



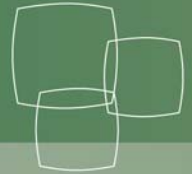
Office of the Superintendent  
of Bankruptcy Canada

An Agency of  
Industry Canada

Bureau du surintendant  
des faillites Canada

Un organisme  
d'Industrie Canada

# Insolvency Statistics in Canada



## Fourth Quarter of 2011



Canada



Protecting the  
Integrity of the  
Insolvency System

Protéger l'intégrité  
du système  
d'insolvabilité

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## Glossary

**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.

**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 the CMAs, go to:

<http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm>

**Economic Region (ER):** Standard geographic units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to:

<http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm>

**Table 1: Total Insolvencies**

	Volume			% Change		12-Month Period Ending		
	Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
<b>Newfoundland and Labrador</b>	<b>460</b>	<b>523</b>	<b>618</b>	<b>-12.0</b>	<b>-25.6</b>	<b>2,107</b>	<b>2,544</b>	<b>-17.2</b>
Bankruptcies	431	492	587	-12.4	-26.6	1,981	2,399	-17.4
Proposals	29	31	31	-6.5	-6.5	126	145	-13.1
<b>Prince Edward Island</b>	<b>139</b>	<b>154</b>	<b>157</b>	<b>-9.7</b>	<b>-11.5</b>	<b>637</b>	<b>598</b>	<b>6.5</b>
Bankruptcies	108	121	142	-10.7	-23.9	535	528	1.3
Proposals	31	33	15	-6.1	106.7	102	70	45.7
<b>Nova Scotia</b>	<b>1,076</b>	<b>1,127</b>	<b>1,306</b>	<b>-4.5</b>	<b>-17.6</b>	<b>4,669</b>	<b>5,297</b>	<b>-11.9</b>
Bankruptcies	823	871	1,044	-5.5	-21.2	3,682	4,318	-14.7
Proposals	253	256	262	-1.2	-3.4	987	979	0.8
<b>New Brunswick</b>	<b>898</b>	<b>899</b>	<b>873</b>	<b>-0.1</b>	<b>2.9</b>	<b>3,560</b>	<b>3,796</b>	<b>-6.2</b>
Bankruptcies	709	708	730	0.1	-2.9	2,891	3,179	-9.1
Proposals	189	191	143	-1.0	32.2	669	617	8.4
<b>Quebec</b>	<b>9,350</b>	<b>8,839</b>	<b>9,867</b>	<b>5.8</b>	<b>-5.2</b>	<b>37,895</b>	<b>39,870</b>	<b>-5.0</b>
Bankruptcies	6,616	6,397	7,400	3.4	-10.6	27,196	29,620	-8.2
Proposals	2,734	2,442	2,467	12.0	10.8	10,699	10,250	4.4
<b>Ontario</b>	<b>12,931</b>	<b>12,246</b>	<b>14,528</b>	<b>5.6</b>	<b>-11.0</b>	<b>52,074</b>	<b>58,479</b>	<b>-11.0</b>
Bankruptcies	6,711	6,347	8,166	5.7	-17.8	26,805	34,533	-22.4
Proposals	6,220	5,899	6,362	5.4	-2.2	25,269	23,946	5.5
<b>Manitoba</b>	<b>537</b>	<b>528</b>	<b>678</b>	<b>1.7</b>	<b>-20.8</b>	<b>2,229</b>	<b>2,751</b>	<b>-19.0</b>
Bankruptcies	377	368	512	2.4	-26.4	1,574	2,062	-23.7
Proposals	160	160	166	0.0	-3.6	655	689	-4.9
<b>Saskatchewan</b>	<b>474</b>	<b>549</b>	<b>561</b>	<b>-13.7</b>	<b>-15.5</b>	<b>2,212</b>	<b>2,470</b>	<b>-10.4</b>
Bankruptcies	287	353	355	-18.7	-19.2	1,376	1,627	-15.4
Proposals	187	196	206	-4.6	-9.2	836	843	-0.8
<b>Alberta</b>	<b>2,448</b>	<b>2,490</b>	<b>2,690</b>	<b>-1.7</b>	<b>-9.0</b>	<b>10,381</b>	<b>11,334</b>	<b>-8.4</b>
Bankruptcies	1,642	1,718	1,973	-4.4	-16.8	7,293	8,528	-14.5
Proposals	806	772	717	4.4	12.4	3,088	2,806	10.0
<b>British Columbia</b>	<b>2,862</b>	<b>2,983</b>	<b>3,288</b>	<b>-4.1</b>	<b>-13.0</b>	<b>11,919</b>	<b>13,006</b>	<b>-8.4</b>
Bankruptcies	1,842	2,032	2,489	-9.4	-26.0	8,232	9,903	-16.9
Proposals	1,020	951	799	7.3	27.7	3,687	3,103	18.8
<b>Northwest Territories</b>	<b>8</b>	<b>12</b>	<b>8</b>	<b>-33.3</b>	<b>0.0</b>	<b>47</b>	<b>44</b>	<b>6.8</b>
Bankruptcies	8	9	7	-11.1	14.3	33	31	6.5
Proposals	0	3	1	-100.0	-100.0	14	13	7.7
<b>Yukon</b>	<b>7</b>	<b>12</b>	<b>16</b>	<b>-41.7</b>	<b>-56.3</b>	<b>37</b>	<b>41</b>	<b>-9.8</b>
Bankruptcies	6	10	14	-40.0	-57.1	32	34	-5.9
Proposals	1	2	2	-50.0	-50.0	5	7	-28.6
<b>Nunavut</b>	<b>0</b>	<b>2</b>	<b>3</b>	<b>-100.0</b>	<b>-100.0</b>	<b>7</b>	<b>4</b>	<b>75.0</b>
Bankruptcies	0	1	3	-100.0	-100.0	6	4	50.0
Proposals	0	1	0	-100.0	--	1	0	--
<b>Canada</b>	<b>31,190</b>	<b>30,364</b>	<b>34,593</b>	<b>2.7</b>	<b>-9.8</b>	<b>127,774</b>	<b>140,234</b>	<b>-8.9</b>
<b>Bankruptcies</b>	<b>19,560</b>	<b>19,427</b>	<b>23,422</b>	<b>0.7</b>	<b>-16.5</b>	<b>81,636</b>	<b>96,766</b>	<b>-15.6</b>
<b>Proposals</b>	<b>11,630</b>	<b>10,937</b>	<b>11,171</b>	<b>6.3</b>	<b>4.1</b>	<b>46,138</b>	<b>43,468</b>	<b>6.1</b>

