



2019

Insolvency Statistics in Canada

Fourth 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.

Corporation: A commercial entity or organization.

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>.

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

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		
	Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Newfoundland and Labrador	768	803	707	-4.4	8.6	3,262	2,826	15.4
Bankruptcies	360	377	343	-4.5	5.0	1,501	1,396	7.5
Proposals	408	426	364	-4.2	12.1	1,761	1,430	23.1
Prince Edward Island	207	174	189	19.0	9.5	759	735	3.3
Bankruptcies	100	92	103	15.2	2.9	395	429	-7.9
Proposals	107	82	86	23.2	17.4	364	306	19.0
Nova Scotia	1,564	1,515	1,393	3.2	12.3	6,099	5,642	8.1
Bankruptcies	760	791	852	-3.9	-10.8	3,244	3,516	-7.7
Proposals	804	724	541	11.0	48.6	2,855	2,126	34.3
New Brunswick	1,207	1,269	1,185	-4.9	1.9	4,896	4,517	8.4
Bankruptcies	573	623	599	-8.0	-4.3	2,377	2,294	3.6
Proposals	634	646	586	-1.9	8.2	2,519	2,223	13.3
Quebec	11,384	11,146	10,948	2.1	4.0	44,991	43,831	2.6
Bankruptcies	5,423	5,401	5,650	0.4	-4.0	21,658	22,767	-4.9
Proposals	5,961	5,745	5,298	3.8	12.5	23,333	21,064	10.8
Ontario	11,793	11,726	10,229	0.6	15.3	45,754	39,793	15.0
Bankruptcies	3,750	3,892	3,764	-3.6	-0.4	15,229	15,348	-0.8
Proposals	8,043	7,834	6,465	2.7	24.4	30,525	24,445	24.9
Manitoba	846	790	794	7.1	6.5	3,185	2,852	11.7
Bankruptcies	310	355	382	-12.7	-18.8	1,377	1,390	-0.9
Proposals	536	435	412	23.2	30.1	1,808	1,462	23.7
Saskatchewan	1,008	849	901	18.7	11.9	3,557	3,498	1.7
Bankruptcies	425	301	346	41.2	22.8	1,381	1,339	3.1
Proposals	583	548	555	6.4	5.0	2,176	2,159	0.8
Alberta	4,343	4,275	3,848	1.6	12.9	16,898	14,761	14.5
Bankruptcies	1,407	1,439	1,279	-2.2	10.0	5,744	5,087	12.9
Proposals	2,936	2,836	2,569	3.5	14.3	11,154	9,674	15.3
British Columbia	2,911	2,962	2,629	-1.7	10.7	11,348	10,275	10.4
Bankruptcies	1,055	1,095	966	-3.7	9.2	4,224	4,147	1.9
Proposals	1,856	1,867	1,663	-0.6	11.6	7,124	6,128	16.3
Northwest Territories	16	20	11	-20.0	45.5	68	78	-12.8
Bankruptcies	2	5	8	-60.0	-75.0	10	42	-76.2
Proposals	14	15	3	-6.7	366.7	58	36	61.1
Yukon	11	6	12	83.3	-8.3	33	35	-5.7
Bankruptcies	5	3	5	66.7	0.0	13	13	0.0
Proposals	6	3	7	100.0	-14.3	20	22	-9.1
Nunavut	4	0	0	n/a	n/a	8	3	166.7
Bankruptcies	2	0	0	n/a	n/a	2	0	n/a
Proposals	2	0	0	n/a	n/a	6	3	100.0
Canada	36,062	35,535	32,846	1.5	9.8	140,858	128,846	9.3
Bankruptcies	14,178	14,374	14,297	-1.4	-0.8	57,155	57,768	-1.1
Proposals	21,884	21,161	18,549	3.4	18.0	83,703	71,078	17.8

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Newfoundland and Labrador	758	793	697	-4.4	8.8	3,221	2,802	15.0
Bankruptcies	355	368	336	-3.5	5.7	1,466	1,376	6.5
Proposals	403	425	361	-5.2	11.6	1,755	1,426	23.1
Prince Edward Island	204	172	189	18.6	7.9	749	731	2.5
Bankruptcies	103	91	103	13.2	0.0	386	426	-9.4
Proposals	101	81	86	24.7	17.4	363	305	19.0
Nova Scotia	1,550	1,503	1,385	3.1	11.9	6,040	5,595	8.0
Bankruptcies	746	783	845	-4.7	-11.7	3,193	3,483	-8.3
Proposals	804	720	540	11.7	48.9	2,847	2,112	34.8
New Brunswick	1,202	1,255	1,176	-4.2	2.2	4,851	4,480	8.3
Bankruptcies	569	614	592	-7.3	-3.9	2,343	2,262	3.6
Proposals	633	641	584	-1.2	8.4	2,508	2,218	13.1
Quebec	10,840	10,701	10,399	1.3	4.2	42,865	41,736	2.7
Bankruptcies	5,026	5,061	5,226	-0.7	-3.8	20,038	21,188	-5.4
Proposals	5,814	5,640	5,173	3.1	12.4	22,827	20,548	11.1
Ontario	11,588	11,514	9,976	0.6	16.2	44,852	38,856	15.4
Bankruptcies	3,612	3,738	3,587	-3.4	0.7	14,577	14,660	-0.6
Proposals	7,976	7,776	6,389	2.6	24.8	30,275	24,196	25.1
Manitoba	837	781	789	7.2	6.1	3,146	2,824	11.4
Bankruptcies	303	347	377	-12.7	-19.6	1,344	1,364	-1.5
Proposals	534	434	412	23.0	29.6	1,802	1,460	23.4
Saskatchewan	973	825	873	17.9	11.5	3,453	3,399	1.6
Bankruptcies	399	285	328	40.0	21.6	1,317	1,280	2.9
Proposals	574	540	545	6.3	5.3	2,136	2,119	0.8
Alberta	4,286	4,215	3,792	1.7	13.0	16,675	14,555	14.6
Bankruptcies	1,369	1,396	1,229	-1.9	11.4	5,589	4,925	13.5
Proposals	2,917	2,819	2,563	3.5	13.8	11,086	9,630	15.1
British Columbia	2,888	2,925	2,601	-1.3	11.0	11,221	10,172	10.3
Bankruptcies	1,039	1,067	949	-2.6	9.5	4,134	4,072	1.5
Proposals	1,849	1,858	1,652	-0.5	11.9	7,087	6,100	16.2
Northwest Territories	16	18	11	-11.1	45.5	66	78	-15.4
Bankruptcies	2	4	8	-50.0	-75.0	9	42	-78.6
Proposals	14	14	3	0.0	366.7	57	36	58.3
Yukon	11	6	12	83.3	-8.3	33	35	-5.7
Bankruptcies	5	3	5	66.7	0.0	13	13	0.0
Proposals	6	3	7	100.0	-14.3	20	22	-9.1
Nunavut	2	0	0	n/a	n/a	6	3	100.0
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	2	0	0	n/a	n/a	6	3	100.0
Canada	35,155	34,708	31,900	1.3	10.2	137,178	125,266	9.5
Bankruptcies	13,528	13,757	13,585	-1.7	-0.4	54,409	55,091	-1.2
Proposals	21,627	20,951	18,315	3.2	18.1	82,769	70,175	17.9

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Newfoundland and Labrador	10	10	10	0.0	0.0	41	24	70.8
Bankruptcies	5	9	7	-44.4	-28.6	35	20	75.0
Proposals	5	1	3	400.0	66.7	6	4	50.0
Prince Edward Island	3	2	0	50.0	n/a	10	4	150.0
Bankruptcies	3	1	0	200.0	n/a	9	3	200.0
Proposals	0	1	0	-100.0	n/a	1	1	0.0
Nova Scotia	14	12	8	16.7	75.0	59	47	25.5
Bankruptcies	14	8	7	75.0	100.0	51	33	54.5
Proposals	0	4	1	-100.0	-100.0	8	14	-42.9
New Brunswick	5	14	9	-64.3	-44.4	45	37	21.6
Bankruptcies	4	9	7	-55.6	-42.9	34	32	6.3
Proposals	1	5	2	-80.0	-50.0	11	5	120.0
Quebec	544	445	549	22.2	-0.9	2,126	2,095	1.5
Bankruptcies	397	340	424	16.8	-6.4	1,620	1,579	2.6
Proposals	147	105	125	40.0	17.6	506	516	-1.9
Ontario	205	212	253	-3.3	-19.0	902	937	-3.7
Bankruptcies	138	154	177	-10.4	-22.0	652	688	-5.2
Proposals	67	58	76	15.5	-11.8	250	249	0.4
Manitoba	9	9	5	0.0	80.0	39	28	39.3
Bankruptcies	7	8	5	-12.5	40.0	33	26	26.9
Proposals	2	1	0	100.0	n/a	6	2	200.0
Saskatchewan	35	24	28	45.8	25.0	104	99	5.1
Bankruptcies	26	16	18	62.5	44.4	64	59	8.5
Proposals	9	8	10	12.5	-10.0	40	40	0.0
Alberta	57	60	56	-5.0	1.8	223	206	8.3
Bankruptcies	38	43	50	-11.6	-24.0	155	162	-4.3
Proposals	19	17	6	11.8	216.7	68	44	54.5
British Columbia	23	37	28	-37.8	-17.9	127	103	23.3
Bankruptcies	16	28	17	-42.9	-5.9	90	75	20.0
Proposals	7	9	11	-22.2	-36.4	37	28	32.1
Northwest Territories	0	2	0	-100.0	n/a	2	0	n/a
Bankruptcies	0	1	0	-100.0	n/a	1	0	n/a
Proposals	0	1	0	-100.0	n/a	1	0	n/a
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	2	0	0	n/a	n/a	2	0	n/a
Bankruptcies	2	0	0	n/a	n/a	2	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Canada	907	827	946	9.7	-4.1	3,680	3,580	2.8
Bankruptcies	650	617	712	5.3	-8.7	2,746	2,677	2.6
Proposals	257	210	234	22.4	9.8	934	903	3.4

