals	59	52	13.5	5,703,374	6,353,753
Winnipeg	2,019	1,842	9.6	196,856,377	260,907,158
Bankruptcies	834	873	-4.5	50,279,820	107,735,287
Proposals	1,185	969	22.3	146,576,557	153,171,871
Interlake	190	156	21.8	25,675,919	32,748,720
Bankruptcies	91	88	3.4	8,185,059	15,676,433
Proposals	99	68	45.6	17,490,860	17,072,287
Parklands	76	75	1.3	8,475,092	11,919,816
Bankruptcies	33	38	-13.2	4,146,723	8,295,626
Proposals	43	37	16.2	4,328,369	3,624,190
North	53	51	3.9	4,599,370	6,236,371
Bankruptcies	27	21	28.6	1,087,524	2,813,395
Proposals	26	30	-13.3	3,511,846	3,422,976
Saskatchewan	3,453	3,399	1.6	595,547,912	612,876,980
Bankruptcies	1,317	1,280	2.9	187,452,355	268,046,243
Proposals	2,136	2,119	0.8	408,095,557	344,830,737
Regina - Moose Mountain	1,224	1,183	3.5	223,453,967	229,692,222
Bankruptcies	369	344	7.3	58,647,015	81,668,003
Proposals	855	839	1.9	164,806,952	148,024,219

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

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2019	2018	% Change	2019	
Swift Current - Moose Jaw	273	251	8.8	36,985,554	36,724,209
Bankruptcies	127	119	6.7	14,453,522	17,999,887
Proposals	146	132	10.6	22,532,032	18,724,322
Saskatoon - Biggar	1,096	1,111	-1.4	204,133,887	209,754,496
Bankruptcies	439	440	-0.2	69,087,818	102,533,858
Proposals	657	671	-2.1	135,046,069	107,220,638
Yorkton - Melville	193	187	3.2	30,002,804	33,794,933
Bankruptcies	84	78	7.7	12,298,466	17,753,473
Proposals	109	109	0.0	17,704,338	16,041,460
Prince Albert	603	628	-4.0	93,122,887	95,141,551
Bankruptcies	269	279	-3.6	31,161,408	45,172,147
Proposals	334	349	-4.3	61,961,479	49,969,404
Northern	61	38	60.5	7,848,813	7,769,568
Bankruptcies	27	20	35.0	1,804,126	2,918,874
Proposals	34	18	88.9	6,044,687	4,850,694
Alberta	16,675	14,555	14.6	2,682,041,761	3,296,116,124
Bankruptcies	5,589	4,925	13.5	717,307,537	1,238,198,601
Proposals	11,086	9,630	15.1	1,964,734,224	2,057,917,523
Lethbridge - Medicine Hat	1,301	1,115	16.7	154,060,606	173,684,821
Bankruptcies	406	386	5.2	38,160,138	58,313,119
Proposals	895	729	22.8	115,900,468	115,371,702
Camrose - Drumheller	605	505	19.8	99,377,591	119,770,439
Bankruptcies	225	208	8.2	29,437,012	45,611,619
Proposals	380	297	27.9	69,940,579	74,158,820
Calgary	6,092	5,503	10.7	1,030,092,164	1,307,401,960
Bankruptcies	2,170	1,882	15.3	296,559,186	564,689,998
Proposals	3,922	3,621	8.3	733,532,978	742,711,962
Banff - Jasper - Rocky Mountain House	269	275	-2.2	35,463,438	43,010,422
Bankruptcies	106	122	-13.1	14,399,821	20,320,911
Proposals	163	153	6.5	21,063,617	22,689,511
Red Deer	1,100	899	22.4	159,381,193	177,325,006
Bankruptcies	334	290	15.2	33,551,166	53,315,955
Proposals	766	609	25.8	125,830,027	124,009,051
Edmonton	5,757	4,987	15.4	909,963,768	1,106,565,815
Bankruptcies	1,816	1,578	15.1	225,697,044	368,168,765
Proposals	3,941	3,409	15.6	684,266,724	738,397,050
Athabasca - Grande Prairie - Peace River	860	730	17.8	121,141,555	152,500,438
Bankruptcies	319	265	20.4	36,146,033	60,470,703
Proposals	541	465	16.3	84,995,522	92,029,735
Wood Buffalo - Cold Lake	689	542	27.1	172,561,446	215,857,222
Bankruptcies	213	193	10.4	43,357,138	67,307,529
Proposals	476	349	36.4	129,204,308	148,549,693

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

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2019	2018	% Change	2019	
British Columbia	11,221	10,172	10.3	632,490,578	1,138,188,902
Bankruptcies	4,134	4,072	1.5	146,979,143	541,595,566
Proposals	7,087	6,100	16.2	485,511,435	596,593,336
Vancouver Island and Coast	2,367	2,210	7.1	98,135,387	191,155,177
Bankruptcies	936	946	-1.1	24,438,343	83,566,201
Proposals	1,431	1,264	13.2	73,697,044	107,588,976
Lower Mainland - Southwest	6,075	5,472	11.0	275,155,818	608,791,701
Bankruptcies	2,086	2,055	1.5	65,293,016	301,870,656
Proposals	3,989	3,417	16.7	209,862,802	306,921,045
Thompson - Okanagan	1,621	1,453	11.6	147,105,868	166,225,802
Bankruptcies	607	630	-3.7	23,427,303	73,881,407
Proposals	1,014	823	23.2	123,678,565	92,344,395
Kootenay	346	308	12.3	31,707,056	46,773,742
Bankruptcies	147	143	2.8	7,245,982	18,005,105
Proposals	199	165	20.6	24,461,074	28,768,637
Cariboo	491	412	19.2	41,218,867	58,129,308
Bankruptcies	232	178	30.3	12,614,743	26,195,717
Proposals	259	234	10.7	28,604,124	31,933,591
North Coast	58	70	-17.1	6,070,524	6,637,425
Bankruptcies	21	30	-30.0	1,764,810	3,172,412
Proposals	37	40	-7.5	4,305,714	3,465,013
Nechako	72	58	24.1	8,181,741	10,909,458
Bankruptcies	38	25	52.0	3,726,324	5,920,143
Proposals	34	33	3.0	4,455,417	4,989,315
Northeast	190	186	2.2	24,915,317	49,566,290
Bankruptcies	68	63	7.9	8,468,622	28,983,926
Proposals	122	123	-0.8	16,446,695	20,582,364
Northwest Territories	66	78	-15.4	12,330,321	10,431,434
Bankruptcies	9	42	-78.6	765,851	1,057,227
Proposals	57	36	58.3	11,564,470	9,374,207
Yukon	33	35	-5.7	3,563,393	7,011,634
Bankruptcies	13	13	0.0	1,100,067	3,928,533
Proposals	20	22	-9.1	2,463,326	3,083,101
Nunavut	6	3	100.0	533,058	1,084,773
Bankruptcies	0	0	n/a	0	0
Proposals	6	3	100.0	533,058	1,084,773