**Table 2: Insolvencies Filed by Consumers**

	Volume			% Change		12-Month Period Ending		
	Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
<b>Newfoundland and Labrador</b>	<b>456</b>	<b>518</b>	<b>610</b>	<b>-12.0</b>	<b>-25.2</b>	<b>2,081</b>	<b>2,521</b>	<b>-17.5</b>
Bankruptcies	429	487	581	-11.9	-26.2	1,957	2,378	-17.7
Proposals	27	31	29	-12.9	-6.9	124	143	-13.3
<b>Prince Edward Island</b>	<b>133</b>	<b>150</b>	<b>148</b>	<b>-11.3</b>	<b>-10.1</b>	<b>620</b>	<b>576</b>	<b>7.6</b>
Bankruptcies	102	117	137	-12.8	-25.5	520	512	1.6
Proposals	31	33	11	-6.1	181.8	100	64	56.3
<b>Nova Scotia</b>	<b>1,055</b>	<b>1,109</b>	<b>1,262</b>	<b>-4.9</b>	<b>-16.4</b>	<b>4,556</b>	<b>5,130</b>	<b>-11.2</b>
Bankruptcies	805	857	1,004	-6.1	-19.8	3,587	4,180	-14.2
Proposals	250	252	258	-0.8	-3.1	969	950	2.0
<b>New Brunswick</b>	<b>892</b>	<b>878</b>	<b>855</b>	<b>1.6</b>	<b>4.3</b>	<b>3,500</b>	<b>3,713</b>	<b>-5.7</b>
Bankruptcies	704	693	714	1.6	-1.4	2,848	3,109	-8.4
Proposals	188	185	141	1.6	33.3	652	604	7.9
<b>Quebec</b>	<b>8,802</b>	<b>8,382</b>	<b>9,351</b>	<b>5.0</b>	<b>-5.9</b>	<b>35,768</b>	<b>37,771</b>	<b>-5.3</b>
Bankruptcies	6,210	6,067	6,994	2.4	-11.2	25,627	28,100	-8.8
Proposals	2,592	2,315	2,357	12.0	10.0	10,141	9,671	4.9
<b>Ontario</b>	<b>12,531</b>	<b>11,886</b>	<b>14,106</b>	<b>5.4</b>	<b>-11.2</b>	<b>50,460</b>	<b>56,619</b>	<b>-10.9</b>
Bankruptcies	6,405	6,057	7,828	5.7	-18.2	25,529	33,000	-22.6
Proposals	6,126	5,829	6,278	5.1	-2.4	24,931	23,619	5.6
<b>Manitoba</b>	<b>509</b>	<b>514</b>	<b>660</b>	<b>-1.0</b>	<b>-22.9</b>	<b>2,155</b>	<b>2,673</b>	<b>-19.4</b>
Bankruptcies	353	355	495	-0.6	-28.7	1,514	1,994	-24.1
Proposals	156	159	165	-1.9	-5.5	641	679	-5.6
<b>Saskatchewan</b>	<b>446</b>	<b>506</b>	<b>528</b>	<b>-11.9</b>	<b>-15.5</b>	<b>2,055</b>	<b>2,326</b>	<b>-11.7</b>
Bankruptcies	269	320	331	-15.9	-18.7	1,272	1,528	-16.8
Proposals	177	186	197	-4.8	-10.2	783	798	-1.9
<b>Alberta</b>	<b>2,359</b>	<b>2,411</b>	<b>2,585</b>	<b>-2.2</b>	<b>-8.7</b>	<b>10,040</b>	<b>10,870</b>	<b>-7.6</b>
Bankruptcies	1,575	1,654	1,886	-4.8	-16.5	7,029	8,150	-13.8
Proposals	784	757	699	3.6	12.2	3,011	2,720	10.7
<b>British Columbia</b>	<b>2,804</b>	<b>2,921</b>	<b>3,232</b>	<b>-4.0</b>	<b>-13.2</b>	<b>11,676</b>	<b>12,723</b>	<b>-8.2</b>
Bankruptcies	1,794	1,985	2,442	-9.6	-26.5	8,040	9,674	-16.9
Proposals	1,010	936	790	7.9	27.8	3,636	3,049	19.3
<b>Northwest Territories</b>	<b>8</b>	<b>12</b>	<b>8</b>	<b>-33.3</b>	<b>0.0</b>	<b>45</b>	<b>43</b>	<b>4.7</b>
Bankruptcies	8	9	7	-11.1	14.3	33	31	6.5
Proposals	0	3	1	-100.0	-100.0	12	12	0.0
<b>Yukon</b>	<b>7</b>	<b>11</b>	<b>15</b>	<b>-36.4</b>	<b>-53.3</b>	<b>36</b>	<b>39</b>	<b>-7.7</b>
Bankruptcies	6	9	14	-33.3	-57.1	31	34	-8.8
Proposals	1	2	1	-50.0	0.0	5	5	0.0
<b>Nunavut</b>	<b>0</b>	<b>2</b>	<b>3</b>	<b>-100.0</b>	<b>-100.0</b>	<b>7</b>	<b>4</b>	<b>75.0</b>
Bankruptcies	0	1	3	-100.0	-100.0	6	4	50.0
Proposals	0	1	0	-100.0	--	1	0	--
<b>Canada</b>	<b>30,002</b>	<b>29,300</b>	<b>33,363</b>	<b>2.4</b>	<b>-10.1</b>	<b>122,999</b>	<b>135,008</b>	<b>-8.9</b>
<b>Bankruptcies</b>	<b>18,660</b>	<b>18,611</b>	<b>22,436</b>	<b>0.3</b>	<b>-16.8</b>	<b>77,993</b>	<b>92,694</b>	<b>-15.9</b>
<b>Proposals</b>	<b>11,342</b>	<b>10,689</b>	<b>10,927</b>	<b>6.1</b>	<b>3.8</b>	<b>45,006</b>	<b>42,314</b>	<b>6.4</b>

**Table 3: Insolvencies Filed by Businesses**

	Volume			% Change		12-Month Period Ending		
	Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
<b>Newfoundland and Labrador</b>	<b>4</b>	<b>5</b>	<b>8</b>	<b>-20.0</b>	<b>-50.0</b>	<b>26</b>	<b>23</b>	<b>13.0</b>
Bankruptcies	2	5	6	-60.0	-66.7	24	21	14.3
Proposals	2	0	2	--	0.0	2	2	0.0
<b>Prince Edward Island</b>	<b>6</b>	<b>4</b>	<b>9</b>	<b>50.0</b>	<b>-33.3</b>	<b>17</b>	<b>22</b>	<b>-22.7</b>
Bankruptcies	6	4	5	50.0	20.0	15	16	-6.3
Proposals	0	0	4	--	-100.0	2	6	-66.7
<b>Nova Scotia</b>	<b>21</b>	<b>18</b>	<b>44</b>	<b>16.7</b>	<b>-52.3</b>	<b>113</b>	<b>167</b>	<b>-32.3</b>
Bankruptcies	18	14	40	28.6	-55.0	95	138	-31.2
Proposals	3	4	4	-25.0	-25.0	18	29	-37.9
<b>New Brunswick</b>	<b>6</b>	<b>21</b>	<b>18</b>	<b>-71.4</b>	<b>-66.7</b>	<b>60</b>	<b>83</b>	<b>-27.7</b>
Bankruptcies	5	15	16	-66.7	-68.8	43	70	-38.6
Proposals	1	6	2	-83.3	-50.0	17	13	30.8
<b>Quebec</b>	<b>548</b>	<b>457</b>	<b>516</b>	<b>19.9</b>	<b>6.2</b>	<b>2,127</b>	<b>2,099</b>	<b>1.3</b>
Bankruptcies	406	330	406	23.0	0.0	1,569	1,520	3.2
Proposals	142	127	110	11.8	29.1	558	579	-3.6
<b>Ontario</b>	<b>400</b>	<b>360</b>	<b>422</b>	<b>11.1</b>	<b>-5.2</b>	<b>1,614</b>	<b>1,860</b>	<b>-13.2</b>
Bankruptcies	306	290	338	5.5	-9.5	1,276	1,533	-16.8
Proposals	94	70	84	34.3	11.9	338	327	3.4
<b>Manitoba</b>	<b>28</b>	<b>14</b>	<b>18</b>	<b>100.0</b>	<b>55.6</b>	<b>74</b>	<b>78</b>	<b>-5.1</b>
Bankruptcies	24	13	17	84.6	41.2	60	68	-11.8
Proposals	4	1	1	300.0	300.0	14	10	40.0
<b>Saskatchewan</b>	<b>28</b>	<b>43</b>	<b>33</b>	<b>-34.9</b>	<b>-15.2</b>	<b>157</b>	<b>144</b>	<b>9.0</b>
Bankruptcies	18	33	24	-45.5	-25.0	104	99	5.1
Proposals	10	10	9	0.0	11.1	53	45	17.8
<b>Alberta</b>	<b>89</b>	<b>79</b>	<b>105</b>	<b>12.7</b>	<b>-15.2</b>	<b>341</b>	<b>464</b>	<b>-26.5</b>
Bankruptcies	67	64	87	4.7	-23.0	264	378	-30.2
Proposals	22	15	18	46.7	22.2	77	86	-10.5
<b>British Columbia</b>	<b>58</b>	<b>62</b>	<b>56</b>	<b>-6.5</b>	<b>3.6</b>	<b>243</b>	<b>283</b>	<b>-14.1</b>
Bankruptcies	48	47	47	2.1	2.1	192	229	-16.2
Proposals	10	15	9	-33.3	11.1	51	54	-5.6
<b>Northwest Territories</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>2</b>	<b>1</b>	<b>100.0</b>
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	2	1	100.0
<b>Yukon</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>-100.0</b>	<b>-100.0</b>	<b>1</b>	<b>2</b>	<b>-50.0</b>
Bankruptcies	0	1	0	-100.0	--	1	0	--
Proposals	0	0	1	--	-100.0	0	2	-100.0
<b>Nunavut</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>0</b>	<b>0</b>	<b>--</b>
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
<b>Canada</b>	<b>1,188</b>	<b>1,064</b>	<b>1,230</b>	<b>11.7</b>	<b>-3.4</b>	<b>4,775</b>	<b>5,226</b>	<b>-8.6</b>
Bankruptcies	<b>900</b>	<b>816</b>	<b>986</b>	<b>10.3</b>	<b>-8.7</b>	<b>3,643</b>	<b>4,072</b>	<b>-10.5</b>
Proposals	<b>288</b>	<b>248</b>	<b>244</b>	<b>16.1</b>	<b>18.0</b>	<b>1,132</b>	<b>1,154</b>	<b>-1.9</b>