Table 3a: Insolvencies Filed by Corporations

	Volume			% Change		12-Month Period Ending		
	Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Newfoundland and Labrador	4	5	5	-20.0	0.0	13	11	18.2
Bankruptcies	2	4	2	-50.0	100.0	10	7	42.9
Proposals	2	1	3	100.0	-66.7	3	4	-25.0
Prince Edward Island	0	2	0	-100.0	n/a	4	1	300.0
Bankruptcies	0	1	0	-100.0	n/a	3	1	200.0
Proposals	0	1	0	-100.0	n/a	1	0	n/a
Nova Scotia	8	6	4	33.3	50.0	31	24	29.2
Bankruptcies	8	2	4	300.0	-50.0	24	18	33.3
Proposals	0	4	0	-100.0	n/a	7	6	16.7
New Brunswick	3	11	6	-72.7	83.3	29	20	45.0
Bankruptcies	2	7	5	-71.4	40.0	23	18	27.8
Proposals	1	4	1	-75.0	300.0	6	2	200.0
Quebec	464	393	466	18.1	-15.7	1,862	1,831	1.7
Bankruptcies	35	30	36	16.2	-17.7	1,453	1,401	3.7
Proposals	113	91	99	24.2	-8.1	409	430	-4.9
Ontario	108	102	154	5.9	-33.8	488	523	-6.7
Bankruptcies	74	75	109	-1.3	-31.2	362	397	-8.8
Proposals	34	27	45	25.9	-40.0	126	126	0.0
Manitoba	3	5	1	-40.0	400.0	13	6	116.7
Bankruptcies	2	5	1	-60.0	400.0	11	5	120.0
Proposals	1	0	0	n/a	n/a	2	1	100.0
Saskatchewan	2	4	1	-50.0	300.0	8	8	0.0
Bankruptcies	2	2	1	0.0	100.0	5	4	25.0
Proposals	0	2	0	-100.0	n/a	3	4	-25.0
Alberta	35	37	24	-5.4	54.2	117	99	18.2
Bankruptcies	23	31	22	-25.8	40.9	83	77	7.8
Proposals	12	6	2	100.0	200.0	34	22	54.5
British Columbia	7	16	14	-56.3	14.3	54	37	45.9
Bankruptcies	6	12	7	-50.0	71.4	36	24	50.0
Proposals	1	4	7	-75.0	-42.9	18	13	38.5
Northwest Territories	0	1	0	-100.0	n/a	1	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	1	0	-100.0	n/a	1	0	n/a
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	2	0	0	n/a	n/a	2	0	n/a
Bankruptcies	2	0	0	n/a	n/a	2	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Canada	636	582	675	9.3	-13.8	2,622	2,560	2.4
Bankruptcies	472	441	518	7.0	-14.9	2,012	1,952	3.1
Proposals	164	141	157	16.3	-10.2	610	608	0.3

Table 3b: Insolvencies Filed by Individual Businesses

	Volume			% Change		12-Month Period Ending		
	Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Newfoundland and Labrador	6	5	5	20.0	0.0	28	13	115.4
Bankruptcies	3	5	5	-40.0	0.0	25	13	92.3
Proposals	3	0	0	n/a	n/a	3	0	n/a
Prince Edward Island	3	0	0	n/a	n/a	6	3	100.0
Bankruptcies	3	0	0	n/a	n/a	6	2	200.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
Nova Scotia	6	6	4	0.0	50.0	28	23	21.7
Bankruptcies	6	6	3	0.0	100.0	27	15	80.0
Proposals	0	0	1	n/a	-100.0	1	8	-87.5
New Brunswick	2	3	3	-33.3	0.0	16	17	-5.9
Bankruptcies	2	2	2	0.0	0.0	11	14	-21.4
Proposals	0	1	1	-100.0	0.0	5	3	66.7
Quebec	80	52	83	53.8	-37.3	264	264	0.0
Bankruptcies	46	36	57	21.1	-33.3	167	178	-6.2
Proposals	34	14	26	142.9	-46.2	97	86	12.8
Ontario	97	110	99	-11.8	11.1	414	414	0.0
Bankruptcies	64	79	68	-19.0	16.2	290	291	-0.3
Proposals	33	31	31	6.5	0.0	124	123	0.8
Manitoba	6	4	4	50.0	0.0	26	22	18.2
Bankruptcies	5	3	4	66.7	-25.0	22	21	4.8
Proposals	1	1	0	0.0	n/a	4	1	300.0
Saskatchewan	33	20	27	65.0	-25.9	96	91	5.5
Bankruptcies	24	14	17	71.4	-17.6	59	55	7.3
Proposals	9	6	10	50.0	-40.0	37	36	2.8
Alberta	22	23	32	-4.3	-28.1	106	107	-0.9
Bankruptcies	15	12	28	25.0	-57.1	72	85	-15.3
Proposals	7	11	4	-36.4	175.0	34	22	54.5
British Columbia	16	21	14	-23.8	50.0	73	66	10.6
Bankruptcies	10	16	10	-37.5	60.0	54	51	5.9
Proposals	6	5	4	20.0	25.0	19	15	26.7
Northwest Territories	0	1	0	-100.0	n/a	1	0	n/a
Bankruptcies	0	1	0	-100.0	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
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
Canada	271	245	271	10.6	-9.6	1,058	1,020	3.7
Bankruptcies	178	176	194	1.1	-9.3	734	725	1.2
Proposals	93	69	77	34.8	-10.4	324	295	9.8

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Agriculture, Forestry, Fishing and Hunting	19	14	13	28.6	38.5	64	64	0.0
Bankruptcies	13	7	9	85.7	44.4	46	46	0.0
Proposals	5	7	4	-28.6	25.0	18	18	0.0
Mining and Oil and Gas Extraction	8	10	11	-20.0	-27.3	42	24	75.0
Bankruptcies	4	6	8	-33.3	-50.0	25	15	66.7
Proposals	4	4	3	0.0	33.3	17	9	88.9
Utilities	1	3	2	-66.7	-50.0	7	8	-12.5
Bankruptcies	0	3	1	-100.0	-100.0	4	5	-20.0
Proposals	1	0	1	n/a	0.0	3	3	0.0
Construction	153	165	181	-7.3	-15.5	684	723	-5.4
Bankruptcies	105	121	139	-13.2	-24.5	499	527	-5.3
Proposals	48	44	42	9.1	14.3	185	196	-5.6
Manufacturing	98	72	79	36.1	24.1	338	297	13.8
Bankruptcies	64	54	57	18.5	12.3	243	213	14.1
Proposals	34	18	22	88.9	54.5	95	84	13.1
Wholesale Trade	49	41	37	19.5	32.4	191	157	21.7
Bankruptcies	32	28	29	14.3	10.3	132	121	9.1
Proposals	17	13	8	30.8	112.5	59	36	63.9
Retail Trade	119	77	111	54.5	7.2	384	409	-6.1
Bankruptcies	85	61	87	39.3	-2.3	293	322	-9.0
Proposals	34	16	24	112.5	41.7	91	87	4.6
Transportation and Warehousing	58	38	52	52.6	11.5	219	230	-4.8
Bankruptcies	47	28	42	67.9	11.9	164	178	-7.9
Proposals	11	10	10	10.0	10.0	55	52	5.8
Information and Cultural Industries	18	15	19	20.0	-5.3	80	63	27.0
Bankruptcies	15	9	13	66.7	15.4	60	49	22.4
Proposals	3	6	6	-50.0	-50.0	20	14	42.9
Finance and Insurance	12	12	23	0.0	-47.8	63	64	-1.6
Bankruptcies	11	9	18	22.2	-38.9	52	48	8.3
Proposals	1	3	5	-66.7	-80.0	11	16	-31.3
Real Estate and Rental and Leasing	46	37	43	24.3	7.0	159	149	6.7
Bankruptcies	29	26	25	11.5	16.0	119	105	13.3
Proposals	17	11	18	54.5	-5.6	40	44	-9.1
Professional, Scientific and Technical Services	52	76	66	-31.6	-21.2	285	249	14.5
Bankruptcies	42	62	54	-32.3	-22.2	224	190	17.9
Proposals	10	14	12	-28.6	-16.7	61	59	3.4