Table 6: Insolvencies Filed by Businesses by ER

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2019	2018	% Change	2019	
Newfoundland and Labrador	41	24	70.8	22,200,882	59,447,776
Bankruptcies	35	20	75.0	22,066,721	55,857,403
Proposals	6	4	50.0	134,161	3,590,373
Avalon Peninsula	24	18	33.3	10,983,603	31,661,183
Bankruptcies	19	16	18.8	10,849,442	28,070,810
Proposals	5	2	150.0	134,161	3,590,373
South Coast - Burin Peninsula	0	0	n/a	0	0
Bankruptcies	0	0	n/a	0	0
Proposals	0	0	n/a	0	0
West Coast - Northern Peninsula - Labrador	6	3	100.0	1,667,537	3,732,064
Bankruptcies	6	3	100.0	1,667,537	3,732,064
Proposals	0	0	n/a	0	0
Notre Dame - Central Bonavista Bay	11	4	175.0	9,549,742	24,054,529
Bankruptcies	10	2	400.0	9,549,742	24,054,529
Proposals	1	2	-50.0	0	0
Prince Edward Island	10	4	150.0	7,899,623	33,705,215
Bankruptcies	9	3	200.0	7,899,622	31,127,012
Proposals	1	1	0.0	1	2,578,203
Nova Scotia	59	47	25.5	42,558,033	697,289,064
Bankruptcies	51	33	54.5	42,542,593	696,609,775
Proposals	8	14	-42.9	15,440	679,289
Cape Breton	8	4	100.0	4,013,494	10,833,092
Bankruptcies	7	2	250.0	4,013,493	10,397,187
Proposals	1	2	-50.0	1	435,905
North Shore	6	3	100.0	205,260	3,346,044
Bankruptcies	6	2	200.0	205,260	3,346,044
Proposals	0	1	-100.0	0	0
Annapolis Valley	6	3	100.0	2,841,460	16,296,255
Bankruptcies	6	1	500.0	2,841,460	16,296,255
Proposals	0	2	-100.0	0	0
Southern	9	6	50.0	1,409,729	5,399,554
Bankruptcies	7	5	40.0	1,394,393	5,364,281
Proposals	2	1	100.0	15,336	35,273
Halifax	29	31	-6.5	34,088,090	661,414,119
Bankruptcies	24	23	4.3	34,087,987	661,206,008
Proposals	5	8	-37.5	103	208,111
New Brunswick	45	37	21.6	19,067,235	42,871,997
Bankruptcies	34	32	6.3	18,799,799	34,273,434
Proposals	11	5	120.0	267,436	8,598,563
Campbellton - Miramichi	6	8	-25.0	586,959	7,263,128
Bankruptcies	4	7	-42.9	566,531	1,534,259
Proposals	2	1	100.0	20,428	5,728,869

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

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2019	2018	% Change	2019	
Moncton - Richibucto	20	12	66.7	16,859,206	26,486,305
Bankruptcies	17	9	88.9	16,744,302	26,223,120
Proposals	3	3	0.0	114,904	263,185
Saint John - St. Stephen	9	11	-18.2	703,385	1,950,520
Bankruptcies	7	10	-30.0	695,826	1,751,339
Proposals	2	1	100.0	7,559	199,181
Fredericton - Oromocto	5	0	n/a	505,789	4,172,735
Bankruptcies	4	0	n/a	505,789	3,399,007
Proposals	1	0	n/a	0	773,728
Edmundston - Woodstock	5	6	-16.7	411,896	2,999,309
Bankruptcies	2	6	-66.7	287,351	1,365,709
Proposals	3	0	n/a	124,545	1,633,600
Quebec	2,126	2,095	1.5	167,168,307	2,068,326,571
Bankruptcies	1,620	1,579	2.6	110,621,154	1,116,278,482
Proposals	506	516	-1.9	56,547,153	952,048,089
Gaspésie - Îles-de-la-Madeleine	17	16	6.3	2,115,793	7,382,964
Bankruptcies	15	15	0.0	2,035,954	7,201,207
Proposals	2	1	100.0	79,839	181,757
Bas-Saint-Laurent	44	49	-10.2	8,358,289	22,615,597
Bankruptcies	37	37	0.0	6,871,790	21,152,843
Proposals	7	12	-41.7	1,486,499	1,462,754
Capitale-Nationale	195	217	-10.1	9,459,281	100,945,169
Bankruptcies	149	169	-11.8	7,265,553	34,351,816
Proposals	46	48	-4.2	2,193,728	66,593,353
Chaudière - Appalaches	101	120	-15.8	9,608,287	44,021,620
Bankruptcies	82	77	6.5	4,801,292	20,262,168
Proposals	19	43	-55.8	4,806,995	23,759,452
Estrie	45	38	18.4	15,533,117	72,959,072
Bankruptcies	36	34	5.9	2,765,057	12,817,494
Proposals	9	4	125.0	12,768,060	60,141,578
Centre-du-Québec	58	39	48.7	7,412,183	50,423,736
Bankruptcies	43	30	43.3	4,373,261	15,888,584
Proposals	15	9	66.7	3,038,922	34,535,152
Montérégie	404	360	12.2	29,394,999	318,000,881
Bankruptcies	311	280	11.1	24,911,793	229,270,084
Proposals	93	80	16.3	4,483,206	88,730,797
Montréal	582	547	6.4	38,618,483	1,083,081,353
Bankruptcies	430	402	7.0	25,910,752	543,771,417
Proposals	152	145	4.8	12,707,731	539,309,936
Laval	91	128	-28.9	3,574,370	61,678,624
Bankruptcies	65	103	-36.9	1,555,099	24,659,880
Proposals	26	25	4.0	2,019,271	37,018,744
Lanaudière	114	127	-10.2	8,632,729	100,243,879
Bankruptcies	81	91	-11.0	2,099,485	71,592,297
Proposals	33	36	-8.3	6,533,244	28,651,582

