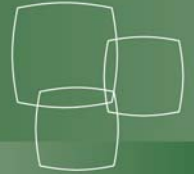




Industry Canada  
Office of the Superintendent  
of Bankruptcy Canada

Industrie Canada  
Bureau du surintendant  
des faillites Canada

# Insolvency Statistics in Canada



# October 2012



Canada 



Protecting the  
Integrity of the  
Insolvency System

Protéger l'intégrité  
du système  
d'insolvabilité

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## Definitions

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

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

**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.

**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*.

**NAICS:** North American Industry Classification System.

Note: Monthly statistics for insolvency volumes tend to vary widely. Quarterly and annual statistics can be more indicative of the evolution of insolvency volumes.

**Table 1: Total Insolvencies**

	Volume			% Change		12-Month Period Ending		
	October 2012	September 2012	October 2011	Sept. 2012 to Oct. 2012	Oct. 2011 to Oct. 2012	10-31-2012	10-31-2011	% Change
<b>Newfoundland and Labrador</b>	<b>181</b>	<b>122</b>	<b>179</b>	<b>48.4</b>	<b>1.1</b>	<b>1,829</b>	<b>2,229</b>	<b>-17.9</b>
Bankruptcies	172	113	173	52.2	-0.6	1,680	2,102	-20.1
Proposals	9	9	6	0.0	50.0	149	127	17.3
<b>Prince Edward Island</b>	<b>73</b>	<b>45</b>	<b>55</b>	<b>62.2</b>	<b>32.7</b>	<b>621</b>	<b>657</b>	<b>-5.5</b>
Bankruptcies	57	32	44	78.1	29.5	470	567	-17.1
Proposals	16	13	11	23.1	45.5	151	90	67.8
<b>Nova Scotia</b>	<b>394</b>	<b>314</b>	<b>363</b>	<b>25.5</b>	<b>8.5</b>	<b>4,452</b>	<b>4,817</b>	<b>-7.6</b>
Bankruptcies	292	242	278	20.7	5.0	3,393	3,824	-11.3
Proposals	102	72	85	41.7	20.0	1,059	993	6.6
<b>New Brunswick</b>	<b>326</b>	<b>309</b>	<b>346</b>	<b>5.5</b>	<b>-5.8</b>	<b>3,908</b>	<b>3,624</b>	<b>7.8</b>
Bankruptcies	223	239	266	-6.7	-16.2	2,965	2,966	0.0
Proposals	103	70	80	47.1	28.8	943	658	43.3
<b>Quebec</b>	<b>3,700</b>	<b>2,959</b>	<b>3,150</b>	<b>25.0</b>	<b>17.5</b>	<b>38,275</b>	<b>38,169</b>	<b>0.3</b>