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

	Volume			% Change		12-Month Period Ending		
	Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Management of Companies and Enterprises	16	22	26	-27.3	-38.5	84	81	3.7
Bankruptcies	16	17	21	-5.9	-23.8	68	66	3.0
Proposals	0	5	5	-100.0	-100.0	16	15	6.7
Administrative and Support, Waste Management and Remediation Services	42	39	39	7.7	7.7	175	157	11.5
Bankruptcies	30	27	24	11.1	25.0	124	109	13.8
Proposals	12	12	15	0.0	-20.0	51	48	6.3
Educational Services	8	10	8	-20.0	0.0	33	29	13.8
Bankruptcies	5	7	6	-28.6	-16.7	23	22	4.5
Proposals	3	3	2	0.0	50.0	10	7	42.9
Health Care and Social Assistance	19	19	22	0.0	-13.6	85	80	6.3
Bankruptcies	14	11	8	27.3	75.0	58	48	20.8
Proposals	5	8	14	-37.5	-64.3	27	32	-15.6
Arts, Entertainment and Recreation	16	24	11	-33.3	45.5	78	68	14.7
Bankruptcies	12	20	8	-40.0	50.0	62	52	19.2
Proposals	4	4	3	0.0	33.3	16	16	0.0
Accommodation and Food Services	111	108	138	2.8	-19.6	506	537	-5.8
Bankruptcies	83	85	112	-2.4	-25.9	400	411	-2.7
Proposals	28	23	26	21.7	7.7	106	126	-15.9
Other Services (except Public Administration)	63	45	64	40.0	-1.6	203	187	8.6
Bankruptcies	43	36	50	19.4	-14.0	150	147	2.0
Proposals	20	9	14	122.2	42.9	53	40	32.5
Public Administration	0	0	1	n/a	-100.0	0	4	-100.0
Bankruptcies	0	0	1	n/a	-100.0	0	3	-100.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
Total	907	827	946	9.7	-4.1	3,680	3,580	2.8
Bankruptcies	650	617	712	5.3	-8.7	2,746	2,677	2.6
Proposals	257	210	234	22.4	9.8	934	903	3.4

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Newfoundland and Labrador	758	793	697	-4.4	8.8	3,221	2,802	15.0
Bankruptcies	355	368	336	-3.5	5.7	1,466	1,376	6.5
Proposals	403	425	361	-5.2	11.6	1,755	1,426	23.1
Avalon Peninsula	413	452	369	-8.6	11.9	1,768	1,619	9.2
Bankruptcies	168	203	161	-17.2	4.3	773	742	4.2
Proposals	245	249	208	-1.6	17.8	995	877	13.5
South Coast - Burin Peninsula	52	52	40	0.0	30.0	226	176	28.4
Bankruptcies	25	25	21	0.0	19.0	108	100	8.0
Proposals	27	27	19	0.0	42.1	118	76	55.3
West Coast - Northern Peninsula - Labrador	101	119	106	-15.1	-4.7	435	380	14.5
Bankruptcies	53	43	47	23.3	12.8	187	181	3.3
Proposals	48	76	59	-36.8	-18.6	248	199	24.6
Notre Dame - Central Bonavista Bay	191	170	181	12.4	5.5	792	624	26.9
Bankruptcies	109	97	106	12.4	2.8	399	352	13.4
Proposals	82	73	75	12.3	9.3	393	272	44.5
Prince Edward Island	204	172	189	18.6	7.9	749	731	2.5
Bankruptcies	103	91	103	13.2	0.0	386	426	-9.4
Proposals	101	81	86	24.7	17.4	363	305	19.0
Nova Scotia	1,550	1,503	1,385	3.1	11.9	6,040	5,595	8.0
Bankruptcies	746	783	845	-4.7	-11.7	3,193	3,483	-8.3
Proposals	804	720	540	11.7	48.9	2,847	2,112	34.8
Cape Breton	288	254	289	13.4	-0.3	1,090	1,056	3.2
Bankruptcies	124	131	167	-5.3	-25.7	525	575	-8.7
Proposals	164	123	122	33.3	34.4	565	481	17.5
North Shore	283	322	226	-12.1	25.2	1,162	960	21.0
Bankruptcies	142	159	154	-10.7	-7.8	622	634	-1.9
Proposals	141	163	72	-13.5	95.8	540	326	65.6
Annapolis Valley	216	200	162	8.0	33.3	813	731	11.2
Bankruptcies	123	115	106	7.0	16.0	464	530	-12.5
Proposals	93	85	56	9.4	66.1	349	201	73.6
Southern	215	229	185	-6.1	16.2	851	787	8.1
Bankruptcies	99	115	130	-13.9	-23.8	476	532	-10.5
Proposals	116	114	55	1.8	110.9	375	255	47.1
Halifax	548	498	524	10.0	4.6	2,125	2,061	3.1
Bankruptcies	258	263	289	-1.9	-10.7	1,107	1,212	-8.7
Proposals	290	235	235	23.4	23.4	1,018	849	19.9

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

	Volume			% Change		12-Month Period Ending		
	Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
New Brunswick	1,202	1,255	1,176	-4.2	2.2	4,851	4,480	8.3
Bankruptcies	569	614	592	-7.3	-3.9	2,343	2,262	3.6
Proposals	633	641	584	-1.2	8.4	2,508	2,218	13.1
Campbellton - Miramichi	265	287	237	-7.7	11.8	1,029	932	10.4
Bankruptcies	130	155	114	-16.1	14.0	514	491	4.7
Proposals	135	132	123	2.3	9.8	515	441	16.8
Moncton - Richibucto	356	363	329	-1.9	8.2	1,477	1,251	18.1
Bankruptcies	153	168	176	-8.9	-13.1	666	617	7.9
Proposals	203	195	153	4.1	32.7	811	634	27.9
Saint John - St. Stephen	250	269	285	-7.1	-12.3	989	1,018	-2.8
Bankruptcies	127	136	136	-6.6	-6.6	506	474	6.8
Proposals	123	133	149	-7.5	-17.4	483	544	-11.2
Fredericton - Oromocto	214	225	200	-4.9	7.0	866	805	7.6
Bankruptcies	100	99	93	1.0	7.5	415	424	-2.1
Proposals	114	126	107	-9.5	6.5	451	381	18.4
Edmundston - Woodstock	118	112	125	5.4	-5.6	493	473	4.2
Bankruptcies	60	57	73	5.3	-17.8	244	256	-4.7
Proposals	58	55	52	5.5	11.5	249	217	14.7
Quebec	10,840	10,701	10,399	1.3	4.2	42,865	41,736	2.7
Bankruptcies	5,026	5,061	5,226	-0.7	-3.8	20,038	21,188	-5.4
Proposals	5,814	5,640	5,173	3.1	12.4	22,827	20,548	11.1
Gaspésie - Îles-de-la-Madeleine	132	106	117	24.5	12.8	495	453	9.3
Bankruptcies	58	43	50	34.9	16.0	205	202	1.5
Proposals	74	63	67	17.5	10.4	290	251	15.5
Bas-Saint-Laurent	266	245	250	8.6	6.4	984	904	8.8
Bankruptcies	139	134	147	3.7	-5.4	491	499	-1.6
Proposals	127	111	103	14.4	23.3	493	405	21.7
Capitale-Nationale	955	926	904	3.1	5.6	3,735	3,455	8.1
Bankruptcies	456	467	494	-2.4	-7.7	1,887	1,881	0.3
Proposals	499	459	410	8.7	21.7	1,848	1,574	17.4
Chaudière - Appalaches	452	436	474	3.7	-4.6	1,808	1,784	1.3
Bankruptcies	222	229	270	-3.1	-17.8	960	1,028	-6.6
Proposals	230	207	204	11.1	12.7	848	756	12.2
Estrie	405	350	392	15.7	3.3	1,540	1,596	-3.5
Bankruptcies	232	200	234	16.0	-0.9	875	982	-10.9
Proposals	173	150	158	15.3	9.5	665	614	8.3
Centre-du-Québec	332	284	304	16.9	9.2	1,206	1,142	5.6
Bankruptcies	160	158	155	1.3	3.2	576	576	0.0
Proposals	172	126	149	36.5	15.4	630	566	11.3