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

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2019	2018	% Change	2019	
Laurentides	176	164	7.3	6,475,280	82,073,518
Bankruptcies	139	127	9.4	5,257,551	44,915,360
Proposals	37	37	0.0	1,217,729	37,158,158
Outaouais	90	82	9.8	4,917,021	23,618,409
Bankruptcies	58	58	0.0	3,616,399	18,361,620
Proposals	32	24	33.3	1,300,622	5,256,789
Abitibi - Témiscamingue	32	36	-11.1	3,159,750	13,323,724
Bankruptcies	28	31	-9.7	1,737,863	11,339,601
Proposals	4	5	-20.0	1,421,887	1,984,123
Mauricie	68	85	-20.0	4,509,893	15,390,351
Bankruptcies	58	60	-3.3	3,570,194	10,986,822
Proposals	10	25	-60.0	939,699	4,403,529
Saguenay - Lac-Saint-Jean	69	62	11.3	7,552,111	44,012,378
Bankruptcies	59	47	25.5	6,002,394	23,335,157
Proposals	10	15	-33.3	1,549,717	20,677,221
Côte-Nord	22	12	83.3	7,744,882	28,270,894
Bankruptcies	18	8	125.0	7,744,878	26,087,730
Proposals	4	4	0.0	4	2,183,164
Nord-du-Québec	2	4	-50.0	101,838	284,402
Bankruptcies	2	4	-50.0	101,838	284,402
Proposals	0	0	n/a	0	0
Ontario	902	937	-3.7	165,395,642	2,381,644,307
Bankruptcies	652	688	-5.2	142,740,712	2,183,365,536
Proposals	250	249	0.4	22,654,930	198,278,771
Ottawa	134	108	24.1	8,285,473	43,893,503
Bankruptcies	99	85	16.5	5,288,108	34,637,065
Proposals	35	23	52.2	2,997,365	9,256,438
Kingston - Pembroke	17	16	6.3	3,560,220	13,010,418
Bankruptcies	10	14	-28.6	3,212,445	11,746,344
Proposals	7	2	250.0	347,775	1,264,074
Muskoka - Kawarthas	8	18	-55.6	275,247	3,849,974
Bankruptcies	7	12	-41.7	275,247	3,849,974
Proposals	1	6	-83.3	0	0
Toronto	477	534	-10.7	91,296,382	1,596,925,255
Bankruptcies	341	382	-10.7	84,431,980	1,448,600,220
Proposals	136	152	-10.5	6,864,402	148,325,035
Kitchener - Waterloo - Barrie	59	60	-1.7	21,109,402	377,706,734
Bankruptcies	40	50	-20.0	15,559,501	366,044,581
Proposals	19	10	90.0	5,549,901	11,662,153
Hamilton - Niagara Peninsula	95	82	15.9	16,651,452	110,354,190
Bankruptcies	78	58	34.5	16,104,011	101,131,296
Proposals	17	24	-29.2	547,441	9,222,894
London	36	33	9.1	2,207,636	90,965,978
Bankruptcies	26	23	13.0	2,141,976	90,507,611
Proposals	10	10	0.0	65,660	458,367

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

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2019	2018	% Change	2019	
Windsor - Sarnia	33	34	-2.9	16,499,297	123,154,129
Bankruptcies	23	24	-4.2	15,031,290	119,204,046
Proposals	10	10	0.0	1,468,007	3,950,083
Stratford - Bruce Peninsula	8	9	-11.1	1,055,133	5,639,885
Bankruptcies	5	8	-37.5	52,373	734,304
Proposals	3	1	200.0	1,002,760	4,905,581
Northeast	26	29	-10.3	4,345,578	14,250,004
Bankruptcies	16	22	-27.3	611,798	5,212,459
Proposals	10	7	42.9	3,733,780	9,037,545
Northwest	4	6	-33.3	109,820	1,894,237
Bankruptcies	3	5	-40.0	31,982	1,697,634
Proposals	1	1	0.0	77,838	196,603
Manitoba	39	28	39.3	15,471,894	47,779,000
Bankruptcies	33	26	26.9	15,241,982	46,955,965
Proposals	6	2	200.0	229,912	823,035
Southeast	6	2	200.0	1,237,103	2,485,044
Bankruptcies	6	2	200.0	1,237,103	2,485,044
Proposals	0	0	n/a	0	0
South Central	2	0	n/a	39,061	397,795
Bankruptcies	1	0	n/a	23,861	346,178
Proposals	1	0	n/a	15,200	51,617
Southwest	6	6	0.0	1,652,370	2,684,389
Bankruptcies	6	5	20.0	1,652,370	2,684,389
Proposals	0	1	-100.0	0	0
North Central	1	1	0.0	1,501	61,940
Bankruptcies	1	0	n/a	1,501	61,940
Proposals	0	1	-100.0	0	0
Winnipeg	21	15	40.0	11,904,727	39,637,109
Bankruptcies	16	15	6.7	11,690,015	38,865,691
Proposals	5	0	n/a	214,712	771,418
Interlake	1	2	-50.0	325,039	1,274,195
Bankruptcies	1	2	-50.0	325,039	1,274,195
Proposals	0	0	n/a	0	0
Parklands	1	2	-50.0	257,071	607,936
Bankruptcies	1	2	-50.0	257,071	607,936
Proposals	0	0	n/a	0	0
North	1	0	n/a	55,023	630,593
Bankruptcies	1	0	n/a	55,023	630,593
Proposals	0	0	n/a	0	0
Saskatchewan	104	99	5.1	29,042,498	71,301,380
Bankruptcies	64	59	8.5	19,513,175	60,280,290
Proposals	40	40	0.0	9,529,323	11,021,090
Regina - Moose Mountain	56	51	9.8	14,745,359	26,747,263
Bankruptcies	32	29	10.3	7,367,177	18,261,903
Proposals	24	22	9.1	7,378,182	8,485,360