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

	Volume			% Change		12-Month Period Ending		
	Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
<b>Agriculture, Forestry, Fishing and Hunting</b>	<b>26</b>	<b>41</b>	<b>34</b>	<b>-36.6</b>	<b>-23.5</b>	<b>134</b>	<b>144</b>	<b>-6.9</b>
Bankruptcies	20	31	23	-35.5	-13.0	91	103	-11.7
Proposals	6	10	11	-40.0	-45.5	43	41	4.9
<b>Mining and Oil and Gas Extraction</b>	<b>5</b>	<b>5</b>	<b>11</b>	<b>0.0</b>	<b>-54.5</b>	<b>26</b>	<b>59</b>	<b>-55.9</b>
Bankruptcies	3	3	6	0.0	-50.0	20	34	-41.2
Proposals	2	2	5	0.0	-60.0	6	25	-76.0
<b>Utilities</b>	<b>3</b>	<b>3</b>	<b>0</b>	<b>0.0</b>	<b>--</b>	<b>14</b>	<b>10</b>	<b>40.0</b>
Bankruptcies	3	2	0	50.0	--	10	10	0.0
Proposals	0	1	0	-100.0	--	4	0	--
<b>Construction</b>	<b>174</b>	<b>166</b>	<b>203</b>	<b>4.8</b>	<b>-14.3</b>	<b>782</b>	<b>863</b>	<b>-9.4</b>
Bankruptcies	137	135	166	1.5	-17.5	620	696	-10.9
Proposals	37	31	37	19.4	0.0	162	167	-3.0
<b>Manufacturing</b>	<b>155</b>	<b>126</b>	<b>125</b>	<b>23.0</b>	<b>24.0</b>	<b>554</b>	<b>564</b>	<b>-1.8</b>
Bankruptcies	116	90	89	28.9	30.3	393	426	-7.7
Proposals	39	36	36	8.3	8.3	161	138	16.7
<b>Wholesale Trade</b>	<b>64</b>	<b>57</b>	<b>76</b>	<b>12.3</b>	<b>-15.8</b>	<b>261</b>	<b>301</b>	<b>-13.3</b>
Bankruptcies	47	45	63	4.4	-25.4	198	241	-17.8
Proposals	17	12	13	41.7	30.8	63	60	5.0
<b>Retail Trade</b>	<b>165</b>	<b>155</b>	<b>184</b>	<b>6.5</b>	<b>-10.3</b>	<b>648</b>	<b>752</b>	<b>-13.8</b>
Bankruptcies	119	123	149	-3.3	-20.1	505	604	-16.4
Proposals	46	32	35	43.8	31.4	143	148	-3.4
<b>Transportation and Warehousing</b>	<b>63</b>	<b>81</b>	<b>86</b>	<b>-22.2</b>	<b>-26.7</b>	<b>310</b>	<b>403</b>	<b>-23.1</b>
Bankruptcies	47	66	69	-28.8	-31.9	252	334	-24.6
Proposals	16	15	17	6.7	-5.9	58	69	-15.9
<b>Information and Cultural Industries</b>	<b>18</b>	<b>17</b>	<b>22</b>	<b>5.9</b>	<b>-18.2</b>	<b>78</b>	<b>82</b>	<b>-4.9</b>
Bankruptcies	16	8	15	100.0	6.7	53	51	3.9
Proposals	2	9	7	-77.8	-71.4	25	31	-19.4
<b>Finance and Insurance</b>	<b>25</b>	<b>21</b>	<b>33</b>	<b>19.0</b>	<b>-24.2</b>	<b>107</b>	<b>107</b>	<b>0.0</b>
Bankruptcies	19	13	27	46.2	-29.6	80	86	-7.0
Proposals	6	8	6	-25.0	0.0	27	21	28.6
<b>Real Estate and Rental and Leasing</b>	<b>31</b>	<b>24</b>	<b>43</b>	<b>29.2</b>	<b>-27.9</b>	<b>142</b>	<b>183</b>	<b>-22.4</b>
Bankruptcies	20	19	39	5.3	-48.7	104	136	-23.5
Proposals	11	5	4	120.0	175.0	38	47	-19.1

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

	Volume			% Change		12-Month Period Ending		
	Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
<b>Professional, Scientific and Technical Services</b>	<b>87</b>	<b>54</b>	<b>76</b>	<b>61.1</b>	<b>14.5</b>	<b>290</b>	<b>327</b>	<b>-11.3</b>
Bankruptcies	64	38	61	68.4	4.9	198	242	-18.2
Proposals	23	16	15	43.8	53.3	92	85	8.2
<b>Management of Companies and Enterprises</b>	<b>13</b>	<b>13</b>	<b>14</b>	<b>0.0</b>	<b>-7.1</b>	<b>52</b>	<b>68</b>	<b>-23.5</b>
Bankruptcies	12	9	13	33.3	-7.7	43	48	-10.4
Proposals	1	4	1	-75.0	0.0	9	20	-55.0
<b>Administrative and Support, Waste Management and Remediation Services</b>	<b>67</b>	<b>54</b>	<b>64</b>	<b>24.1</b>	<b>4.7</b>	<b>213</b>	<b>218</b>	<b>-2.3</b>
Bankruptcies	49	42	59	16.7	-16.9	164	174	-5.7
Proposals	18	12	5	50.0	260.0	49	44	11.4
<b>Educational Services</b>	<b>8</b>	<b>6</b>	<b>9</b>	<b>33.3</b>	<b>-11.1</b>	<b>32</b>	<b>41</b>	<b>-22.0</b>
Bankruptcies	8	4	8	100.0	0.0	23	32	-28.1
Proposals	0	2	1	-100.0	-100.0	9	9	0.0
<b>Health Care and Social Assistance</b>	<b>15</b>	<b>16</b>	<b>9</b>	<b>-6.3</b>	<b>66.7</b>	<b>85</b>	<b>62</b>	<b>37.1</b>
Bankruptcies	7	12	4	-41.7	75.0	63	43	46.5
Proposals	8	4	5	100.0	60.0	22	19	15.8
<b>Arts, Entertainment and Recreation</b>	<b>20</b>	<b>20</b>	<b>23</b>	<b>0.0</b>	<b>-13.0</b>	<b>86</b>	<b>110</b>	<b>-21.8</b>
Bankruptcies	18	16	21	12.5	-14.3	74	91	-18.7
Proposals	2	4	2	-50.0	0.0	12	19	-36.8
<b>Accommodation and Food Services</b>	<b>176</b>	<b>140</b>	<b>139</b>	<b>25.7</b>	<b>26.6</b>	<b>658</b>	<b>639</b>	<b>3.0</b>
Bankruptcies	132	110	107	20.0	23.4	510	473	7.8
Proposals	44	30	32	46.7	37.5	148	166	-10.8
<b>Other Services (except Public Administration)</b>	<b>72</b>	<b>62</b>	<b>78</b>	<b>16.1</b>	<b>-7.7</b>	<b>297</b>	<b>285</b>	<b>4.2</b>
Bankruptcies	62	48	67	29.2	-7.5	238	243	-2.1
Proposals	10	14	11	-28.6	-9.1	59	42	40.5
<b>Public Administration</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>-66.7</b>	<b>0.0</b>	<b>5</b>	<b>8</b>	<b>-37.5</b>
Bankruptcies	1	2	0	-50.0	--	3	5	-40.0
Proposals	0	1	1	-100.0	-100.0	2	3	-33.3
<b>Total</b>	<b>1,188</b>	<b>1,064</b>	<b>1,230</b>	<b>11.7</b>	<b>-3.4</b>	<b>4,775</b>	<b>5,226</b>	<b>-8.6</b>
<b>Bankruptcies</b>	<b>900</b>	<b>816</b>	<b>986</b>	<b>10.3</b>	<b>-8.7</b>	<b>3,643</b>	<b>4,072</b>	<b>-10.5</b>
<b>Proposals</b>	<b>288</b>	<b>248</b>	<b>244</b>	<b>16.1</b>	<b>18.0</b>	<b>1,132</b>	<b>1,154</b>	<b>-1.9</b>



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

	Volume			% Change		12-Month Period Ending		
	Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
<b>Newfoundland and Labrador</b>	<b>456</b>	<b>518</b>	<b>610</b>	<b>-12.0</b>	<b>-25.2</b>	<b>2,081</b>	<b>2,521</b>	<b>-17.5</b>
<b>Bankruptcies</b>	<b>429</b>	<b>487</b>	<b>581</b>	<b>-11.9</b>	<b>-26.2</b>	<b>1,957</b>	<b>2,378</b>	<b>-17.7</b>
<b>Proposals</b>	<b>27</b>	<b>31</b>	<b>29</b>	<b>-12.9</b>	<b>-6.9</b>	<b>124</b>	<b>143</b>	<b>-13.3</b>
Avalon Peninsula	181	228	244	-20.6	-25.8	874	1,071	-18.4
Bankruptcies	163	208	228	-21.6	-28.5	795	994	-20.0
Proposals	18	20	16	-10.0	12.5	79	77	2.6
South Coast - Burin Peninsula	40	33	72	21.2	-44.4	176	253	-30.4
Bankruptcies	39	33	70	18.2	-44.3	173	245	-29.4
Proposals	1	0	2	--	-50.0	3	8	-62.5
West Coast - Northern Peninsula - Labrador	111	109	115	1.8	-3.5	436	494	-11.7
Bankruptcies	107	104	108	2.9	-0.9	415	460	-9.8
Proposals	4	5	7	-20.0	-42.9	21	34	-38.2
Notre Dame - Central Bonavista Bay	124	148	179	-16.2	-30.7	596	703	-15.2
Bankruptcies	120	142	175	-15.5	-31.4	574	679	-15.5
Proposals	4	6	4	-33.3	0.0	22	24	-8.3
<b>Prince Edward Island</b>	<b>133</b>	<b>150</b>	<b>148</b>	<b>-11.3</b>	<b>-10.1</b>	<b>620</b>	<b>576</b>	<b>7.6</b>
<b>Bankruptcies</b>	<b>102</b>	<b>117</b>	<b>137</b>	<b>-12.8</b>	<b>-25.5</b>	<b>520</b>	<b>512</b>	<b>1.6</b>
<b>Proposals</b>	<b>31</b>	<b>33</b>	<b>11</b>	<b>-6.1</b>	<b>181.8</b>	<b>100</b>	<b>64</b>	<b>56.3</b>
<b>Nova Scotia</b>	<b>1,055</b>	<b>1,109</b>	<b>1,262</b>	<b>-4.9</b>	<b>-16.4</b>	<b>4,556</b>	<b>5,130</b>	<b>-11.2</b>
<b>Bankruptcies</b>	<b>805</b>	<b>857</b>	<b>1,004</b>	<b>-6.1</b>	<b>-19.8</b>	<b>3,587</b>	<b>4,180</b>	<b>-14.2</b>
<b>Proposals</b>	<b>250</b>	<b>252</b>	<b>258</b>	<b>-0.8</b>	<b>-3.1</b>	<b>969</b>	<b>950</b>	<b>2.0</b>
Cape Breton	173	228	227	-24.1	-23.8	851	980	-13.2
Bankruptcies	122	158	165	-22.8	-26.1	624	764	-18.3
Proposals	51	70	62	-27.1	-17.7	227	216	5.1
North Shore	172	177	213	-2.8	-19.2	733	907	-19.2
Bankruptcies	133	130	163	2.3	-18.4	552	711	-22.4
Proposals	39	47	50	-17.0	-22.0	181	196	-7.7
Annapolis Valley	164	159	173	3.1	-5.2	642	720	-10.8
Bankruptcies	143	135	146	5.9	-2.1	546	623	-12.4
Proposals	21	24	27	-12.5	-22.2	96	97	-1.0
Southern	129	146	162	-11.6	-20.4	605	636	-4.9
Bankruptcies	102	120	129	-15.0	-20.9	496	514	-3.5
Proposals	27	26	33	3.8	-18.2	109	122	-10.7
Halifax	416	399	488	4.3	-14.8	1,723	1,887	-8.7
Bankruptcies	304	314	401	-3.2	-24.2	1,368	1,568	-12.8
Proposals	112	85	87	31.8	28.7	355	319	11.3