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

	Volume			% Change		12-Month Period Ending		
	Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Montréal	2,057	2,010	1,912	2.3	7.6	8,125	7,880	3.1
Bankruptcies	921	885	901	4.1	2.2	3,530	3,805	-7.2
Proposals	1,136	1,125	1,011	1.0	12.4	4,595	4,075	12.8
Montréal	2,153	2,249	1,951	-4.3	10.4	8,520	8,210	3.8
Bankruptcies	993	1,089	1,004	-8.8	-1.1	4,073	4,396	-7.3
Proposals	1,160	1,160	947	0.0	22.5	4,447	3,814	16.6
Laval	492	548	512	-10.2	-3.9	2,025	2,093	-3.2
Bankruptcies	234	214	226	9.3	3.5	874	935	-6.5
Proposals	258	334	286	-22.8	-9.8	1,151	1,158	-0.6
Lanaudière	836	773	838	8.2	-0.2	3,286	3,315	-0.9
Bankruptcies	315	325	358	-3.1	-12.0	1,329	1,400	-5.1
Proposals	521	448	480	16.3	8.5	1,957	1,915	2.2
Laurentides	1,054	1,074	1,088	-1.9	-3.1	4,269	4,211	1.4
Bankruptcies	459	492	485	-6.7	-5.4	1,905	1,927	-1.1
Proposals	595	582	603	2.2	-1.3	2,364	2,284	3.5
Outaouais	598	657	599	-9.0	-0.2	2,631	2,632	0.0
Bankruptcies	281	276	296	1.8	-5.1	1,087	1,168	-6.9
Proposals	317	381	303	-16.8	4.6	1,544	1,464	5.5
Abitibi - Témiscamingue	199	179	187	8.9	4.3	740	715	3.5
Bankruptcies	65	64	99	1.6	-34.3	286	352	-18.8
Proposals	130	115	88	13.0	47.7	454	363	25.1
Mauricie	433	393	387	10.2	11.9	1,587	1,460	8.7
Bankruptcies	245	244	238	0.4	2.9	926	922	0.4
Proposals	188	149	149	26.2	26.2	661	538	22.9
Saguenay - Lac-Saint-Jean	352	371	345	-5.1	2.0	1,421	1,374	3.4
Bankruptcies	182	184	200	-1.1	-9.0	772	827	-6.7
Proposals	170	187	145	-9.1	17.2	649	547	18.6
Côte-Nord	108	91	120	18.7	-10.0	432	454	-4.8
Bankruptcies	59	54	59	9.3	0.0	242	254	-4.7
Proposals	49	37	61	32.4	-19.7	190	200	-5.0
Nord-du-Québec	21	10	15	110.0	40.0	61	54	13.0
Bankruptcies	5	3	8	66.7	-37.5	18	33	-45.5
Proposals	16	7	7	128.6	128.6	43	21	104.8
Ontario	11,588	11,514	9,976	0.6	16.2	44,852	38,856	15.4
Bankruptcies	3,612	3,738	3,587	-3.4	0.7	14,577	14,660	-0.6
Proposals	7,976	7,776	6,389	2.6	24.8	30,275	24,196	25.1
Ottawa	1,135	1,156	1,012	-1.8	12.2	4,492	4,154	8.1
Bankruptcies	445	472	426	-5.7	4.5	1,783	1,898	-6.1
Proposals	690	684	586	0.9	17.7	2,709	2,256	20.1

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

	Volume			% Change		12-Month Period Ending		
	Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Kingston - Pembroke	511	429	395	19.1	29.4	1,794	1,588	13.0
Bankruptcies	177	157	156	12.7	13.5	654	692	-5.5
Proposals	334	272	239	22.8	39.7	1,140	896	27.2
Muskoka - Kawarthas	328	339	273	-3.2	20.1	1,286	1,148	12.0
Bankruptcies	100	109	109	-2.8	-2.8	397	408	-2.7
Proposals	222	230	164	-3.5	35.4	889	740	20.1
Toronto	4,922	4,922	4,025	-0.1	22.3	19,041	15,684	21.4
Bankruptcies	1,253	1,347	1,187	-7.0	5.6	5,147	4,953	3.9
Proposals	3,669	3,578	2,838	2.5	29.3	13,894	10,731	29.5
Kitchener - Waterloo - Barrie	1,110	1,235	1,059	-10.1	4.8	4,552	4,022	13.2
Bankruptcies	361	407	388	-11.3	-7.0	1,544	1,491	3.6
Proposals	749	828	671	-9.5	11.6	3,008	2,531	18.8
Hamilton - Niagara Peninsula	1,187	1,144	1,008	3.8	17.8	4,584	3,976	15.3
Bankruptcies	365	373	350	-2.1	4.3	1,524	1,502	1.5
Proposals	822	771	658	6.6	24.9	3,060	2,474	23.7
London	640	663	601	-2.3	7.8	2,505	2,308	8.5
Bankruptcies	215	209	243	2.9	-11.5	852	902	-5.5
Proposals	433	454	358	-4.6	20.9	1,653	1,406	17.6
Windsor - Sarnia	590	580	563	0.7	4.8	2,266	2,034	11.4
Bankruptcies	220	210	265	4.8	-17.0	882	961	-8.2
Proposals	370	370	298	-1.6	24.2	1,384	1,073	29.0
Stratford - Bruce Peninsula	168	147	147	14.3	14.3	635	630	0.8
Bankruptcies	78	60	72	18.2	8.3	277	296	-6.4
Proposals	90	87	75	11.1	20.0	358	334	7.2
Northeast	830	765	747	8.5	11.1	3,115	2,756	13.0
Bankruptcies	300	313	303	-4.2	-1.0	1,191	1,226	-2.9
Proposals	530	452	444	17.3	19.4	1,924	1,530	25.8
Northwest	155	128	146	21.1	6.2	584	556	5.0
Bankruptcies	91	75	88	21.3	3.4	325	330	-1.5
Proposals	64	53	58	20.8	10.3	259	226	14.6
Manitoba	837	781	789	7.2	6.1	3,146	2,824	11.4
Bankruptcies	303	347	377	-12.7	-19.6	1,344	1,364	-1.5
Proposals	534	434	412	23.0	29.6	1,802	1,460	23.4
Southeast	69	51	60	35.3	15.0	248	227	9.3
Bankruptcies	38	26	29	46.2	31.0	123	114	7.9
Proposals	31	25	31	24.0	0.0	125	113	10.6
South Central	19	17	26	11.8	-26.9	98	92	6.5
Bankruptcies	9	13	18	-30.8	-50.0	50	56	-10.7
Proposals	10	4	8	150.0	25.0	48	36	33.3

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

	Volume			% Change		12-Month Period Ending		
	Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Southwest	101	78	79	29.5	27.8	352	290	21.4
Bankruptcies	29	31	34	-6.5	-14.7	138	135	2.2
Proposals	72	47	45	53.2	60.0	214	155	38.1
North Central	33	27	35	22.2	-5.7	104	89	16.9
Bankruptcies	9	12	14	-25.0	-35.7	45	37	21.6
Proposals	24	15	21	60.0	14.3	59	52	13.5
Winnipeg	532	529	500	0.6	6.4	2,019	1,842	9.6
Bankruptcies	188	227	238	-17.2	-21.0	834	873	-4.5
Proposals	344	302	262	13.9	31.3	1,185	969	22.3
Interlake	49	42	49	16.7	0.0	190	156	21.8
Bankruptcies	18	22	30	-18.2	-40.0	91	88	3.4
Proposals	31	20	19	55.0	63.2	99	68	45.6
Parklands	24	21	26	14.3	-7.7	76	75	1.3
Bankruptcies	10	6	10	66.7	0.0	33	38	-13.2
Proposals	14	15	16	-6.7	-12.5	43	37	16.2
North	8	14	15	-42.9	-46.7	53	51	3.9
Bankruptcies	1	9	4	-88.9	-75.0	27	21	28.6
Proposals	7	5	11	40.0	-36.4	26	30	-13.3
Saskatchewan	973	825	873	17.9	11.5	3,453	3,399	1.6
Bankruptcies	399	285	328	40.0	21.6	1,317	1,280	2.9
Proposals	574	540	545	6.3	5.3	2,136	2,119	0.8
Regina - Moose Mountain	346	282	290	22.7	19.3	1,224	1,183	3.5
Bankruptcies	109	70	95	55.7	14.7	369	344	7.3
Proposals	237	212	195	11.8	21.5	855	839	1.9
Swift Current - Moose Jaw	68	79	50	-13.9	36.0	273	251	8.8
Bankruptcies	32	35	26	-8.6	23.1	127	119	6.7
Proposals	36	44	24	-18.2	50.0	146	132	10.6
Saskatoon - Biggar	325	268	324	21.3	0.3	1,096	1,111	-1.4
Bankruptcies	139	108	118	28.7	17.8	439	440	-0.2
Proposals	186	160	206	16.3	-9.7	657	671	-2.1
Yorkton - Melville	46	46	55	0.0	-16.4	193	187	3.2
Bankruptcies	18	10	25	80.0	-28.0	84	78	7.7
Proposals	28	36	30	-22.2	-6.7	109	109	0.0
Prince Albert	169	134	145	26.1	16.6	603	628	-4.0
Bankruptcies	88	55	60	60.0	46.7	269	279	-3.6
Proposals	81	79	85	2.5	-4.7	334	349	-4.3
Northern	19	15	10	26.7	90.0	61	38	60.5
Bankruptcies	12	7	5	71.4	140.0	27	20	35.0
Proposals	7	8	5	-12.5	40.0	34	18	88.9