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

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2019	2018	% Change	2019	
Swift Current - Moose Jaw	17	9	88.9	1,153,584	3,484,942
Bankruptcies	11	5	120.0	575,364	2,383,270
Proposals	6	4	50.0	578,220	1,101,672
Saskatoon - Biggar	14	24	-41.7	719,597	5,044,787
Bankruptcies	10	16	-37.5	602,670	4,677,978
Proposals	4	8	-50.0	116,927	366,809
Yorkton - Melville	10	5	100.0	10,410,913	33,998,722
Bankruptcies	9	2	350.0	10,396,305	33,915,457
Proposals	1	3	-66.7	14,608	83,265
Prince Albert	7	10	-30.0	2,013,044	2,025,667
Bankruptcies	2	7	-71.4	571,658	1,041,682
Proposals	5	3	66.7	1,441,386	983,985
Northern	0	0	n/a	0	0
Bankruptcies	0	0	n/a	0	0
Proposals	0	0	n/a	0	0
Alberta	223	206	8.3	108,434,476	1,759,684,925
Bankruptcies	155	162	-4.3	103,218,002	925,578,541
Proposals	68	44	54.5	5,216,474	834,106,384
Lethbridge - Medicine Hat	5	5	0.0	15,968,475	19,880,587
Bankruptcies	2	5	-60.0	15,035,451	17,910,360
Proposals	3	0	n/a	933,024	1,970,227
Camrose - Drumheller	12	7	71.4	9,417,912	27,998,562
Bankruptcies	12	7	71.4	9,417,912	27,998,562
Proposals	0	0	n/a	0	0
Calgary	103	87	18.4	31,481,640	1,052,228,316
Bankruptcies	70	69	1.4	30,242,626	326,909,321
Proposals	33	18	83.3	1,239,014	725,318,995
Banff - Jasper - Rocky Mountain House	6	5	20.0	597,322	3,215,798
Bankruptcies	3	4	-25.0	9,765	1,486,945
Proposals	3	1	200.0	587,557	1,728,853
Red Deer	9	10	-10.0	1,403,051	3,078,917
Bankruptcies	7	9	-22.2	1,280,244	2,996,250
Proposals	2	1	100.0	122,807	82,667
Edmonton	77	61	26.2	41,873,276	636,642,971
Bankruptcies	54	41	31.7	40,536,327	533,634,730
Proposals	23	20	15.0	1,336,949	103,008,241
Athabasca - Grande Prairie - Peace River	6	16	-62.5	3,572,800	9,843,346
Bankruptcies	4	15	-73.3	2,575,678	7,845,945
Proposals	2	1	100.0	997,122	1,997,401
Wood Buffalo - Cold Lake	3	10	-70.0	4,119,999	6,796,427
Bankruptcies	3	8	-62.5	4,119,999	6,796,427
Proposals	0	2	-100.0	0	0

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

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2019	2018	% Change	2019	
British Columbia	121	103	23.3	81,729,060	369,109,689
Bankruptcies	90	75	20.0	72,721,970	243,914,401
Proposals	37	28	32.1	9,007,090	125,195,288
Vancouver Island and Coast	17	15	13.3	16,769,137	44,329,282
Bankruptcies	14	8	75.0	16,736,869	44,069,922
Proposals	3	7	-57.1	32,268	259,360
Lower Mainland - Southwest	85	67	26.9	56,728,518	301,337,800
Bankruptcies	63	50	26.0	48,579,210	182,397,923
Proposals	22	17	29.4	8,149,308	118,939,877
Thompson - Okanagan	15	15	0.0	864,044	9,540,185
Bankruptcies	6	12	-50.0	152,523	4,055,002
Proposals	9	3	200.0	711,521	5,485,183
Kootenay	4	1	300.0	273,393	5,075,024
Bankruptcies	3	0	n/a	273,392	4,628,955
Proposals	1	1	0.0	1	446,069
Cariboo	2	1	100.0	215,394	103,722
Bankruptcies	1	1	0.0	101,403	38,923
Proposals	1	0	n/a	113,991	64,799
North Coast	0	1	-100.0	0	0
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	n/a	0	0
Nechako	1	0	n/a	5,763	45,753
Bankruptcies	1	0	n/a	5,763	45,753
Proposals	0	0	n/a	0	0
Northeast	2	2	0.0	6,872,808	8,677,923
Bankruptcies	2	2	0.0	6,872,808	8,677,923
Proposals	0	0	n/a	0	0
Northwest Territories	2	0	n/a	5,501	138,053
Bankruptcies	1	0	n/a	5,501	138,053
Proposals	1	0	n/a	0	0
Yukon	0	0	n/a	0	0
Bankruptcies	0	0	n/a	0	0
Proposals	0	0	n/a	0	0
Nunavut	2	0	n/a	12,810,811	8,231,742
Bankruptcies	2	0	n/a	12,810,811	8,231,742
Proposals	0	0	n/a	0	0