Bankruptcies	2,446	2,011	2,278	21.6	7.4	26,308	27,629	-4.8
Proposals	1,254	948	872	32.3	43.8	11,967	10,540	13.5
<b>Ontario</b>	<b>4,257</b>	<b>3,778</b>	<b>4,147</b>	<b>12.7</b>	<b>2.7</b>	<b>50,028</b>	<b>52,900</b>	<b>-5.4</b>
Bankruptcies	2,160	1,919	2,129	12.6	1.5	25,069	27,604	-9.2
Proposals	2,097	1,859	2,018	12.8	3.9	24,959	25,296	-1.3
<b>Manitoba</b>	<b>157</b>	<b>173</b>	<b>202</b>	<b>-9.2</b>	<b>-22.3</b>	<b>1,949</b>	<b>2,350</b>	<b>-17.1</b>
Bankruptcies	103	124	138	-16.9	-25.4	1,330	1,683	-21.0
Proposals	54	49	64	10.2	-15.6	619	667	-7.2
<b>Saskatchewan</b>	<b>138</b>	<b>147</b>	<b>174</b>	<b>-6.1</b>	<b>-20.7</b>	<b>1,913</b>	<b>2,281</b>	<b>-16.1</b>
Bankruptcies	77	89	103	-13.5	-25.2	1,120	1,428	-21.6
Proposals	61	58	71	5.2	-14.1	793	853	-7.0
<b>Alberta</b>	<b>841</b>	<b>686</b>	<b>836</b>	<b>22.6</b>	<b>0.6</b>	<b>9,746</b>	<b>10,491</b>	<b>-7.1</b>
Bankruptcies	507	442	545	14.7	-7.0	6,289	7,445	-15.5
Proposals	334	244	291	36.9	14.8	3,457	3,046	13.5
<b>British Columbia</b>	<b>1,010</b>	<b>876</b>	<b>915</b>	<b>15.3</b>	<b>10.4</b>	<b>12,149</b>	<b>12,118</b>	<b>0.3</b>
Bankruptcies	649	588	604	10.4	7.5	7,855	8,599	-8.7
Proposals	361	288	311	25.3	16.1	4,294	3,519	22.0
<b>Northwest Territories</b>	<b>11</b>	<b>2</b>	<b>1</b>	<b>450.0</b>	<b>1000.0</b>	<b>54</b>	<b>43</b>	<b>25.6</b>
Bankruptcies	6	0	1	--	500.0	31	28	10.7
Proposals	5	2	0	150.0	--	23	15	53.3
<b>Yukon</b>	<b>8</b>	<b>5</b>	<b>1</b>	<b>60.0</b>	<b>700.0</b>	<b>37</b>	<b>46</b>	<b>-19.6</b>
Bankruptcies	4	2	1	100.0	300.0	23	40	-42.5
Proposals	4	3	0	33.3	--	14	6	133.3
<b>Nunavut</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>4</b>	<b>8</b>	<b>-50.0</b>
Bankruptcies	0	0	0	--	--	1	7	-85.7
Proposals	1	0	0	--	--	3	1	200.0
<b>Canada</b>	<b>11,097</b>	<b>9,416</b>	<b>10,369</b>	<b>17.9</b>	<b>7.0</b>	<b>124,965</b>	<b>129,733</b>	<b>-3.7</b>
Bankruptcies	<b>6,696</b>	<b>5,801</b>	<b>6,560</b>	<b>15.4</b>	<b>2.1</b>	<b>76,534</b>	<b>83,922</b>	<b>-8.8</b>
Proposals	<b>4,401</b>	<b>3,615</b>	<b>3,809</b>	<b>21.7</b>	<b>15.5</b>	<b>48,431</b>	<b>45,811</b>	<b>5.7</b>