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

	Volume			% Change		12-Month Period Ending		
	Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
<b>New Brunswick</b>	<b>892</b>	<b>878</b>	<b>855</b>	<b>1.6</b>	<b>4.3</b>	<b>3,500</b>	<b>3,713</b>	<b>-5.7</b>
<b>Bankruptcies</b>	<b>704</b>	<b>693</b>	<b>714</b>	<b>1.6</b>	<b>-1.4</b>	<b>2,848</b>	<b>3,109</b>	<b>-8.4</b>
<b>Proposals</b>	<b>188</b>	<b>185</b>	<b>141</b>	<b>1.6</b>	<b>33.3</b>	<b>652</b>	<b>604</b>	<b>7.9</b>
Campbellton - Miramichi	185	155	155	19.4	19.4	674	720	-6.4
Bankruptcies	152	133	143	14.3	6.3	574	621	-7.6
Proposals	33	22	12	50.0	175.0	100	99	1.0
Moncton - Richibucto	263	258	263	1.9	0.0	1,034	1,072	-3.5
Bankruptcies	215	193	214	11.4	0.5	845	874	-3.3
Proposals	48	65	49	-26.2	-2.0	189	198	-4.5
Saint John - St. Stephen	215	245	197	-12.2	9.1	855	858	-0.3
Bankruptcies	165	195	165	-15.4	0.0	686	723	-5.1
Proposals	50	50	32	0.0	56.3	169	135	25.2
Fredericton - Oromocto	126	133	137	-5.3	-8.0	556	624	-10.9
Bankruptcies	95	99	103	-4.0	-7.8	424	511	-17.0
Proposals	31	34	34	-8.8	-8.8	132	113	16.8
Edmundston - Woodstock	104	88	102	18.2	2.0	380	440	-13.6
Bankruptcies	77	74	89	4.1	-13.5	318	380	-16.3
Proposals	27	14	13	92.9	107.7	62	60	3.3
<b>Quebec</b>	<b>8,802</b>	<b>8,382</b>	<b>9,351</b>	<b>5.0</b>	<b>-5.9</b>	<b>35,768</b>	<b>37,771</b>	<b>-5.3</b>
<b>Bankruptcies</b>	<b>6,210</b>	<b>6,067</b>	<b>6,994</b>	<b>2.4</b>	<b>-11.2</b>	<b>25,627</b>	<b>28,100</b>	<b>-8.8</b>
<b>Proposals</b>	<b>2,592</b>	<b>2,315</b>	<b>2,357</b>	<b>12.0</b>	<b>10.0</b>	<b>10,141</b>	<b>9,671</b>	<b>4.9</b>
Gaspésie - Îles-de-la-Madeleine	88	80	82	10.0	7.3	394	345	14.2
Bankruptcies	68	61	52	11.5	30.8	288	231	24.7
Proposals	20	19	30	5.3	-33.3	106	114	-7.0
Bas-Saint-Laurent	163	143	182	14.0	-10.4	657	690	-4.8
Bankruptcies	116	111	141	4.5	-17.7	454	544	-16.5
Proposals	47	32	41	46.9	14.6	203	146	39.0
Capitale-Nationale	513	556	641	-7.7	-20.0	2,313	2,420	-4.4
Bankruptcies	382	447	522	-14.5	-26.8	1,746	1,927	-9.4
Proposals	131	109	119	20.2	10.1	567	493	15.0
Chaudière - Appalaches	312	251	330	24.3	-5.5	1,205	1,298	-7.2
Bankruptcies	217	185	261	17.3	-16.9	866	980	-11.6
Proposals	95	66	69	43.9	37.7	339	318	6.6
Estrie	316	272	357	16.2	-11.5	1,253	1,363	-8.1
Bankruptcies	244	221	301	10.4	-18.9	1,008	1,117	-9.8
Proposals	72	51	56	41.2	28.6	245	246	-0.4
Centre-du-Québec	283	222	259	27.5	9.3	1,012	1,059	-4.4
Bankruptcies	211	182	204	15.9	3.4	787	836	-5.9
Proposals	72	40	55	80.0	30.9	225	223	0.9

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

	Volume			% Change		12-Month Period Ending		
	Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
Montréal	1,726	1,547	1,643	11.6	5.1	6,592	6,784	-2.8
Bankruptcies	1,219	1,091	1,213	11.7	0.5	4,619	4,992	-7.5
Proposals	507	456	430	11.2	17.9	1,973	1,792	10.1
Montréal	2,103	2,184	2,472	-3.7	-14.9	9,136	9,958	-8.3
Bankruptcies	1,505	1,608	1,898	-6.4	-20.7	6,679	7,540	-11.4
Proposals	598	576	574	3.8	4.2	2,457	2,418	1.6
Laval	466	437	520	6.6	-10.4	1,920	2,075	-7.5
Bankruptcies	331	300	358	10.3	-7.5	1,339	1,462	-8.4
Proposals	135	137	162	-1.5	-16.7	581	613	-5.2
Lanaudière	704	609	674	15.6	4.5	2,699	2,847	-5.2
Bankruptcies	437	386	446	13.2	-2.0	1,726	1,942	-11.1
Proposals	267	223	228	19.7	17.1	973	905	7.5
Laurentides	893	918	838	-2.7	6.6	3,616	3,584	0.9
Bankruptcies	571	634	554	-9.9	3.1	2,449	2,450	0.0
Proposals	322	284	284	13.4	13.4	1,167	1,134	2.9
Outaouais	524	488	544	7.4	-3.7	2,116	2,197	-3.7
Bankruptcies	374	331	386	13.0	-3.1	1,465	1,552	-5.6
Proposals	150	157	158	-4.5	-5.1	651	645	0.9
Abitibi - Témiscamingue	96	134	149	-28.4	-35.6	487	596	-18.3
Bankruptcies	69	87	124	-20.7	-44.4	356	484	-26.4
Proposals	27	47	25	-42.6	8.0	131	112	17.0
Mauricie	300	261	316	14.9	-5.1	1,112	1,166	-4.6
Bankruptcies	233	212	261	9.9	-10.7	900	924	-2.6
Proposals	67	49	55	36.7	21.8	212	242	-12.4
Saguenay - Lac-Saint-Jean	253	236	272	7.2	-7.0	1,005	1,091	-7.9
Bankruptcies	181	174	218	4.0	-17.0	739	887	-16.7
Proposals	72	62	54	16.1	33.3	266	204	30.4
Côte-Nord	52	41	60	26.8	-13.3	208	254	-18.1
Bankruptcies	44	34	45	29.4	-2.2	170	198	-14.1
Proposals	8	7	15	14.3	-46.7	38	56	-32.1
Nord-du-Québec	12	6	11	100.0	9.1	41	47	-12.8
Bankruptcies	9	5	10	80.0	-10.0	34	35	-2.9
Proposals	3	1	1	200.0	200.0	7	12	-41.7
<b>Ontario</b>	<b>12,531</b>	<b>11,886</b>	<b>14,106</b>	<b>5.4</b>	<b>-11.2</b>	<b>50,460</b>	<b>56,619</b>	<b>-10.9</b>
<b>Bankruptcies</b>	<b>6,405</b>	<b>6,057</b>	<b>7,828</b>	<b>5.7</b>	<b>-18.2</b>	<b>25,529</b>	<b>33,000</b>	<b>-22.6</b>
<b>Proposals</b>	<b>6,126</b>	<b>5,829</b>	<b>6,278</b>	<b>5.1</b>	<b>-2.4</b>	<b>24,931</b>	<b>23,619</b>	<b>5.6</b>
Ottawa	1,018	909	1,151	12.0	-11.6	3,977	4,306	-7.6
Bankruptcies	625	591	750	5.8	-16.7	2,510	2,870	-12.5
Proposals	393	318	401	23.6	-2.0	1,467	1,436	2.2