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
		2019	2018	% Change	2019	
St. John's	N.L.	1,267	1,146	10.6	181,555,735	212,124,829
Bankruptcies		558	520	7.3	54,543,201	82,638,429
Proposals		709	626	13.3	127,012,534	129,486,400
Halifax	N.S.	2,081	2,031	2.5	164,282,701	224,687,986
Bankruptcies		1,084	1,193	-9.1	55,656,610	105,611,622
Proposals		997	838	19.0	108,626,091	119,076,364
Moncton	N.B.	1,062	867	22.5	92,959,775	120,012,248
Bankruptcies		473	428	10.5	27,023,570	51,569,878
Proposals		589	439	34.2	65,936,205	68,442,370
Saint John	N.B.	759	770	-1.4	60,974,915	83,063,932
Bankruptcies		386	360	7.2	17,376,236	38,388,205
Proposals		373	410	-9.0	43,598,679	44,675,727
Saguenay	Que.	947	903	4.9	85,548,304	95,053,485
Bankruptcies		494	513	-3.7	29,890,434	45,945,851
Proposals		453	390	16.2	55,657,870	49,107,634
Québec	Que.	3,856	3,584	7.6	299,710,668	373,141,110
Bankruptcies		1,951	1,973	-1.1	87,794,461	153,396,691
Proposals		1,905	1,611	18.2	211,916,207	219,744,419
Sherbrooke	Que.	1,051	1,096	-4.1	61,439,720	98,402,598
Bankruptcies		610	694	-12.1	23,443,101	57,079,946
Proposals		441	402	9.7	37,996,619	41,322,652
Trois-Rivières	Que.	941	874	7.7	49,260,122	69,196,607
Bankruptcies		548	561	-2.3	17,944,230	33,432,297
Proposals		393	313	25.6	31,315,892	35,764,310
Montréal	Que.	19,116	18,877	1.3	1,163,355,299	2,982,107,318
Bankruptcies		8,480	9,143	-7.3	226,606,356	748,530,896
Proposals		10,636	9,734	9.3	936,748,943	2,233,576,422
Ottawa - Gatineau	Ont./Que.	5,080	4,851	4.7	374,061,992	517,559,586
Bankruptcies		1,943	2,135	-9.0	71,910,448	174,924,839
Proposals		3,137	2,716	15.5	302,151,544	342,634,747
Kingston	Ont.	572	500	14.4	39,626,702	53,926,691
Bankruptcies		222	238	-6.7	7,068,672	20,743,925
Proposals		350	262	33.6	32,558,030	33,182,766
Peterborough	Ont.	413	359	15.0	25,887,491	34,962,671
Bankruptcies		109	132	-17.4	2,692,867	9,159,335
Proposals		304	227	33.9	23,194,624	25,803,336
Oshawa	Ont.	1,513	1,131	33.8	125,989,990	148,674,317
Bankruptcies		439	380	15.5	10,106,194	33,701,305
Proposals		1,074	751	43.0	115,883,796	114,973,012

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

	Province	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
		2019	2018	% Change	2019	
Toronto	Ont.	17,162	14,452	18.8	1,074,228,619	1,722,772,165
Bankruptcies		4,641	4,525	2.6	126,849,639	558,259,579
Proposals		12,521	9,927	26.1	947,378,980	1,164,512,586
Hamilton	Ont.	2,228	1,899	17.3	103,583,265	179,454,486
Bankruptcies		700	709	-1.3	14,076,476	62,234,127
Proposals		1,528	1,190	28.4	89,506,789	117,220,359
St. Catharines - Niagara	Ont.	1,463	1,331	9.9	78,926,358	129,571,101
Bankruptcies		547	538	1.7	12,242,165	60,599,621
Proposals		916	793	15.5	66,684,193	68,971,480
Kitchener	Ont.	1,647	1,509	9.1	74,548,981	120,155,564
Bankruptcies		551	545	1.1	11,650,437	45,007,784
Proposals		1,096	964	13.7	62,898,544	75,147,780
Brantford	Ont.	467	372	25.5	28,481,621	35,653,729
Bankruptcies		140	129	8.5	2,953,749	10,469,493
Proposals		327	243	34.6	25,527,872	25,184,236
Guelph	Ont.	456	408	11.8	24,665,349	35,368,807
Bankruptcies		188	198	-5.1	3,532,361	13,839,774
Proposals		268	210	27.6	21,132,988	21,529,033
London	Ont.	1,875	1,758	6.7	66,739,526	120,288,918
Bankruptcies		632	695	-9.1	10,453,408	42,216,752
Proposals		1,243	1,063	16.9	56,286,118	78,072,166
Windsor	Ont.	1,122	1,034	8.5	55,970,983	86,495,313
Bankruptcies		419	469	-10.7	9,235,768	30,134,636
Proposals		703	565	24.4	46,735,215	56,360,677
Barrie	Ont.	951	815	16.7	63,625,876	85,827,805
Bankruptcies		280	277	1.1	8,799,469	24,853,622
Proposals		671	538	24.7	54,826,407	60,974,183
Greater Sudbury	Ont.	964	878	9.8	89,745,283	95,284,846
Bankruptcies		333	339	-1.8	14,369,935	28,693,337
Proposals		631	539	17.1	75,375,348	66,591,509
Thunder Bay	Ont.	384	375	2.4	31,962,325	41,279,600
Bankruptcies		220	230	-4.3	13,042,740	21,560,917
Proposals		164	145	13.1	18,919,585	19,718,683
Winnipeg	Man.	2,044	1,896	7.8	206,446,173	273,416,289
Bankruptcies		852	908	-6.2	55,304,797	114,901,633
Proposals		1,192	988	20.6	151,141,376	158,514,656
Regina	Sask.	948	896	5.8	170,862,943	174,142,228
Bankruptcies		266	230	15.7	40,111,976	57,215,331
Proposals		682	666	2.4	130,750,967	116,926,897