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

	Volume			% Change		12-Month Period Ending		
	Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Alberta	4,286	4,215	3,792	1.7	13.0	16,675	14,555	14.6
Bankruptcies	1,369	1,396	1,229	-1.9	11.4	5,589	4,925	13.5
Proposals	2,917	2,819	2,563	3.5	13.8	11,086	9,630	15.1
Lethbridge - Medicine Hat	341	327	295	4.3	15.6	1,301	1,115	16.7
Bankruptcies	102	94	99	8.5	3.0	406	386	5.2
Proposals	239	233	196	2.6	21.9	895	729	22.8
Camrose - Drumheller	173	138	122	25.4	41.8	605	505	19.8
Bankruptcies	54	50	50	-3.6	8.0	225	208	8.2
Proposals	119	88	72	45.1	65.3	380	297	27.9
Calgary	1,593	1,537	1,399	3.6	13.9	6,092	5,503	10.7
Bankruptcies	525	520	469	1.0	11.9	2,170	1,882	15.3
Proposals	1,068	1,017	930	5.0	14.8	3,922	3,621	8.3
Banff - Jasper - Rocky Mountain House	84	68	72	23.5	16.7	269	275	-2.2
Bankruptcies	24	30	36	-20.0	-33.3	106	122	-13.1
Proposals	60	38	36	57.9	66.7	163	153	6.5
Red Deer	278	271	238	2.6	16.8	1,100	899	22.4
Bankruptcies	88	85	65	3.5	35.4	334	290	15.2
Proposals	190	186	173	2.2	9.8	766	609	25.8
Edmonton	1,440	1,440	1,287	-0.6	11.9	5,757	4,987	15.4
Bankruptcies	453	451	389	0.4	16.5	1,816	1,578	15.1
Proposals	987	989	898	-1.1	9.9	3,941	3,409	15.6
Athabasca - Grande Prairie - Peace River	216	213	195	1.4	10.8	860	730	17.8
Bankruptcies	80	87	64	-2.4	25.0	319	265	20.4
Proposals	136	131	131	3.8	3.8	541	465	16.3
Wood Buffalo - Cold Lake	161	210	184	-23.3	-12.5	689	542	27.1
Bankruptcies	43	77	57	-44.2	-24.6	213	193	10.4
Proposals	118	133	127	-11.3	-7.1	476	349	36.4
British Columbia	2,888	2,925	2,601	-1.3	11.0	11,221	10,172	10.3
Bankruptcies	1,039	1,067	949	-2.6	9.5	4,134	4,072	1.5
Proposals	1,849	1,858	1,652	-0.5	11.9	7,087	6,100	16.2
Vancouver Island and Coast	626	612	601	2.3	4.2	2,367	2,210	7.1
Bankruptcies	247	256	227	-3.5	8.8	936	946	-1.1
Proposals	379	356	374	6.5	1.3	1,431	1,264	13.2
Lower Mainland - Southwest	1,542	1,621	1,345	-4.9	14.6	6,075	5,472	11.0
Bankruptcies	504	543	465	-7.2	8.4	2,086	2,055	1.5
Proposals	1,038	1,078	880	-3.7	18.0	3,989	3,417	16.7

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

	Volume			% Change		12-Month Period Ending		
	Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Thompson - Okanagan	410	405	381	1.2	7.6	1,621	1,453	11.6
Bankruptcies	159	146	135	8.9	17.8	607	630	-3.7
Proposals	251	259	246	-3.1	2.0	1,014	823	23.2
Kootenay	93	95	74	-2.1	25.7	346	308	12.3
Bankruptcies	32	52	35	-38.5	-8.6	147	143	2.8
Proposals	61	43	39	41.9	56.4	199	165	20.6
Cariboo	145	118	112	22.9	29.5	491	412	19.2
Bankruptcies	67	52	55	28.8	21.8	232	178	30.3
Proposals	78	66	57	18.2	36.8	259	234	10.7
North Coast	10	12	22	-16.7	-54.5	58	70	-17.1
Bankruptcies	4	4	11	0.0	-63.6	21	30	-30.0
Proposals	6	8	11	-25.0	-45.5	37	40	-7.5
Nechako	20	11	15	81.8	33.3	72	58	24.1
Bankruptcies	13	5	7	160.0	85.7	38	25	52.0
Proposals	7	6	8	16.7	-12.5	34	33	3.0
Northeast	42	50	50	-16.0	-16.0	190	186	2.2
Bankruptcies	13	8	13	62.5	0.0	68	63	7.9
Proposals	29	42	37	-31.0	-21.6	122	123	-0.8
Northwest Territories	16	18	11	-11.1	45.5	66	78	-15.4
Bankruptcies	2	4	8	-50.0	-75.0	9	42	-78.6
Proposals	14	14	3	0.0	366.7	57	36	58.3
Yukon	11	6	12	83.3	-8.3	33	35	-5.7
Bankruptcies	5	3	5	66.7	0.0	13	13	0.0
Proposals	6	3	7	100.0	-14.3	20	22	-9.1
Nunavut	2	0	0	n/a	n/a	6	3	100.0
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	2	0	0	n/a	n/a	6	3	100.0

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Newfoundland and Labrador	10	10	10	0.0	0.0	41	24	70.8
Bankruptcies	5	9	7	-44.4	-28.6	35	20	75.0
Proposals	5	1	3	400.0	66.7	6	4	50.0
Avalon Peninsula	8	5	6	60.0	33.3	24	18	33.3
Bankruptcies	4	4	4	0.0	0.0	19	16	18.8
Proposals	4	1	2	300.0	100.0	5	2	150.0
South Coast - Burin Peninsula	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
West Coast - Northern Peninsula - Labrador	1	1	1	0.0	0.0	6	3	100.0
Bankruptcies	1	1	1	0.0	0.0	6	3	100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Notre Dame - Central Bonavista Bay	1	4	3	-75.0	-66.7	11	4	175.0
Bankruptcies	0	4	2	-100.0	-100.0	10	2	400.0
Proposals	1	0	1	n/a	0.0	1	2	-50.0
Prince Edward Island	3	2	0	50.0	n/a	10	4	150.0
Bankruptcies	3	1	0	200.0	n/a	9	3	200.0
Proposals	0	1	0	-100.0	n/a	1	1	0.0
Nova Scotia	14	12	8	16.7	75.0	59	47	25.5
Bankruptcies	14	8	7	75.0	100.0	51	33	54.5
Proposals	0	4	1	-100.0	-100.0	8	14	-42.9
Cape Breton	0	2	0	-100.0	n/a	8	4	100.0
Bankruptcies	0	1	0	-100.0	n/a	7	2	250.0
Proposals	0	1	0	-100.0	n/a	1	2	-50.0
North Shore	2	0	1	n/a	100.0	6	3	100.0
Bankruptcies	2	0	1	n/a	100.0	6	2	200.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
Annapolis Valley	2	1	1	100.0	100.0	6	3	100.0
Bankruptcies	2	1	0	100.0	n/a	6	1	500.0
Proposals	0	0	1	n/a	-100.0	0	2	-100.0
Southern	4	0	1	n/a	300.0	9	6	50.0
Bankruptcies	4	0	1	n/a	300.0	7	5	40.0
Proposals	0	0	0	n/a	n/a	2	1	100.0
Halifax	5	9	5	-44.4	0.0	29	31	-6.5
Bankruptcies	5	6	5	-16.7	0.0	24	23	4.3
Proposals	0	3	0	-100.0	n/a	5	8	-37.5

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

	Volume			% Change		12-Month Period Ending		
	Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
New Brunswick	5	14	9	-64.3	-44.4	45	37	21.6
Bankruptcies	4	9	7	-55.6	-42.9	34	32	6.3
Proposals	1	5	2	-80.0	-50.0	11	5	120.0
Campbellton - Miramichi	1	3	1	-66.7	0.0	6	8	-25.0
Bankruptcies	1	2	1	-50.0	0.0	4	7	-42.9
Proposals	0	1	0	-100.0	n/a	2	1	100.0
Moncton - Richibucto	2	5	2	-60.0	0.0	20	12	66.7
Bankruptcies	1	4	1	-75.0	0.0	17	9	88.9
Proposals	1	1	1	0.0	0.0	3	3	0.0
Saint John - St. Stephen	2	2	4	0.0	-50.0	9	11	-18.2
Bankruptcies	2	1	3	100.0	-33.3	7	10	-30.0
Proposals	0	1	1	-100.0	-100.0	2	1	100.0
Fredericton - Oromocto	0	2	0	-100.0	n/a	5	0	n/a
Bankruptcies	0	2	0	-100.0	n/a	4	0	n/a
Proposals	0	0	0	n/a	n/a	1	0	n/a
Edmundston - Woodstock	0	2	2	-100.0	-100.0	5	6	-16.7
Bankruptcies	0	0	2	n/a	-100.0	2	6	-66.7
Proposals	0	2	0	-100.0	n/a	3	0	n/a
Quebec	544	445	549	22.2	-0.9	2,126	2,095	1.5
Bankruptcies	397	340	424	16.8	-6.4	1,620	1,579	2.6
Proposals	147	105	125	40.0	17.6	506	516	-1.9
Gaspésie - Îles-de-la-Madeleine	7	3	4	133.3	75.0	17	16	6.3
Bankruptcies	5	3	4	66.7	25.0	15	15	0.0
Proposals	2	0	0	n/a	n/a	2	1	100.0
Bas-Saint-Laurent	10	6	11	200.0	63.6	44	49	-10.2
Bankruptcies	13	6	9	116.7	44.4	37	37	0.0
Proposals	5	0	2	n/a	150.0	7	12	-41.7
Capitale-Nationale	60	34	64	76.5	-6.3	195	217	-10.1
Bankruptcies	49	25	53	96.0	-7.5	149	169	-11.8
Proposals	11	9	11	22.2	0.0	46	48	-4.2
Chaudière - Appalaches	26	20	27	30.0	-3.7	101	120	-15.8
Bankruptcies	21	14	19	50.0	10.5	82	77	6.5
Proposals	5	6	8	-16.7	-37.5	19	43	-55.8
Estrie	14	11	12	27.3	16.7	45	38	18.4
Bankruptcies	12	7	11	71.4	9.1	36	34	5.9
Proposals	2	4	1	-50.0	100.0	9	4	125.0
Centre-du-Québec	20	13	8	53.8	150.0	58	39	48.7
Bankruptcies	15	10	7	50.0	114.3	43	30	43.3
Proposals	5	3	1	66.7	400.0	15	9	66.7