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

	Volume			% Change		12-Month Period Ending		
	Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
Kingston - Pembroke	448	485	440	-7.6	1.8	1,811	1,965	-7.8
Bankruptcies	299	343	272	-12.8	9.9	1,193	1,329	-10.2
Proposals	149	142	168	4.9	-11.3	618	636	-2.8
Muskoka - Kawarthas	334	379	347	-11.9	-3.7	1,415	1,459	-3.0
Bankruptcies	182	212	226	-14.2	-19.5	781	929	-15.9
Proposals	152	167	121	-9.0	25.6	634	530	19.6
Toronto	5,251	5,237	6,108	0.3	-14.0	21,748	24,670	-11.8
Bankruptcies	2,182	2,110	2,832	3.4	-23.0	8,830	11,951	-26.1
Proposals	3,069	3,127	3,276	-1.9	-6.3	12,918	12,719	1.6
Kitchener - Waterloo - Barrie	1,260	1,146	1,417	9.9	-11.1	5,030	5,644	-10.9
Bankruptcies	663	577	812	14.9	-18.3	2,556	3,395	-24.7
Proposals	597	569	605	4.9	-1.3	2,474	2,249	10.0
Hamilton - Niagara Peninsula	1,545	1,370	1,727	12.8	-10.5	6,139	6,728	-8.8
Bankruptcies	791	689	925	14.8	-14.5	3,038	3,998	-24.0
Proposals	754	681	802	10.7	-6.0	3,101	2,730	13.6
London	923	834	956	10.7	-3.5	3,427	3,765	-9.0
Bankruptcies	552	505	632	9.3	-12.7	2,060	2,629	-21.6
Proposals	371	329	324	12.8	14.5	1,367	1,136	20.3
Windsor - Sarnia	722	642	890	12.5	-18.9	2,947	3,548	-16.9
Bankruptcies	448	421	597	6.4	-25.0	1,882	2,478	-24.1
Proposals	274	221	293	24.0	-6.5	1,065	1,070	-0.5
Stratford - Bruce Peninsula	266	191	229	39.3	16.2	906	874	3.7
Bankruptcies	162	132	170	22.7	-4.7	587	663	-11.5
Proposals	104	59	59	76.3	76.3	319	211	51.2
Northeast	621	559	659	11.1	-5.8	2,454	2,859	-14.2
Bankruptcies	390	373	489	4.6	-20.2	1,633	2,148	-24.0
Proposals	231	186	170	24.2	35.9	821	711	15.5
Northwest	142	136	181	4.4	-21.5	605	799	-24.3
Bankruptcies	111	104	122	6.7	-9.0	459	608	-24.5
Proposals	31	32	59	-3.1	-47.5	146	191	-23.6
<b>Manitoba</b>	<b>509</b>	<b>514</b>	<b>660</b>	<b>-1.0</b>	<b>-22.9</b>	<b>2,155</b>	<b>2,673</b>	<b>-19.4</b>
<b>Bankruptcies</b>	<b>353</b>	<b>355</b>	<b>495</b>	<b>-0.6</b>	<b>-28.7</b>	<b>1,514</b>	<b>1,994</b>	<b>-24.1</b>
<b>Proposals</b>	<b>156</b>	<b>159</b>	<b>165</b>	<b>-1.9</b>	<b>-5.5</b>	<b>641</b>	<b>679</b>	<b>-5.6</b>
Southeast	22	20	50	10.0	-56.0	132	192	-31.3
Bankruptcies	22	16	39	37.5	-43.6	112	147	-23.8
Proposals	0	4	11	-100.0	-100.0	20	45	-55.6
South Central	21	16	25	31.3	-16.0	88	113	-22.1
Bankruptcies	15	9	20	66.7	-25.0	64	93	-31.2
Proposals	6	7	5	-14.3	20.0	24	20	20.0

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

	Volume			% Change		12-Month Period Ending		
	Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
Southwest	71	67	84	6.0	-15.5	257	322	-20.2
Bankruptcies	42	42	50	0.0	-16.0	155	208	-25.5
Proposals	29	25	34	16.0	-14.7	102	114	-10.5
North Central	17	8	18	112.5	-5.6	55	80	-31.3
Bankruptcies	8	8	10	0.0	-20.0	40	51	-21.6
Proposals	9	0	8	--	12.5	15	29	-48.3
Winnipeg	317	328	410	-3.4	-22.7	1,358	1,663	-18.3
Bankruptcies	225	227	322	-0.9	-30.1	966	1,266	-23.7
Proposals	92	101	88	-8.9	4.5	392	397	-1.3
Interlake	24	33	35	-27.3	-31.4	108	130	-16.9
Bankruptcies	19	26	28	-26.9	-32.1	82	106	-22.6
Proposals	5	7	7	-28.6	-28.6	26	24	8.3
Parklands	13	26	12	-50.0	8.3	77	73	5.5
Bankruptcies	8	17	7	-52.9	14.3	43	54	-20.4
Proposals	5	9	5	-44.4	0.0	34	19	78.9
North	23	14	25	64.3	-8.0	77	101	-23.8
Bankruptcies	13	9	19	44.4	-31.6	50	69	-27.5
Proposals	10	5	6	100.0	66.7	27	32	-15.6
<b>Saskatchewan</b>	<b>446</b>	<b>506</b>	<b>528</b>	<b>-11.9</b>	<b>-15.5</b>	<b>2,055</b>	<b>2,326</b>	<b>-11.7</b>
<b>Bankruptcies</b>	<b>269</b>	<b>320</b>	<b>331</b>	<b>-15.9</b>	<b>-18.7</b>	<b>1,272</b>	<b>1,528</b>	<b>-16.8</b>
<b>Proposals</b>	<b>177</b>	<b>186</b>	<b>197</b>	<b>-4.8</b>	<b>-10.2</b>	<b>783</b>	<b>798</b>	<b>-1.9</b>
Regina - Moose Mountain	107	153	158	-30.1	-32.3	562	657	-14.5
Bankruptcies	56	74	91	-24.3	-38.5	283	395	-28.4
Proposals	51	79	67	-35.4	-23.9	279	262	6.5
Swift Current - Moose Jaw	39	34	63	14.7	-38.1	194	244	-20.5
Bankruptcies	23	26	39	-11.5	-41.0	130	159	-18.2
Proposals	16	8	24	100.0	-33.3	64	85	-24.7
Saskatoon - Biggar	163	160	159	1.9	2.5	655	742	-11.7
Bankruptcies	105	115	103	-8.7	1.9	427	501	-14.8
Proposals	58	45	56	28.9	3.6	228	241	-5.4
Yorkton - Melville	38	46	44	-17.4	-13.6	176	183	-3.8
Bankruptcies	28	31	30	-9.7	-6.7	128	120	6.7
Proposals	10	15	14	-33.3	-28.6	48	63	-23.8
Prince Albert	92	99	95	-7.1	-3.2	425	456	-6.8
Bankruptcies	55	66	60	-16.7	-8.3	275	316	-13.0
Proposals	37	33	35	12.1	5.7	150	140	7.1
Northern	6	14	10	-57.1	-40.0	42	43	-2.3
Bankruptcies	2	9	9	-77.8	-77.8	28	36	-22.2
Proposals	4	5	1	-20.0	300.0	14	7	100.0