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

	Province	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
		2019	2018	% Change	2019	
Saskatoon	Sask.	973	993	-2.0	182,411,085	178,981,467
Bankruptcies		376	391	-3.8	56,308,326	80,610,389
Proposals		597	602	-0.8	126,102,759	98,371,078
Calgary	Alta.	5,422	4,982	8.8	890,549,404	1,139,341,556
Bankruptcies		1,939	1,683	15.2	260,773,077	500,896,235
Proposals		3,483	3,299	5.6	629,776,327	638,445,321
Edmonton	Alta.	5,272	4,661	13.1	807,479,771	993,093,352
Bankruptcies		1,673	1,475	13.4	200,513,967	334,370,631
Proposals		3,599	3,186	13.0	606,965,804	658,722,721
Kelowna	B.C.	575	554	3.8	26,325,005	59,845,584
Bankruptcies		207	229	-9.6	5,078,119	27,696,363
Proposals		368	325	13.2	21,246,886	32,149,221
Abbotsford	B.C.	442	358	23.5	18,439,552	48,842,317
Bankruptcies		161	147	9.5	3,893,914	26,120,117
Proposals		281	211	33.2	14,545,638	22,722,200
Vancouver	B.C.	5,089	4,623	10.1	238,092,657	506,132,818
Bankruptcies		1,643	1,646	-0.2	54,342,553	241,663,073
Proposals		3,446	2,977	15.8	183,750,104	264,469,745
Victoria	B.C.	1,051	1,040	1.1	38,802,237	74,467,113
Bankruptcies		309	352	-12.2	6,556,314	25,218,249
Proposals		742	688	7.8	32,245,923	49,248,864

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
		2019	2018	% Change	2019	
St. John's	N.L.	16	13	23.1	7,117,429	21,942,924
Bankruptcies		14	11	27.3	7,094,073	21,519,105
Proposals		2	2	0.0	23,356	423,819
Halifax	N.S.	29	30	-3.3	34,082,078	661,307,226
Bankruptcies		24	22	9.1	34,081,975	661,099,115
Proposals		5	8	-37.5	103	208,111
Moncton	N.B.	14	8	75.0	13,062,873	20,379,028
Bankruptcies		11	6	83.3	12,947,969	20,115,843
Proposals		3	2	50.0	114,904	263,185
Saint John	N.B.	5	9	-44.4	368,259	866,732
Bankruptcies		3	9	-66.7	360,700	667,551
Proposals		2	0	n/a	7,559	199,181
Saguenay	Que.	42	32	31.3	4,941,185	24,800,410
Bankruptcies		36	25	44.0	3,395,101	15,497,284
Proposals		6	7	-14.3	1,546,084	9,303,126
Québec	Que.	211	235	-10.2	8,543,764	109,393,002
Bankruptcies		166	177	-6.2	8,302,191	41,791,316
Proposals		45	58	-22.4	241,573	67,601,686
Sherbrooke	Que.	31	33	-6.1	14,833,245	69,125,572
Bankruptcies		24	31	-22.6	2,095,086	9,912,582
Proposals		7	2	250.0	12,738,159	59,212,990
Trois-Rivières	Que.	48	51	-5.9	2,093,587	11,008,351
Bankruptcies		44	34	29.4	2,093,584	8,196,599
Proposals		4	17	-76.5	3	2,811,752
Montréal	Que.	1,104	1,069	3.3	69,400,003	1,492,967,392
Bankruptcies		829	817	1.5	44,686,161	817,445,544
Proposals		275	252	9.1	24,713,842	675,521,848
Ottawa - Gatineau	Ont./Que.	176	152	15.8	10,385,629	55,230,683
Bankruptcies		121	112	8.0	6,888,059	43,136,149
Proposals		55	40	37.5	3,497,570	12,094,534
Kingston	Ont.	2	6	-66.7	372,277	1,433,187
Bankruptcies		2	5	-60.0	372,277	1,433,187
Proposals		0	1	-100.0	0	0
Peterborough	Ont.	2	4	-50.0	22,200	140,561
Bankruptcies		2	4	-50.0	22,200	140,561
Proposals		0	0	n/a	0	0
Oshawa	Ont.	22	29	-24.1	7,604,126	13,880,531
Bankruptcies		17	25	-32.0	7,542,648	10,929,092
Proposals		5	4	25.0	61,478	2,951,439

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

	Province	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
		2019	2018	% Change	2019	
Toronto	Ont.	443	491	-9.8	78,796,331	1,547,885,666
Bankruptcies		316	351	-10.0	72,064,612	1,420,342,378
Proposals		127	140	-9.3	6,731,719	127,543,288
Hamilton	Ont.	51	45	13.3	4,871,774	76,351,802
Bankruptcies		45	32	40.6	4,637,023	75,926,865
Proposals		6	13	-53.8	234,751	424,937
St. Catharines - Niagara	Ont.	26	21	23.8	9,891,195	22,316,103
Bankruptcies		21	16	31.3	9,815,140	21,642,990
Proposals		5	5	0.0	76,055	673,113
Kitchener	Ont.	27	15	80.0	14,799,882	335,465,824
Bankruptcies		19	13	46.2	13,974,900	332,403,581
Proposals		8	2	300.0	824,982	3,062,243
Brantford	Ont.	9	9	0.0	517,206	8,143,197
Bankruptcies		5	5	0.0	306,205	1,003,194
Proposals		4	4	0.0	211,001	7,140,003
Guelph	Ont.	3	6	-50.0	15,800	3,267,447
Bankruptcies		1	5	-80.0	0	2,818,383
Proposals		2	1	100.0	15,800	449,064
London	Ont.	24	24	0.0	1,416,987	79,518,678
Bankruptcies		16	15	6.7	1,352,962	79,090,266
Proposals		8	9	-11.1	64,025	428,412
Windsor	Ont.	19	21	-9.5	2,926,945	115,568,427
Bankruptcies		15	17	-11.8	1,984,885	113,370,697
Proposals		4	4	0.0	942,060	2,197,730
Barrie	Ont.	7	17	-58.8	4,804,442	8,953,936
Bankruptcies		4	14	-71.4	445,926	2,309,126
Proposals		3	3	0.0	4,358,516	6,644,810
Greater Sudbury	Ont.	4	8	-50.0	11,801	501,578
Bankruptcies		3	4	-25.0	11,801	370,778
Proposals		1	4	-75.0	0	130,800
Thunder Bay	Ont.	3	6	-50.0	104,550	1,601,011
Bankruptcies		2	5	-60.0	28,650	1,417,256
Proposals		1	1	0.0	75,900	183,755
Winnipeg	Man.	23	17	35.3	12,471,442	42,137,516
Bankruptcies		18	17	5.9	12,256,730	41,366,098
Proposals		5	0	n/a	214,712	771,418
Regina	Sask.	43	41	4.9	11,771,237	21,677,431
Bankruptcies		27	23	17.4	5,945,556	14,980,284
Proposals		16	18	-11.1	5,825,681	6,697,147