**Table 2: Insolvencies Filed by Consumers**

	Volume			% Change		12-Month Period Ending		
	October 2012	September 2012	October 2011	Sept. 2012 to Oct. 2012	Oct. 2011 to Oct. 2012	10-31-2012	10-31-2011	% Change
<b>Newfoundland and Labrador</b>	<b>179</b>	<b>117</b>	<b>175</b>	<b>53.0</b>	<b>2.3</b>	<b>1,811</b>	<b>2,196</b>	<b>-17.5</b>
Bankruptcies	170	111	171	53.2	-0.6	1,666	2,073	-19.6
Proposals	9	6	4	50.0	125.0	145	123	17.9
<b>Prince Edward Island</b>	<b>73</b>	<b>44</b>	<b>51</b>	<b>65.9</b>	<b>43.1</b>	<b>603</b>	<b>640</b>	<b>-5.8</b>
Bankruptcies	57	31	40	83.9	42.5	456	553	-17.5
Proposals	16	13	11	23.1	45.5	147	87	69.0
<b>Nova Scotia</b>	<b>380</b>	<b>308</b>	<b>355</b>	<b>23.4</b>	<b>7.0</b>	<b>4,353</b>	<b>4,686</b>	<b>-7.1</b>
Bankruptcies	280	237	271	18.1	3.3	3,311	3,712	-10.8
Proposals	100	71	84	40.8	19.0	1,042	974	7.0
<b>New Brunswick</b>	<b>316</b>	<b>304</b>	<b>345</b>	<b>3.9</b>	<b>-8.4</b>	<b>3,840</b>	<b>3,561</b>	<b>7.8</b>
Bankruptcies	215	237	265	-9.3	-18.9	2,915	2,919	-0.1
Proposals	101	67	80	50.7	26.3	925	642	44.1
<b>Quebec</b>	<b>3,553</b>	<b>2,769</b>	<b>2,964</b>	<b>28.3</b>	<b>19.9</b>	<b>36,235</b>	<b>36,036</b>	<b>0.6</b>
Bankruptcies	2,347	1,875	2,140	25.2	9.7	24,814	26,038	-4.7
Proposals	1,206	894	824	34.9	46.4	11,421	9,998	14.2
<b>Ontario</b>	<b>4,148</b>	<b>3,672</b>	<b>4,028</b>	<b>13.0</b>	<b>3.0</b>	<b>48,600</b>	<b>51,273</b>	<b>-5.2</b>
Bankruptcies	2,075	1,840	2,045	12.8	1.5	23,975	26,312	-8.9
Proposals	2,073	1,832	1,983	13.2	4.5	24,625	24,961	-1.3
<b>Manitoba</b>	<b>151</b>	<b>171</b>	<b>192</b>	<b>-11.7</b>	<b>-21.4</b>	<b>1,891</b>	<b>2,284</b>	<b>-17.2</b>
Bankruptcies	99	122	129	-18.9	-23.3	1,287	1,628	-20.9
Proposals	52	49	63	6.1	-17.5	604	656	-7.9
<b>Saskatchewan</b>	<b>128</b>	<b>139</b>	<b>165</b>	<b>-7.9</b>	<b>-22.4</b>	<b>1,776</b>	<b>2,121</b>	<b>-16.3</b>
Bankruptcies	72	85	97	-15.3	-25.8	1,035	1,320	-21.6
Proposals	56	54	68	3.7	-17.6	741	801	-7.5
<b>Alberta</b>	<b>816</b>	<b>662</b>	<b>798</b>	<b>23.3</b>	<b>2.3</b>	<b>9,434</b>	<b>10,128</b>	<b>-6.9</b>
Bankruptcies	489	421	515	16.2	-5.0	6,053	7,155	-15.4
Proposals	327	241	283	35.7	15.5	3,381	2,973	13.7
<b>British Columbia</b>	<b>990</b>	<b>862</b>	<b>893</b>	<b>14.8</b>	<b>10.9</b>	<b>11,891</b>	<b>11,868</b>	<b>0.2</b>
Bankruptcies	641	577	584	11.1	9.8	7,669	8,400	-8.7
Proposals	349	285	309	22.5	12.9	4,222	3,468	21.7
<b>Northwest Territories</b>	<b>11</b>	<b>2</b>	<b>1</b>	<b>450.0</b>	<b>1000.0</b>	<b>53</b>	<b>41</b>	<b>29.3</b>
Bankruptcies	6	0	1	--	500.0	31	28	10.7
Proposals	5	2	0	150.0	--	22	13	69.2
<b>Yukon</b>	<b>8</b>	<b>5</b>	<b>1</b>	<b>60.0</b>	<b>700.0</b>	<b>36</b>	<b>44</b>	<b>-18.2</b>
Bankruptcies	4	2	1	100.0	300.0	22	39	-43.6
Proposals	4	3	0	33.3	--	14	5	180.0
<b>Nunavut</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>3</b>	<b>8</b>	<b>-62.5</b>
Bankruptcies	0	0	0	--	--	0	7	-100.0
Proposals	1	0	0	--	--	3	1	200.0
<b>Canada</b>	<b>10,754</b>	<b>9,055</b>	<b>9,968</b>	<b>18.8</b>	<b>7.9</b>	<b>120,526</b>	<b>124,886</b>	<b>-3.5</b>
Bankruptcies	6,455	5,538	6,259	16.6	3.1	73,234	80,184	-8.7
Proposals	4,299	3,517	3,709	22.2	15.9	47,292	44,702	5.8