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

	Volume			% Change		12-Month Period Ending		
	Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
<b>Alberta</b>	<b>2,359</b>	<b>2,411</b>	<b>2,585</b>	<b>-2.2</b>	<b>-8.7</b>	<b>10,040</b>	<b>10,870</b>	<b>-7.6</b>
<b>Bankruptcies</b>	<b>1,575</b>	<b>1,654</b>	<b>1,886</b>	<b>-4.8</b>	<b>-16.5</b>	<b>7,029</b>	<b>8,150</b>	<b>-13.8</b>
<b>Proposals</b>	<b>784</b>	<b>757</b>	<b>699</b>	<b>3.6</b>	<b>12.2</b>	<b>3,011</b>	<b>2,720</b>	<b>10.7</b>
Lethbridge - Medicine Hat	224	222	251	0.9	-10.8	913	1,041	-12.3
Bankruptcies	163	160	196	1.9	-16.8	657	815	-19.4
Proposals	61	62	55	-1.6	10.9	256	226	13.3
Camrose - Drumheller	110	108	88	1.9	25.0	421	443	-5.0
Bankruptcies	73	76	61	-3.9	19.7	304	326	-6.7
Proposals	37	32	27	15.6	37.0	117	117	0.0
Calgary	901	956	894	-5.8	0.8	3,754	3,761	-0.2
Bankruptcies	605	673	694	-10.1	-12.8	2,769	2,952	-6.2
Proposals	296	283	200	4.6	48.0	985	809	21.8
Banff - Jasper - Rocky Mountain House	57	65	47	-12.3	21.3	224	224	0.0
Bankruptcies	43	57	38	-24.6	13.2	176	175	0.6
Proposals	14	8	9	75.0	55.6	48	49	-2.0
Red Deer	111	110	148	0.9	-25.0	544	552	-1.4
Bankruptcies	76	73	123	4.1	-38.2	372	450	-17.3
Proposals	35	37	25	-5.4	40.0	172	102	68.6
Edmonton	770	777	929	-0.9	-17.1	3,378	3,832	-11.8
Bankruptcies	491	495	619	-0.8	-20.7	2,186	2,698	-19.0
Proposals	279	282	310	-1.1	-10.0	1,192	1,134	5.1
Athabasca - Grande Prairie - Peace River	142	128	175	10.9	-18.9	619	799	-22.5
Bankruptcies	98	91	122	7.7	-19.7	448	587	-23.7
Proposals	44	37	53	18.9	-17.0	171	212	-19.3
Wood Buffalo - Cold Lake	45	45	54	0.0	-16.7	185	217	-14.7
Bankruptcies	26	29	33	-10.3	-21.2	116	146	-20.5
Proposals	19	16	21	18.8	-9.5	69	71	-2.8
<b>British Columbia</b>	<b>2,804</b>	<b>2,921</b>	<b>3,232</b>	<b>-4.0</b>	<b>-13.2</b>	<b>11,676</b>	<b>12,723</b>	<b>-8.2</b>
<b>Bankruptcies</b>	<b>1,794</b>	<b>1,985</b>	<b>2,442</b>	<b>-9.6</b>	<b>-26.5</b>	<b>8,040</b>	<b>9,674</b>	<b>-16.9</b>
<b>Proposals</b>	<b>1,010</b>	<b>936</b>	<b>790</b>	<b>7.9</b>	<b>27.8</b>	<b>3,636</b>	<b>3,049</b>	<b>19.3</b>
Vancouver Island and Coast	562	581	690	-3.3	-18.6	2,452	2,563	-4.3
Bankruptcies	373	433	542	-13.9	-31.2	1,775	2,042	-13.1
Proposals	189	148	148	27.7	27.7	677	521	29.9
Lower Mainland - Southwest	1,562	1,641	1,677	-4.8	-6.9	6,285	6,721	-6.5
Bankruptcies	1,001	1,067	1,271	-6.2	-21.2	4,245	5,059	-16.1
Proposals	561	574	406	-2.3	38.2	2,040	1,662	22.7

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

	Volume			% Change		12-Month Period Ending		
	Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
Thompson - Okanagan	415	434	512	-4.4	-18.9	1,816	1,925	-5.7
Bankruptcies	241	292	351	-17.5	-31.3	1,191	1,402	-15.0
Proposals	174	142	161	22.5	8.1	625	523	19.5
Kootenay	75	81	100	-7.4	-25.0	352	421	-16.4
Bankruptcies	47	60	74	-21.7	-36.5	244	306	-20.3
Proposals	28	21	26	33.3	7.7	108	115	-6.1
Cariboo	123	119	136	3.4	-9.6	502	588	-14.6
Bankruptcies	85	79	113	7.6	-24.8	376	454	-17.2
Proposals	38	40	23	-5.0	65.2	126	134	-6.0
North Coast	24	25	42	-4.0	-42.9	85	158	-46.2
Bankruptcies	17	21	36	-19.0	-52.8	64	133	-51.9
Proposals	7	4	6	75.0	16.7	21	25	-16.0
Nechako	18	12	34	50.0	-47.1	72	131	-45.0
Bankruptcies	13	9	24	44.4	-45.8	55	108	-49.1
Proposals	5	3	10	66.7	-50.0	17	23	-26.1
Northeast	25	28	41	-10.7	-39.0	113	219	-48.4
Bankruptcies	18	24	32	-25.0	-43.8	90	172	-47.7
Proposals	7	4	9	75.0	-22.2	23	47	-51.1
<b>Northwest Territories</b>	<b>8</b>	<b>12</b>	<b>8</b>	<b>-33.3</b>	<b>0.0</b>	<b>45</b>	<b>43</b>	<b>4.7</b>
<b>Bankruptcies</b>	<b>8</b>	<b>9</b>	<b>7</b>	<b>-11.1</b>	<b>14.3</b>	<b>33</b>	<b>31</b>	<b>6.5</b>
<b>Proposals</b>	<b>0</b>	<b>3</b>	<b>1</b>	<b>-100.0</b>	<b>-100.0</b>	<b>12</b>	<b>12</b>	<b>0.0</b>
<b>Yukon Territory</b>	<b>7</b>	<b>11</b>	<b>15</b>	<b>-36.4</b>	<b>-53.3</b>	<b>36</b>	<b>39</b>	<b>-7.7</b>
<b>Bankruptcies</b>	<b>6</b>	<b>9</b>	<b>14</b>	<b>-33.3</b>	<b>-57.1</b>	<b>31</b>	<b>34</b>	<b>-8.8</b>
<b>Proposals</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>-50.0</b>	<b>0.0</b>	<b>5</b>	<b>5</b>	<b>0.0</b>
<b>Nunavut</b>	<b>0</b>	<b>2</b>	<b>3</b>	<b>-100.0</b>	<b>-100.0</b>	<b>7</b>	<b>4</b>	<b>75.0</b>
<b>Bankruptcies</b>	<b>0</b>	<b>1</b>	<b>3</b>	<b>-100.0</b>	<b>-100.0</b>	<b>6</b>	<b>4</b>	<b>50.0</b>
<b>Proposals</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>-100.0</b>	<b>--</b>	<b>1</b>	<b>0</b>	<b>--</b>

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

	Volume			% Change		12-Month Period Ending		
	Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
<b>Newfoundland and Labrador</b>	<b>4</b>	<b>5</b>	<b>8</b>	<b>-20.0</b>	<b>-50.0</b>	<b>26</b>	<b>23</b>	<b>13.0</b>
<b>Bankruptcies</b>	<b>2</b>	<b>5</b>	<b>6</b>	<b>-60.0</b>	<b>-66.7</b>	<b>24</b>	<b>21</b>	<b>14.3</b>
<b>Proposals</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>--</b>	<b>0.0</b>	<b>2</b>	<b>2</b>	<b>0.0</b>
Avalon Peninsula	0	1	6	-100.0	-100.0	10	11	-9.1
Bankruptcies	0	1	4	-100.0	-100.0	10	9	11.1
Proposals	0	0	2	--	-100.0	0	2	-100.0
South Coast - Burin Peninsula	1	0	0	--	--	2	2	0.0
Bankruptcies	1	0	0	--	--	2	2	0.0
Proposals	0	0	0	--	--	0	0	--
West Coast - Northern Peninsula - Labrador	1	3	1	-66.7	0.0	7	6	16.7
Bankruptcies	1	3	1	-66.7	0.0	7	6	16.7
Proposals	0	0	0	--	--	0	0	--
Notre Dame - Central Bonavista Bay	2	1	1	100.0	100.0	7	4	75.0
Bankruptcies	0	1	1	-100.0	-100.0	5	4	25.0
Proposals	2	0	0	--	--	2	0	--
<b>Prince Edward Island</b>	<b>6</b>	<b>4</b>	<b>9</b>	<b>50.0</b>	<b>-33.3</b>	<b>17</b>	<b>22</b>	<b>-22.7</b>
<b>Bankruptcies</b>	<b>6</b>	<b>4</b>	<b>5</b>	<b>50.0</b>	<b>20.0</b>	<b>15</b>	<b>16</b>	<b>-6.3</b>
<b>Proposals</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>--</b>	<b>-100.0</b>	<b>2</b>	<b>6</b>	<b>-66.7</b>
<b>Nova Scotia</b>	<b>21</b>	<b>18</b>	<b>44</b>	<b>16.7</b>	<b>-52.3</b>	<b>113</b>	<b>167</b>	<b>-32.3</b>
<b>Bankruptcies</b>	<b>18</b>	<b>14</b>	<b>40</b>	<b>28.6</b>	<b>-55.0</b>	<b>95</b>	<b>138</b>	<b>-31.2</b>
<b>Proposals</b>	<b>3</b>	<b>4</b>	<b>4</b>	<b>-25.0</b>	<b>-25.0</b>	<b>18</b>	<b>29</b>	<b>-37.9</b>
Cape Breton	2	0	5	--	-60.0	6	12	-50.0
Bankruptcies	2	0	5	--	-60.0	5	11	-54.5
Proposals	0	0	0	--	--	1	1	0.0
North Shore	5	2	2	150.0	150.0	14	16	-12.5
Bankruptcies	4	2	2	100.0	100.0	10	16	-37.5
Proposals	1	0	0	--	--	4	0	--
Annapolis Valley	3	1	3	200.0	0.0	14	22	-36.4
Bankruptcies	3	1	2	200.0	50.0	13	20	-35.0
Proposals	0	0	1	--	-100.0	1	2	-50.0
Southern	2	4	7	-50.0	-71.4	11	16	-31.3
Bankruptcies	2	3	5	-33.3	-60.0	10	10	0.0
Proposals	0	1	2	-100.0	-100.0	1	6	-83.3
Halifax	9	11	27	-18.2	-66.7	67	102	-34.3
Bankruptcies	7	8	26	-12.5	-73.1	57	82	-30.5
Proposals	2	3	1	-33.3	100.0	10	20	-50.0