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

	Province	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
		2019	2018	% Change	2019	
Saskatoon	Sask.	10	21	-52.4	413,468	4,229,447
Bankruptcies		8	13	-38.5	383,490	4,087,049
Proposals		2	8	-75.0	29,978	142,398
Calgary	Alta.	91	76	19.7	35,852,407	1,046,655,317
Bankruptcies		66	57	15.8	34,669,712	340,394,265
Proposals		25	19	31.6	1,182,695	706,261,052
Edmonton	Alta.	71	58	22.4	43,435,616	656,848,594
Bankruptcies		49	38	28.9	42,110,687	556,079,696
Proposals		22	20	10.0	1,324,929	100,768,898
Kelowna	B.C.	5	4	25.0	640,356	1,145,183
Bankruptcies		2	3	-33.3	5,135	34,302
Proposals		3	1	200.0	635,221	1,110,881
Abbotsford	B.C.	4	9	-55.6	7,514,775	6,648,781
Bankruptcies		3	9	-66.7	11,403	1,064,739
Proposals		1	0	n/a	7,503,372	5,584,042
Vancouver	B.C.	69	50	38.0	41,643,064	268,136,982
Bankruptcies		52	33	57.6	41,422,652	158,759,849
Proposals		17	17	0.0	220,412	109,377,133
Victoria	B.C.	11	6	83.3	2,356,286	7,132,904
Bankruptcies		9	3	200.0	2,329,236	6,947,171
Proposals		2	3	-33.3	27,050	185,733

Table 9: Receiverships

	Volume			Declared Assets (\$)
	2019	2018	% Change	2019
Newfoundland and Labrador	15	19	-21.1	23,583,549
Court appointed	2	5	-60.0	14,698,451
Privately appointed	13	14	-7.1	8,885,098
Prince Edward Island	2	7	-71.4	1,225,000
Court appointed	0	5	-100.0	0
Privately appointed	2	2	0.0	1,225,000
Nova Scotia	24	11	118.2	35,356,267
Court appointed	6	2	200.0	12204588
Privately appointed	18	9	100.0	23,151,679
New Brunswick	17	20	-15.0	9,739,001
Court appointed	0	5	-100.0	0
Privately appointed	17	15	13.3	9,739,001
Quebec	7	5	40.0	1,342,000
Court appointed	7	5	40.0	1,342,000
Privately appointed	0	0	n/a	0
Ontario	209	211	-0.9	4,777,468,078
Court appointed	144	140	2.9	4,707,401,212
Privately appointed	65	71	-8.5	70,066,866
Manitoba	12	7	71.4	63,080,064
Court appointed	9	5	80.0	54,320,597
Privately appointed	3	2	50.0	8,759,467
Saskatchewan	13	8	62.5	34,711,546
Court appointed	12	6	100.0	34,691,546
Privately appointed	1	2	-50.0	20,000
Alberta	113	61	85.2	777,684,852
Court appointed	95	59	61.0	710,731,634
Privately appointed	18	2	800.0	66,953,218
British Columbia	26	24	8.3	52,005
Court appointed	19	17	11.8	18,100
Privately appointed	7	7	0.0	33,905
Northwest Territories	0	0	n/a	0
Court appointed	0	0	n/a	0
Privately appointed	0	0	n/a	0
Yukon	0	0	n/a	0
Court appointed	0	0	n/a	0
Privately appointed	0	0	n/a	0
Nunavut	0	0	n/a	0
Court appointed	0	0	n/a	0
Privately appointed	0	0	n/a	0
Canada	438	373	17.4	5,724,242,362
Court appointed	294	249	18.1	5,535,408,128
Privately appointed	144	124	16.1	188,834,234