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

	Volume			% Change		12-Month Period Ending		
	Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Montérégie	98	95	91	3.2	7.7	404	360	12.2
Bankruptcies	76	73	73	4.1	4.1	311	280	11.1
Proposals	22	22	18	0.0	22.2	93	80	16.3
Montréal	154	115	143	33.9	7.7	582	547	6.4
Bankruptcies	101	94	112	7.4	-9.8	430	402	7.0
Proposals	53	21	31	152.4	71.0	152	145	4.8
Laval	21	27	35	-22.2	-40.0	91	128	-28.9
Bankruptcies	15	18	24	-16.7	-37.5	65	103	-36.9
Proposals	6	9	11	-33.3	-45.5	26	25	4.0
Lanaudière	21	25	36	-16.0	-41.7	114	127	-10.2
Bankruptcies	13	14	28	-7.1	-53.6	81	91	-11.0
Proposals	8	11	8	-27.3	0.0	33	36	-8.3
Laurentides	41	42	40	-2.4	2.5	176	164	7.3
Bankruptcies	31	32	32	-3.1	-3.1	139	127	9.4
Proposals	10	10	8	0.0	25.0	37	37	0.0
Outaouais	23	13	27	76.9	-14.8	90	82	9.8
Bankruptcies	13	9	19	44.4	-31.6	58	58	0.0
Proposals	10	4	8	150.0	25.0	32	24	33.3
Abitibi - Témiscamingue	3	8	7	-62.5	-57.1	32	36	-11.1
Bankruptcies	3	7	6	-57.1	-50.0	28	31	-9.7
Proposals	0	1	1	-100.0	-100.0	4	5	-20.0
Mauricie	17	15	21	13.3	-19.0	68	85	-20.0
Bankruptcies	13	13	12	0.0	8.3	58	60	-3.3
Proposals	4	2	9	100.0	-55.6	10	25	-60.0
Saguenay - Lac-Saint-Jean	15	13	20	15.4	-25.0	69	62	11.3
Bankruptcies	13	12	14	8.3	-7.1	59	47	25.5
Proposals	2	1	6	100.0	-66.7	10	15	-33.3
Côte-Nord	2	1	1	100.0	100.0	22	12	83.3
Bankruptcies	2	1	0	100.0	n/a	18	8	125.0
Proposals	0	0	1	n/a	-100.0	4	4	0.0
Nord-du-Québec	0	0	0	n/a	n/a	2	4	-50.0
Bankruptcies	0	0	0	n/a	n/a	2	4	-50.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Ontario	205	212	253	-3.3	-19.0	902	937	-3.7
Bankruptcies	138	154	177	-10.4	-22.0	652	688	-5.2
Proposals	67	58	76	15.5	-11.8	250	249	0.4
Ottawa	27	35	31	-22.9	-12.9	134	108	24.1
Bankruptcies	18	24	25	-25.0	-28.0	99	85	16.5
Proposals	9	11	6	-18.2	50.0	35	23	52.2

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

	Volume			% Change		12-Month Period Ending		
	Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Kingston - Pembroke	2	5	6	-60.0	-66.7	17	16	6.3
Bankruptcies	2	3	4	-33.3	-50.0	10	14	-28.6
Proposals	0	2	2	-100.0	-100.0	7	2	250.0
Muskoka - Kawarthas	0	4	5	-100.0	-100.0	8	18	-55.6
Bankruptcies	0	4	4	-100.0	-100.0	7	12	-41.7
Proposals	0	0	1	n/a	-100.0	1	6	-83.3
Toronto	124	105	140	18.1	-11.4	477	534	-10.7
Bankruptcies	78	74	94	5.4	-17.0	341	382	-10.7
Proposals	46	31	46	48.4	0.0	136	152	-10.5
Kitchener - Waterloo - Barrie	7	9	17	-22.2	-58.8	59	60	-1.7
Bankruptcies	4	7	14	-42.9	-71.4	40	50	-20.0
Proposals	3	2	3	50.0	0.0	19	10	90.0
Hamilton - Niagara Peninsula	16	28	21	-42.9	-23.8	95	82	15.9
Bankruptcies	14	25	12	-44.0	16.7	78	58	34.5
Proposals	2	3	9	-33.3	-77.8	17	24	-29.2
London	14	7	9	100.0	55.6	36	33	9.1
Bankruptcies	10	7	6	42.9	66.7	26	23	13.0
Proposals	4	0	3	n/a	33.3	10	10	0.0
Windsor - Sarnia	7	8	12	-12.5	-41.7	33	34	-2.9
Bankruptcies	6	5	11	20.0	-45.5	23	24	-4.2
Proposals	1	3	1	-66.7	0.0	10	10	0.0
Stratford - Bruce Peninsula	1	3	1	-66.7	0.0	8	9	-11.1
Bankruptcies	1	1	1	0.0	0.0	5	8	-37.5
Proposals	0	2	0	-100.0	n/a	3	1	200.0
Northeast	5	5	8	0.0	-37.5	26	29	-10.3
Bankruptcies	3	3	4	0.0	-25.0	16	22	-27.3
Proposals	2	2	4	0.0	-50.0	10	7	42.9
Northwest	1	1	1	0.0	0.0	4	6	-33.3
Bankruptcies	1	0	1	n/a	0.0	3	5	-40.0
Proposals	0	1	0	-100.0	n/a	1	1	0.0
Manitoba	9	9	5	0.0	80.0	39	28	39.3
Bankruptcies	7	8	5	-12.5	40.0	33	26	26.9
Proposals	2	1	0	100.0	n/a	6	2	200.0
Southeast	1	2	1	-50.0	0.0	6	2	200.0
Bankruptcies	1	2	1	-50.0	0.0	6	2	200.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
South Central	0	0	0	n/a	n/a	2	0	n/a
Bankruptcies	0	0	0	n/a	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	1	0	n/a

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

	Volume			% Change		12-Month Period Ending		
	Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Southwest	0	0	1	n/a	-100.0	6	6	0.0
Bankruptcies	0	0	1	n/a	-100.0	6	5	20.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
North Central	0	0	0	n/a	n/a	1	1	0.0
Bankruptcies	0	0	0	n/a	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	0	1	-100.0
Winnipeg	7	5	3	40.0	133.3	21	15	40.0
Bankruptcies	5	4	3	25.0	66.7	16	15	6.7
Proposals	2	1	0	100.0	n/a	5	0	n/a
Interlake	1	0	0	n/a	n/a	1	2	-50.0
Bankruptcies	1	0	0	n/a	n/a	1	2	-50.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Parklands	0	1	0	-100.0	n/a	1	2	-50.0
Bankruptcies	0	1	0	-100.0	n/a	1	2	-50.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
North	0	1	0	-100.0	n/a	1	0	n/a
Bankruptcies	0	1	0	-100.0	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Saskatchewan	35	24	28	45.8	25.0	104	99	5.1
Bankruptcies	20	16	18	62.5	44.4	64	59	8.5
Proposals	9	8	10	12.5	-10.0	40	40	0.0
Regina - Moose Mountain	21	12	14	75.0	50.0	56	51	9.8
Bankruptcies	13	8	8	62.5	62.5	32	29	10.3
Proposals	8	4	6	100.0	33.3	24	22	9.1
Swift Current - Moose Jaw	4	8	3	-50.0	33.3	17	9	88.9
Bankruptcies	4	4	1	0.0	300.0	11	5	120.0
Proposals	0	4	2	-100.0	-100.0	6	4	50.0
Saskatoon - Biggar	3	0	6	n/a	-50.0	14	24	-41.7
Bankruptcies	3	0	5	n/a	-40.0	10	16	-37.5
Proposals	0	0	1	n/a	-100.0	4	8	-50.0
Yorkton - Melville	5	3	2	66.7	150.0	10	5	100.0
Bankruptcies	5	3	1	66.7	400.0	9	2	350.0
Proposals	0	0	1	n/a	-100.0	1	3	-66.7
Prince Albert	2	1	3	100.0	-33.3	7	10	-30.0
Bankruptcies	1	1	3	0.0	-66.7	2	7	-71.4
Proposals	1	0	0	n/a	n/a	5	3	66.7
Northern	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 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Alberta	57	60	56	-5.0	1.8	223	206	8.3
Bankruptcies	38	43	50	-11.6	-24.0	155	162	-4.3
Proposals	19	17	6	11.8	216.7	68	44	54.5
Lethbridge - Medicine Hat	0	1	2	-100.0	-100.0	5	5	0.0
Bankruptcies	0	0	2	n/a	-100.0	2	5	-60.0
Proposals	0	1	0	-100.0	n/a	3	0	n/a
Camrose - Drumheller	8	2	4	300.0	100.0	12	7	71.4
Bankruptcies	8	2	4	300.0	100.0	12	7	71.4
Proposals	0	0	0	n/a	n/a	0	0	n/a
Calgary	25	18	19	38.9	31.6	103	87	18.4
Bankruptcies	14	15	17	-6.7	-17.6	70	69	1.4
Proposals	11	3	2	266.7	450.0	33	18	83.3
Banff - Jasper - Rocky Mountain House	2	2	2	0.0	0.0	6	5	20.0
Bankruptcies	0	2	2	-100.0	-100.0	3	4	-25.0
Proposals	2	0	0	n/a	n/a	3	1	200.0
Red Deer	2	3	1	-33.3	100.0	9	10	-10.0
Bankruptcies	2	2	1	0.0	100.0	7	9	-22.2
Proposals	0	1	0	-100.0	n/a	2	1	100.0
Edmonton	17	31	18	-45.2	-5.6	77	61	26.2
Bankruptcies	12	20	16	-40.0	-25.0	54	41	31.7
Proposals	5	11	2	-54.5	150.0	23	20	15.0
Athabasca - Grande Prairie - Peace River	2	2	2	0.0	0.0	6	16	-62.5
Bankruptcies	1	1	2	0.0	-50.0	4	15	-73.3
Proposals	1	1	0	0.0	n/a	2	1	100.0
Wood Buffalo - Cold Lake	1	0	5	n/a	-80.0	3	10	-70.0
Bankruptcies	1	0	4	n/a	-75.0	3	8	-62.5
Proposals	0	0	1	n/a	-100.0	0	2	-100.0
British Columbia	23	37	28	-37.8	-17.9	127	103	23.3
Bankruptcies	16	28	17	-42.9	-5.9	90	75	20.0
Proposals	7	9	11	-22.2	-36.4	37	28	32.1
Vancouver Island and Coast	2	2	3	0.0	-33.3	17	15	13.3
Bankruptcies	2	2	1	0.0	100.0	14	8	75.0
Proposals	0	0	2	n/a	-100.0	3	7	-57.1
Lower Mainland - Southwest	10	30	21	-46.7	-23.8	85	67	26.9
Bankruptcies	12	23	13	-47.8	-7.7	63	50	26.0
Proposals	4	7	8	-42.9	-50.0	22	17	29.4