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

	Volume			% Change		12-Month Period Ending		
	Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
<b>New Brunswick</b>	<b>6</b>	<b>21</b>	<b>18</b>	<b>-71.4</b>	<b>-66.7</b>	<b>60</b>	<b>83</b>	<b>-27.7</b>
<b>Bankruptcies</b>	<b>5</b>	<b>15</b>	<b>16</b>	<b>-66.7</b>	<b>-68.8</b>	<b>43</b>	<b>70</b>	<b>-38.6</b>
<b>Proposals</b>	<b>1</b>	<b>6</b>	<b>2</b>	<b>-83.3</b>	<b>-50.0</b>	<b>17</b>	<b>13</b>	<b>30.8</b>
Campbellton - Miramichi	1	7	2	-85.7	-50.0	16	21	-23.8
Bankruptcies	1	6	2	-83.3	-50.0	14	19	-26.3
Proposals	0	1	0	-100.0	--	2	2	0.0
Moncton - Richibucto	1	3	11	-66.7	-90.9	17	32	-46.9
Bankruptcies	1	3	10	-66.7	-90.0	13	30	-56.7
Proposals	0	0	1	--	-100.0	4	2	100.0
Saint John - St. Stephen	2	6	2	-66.7	0.0	15	7	114.3
Bankruptcies	1	3	1	-66.7	0.0	8	4	100.0
Proposals	1	3	1	-66.7	0.0	7	3	133.3
Fredericton - Oromocto	1	2	2	-50.0	-50.0	5	16	-68.8
Bankruptcies	1	1	2	0.0	-50.0	3	10	-70.0
Proposals	0	1	0	-100.0	--	2	6	-66.7
Edmundston - Woodstock	0	2	1	-100.0	-100.0	7	6	16.7
Bankruptcies	0	1	1	-100.0	-100.0	5	6	-16.7
Proposals	0	1	0	-100.0	--	2	0	--
<b>Quebec</b>	<b>548</b>	<b>457</b>	<b>516</b>	<b>19.9</b>	<b>6.2</b>	<b>2,127</b>	<b>2,099</b>	<b>1.3</b>
<b>Bankruptcies</b>	<b>406</b>	<b>330</b>	<b>406</b>	<b>23.0</b>	<b>0.0</b>	<b>1,569</b>	<b>1,520</b>	<b>3.2</b>
<b>Proposals</b>	<b>142</b>	<b>127</b>	<b>110</b>	<b>11.8</b>	<b>29.1</b>	<b>558</b>	<b>579</b>	<b>-3.6</b>
Gaspésie - Îles-de-la-Madeleine	3	13	5	-76.9	-40.0	30	16	87.5
Bankruptcies	2	5	4	-60.0	-50.0	19	12	58.3
Proposals	1	8	1	-87.5	0.0	11	4	175.0
Bas-Saint-Laurent	14	16	13	-12.5	7.7	52	45	15.6
Bankruptcies	11	11	11	0.0	0.0	38	31	22.6
Proposals	3	5	2	-40.0	50.0	14	14	0.0
Capitale-Nationale	35	35	37	0.0	-5.4	155	151	2.6
Bankruptcies	24	25	29	-4.0	-17.2	112	112	0.0
Proposals	11	10	8	10.0	37.5	43	39	10.3
Chaudière - Appalaches	26	14	19	85.7	36.8	86	83	3.6
Bankruptcies	18	10	18	80.0	0.0	63	64	-1.6
Proposals	8	4	1	100.0	700.0	23	19	21.1
Estrie	16	8	11	100.0	45.5	50	54	-7.4
Bankruptcies	11	7	9	57.1	22.2	36	40	-10.0
Proposals	5	1	2	400.0	150.0	14	14	0.0
Centre-du-Québec	9	14	12	-35.7	-25.0	59	55	7.3
Bankruptcies	7	10	10	-30.0	-30.0	44	39	12.8
Proposals	2	4	2	-50.0	0.0	15	16	-6.3

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

	Volume			% Change		12-Month Period Ending		
	Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
Montréal	93	82	67	13.4	38.8	360	318	13.2
Bankruptcies	76	68	48	11.8	58.3	285	231	23.4
Proposals	17	14	19	21.4	-10.5	75	87	-13.8
Montréal	159	133	164	19.5	-3.0	614	687	-10.6
Bankruptcies	120	87	132	37.9	-9.1	453	484	-6.4
Proposals	39	46	32	-15.2	21.9	161	203	-20.7
Laval	54	30	44	80.0	22.7	164	159	3.1
Bankruptcies	35	20	32	75.0	9.4	111	107	3.7
Proposals	19	10	12	90.0	58.3	53	52	1.9
Lanaudière	40	21	31	90.5	29.0	133	124	7.3
Bankruptcies	28	17	24	64.7	16.7	98	94	4.3
Proposals	12	4	7	200.0	71.4	35	30	16.7
Laurentides	45	37	59	21.6	-23.7	183	182	0.5
Bankruptcies	33	31	44	6.5	-25.0	133	135	-1.5
Proposals	12	6	15	100.0	-20.0	50	47	6.4
Outaouais	19	17	22	11.8	-13.6	78	69	13.0
Bankruptcies	13	10	19	30.0	-31.6	47	50	-6.0
Proposals	6	7	3	-14.3	100.0	31	19	63.2
Abitibi - Témiscamingue	3	3	6	0.0	-50.0	19	34	-44.1
Bankruptcies	3	3	6	0.0	-50.0	19	29	-34.5
Proposals	0	0	0	--	--	0	5	-100.0
Mauricie	16	16	10	0.0	60.0	74	62	19.4
Bankruptcies	11	13	8	-15.4	37.5	51	44	15.9
Proposals	5	3	2	66.7	150.0	23	18	27.8
Saguenay - Lac-Saint-Jean	13	8	10	62.5	30.0	52	42	23.8
Bankruptcies	12	8	8	50.0	50.0	45	34	32.4
Proposals	1	0	2	--	-50.0	7	8	-12.5
Côte-Nord	1	5	2	-80.0	-50.0	13	10	30.0
Bankruptcies	1	3	2	-66.7	-50.0	11	9	22.2
Proposals	0	2	0	-100.0	--	2	1	100.0
Nord-du-Québec	0	0	2	--	-100.0	3	6	-50.0
Bankruptcies	0	0	1	--	-100.0	3	5	-40.0
Proposals	0	0	1	--	-100.0	0	1	-100.0
<b>Ontario</b>	<b>400</b>	<b>360</b>	<b>422</b>	<b>11.1</b>	<b>-5.2</b>	<b>1,614</b>	<b>1,860</b>	<b>-13.2</b>
<b>Bankruptcies</b>	<b>306</b>	<b>290</b>	<b>338</b>	<b>5.5</b>	<b>-9.5</b>	<b>1,276</b>	<b>1,533</b>	<b>-16.8</b>
<b>Proposals</b>	<b>94</b>	<b>70</b>	<b>84</b>	<b>34.3</b>	<b>11.9</b>	<b>338</b>	<b>327</b>	<b>3.4</b>
Ottawa	37	23	22	60.9	68.2	138	161	-14.3
Bankruptcies	26	19	21	36.8	23.8	100	136	-26.5
Proposals	11	4	1	175.0	1,000.0	38	25	52.0