Table 10: Consolidation of All Files Closed in 2019

	Number of Files	Assets (\$)	Liabilities (\$)	Deficit (\$)	Total Receipts (\$)	Administrative Expenses (\$)	Dividends (\$)
Newfoundland and Labrador	2,444	231,427,693	354,094,049	122,666,356	23,961,163	14,256,590	9,704,574
Bankruptcies	1,878	143,773,281	236,271,743	92,498,462	13,901,537	7,976,037	5,925,499
Proposals	566	87,654,412	117,822,306	30,167,894	10,059,626	6,280,552	3,779,074
Prince Edward Island	791	49,879,358	89,398,271	39,518,913	6,535,836	2,938,509	3,597,327
Bankruptcies	530	24,298,791	50,485,083	26,186,292	2,929,567	1,776,833	1,152,734
Proposals	261	25,580,567	38,913,189	13,332,621	3,606,269	1,161,676	2,444,593
Nova Scotia	6,063	584,736,709	1,494,500,219	909,763,510	49,291,380	23,501,464	25,789,916
Bankruptcies	4,288	286,514,544	1,094,229,033	807,714,489	25,328,725	15,636,456	9,692,269
Proposals	1,775	298,222,165	400,271,186	102,049,021	23,962,655	7,865,009	16,097,646
New Brunswick	4,632	384,072,132	661,992,242	277,920,110	41,631,593	19,775,540	21,856,053
Bankruptcies	3,042	187,051,659	381,227,104	194,175,445	19,128,141	12,529,873	6,598,268
Proposals	1,590	197,020,473	280,765,138	83,744,665	22,503,452	7,245,667	15,257,784
Quebec	45,362	3,542,723,732	6,999,058,027	3,456,334,295	466,497,300	218,929,967	247,567,333
Bankruptcies	26,677	1,226,936,250	3,548,194,747	2,321,258,497	177,875,193	111,730,695	66,144,498
Proposals	18,685	2,315,787,482	3,450,863,280	1,135,075,799	288,622,106	107,199,272	181,422,835
Ontario	41,076	3,303,102,260	8,199,647,718	4,896,545,458	511,780,300	196,540,709	315,239,591
Bankruptcies	18,973	956,685,430	5,278,045,827	4,321,360,397	140,817,628	81,751,708	59,065,920
Proposals	22,103	2,346,416,831	2,921,601,892	575,185,061	370,962,672	114,789,001	256,173,671
Manitoba	2,796	255,611,949	417,809,277	162,197,328	31,561,836	13,444,163	18,117,673
Bankruptcies	1,949	137,305,688	294,463,675	157,157,987	18,587,016	9,565,463	9,021,553
Proposals	847	118,306,261	123,345,602	5,039,340	12,974,820	3,878,700	9,096,121
Saskatchewan	2,244	340,969,557	390,275,587	49,306,030	26,479,916	9,435,997	17,043,920
Bankruptcies	1,205	149,385,053	214,354,103	64,969,050	10,061,266	5,048,113	5,013,154
Proposals	1,039	191,584,504	175,921,483	-15,663,020	16,418,650	4,387,884	12,030,766
Alberta	10,708	1,866,856,299	2,701,928,039	835,071,740	157,040,082	69,180,705	87,859,377
Bankruptcies	5,061	909,967,724	1,647,034,230	737,066,506	73,710,101	44,284,785	29,425,316
Proposals	5,647	956,888,576	1,054,893,809	98,005,233	83,329,981	24,895,920	58,434,061
British Columbia	10,806	985,723,285	2,179,758,528	1,194,035,243	156,231,963	62,491,634	93,740,329
Bankruptcies	5,778	364,455,193	915,678,927	551,223,734	66,730,208	35,080,781	31,649,426
Proposals	5,028	621,268,092	1,264,079,601	642,811,509	89,501,756	27,410,853	62,090,903
Northwest Territories	79	10,149,508	13,405,022	3,255,514	1,048,639	361,541	687,098
Bankruptcies	49	4,659,755	7,926,864	3,267,109	535,594	220,022	315,573
Proposals	30	5,489,753	5,478,158	-11,595	513,045	141,520	371,525
Yukon	38	2,035,208	4,420,925	2,385,717	722,805	210,890	511,915
Bankruptcies	22	1,378,116	3,028,751	1,650,635	344,298	108,659	235,639
Proposals	16	657,092	1,392,174	735,082	378,507	102,231	276,276
Nunavut	6	1,284,327	9,715,772	8,431,446	1,466,533	367,392	1,099,141
Bankruptcies	2	1,236,976	2,494,287	1,257,311	1,396,038	317,923	1,078,115
Proposals	4	47,351	7,221,486	7,174,135	70,495	49,469	21,026
Canada	127,045	11,558,572,016	23,516,003,676	11,957,431,660	1,474,249,347	631,435,102	842,814,245
Bankruptcies	69,454	4,393,648,458	13,673,434,373	9,279,785,915	551,345,311	326,027,348	225,317,963
Proposals	57,591	7,164,923,559	9,842,569,303	2,677,645,745	922,904,036	305,407,754	617,496,282

Table 11: Consumer Debtors Profile

	Distribution of Insolvency Files (%)											Sex	
	Age Group (Years)										Women	Men	
	18 to 24	25 to 29	30 to 34	35 to 39	40 to 44	45 to 49	50 to 54	55 to 59	60 to 64	65 and older			
Newfoundland and Labrador	2.7	7.5	12.9	13.2	13.5	12.6	11.3	7.6	7.1	11.6	50.1	49.9	
Prince Edward Island	4.9	6.3	12.3	15.4	11.9	12.1	9.9	9.3	6.7	11.2	53.7	46.3	
Nova Scotia	3.0	9.3	11.6	12.9	12.1	11.7	10.7	9.1	7.3	12.5	51.6	48.4	
New Brunswick	3.9	8.7	12.0	12.8	12.6	10.9	9.6	8.7	7.0	13.7	50.1	49.9	
Quebec	4.8	8.8	10.5	12.2	12.2	10.7	10.2	9.8	7.2	13.7	46.4	53.6	
Ontario	3.7	8.8	12.1	12.6	12.6	11.6	10.9	9.7	7.0	11.0	48.9	51.1	
Manitoba	2.8	7.7	11.2	13.9	14.2	12.8	11.5	9.0	6.6	10.3	48.4	51.6	
Saskatchewan	1.5	6.5	10.1	16.0	15.5	14.0	10.5	9.5	6.3	10.2	47.4	52.6	
Alberta	2.1	6.9	11.8	16.4	14.7	13.0	10.6	9.2	6.7	8.5	45.9	54.1	
British Columbia	2.2	7.7	11.7	13.8	13.1	11.5	10.8	10.0	7.7	11.4	48.8	51.2	
Northwest Territories	0.0	7.6	7.6	9.1	16.7	19.7	13.6	10.6	4.5	10.6	60.6	39.4	
Yukon	3.0	3.0	9.1	12.1	18.2	6.1	15.2	3.0	15.2	15.2	42.4	57.6	
Nunavut	0.0	16.7	0.0	16.7	0.0	16.7	16.7	16.7	16.7	0.0	50.0	50.0	
Canada	3.6	8.4	11.5	13.2	12.9	11.6	10.6	9.6	7.1	11.7	47.9	52.1	