**Table 3: Insolvencies Filed by Businesses**

	Volume			% Change		12-Month Period Ending		
	October 2012	September 2012	October 2011	Sept. 2012 to Oct. 2012	Oct. 2011 to Oct. 2012	10-31-2012	10-31-2011	% Change
<b>Newfoundland and Labrador</b>	<b>2</b>	<b>5</b>	<b>4</b>	<b>-60.0</b>	<b>-50.0</b>	<b>18</b>	<b>33</b>	<b>-45.5</b>
Bankruptcies	2	2	2	0.0	0.0	14	29	-51.7
Proposals	0	3	2	-100.0	-100.0	4	4	0.0
<b>Prince Edward Island</b>	<b>0</b>	<b>1</b>	<b>4</b>	<b>-100.0</b>	<b>-100.0</b>	<b>18</b>	<b>17</b>	<b>5.9</b>
Bankruptcies	0	1	4	-100.0	-100.0	14	14	0.0
Proposals	0	0	0	--	--	4	3	33.3
<b>Nova Scotia</b>	<b>14</b>	<b>6</b>	<b>8</b>	<b>133.3</b>	<b>75.0</b>	<b>99</b>	<b>131</b>	<b>-24.4</b>
Bankruptcies	12	5	7	140.0	71.4	82	112	-26.8
Proposals	2	1	1	100.0	100.0	17	19	-10.5
<b>New Brunswick</b>	<b>10</b>	<b>5</b>	<b>1</b>	<b>100.0</b>	<b>900.0</b>	<b>68</b>	<b>63</b>	<b>7.9</b>
Bankruptcies	8	2	1	300.0	700.0	50	47	6.4
Proposals	2	3	0	-33.3	--	18	16	12.5
<b>Quebec</b>	<b>147</b>	<b>190</b>	<b>186</b>	<b>-22.6</b>	<b>-21.0</b>	<b>2,040</b>	<b>2,133</b>	<b>-4.4</b>
Bankruptcies	99	136	138	-27.2	-28.3	1,494	1,591	-6.1
Proposals	48	54	48	-11.1	0.0	546	542	0.7
<b>Ontario</b>	<b>109</b>	<b>106</b>	<b>119</b>	<b>2.8</b>	<b>-8.4</b>	<b>1,428</b>	<b>1,627</b>	<b>-12.2</b>
Bankruptcies	85	79	84	7.6	1.2	1,094	1,292	-15.3
Proposals	24	27	35	-11.1	-31.4	334	335	-0.3
<b>Manitoba</b>	<b>6</b>	<b>2</b>	<b>10</b>	<b>200.0</b>	<b>-40.0</b>	<b>58</b>	<b>66</b>	<b>-12.1</b>
Bankruptcies	4	2	9	100.0	-55.6	43	55	-21.8
Proposals	2	0	1	--	100.0	15	11	36.4
<b>Saskatchewan</b>	<b>10</b>	<b>8</b>	<b>9</b>	<b>25.0</b>	<b>11.1</b>	<b>137</b>	<b>160</b>	<b>-14.4</b>
Bankruptcies	5	4	6	25.0	-16.7	85	108	-21.3
Proposals	5	4	3	25.0	66.7	52	52	0.0
<b>Alberta</b>	<b>25</b>	<b>24</b>	<b>38</b>	<b>4.2</b>	<b>-34.2</b>	<b>312</b>	<b>363</b>	<b>-14.0</b>
Bankruptcies	18	21	30	-14.3	-40.0	236	290	-18.6
Proposals	7	3	8	133.3	-12.5	76	73	4.1
<b>British Columbia</b>	<b>20</b>	<b>14</b>	<b>22</b>	<b>42.9</b>	<b>-9.1</b>	<b>258</b>	<b>250</b>	<b>3.2</b>
Bankruptcies	8	11	20	-27.3	-60.0	186	199	-6.5
Proposals	12	3	2	300.0	500.0	72	51	41.2
<b>Northwest Territories</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>1</b>	<b>2</b>	<b>-50.0</b>
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	1	2	-50.0
<b>Yukon</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>1</b>	<b>2</b>	<b>-50.0</b>
Bankruptcies	0	0	0	--	--	1	1	0.0
Proposals	0	0	0	--	--	0	1	-100.0
<b>Nunavut</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>1</b>	<b>0</b>	<b>--</b>
Bankruptcies	0	0	0	--	--	1	0	--
Proposals	0	0	0	--	--	0	0	--
<b>Canada</b>	<b>343</b>	<b>361</b>	<b>401</b>	<b>-5.0</b>	<b>-14.5</b>	<b>4,439</b>	<b>4,847</b>	<b>-8.4</b>
Bankruptcies	<b>241</b>	<b>263</b>	<b>301</b>	<b>-8.4</b>	<b>-19.9</b>	<b>3,300</b>	<b>3,738</b>	<b>-11.7</b>
Proposals	<b>102</b>	<b>98</b>	<b>100</b>	<b>4.1</b>	<b>2.0</b>	<b>1,139</b>	<b>1,109</b>	<b>2.7</b>