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

	Volume			% Change		12-Month Period Ending		
	Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Thompson - Okanagan	2	4	3	-50.0	-33.3	15	15	0.0
Bankruptcies	1	3	3	-66.7	-66.7	6	12	-50.0
Proposals	1	1	0	0.0	n/a	9	3	200.0
Kootenay	1	1	1	0.0	0.0	4	1	300.0
Bankruptcies	1	0	0	n/a	n/a	3	0	n/a
Proposals	0	1	1	-100.0	-100.0	1	1	0.0
Cariboo	1	0	0	n/a	n/a	2	1	100.0
Bankruptcies	0	0	0	n/a	n/a	1	1	0.0
Proposals	1	0	0	n/a	n/a	1	0	n/a
North Coast	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
Nechako	0	0	0	n/a	n/a	1	0	n/a
Bankruptcies	0	0	0	n/a	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Northeast	0	0	0	n/a	n/a	2	2	0.0
Bankruptcies	0	0	0	n/a	n/a	2	2	0.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Northwest Territories	0	2	0	-100.0	n/a	2	0	n/a
Bankruptcies	0	1	0	-100.0	n/a	1	0	n/a
Proposals	0	1	0	-100.0	n/a	1	0	n/a
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	2	0	0	n/a	n/a	2	0	n/a
Bankruptcies	2	0	0	n/a	n/a	2	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		
		Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
St. John's	N.L.	272	319	257	-14.7	5.8	1,267	1,146	10.6
Bankruptcies		115	142	114	-19.0	0.9	558	520	7.3
Proposals		157	177	143	-11.3	9.8	709	626	13.3
Halifax	N.S.	537	486	515	10.5	4.3	2,081	2,031	2.5
Bankruptcies		252	258	284	-2.3	-11.3	1,084	1,193	-9.1
Proposals		285	228	231	25.0	23.4	997	838	19.0
Moncton	N.B.	244	276	228	-11.6	7.0	1,062	867	22.5
Bankruptcies		104	118	122	-11.9	-14.8	473	428	10.5
Proposals		140	158	106	-11.4	32.1	589	439	34.2
Saint John	N.B.	188	203	210	-8.9	-11.9	759	770	-1.4
Bankruptcies		92	100	98	-13.2	-6.1	386	360	7.2
Proposals		96	97	112	-4.1	-17.0	373	410	-9.0
Saguenay	Que.	237	242	230	-2.1	3.0	947	903	4.9
Bankruptcies		120	113	120	6.2	0.0	494	513	-3.7
Proposals		117	129	110	-9.3	6.4	453	390	16.2
Québec	Que.	977	963	943	1.5	3.6	3,856	3,584	7.6
Bankruptcies		471	482	512	-2.3	-8.0	1,951	1,973	-1.1
Proposals		506	481	431	5.2	17.4	1,905	1,611	18.2
Sherbrooke	Que.	284	233	276	21.9	2.9	1,051	1,096	-4.1
Bankruptcies		166	138	166	20.3	0.0	610	694	-12.1
Proposals		118	95	110	24.2	7.3	441	402	9.7
Trois-Rivières	Que.	250	242	243	3.3	2.9	941	874	7.7
Bankruptcies		140	149	148	-6.0	-5.4	548	561	-2.3
Proposals		110	93	95	18.3	15.8	393	313	25.6
Montréal	Que.	4,852	4,914	4,562	-1.3	6.4	19,116	18,877	1.3
Bankruptcies		2,143	2,199	2,140	-2.5	0.1	8,480	9,143	-7.3
Proposals		2,709	2,715	2,422	-0.2	11.8	10,636	9,734	9.3
Ottawa - Gatineau	Ont./ Que.	1,229	1,271	1,141	-3.3	7.7	5,080	4,851	4.7
Bankruptcies		498	490	493	-0.2	1.0	1,943	2,135	-9.0
Proposals		731	777	648	-5.3	12.8	3,137	2,716	15.5
Kingston	Ont.	148	162	135	-8.6	9.6	572	500	14.4
Bankruptcies		49	67	50	-26.9	-2.0	222	238	-6.7
Proposals		99	95	85	4.2	16.5	350	262	33.6
Peterborough	Ont.	117	122	100	-4.1	17.0	413	359	15.0
Bankruptcies		35	28	38	25.0	-7.9	109	132	-17.4
Proposals		82	94	62	-12.8	32.3	304	227	33.9
Oshawa	Ont.	413	390	298	5.9	38.6	1,513	1,131	33.8
Bankruptcies		110	114	95	-3.5	15.8	439	380	15.5
Proposals		303	276	203	9.8	49.3	1,074	751	43.0

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Toronto	Ont.	4,385	4,432	3,685	-1.1	19.0	17,162	14,452	18.8
Bankruptcies		1,114	1,218	1,081	-8.5	3.1	4,641	4,525	2.6
Proposals		3,271	3,214	2,604	1.8	25.6	12,521	9,927	26.1
Hamilton	Ont.	548	571	487	-4.0	12.5	2,228	1,899	17.3
Bankruptcies		160	178	161	-10.1	-0.6	700	709	-1.3
Proposals		388	393	326	-1.3	19.0	1,528	1,190	28.4
St. Catharines - Niagara	Ont.	377	359	330	5.0	14.2	1,463	1,331	9.9
Bankruptcies		132	138	129	-4.3	2.3	547	538	1.7
Proposals		245	221	201	10.9	21.9	916	793	15.5
Kitchener	Ont.	346	463	400	-25.3	-13.5	1,647	1,509	9.1
Bankruptcies		116	159	158	-27.0	-26.6	551	545	1.1
Proposals		230	304	242	-24.3	-5.0	1,096	964	13.7
Brantford	Ont.	127	121	98	5.0	29.6	467	372	25.5
Bankruptcies		30	28	32	7.1	-6.3	140	129	8.5
Proposals		97	93	66	4.3	47.0	327	243	34.6
Guelph	Ont.	134	119	108	12.6	24.1	456	408	11.8
Bankruptcies		53	43	53	23.3	0.0	188	198	-5.1
Proposals		81	76	55	6.6	47.3	268	210	27.6
London	Ont.	467	515	453	-9.3	3.1	1,875	1,758	6.7
Bankruptcies		156	160	186	-2.5	-16.1	632	695	-9.1
Proposals		311	355	267	-12.4	16.5	1,243	1,063	16.9
Windsor	Ont.	287	309	296	-7.1	-3.0	1,122	1,034	8.5
Bankruptcies		99	106	131	-6.6	-24.4	419	469	-10.7
Proposals		188	203	165	-7.4	13.9	703	565	24.4
Barrie	Ont.	257	224	222	14.7	15.8	951	815	16.7
Bankruptcies		69	61	56	13.1	23.2	280	277	1.1
Proposals		188	163	166	15.3	13.3	671	538	24.7
Greater Sudbury	Ont.	259	234	231	10.7	12.1	964	878	9.8
Bankruptcies		84	80	88	5.0	-4.5	333	339	-1.8
Proposals		175	154	143	13.6	22.4	631	539	17.1
Thunder Bay	Ont.	103	89	102	15.7	1.0	384	375	2.4
Bankruptcies		65	49	63	32.7	3.2	220	230	-4.3
Proposals		38	40	39	-5.0	-2.6	164	145	13.1
Winnipeg	Man.	531	537	507	-1.1	4.7	2,044	1,896	7.8
Bankruptcies		191	228	246	-16.2	-22.4	852	908	-6.2
Proposals		340	309	261	10.0	30.3	1,192	988	20.6
Regina	Sask.	259	217	212	19.4	22.2	948	896	5.8
Bankruptcies		73	49	57	49.0	28.1	266	230	15.7
Proposals		186	168	155	10.7	20.0	682	666	2.4