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

	Volume			% Change		12-Month Period Ending		
	October 2012	September 2012	October 2011	Sept. 2012 to Oct. 2012	Oct. 2011 to Oct. 2012	10-31-2012	10-31-2011	% Change
<b>Agriculture, Forestry, Fishing and Hunting</b>	<b>7</b>	<b>9</b>	<b>7</b>	<b>-22.2</b>	<b>0.0</b>	<b>118</b>	<b>135</b>	<b>-12.6</b>
Bankruptcies	6	5	7	20.0	-14.3	88	93	-5.4
Proposals	1	4	0	-75.0	--	30	42	-28.6
<b>Mining and Oil and Gas Extraction</b>	<b>1</b>	<b>5</b>	<b>3</b>	<b>-80.0</b>	<b>-66.7</b>	<b>27</b>	<b>31</b>	<b>-12.9</b>
Bankruptcies	0	4	1	-100.0	-100.0	22	22	0.0
Proposals	1	1	2	0.0	-50.0	5	9	-44.4
<b>Utilities</b>	<b>2</b>	<b>0</b>	<b>1</b>	<b>--</b>	<b>100.0</b>	<b>19</b>	<b>12</b>	<b>58.3</b>
Bankruptcies	2	0	1	--	100.0	13	8	62.5
Proposals	0	0	0	--	--	6	4	50.0
<b>Construction</b>	<b>71</b>	<b>54</b>	<b>74</b>	<b>31.5</b>	<b>-4.1</b>	<b>809</b>	<b>826</b>	<b>-2.1</b>
Bankruptcies	49	42	55	16.7	-10.9	599	654	-8.4
Proposals	22	12	19	83.3	15.8	210	172	22.1
<b>Manufacturing</b>	<b>43</b>	<b>35</b>	<b>66</b>	<b>22.9</b>	<b>-34.8</b>	<b>457</b>	<b>545</b>	<b>-16.1</b>
Bankruptcies	29	25	49	16.0	-40.8	322	385	-16.4
Proposals	14	10	17	40.0	-17.6	135	160	-15.6
<b>Wholesale Trade</b>	<b>16</b>	<b>18</b>	<b>19</b>	<b>-11.1</b>	<b>-15.8</b>	<b>241</b>	<b>273</b>	<b>-11.7</b>
Bankruptcies	8	13	15	-38.5	-46.7	175	212	-17.5
Proposals	8	5	4	60.0	100.0	66	61	8.2
<b>Retail Trade</b>	<b>43</b>	<b>56</b>	<b>56</b>	<b>-23.2</b>	<b>-23.2</b>	<b>598</b>	<b>658</b>	<b>-9.1</b>
Bankruptcies	30	42	46	-28.6	-34.8	441	527	-16.3
Proposals	13	14	10	-7.1	30.0	157	131	19.8
<b>Transportation and Warehousing</b>	<b>33</b>	<b>20</b>	<b>13</b>	<b>65.0</b>	<b>153.8</b>	<b>260</b>	<b>319</b>	<b>-18.5</b>
Bankruptcies	26	17	9	52.9	188.9	206	264	-22.0
Proposals	7	3	4	133.3	75.0	54	55	-1.8
<b>Information and Cultural Industries</b>	<b>4</b>	<b>6</b>	<b>6</b>	<b>-33.3</b>	<b>-33.3</b>	<b>60</b>	<b>85</b>	<b>-29.4</b>
Bankruptcies	3	4	5	-25.0	-40.0	51	55	-7.3
Proposals	1	2	1	-50.0	0.0	9	30	-70.0
<b>Finance and Insurance</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>-20.0</b>	<b>-33.3</b>	<b>77</b>	<b>109</b>	<b>-29.4</b>
Bankruptcies	4	3	3	33.3	33.3	63	81	-22.2
Proposals	0	2	3	-100.0	-100.0	14	28	-50.0
<b>Real Estate and Rental and Leasing</b>	<b>5</b>	<b>11</b>	<b>11</b>	<b>-54.5</b>	<b>-54.5</b>	<b>110</b>	<b>151</b>	<b>-27.2</b>
Bankruptcies	4	6	8	-33.3	-50.0	72	119	-39.5
Proposals	1	5	3	-80.0	-66.7	38	32	18.8
<b>Professional, Scientific and Technical Services</b>	<b>17</b>	<b>20</b>	<b>28</b>	<b>-15.0</b>	<b>-39.3</b>	<b>281</b>	<b>294</b>	<b>-4.4</b>
Bankruptcies	12	16	22	-25.0	-45.5	199	211	-5.7
Proposals	5	4	6	25.0	-16.7	82	83	-1.2

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

	Volume			% Change		12-Month Period Ending		
	October 2012	September 2012	October 2011	Sept. 2012 to Oct. 2012	Oct. 2011 to Oct. 2012	10-31-2012	10-31-2011	% Change
<b>Management of Companies and Enterprises</b>	<b>9</b>	<b>7</b>	<b>4</b>	<b>28.6</b>	<b>125.0</b>	<b>65</b>	<b>55</b>	<b>18.2</b>
Bankruptcies	6	7	4	-14.3	50.0	54	46	17.4
Proposals	3	0	0	--	--	11	9	22.2
<b>Administrative and Support, Waste Management and Remediation Services</b>	<b>14</b>	<b>19</b>	<b>21</b>	<b>-26.3</b>	<b>-33.3</b>	<b>216</b>	<b>214</b>	<b>0.9</b>
Bankruptcies	11	15	18	-26.7	-38.9	154	177	-13.0
Proposals	3	4	3	-25.0	0.0	62	37	67.6
<b>Educational Services</b>	<b>3</b>	<b>2</b>	<b>3</b>	<b>50.0</b>	<b>0.0</b>	<b>32</b>	<b>35</b>	<b>-8.6</b>
Bankruptcies	2	2	3	0.0	-33.3	27	25	8.0
Proposals	1	0	0	--	--	5	10	-50.0
<b>Health Care and Social Assistance</b>	<b>2</b>	<b>6</b>	<b>5</b>	<b>-66.7</b>	<b>-60.0</b>	<b>57</b>	<b>81</b>	<b>-29.6</b>
Bankruptcies	2	5	2	-60.0	0.0	44	60	-26.7
Proposals	0	1	3	-100.0	-100.0	13	21	-38.1
<b>Arts, Entertainment and Recreation</b>	<b>8</b>	<b>6</b>	<b>4</b>	<b>33.3</b>	<b>100.0</b>	<b>76</b>	<b>91</b>	<b>-16.5</b>
Bankruptcies	5	4	3	25.0	66.7	63	78	-19.2
Proposals	3	2	1	50.0	200.0	13	13	0.0
<b>Accommodation and Food Services</b>	<b>37</b>	<b>64</b>	<b>57</b>	<b>-42.2</b>	<b>-35.1</b>	<b>658</b>	<b>637</b>	<b>3.3</b>
Bankruptcies	26	39	37	-33.3	-29.7	474	490	-3.3
Proposals	11	25	20	-56.0	-45.0	184	147	25.2
<b>Other Services (except Public Administration)</b>	<b>24</b>	<b>18</b>	<b>17</b>	<b>33.3</b>	<b>41.2</b>	<b>274</b>	<b>290</b>	<b>-5.5</b>
Bankruptcies	16	14	13	14.3	23.1	230	228	0.9
Proposals	8	4	4	100.0	100.0	44	62	-29.0
<b>Public Administration</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>4</b>	<b>5</b>	<b>-20.0</b>
Bankruptcies	0	0	0	--	--	3	2	50.0
Proposals	0	0	0	--	--	1	3	-66.7
<b>Total</b>	<b>343</b>	<b>361</b>	<b>401</b>	<b>-5.0</b>	<b>-14.5</b>	<b>4,439</b>	<b>4,847</b>	<b>-8.4</b>
<b>Bankruptcies</b>	<b>241</b>	<b>263</b>	<b>301</b>	<b>-8.4</b>	<b>-19.9</b>	<b>3,300</b>	<b>3,738</b>	<b>-11.7</b>
<b>Proposals</b>	<b>102</b>	<b>98</b>	<b>100</b>	<b>4.1</b>	<b>2.0</b>	<b>1,139</b>	<b>1,109</b>	<b>2.7</b>