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Saskatoon	Sask.	281	239	286	17.6	-1.7	973	993	-2.0
Bankruptcies		119	93	104	28.0	14.4	376	391	-3.8
Proposals		162	146	182	11.0	-11.0	597	602	-0.8
Calgary	Alta.	1,388	1,372	1,264	1.2	9.8	5,422	4,982	8.8
Bankruptcies		465	469	415	-0.9	12.0	1,939	1,683	15.2
Proposals		923	903	849	2.2	8.7	3,483	3,299	5.6
Edmonton	Alta.	1,315	1,329	1,197	-1.1	9.9	5,272	4,661	13.1
Bankruptcies		410	418	362	-0.5	14.9	1,673	1,475	13.4
Proposals		899	911	835	-1.3	7.7	3,599	3,186	13.0
Kelowna	B.C.	146	131	140	11.5	4.3	575	554	3.8
Bankruptcies		54	42	45	28.6	20.0	207	229	-9.6
Proposals		92	89	95	3.4	-3.2	368	325	13.2
Abbotsford	B.C.	112	107	92	4.7	21.7	442	358	23.5
Bankruptcies		33	43	33	-23.3	0.0	161	147	9.5
Proposals		79	64	59	23.4	33.9	281	211	33.2
Vancouver	B.C.	1,284	1,372	1,144	-6.4	12.2	5,089	4,623	10.1
Bankruptcies		398	425	377	-6.4	5.6	1,643	1,646	-0.2
Proposals		886	947	767	-6.4	15.5	3,446	2,977	15.8
Victoria	B.C.	262	268	281	-2.2	-6.8	1,051	1,040	1.1
Bankruptcies		76	76	79	0.0	-3.8	309	352	-12.2
Proposals		186	192	202	-3.1	-7.9	742	688	7.8

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
St. John's	N.L.	5	3	6	66.7	-16.7	16	13	23.1
Bankruptcies		4	2	4	100.0	0.0	14	11	27.3
Proposals		1	1	2	0.0	-50.0	2	2	0.0
Halifax	N.S.	5	9	5	-44.4	0.0	29	30	-3.3
Bankruptcies		5	6	5	-16.7	0.0	24	22	9.1
Proposals		0	3	0	-100.0	n/a	5	8	-37.5
Moncton	N.B.	2	4	2	-50.0	0.0	14	8	75.0
Bankruptcies		1	3	1	-66.7	0.0	11	6	83.3
Proposals		1	1	1	0.0	0.0	3	2	50.0
Saint John	N.B.	1	1	3	0.0	-66.7	5	9	-44.4
Bankruptcies		1	0	3	n/a	-66.7	3	9	-66.7
Proposals		0	1	0	-100.0	n/a	2	0	n/a
Saguenay	Que.	8	12	12	-33.3	-33.3	42	32	31.3
Bankruptcies		7	11	11	-36.4	-36.4	36	25	44.0
Proposals		1	1	1	0.0	0.0	6	7	-14.3
Québec	Que.	60	42	68	42.9	-11.8	211	235	-10.2
Bankruptcies		52	30	56	73.3	-7.1	166	177	-6.2
Proposals		8	12	12	-33.3	-33.3	45	58	-22.4
Sherbrooke	Que.	9	7	10	28.6	-10.0	31	33	-6.1
Bankruptcies		9	3	10	200.0	-10.0	24	31	-22.6
Proposals		0	4	0	-100.0	n/a	7	2	250.0
Trois-Rivières	Que.	11	10	13	10.0	-15.4	48	51	-5.9
Bankruptcies		11	9	8	22.2	37.5	44	34	29.4
Proposals		0	1	5	-100.0	-100.0	4	17	-76.5
Montréal	Que.	266	245	285	9.4	-6.0	1,104	1,069	3.3
Bankruptcies		191	187	221	2.1	-13.6	829	817	1.5
Proposals		77	58	64	32.8	20.3	275	252	9.1
Ottawa - Gatineau	Ont./ Que.	41	36	46	13.9	-10.9	176	152	15.8
Bankruptcies		27	24	33	12.5	-18.2	121	112	8.0
Proposals		14	12	13	16.7	7.7	55	40	37.5
Kingston	Ont.	1	0	1	n/a	0.0	2	6	-66.7
Bankruptcies		1	0	0	n/a	n/a	2	5	-60.0
Proposals		0	0	1	n/a	-100.0	0	1	-100.0
Peterborough	Ont.	0	1	1	-100.0	-100.0	2	4	-50.0
Bankruptcies		0	1	1	-100.0	-100.0	2	4	-50.0
Proposals		0	0	0	n/a	n/a	0	0	n/a
Oshawa	Ont.	5	6	8	-16.7	-37.5	22	29	-24.1
Bankruptcies		5	3	7	66.7	-28.6	17	25	-32.0
Proposals		0	3	1	-100.0	-100.0	5	4	25.0

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Toronto	Ont.	117	93	130	25.8	-10.0	443	491	-9.8
Bankruptcies		73	69	86	5.8	-15.1	316	351	-10.0
Proposals		44	24	44	83.3	0.0	127	140	-9.3
Hamilton	Ont.	5	19	14	-73.7	-64.3	51	45	13.3
Bankruptcies		5	17	8	-70.6	-37.5	45	32	40.6
Proposals		0	2	6	-100.0	-100.0	6	13	-53.8
St. Catharines - Niagara	Ont.	6	7	4	-14.3	50.0	26	21	23.8
Bankruptcies		5	6	3	-16.7	66.7	21	16	31.3
Proposals		1	1	1	0.0	0.0	5	5	0.0
Kitchener	Ont.	1	4	6	-75.0	-83.3	27	15	80.0
Bankruptcies		0	3	5	-100.0	-100.0	19	13	46.2
Proposals		1	1	1	0.0	0.0	8	2	300.0
Brantford	Ont.	2	1	2	100.0	0.0	9	9	0.0
Bankruptcies		2	1	0	100.0	n/a	5	5	0.0
Proposals		0	0	2	n/a	-100.0	4	4	0.0
Guelph	Ont.	0	0	2	n/a	-100.0	3	6	-50.0
Bankruptcies		0	0	2	n/a	-100.0	1	5	-80.0
Proposals		0	0	0	n/a	n/a	2	1	100.0
London	Ont.	10	6	8	66.7	25.0	24	24	0.0
Bankruptcies		6	6	5	0.0	20.0	16	15	6.7
Proposals		4	0	3	n/a	33.3	8	9	-11.1
Windsor	Ont.	5	5	8	0.0	-37.5	19	21	-9.5
Bankruptcies		5	5	7	0.0	-28.6	15	17	-11.8
Proposals		0	0	1	n/a	-100.0	4	4	0.0
Barrie	Ont.	2	1	6	100.0	-66.7	7	17	-58.8
Bankruptcies		2	0	5	n/a	-60.0	4	14	-71.4
Proposals		0	1	1	-100.0	-100.0	3	3	0.0
Greater Sudbury	Ont.	2	0	3	n/a	-33.3	4	8	-50.0
Bankruptcies		1	0	1	n/a	0.0	3	4	-25.0
Proposals		1	0	2	n/a	-50.0	1	4	-75.0
Thunder Bay	Ont.	1	1	1	0.0	0.0	3	6	-50.0
Bankruptcies		1	0	1	n/a	0.0	2	5	-60.0
Proposals		0	1	0	-100.0	n/a	1	1	0.0
Winnipeg	Man.	7	7	4	0.0	75.0	23	17	35.3
Bankruptcies		5	6	4	-16.7	25.0	18	17	5.9
Proposals		2	1	0	100.0	n/a	5	0	n/a
Regina	Sask.	19	9	10	111.1	90.0	43	41	4.9
Bankruptcies		12	7	6	71.4	100.0	27	23	17.4
Proposals		7	2	4	250.0	75.0	16	18	-11.1

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2019	Q3 2019	Q4 2018	Q3 2019 to Q4 2019	Q4 2018 to Q4 2019	12-31-2019	12-31-2018	% Change
Saskatoon	Sask.	3	0	4	n/a	-25.0	10	21	-52.4
Bankruptcies		3	0	3	n/a	0.0	8	13	-38.5
Proposals		0	0	1	n/a	-100.0	2	8	-75.0
Calgary	Alta.	22	17	15	29.4	46.7	91	76	19.7
Bankruptcies		13	14	13	-7.1	0.0	66	57	15.8
Proposals		9	3	2	200.0	350.0	25	19	31.6
Edmonton	Alta.	16	28	17	-42.9	-5.9	71	58	22.4
Bankruptcies		11	18	15	-38.9	-26.7	49	38	28.9
Proposals		5	10	2	-50.0	150.0	22	20	10.0
Kelowna	B.C.	2	1	0	100.0	n/a	5	4	25.0
Bankruptcies		1	0	0	n/a	n/a	2	3	-33.3
Proposals		1	1	0	0.0	n/a	3	1	200.0
Abbotsford	B.C.	0	0	2	n/a	-100.0	4	9	-55.6
Bankruptcies		0	0	2	n/a	-100.0	3	9	-66.7
Proposals		0	0	0	n/a	n/a	1	0	n/a
Vancouver	B.C.	9	27	17	-66.7	-47.1	69	50	38.0
Bankruptcies		7	22	9	-68.2	-22.2	52	33	57.6
Proposals		2	5	8	-60.0	-75.0	17	17	0.0
Victoria	B.C.	1	0	3	n/a	-66.7	11	6	83.3
Bankruptcies		1	0	1	n/a	0.0	9	3	200.0
Proposals		0	0	2	n/a	-100.0	2	3	-33.3