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

	Volume			% Change		12-Month Period Ending		
	Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
Kingston - Pembroke	6	11	9	-45.5	-33.3	33	48	-31.3
Bankruptcies	4	8	9	-50.0	-55.6	26	43	-39.5
Proposals	2	3	0	-33.3	--	7	5	40.0
Muskoka - Kawarthas	5	21	5	-76.2	0.0	43	34	26.5
Bankruptcies	5	20	5	-75.0	0.0	41	30	36.7
Proposals	0	1	0	-100.0	--	2	4	-50.0
Toronto	223	193	236	15.5	-5.5	889	981	-9.4
Bankruptcies	169	143	187	18.2	-9.6	686	790	-13.2
Proposals	54	50	49	8.0	10.2	203	191	6.3
Kitchener - Waterloo - Barrie	35	28	41	25.0	-14.6	134	158	-15.2
Bankruptcies	24	27	34	-11.1	-29.4	108	140	-22.9
Proposals	11	1	7	1,000.0	57.1	26	18	44.4
Hamilton - Niagara Peninsula	41	41	56	0.0	-26.8	165	226	-27.0
Bankruptcies	34	37	43	-8.1	-20.9	135	188	-28.2
Proposals	7	4	13	75.0	-46.2	30	38	-21.1
London	12	8	20	50.0	-40.0	52	60	-13.3
Bankruptcies	9	7	11	28.6	-18.2	42	46	-8.7
Proposals	3	1	9	200.0	-66.7	10	14	-28.6
Windsor - Sarnia	15	18	12	-16.7	25.0	61	76	-19.7
Bankruptcies	14	15	11	-6.7	27.3	54	64	-15.6
Proposals	1	3	1	-66.7	0.0	7	12	-41.7
Stratford - Bruce Peninsula	6	6	4	0.0	50.0	33	27	22.2
Bankruptcies	5	6	4	-16.7	25.0	29	23	26.1
Proposals	1	0	0	--	--	4	4	0.0
Northeast	14	7	16	100.0	-12.5	44	64	-31.3
Bankruptcies	12	5	12	140.0	0.0	34	53	-35.8
Proposals	2	2	4	0.0	-50.0	10	11	-9.1
Northwest	4	2	0	100.0	--	23	25	-8.0
Bankruptcies	3	2	0	50.0	--	22	21	4.8
Proposals	1	0	0	--	--	1	4	-75.0
<b>Manitoba</b>	<b>28</b>	<b>14</b>	<b>18</b>	<b>100.0</b>	<b>55.6</b>	<b>74</b>	<b>78</b>	<b>-5.1</b>
<b>Bankruptcies</b>	<b>24</b>	<b>13</b>	<b>17</b>	<b>84.6</b>	<b>41.2</b>	<b>60</b>	<b>68</b>	<b>-11.8</b>
<b>Proposals</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>300.0</b>	<b>300.0</b>	<b>14</b>	<b>10</b>	<b>40.0</b>
Southeast	0	2	1	-100.0	-100.0	4	3	33.3
Bankruptcies	0	2	0	-100.0	--	4	2	100.0
Proposals	0	0	1	--	-100.0	0	1	-100.0
South Central	2	3	3	-33.3	-33.3	6	7	-14.3
Bankruptcies	2	3	3	-33.3	-33.3	5	7	-28.6
Proposals	0	0	0	--	--	1	0	--

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

	Volume			% Change		12-Month Period Ending		
	Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
Southwest	2	4	4	-50.0	-50.0	12	20	-40.0
Bankruptcies	0	3	4	-100.0	-100.0	9	20	-55.0
Proposals	2	1	0	100.0	--	3	0	--
North Central	4	0	1	--	300.0	6	3	100.0
Bankruptcies	4	0	1	--	300.0	4	3	33.3
Proposals	0	0	0	--	--	2	0	--
Winnipeg	16	4	6	300.0	166.7	34	31	9.7
Bankruptcies	14	4	6	250.0	133.3	29	23	26.1
Proposals	2	0	0	--	--	5	8	-37.5
Interlake	1	1	0	0.0	--	3	6	-50.0
Bankruptcies	1	1	0	0.0	--	3	6	-50.0
Proposals	0	0	0	--	--	0	0	--
Parklands	2	0	2	--	0.0	6	7	-14.3
Bankruptcies	2	0	2	--	0.0	3	6	-50.0
Proposals	0	0	0	--	--	3	1	200.0
North	0	0	0	--	--	2	0	--
Bankruptcies	0	0	0	--	--	2	0	--
Proposals	0	0	0	--	--	0	0	--
<b>Saskatchewan</b>	<b>28</b>	<b>43</b>	<b>33</b>	<b>-34.9</b>	<b>-15.2</b>	<b>157</b>	<b>144</b>	<b>9.0</b>
<b>Bankruptcies</b>	<b>18</b>	<b>33</b>	<b>24</b>	<b>-45.5</b>	<b>-25.0</b>	<b>104</b>	<b>99</b>	<b>5.1</b>
<b>Proposals</b>	<b>10</b>	<b>10</b>	<b>9</b>	<b>0.0</b>	<b>11.1</b>	<b>53</b>	<b>45</b>	<b>17.8</b>
Regina - Moose Mountain	12	21	8	-42.9	50.0	60	48	25.0
Bankruptcies	9	17	7	-47.1	28.6	40	31	29.0
Proposals	3	4	1	-25.0	200.0	20	17	17.6
Swift Current - Moose Jaw	4	2	5	100.0	-20.0	15	19	-21.1
Bankruptcies	0	1	3	-100.0	-100.0	5	12	-58.3
Proposals	4	1	2	300.0	100.0	10	7	42.9
Saskatoon - Biggar	4	2	9	100.0	-55.6	34	41	-17.1
Bankruptcies	4	2	8	100.0	-50.0	28	35	-20.0
Proposals	0	0	1	--	-100.0	6	6	0.0
Yorkton - Melville	3	7	6	-57.1	-50.0	21	13	61.5
Bankruptcies	1	5	3	-80.0	-66.7	11	5	120.0
Proposals	2	2	3	0.0	-33.3	10	8	25.0
Prince Albert	4	8	2	-50.0	100.0	23	20	15.0
Bankruptcies	3	5	1	-40.0	200.0	16	14	14.3
Proposals	1	3	1	-66.7	0.0	7	6	16.7
Northern	1	3	1	-66.7	0.0	4	2	100.0
Bankruptcies	1	3	1	-66.7	0.0	4	2	100.0
Proposals	0	0	0	--	--	0	0	--

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

	Volume			% Change		12-Month Period Ending		
	Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
<b>Alberta</b>	<b>89</b>	<b>79</b>	<b>105</b>	<b>12.7</b>	<b>-15.2</b>	<b>341</b>	<b>464</b>	<b>-26.5</b>
<b>Bankruptcies</b>	<b>67</b>	<b>64</b>	<b>87</b>	<b>4.7</b>	<b>-23.0</b>	<b>264</b>	<b>378</b>	<b>-30.2</b>
<b>Proposals</b>	<b>22</b>	<b>15</b>	<b>18</b>	<b>46.7</b>	<b>22.2</b>	<b>77</b>	<b>86</b>	<b>-10.5</b>
Lethbridge - Medicine Hat	6	2	3	200.0	100.0	19	25	-24.0
Bankruptcies	4	2	3	100.0	33.3	17	20	-15.0
Proposals	2	0	0	--	--	2	5	-60.0
Camrose - Drumheller	2	3	2	-33.3	0.0	12	18	-33.3
Bankruptcies	2	1	2	100.0	0.0	7	14	-50.0
Proposals	0	2	0	-100.0	--	5	4	25.0
Calgary	42	33	35	27.3	20.0	142	153	-7.2
Bankruptcies	30	27	29	11.1	3.4	109	131	-16.8
Proposals	12	6	6	100.0	100.0	33	22	50.0
Banff - Jasper - Rocky Mountain House	2	2	4	0.0	-50.0	8	12	-33.3
Bankruptcies	1	2	3	-50.0	-66.7	7	11	-36.4
Proposals	1	0	1	--	0.0	1	1	0.0
Red Deer	2	5	14	-60.0	-85.7	20	42	-52.4
Bankruptcies	2	5	13	-60.0	-84.6	15	38	-60.5
Proposals	0	0	1	--	-100.0	5	4	25.0
Edmonton	23	25	25	-8.0	-8.0	105	127	-17.3
Bankruptcies	20	20	23	0.0	-13.0	83	103	-19.4
Proposals	3	5	2	-40.0	50.0	22	24	-8.3
Athabasca - Grande Prairie - Peace River	9	6	15	50.0	-40.0	28	66	-57.6
Bankruptcies	6	5	12	20.0	-50.0	21	50	-58.0
Proposals	3	1	3	200.0	0.0	7	16	-56.3
Wood Buffalo - Cold Lake	2	1	7	100.0	-71.4	6	19	-68.4
Bankruptcies	2	1	2	100.0	0.0	5	10	-50.0
Proposals	0	0	5	--	-100.0	1	9	-88.9
<b>British Columbia</b>	<b>58</b>	<b>62</b>	<b>56</b>	<b>-6.5</b>	<b>3.6</b>	<b>243</b>	<b>283</b>	<b>-14.1</b>
<b>Bankruptcies</b>	<b>48</b>	<b>47</b>	<b>47</b>	<b>2.1</b>	<b>2.1</b>	<b>192</b>	<b>229</b>	<b>-16.2</b>
<b>Proposals</b>	<b>10</b>	<b>15</b>	<b>9</b>	<b>-33.3</b>	<b>11.1</b>	<b>51</b>	<b>54</b>	<b>-5.6</b>
Vancouver Island and Coast	12	12	17	0.0	-29.4	45	50	-10.0
Bankruptcies	5	8	16	-37.5	-68.8	33	40	-17.5
Proposals	7	4	1	75.0	600.0	12	10	20.0
Lower Mainland - Southwest	31	34	30	-8.8	3.3	133	162	-17.9
Bankruptcies	28	27	22	3.7	27.3	108	127	-15.0
Proposals	3	7	8	-57.1	-62.5	25	35	-28.6

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

	Volume			% Change		12-Month Period Ending		
	Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
Thompson - Okanagan	8	13	7	-38.5	14.3	43	45	-4.4
Bankruptcies	8	11	7	-27.3	14.3	33	42	-21.4
Proposals	0	2	0	-100.0	--	10	3	233.3
Kootenay	2	1	2	100.0	0.0	8	8	0.0
Bankruptcies	2	0	2	--	0.0	7	7	0.0
Proposals	0	1	0	-100.0	--	1	1	0.0
Cariboo	2	0	0	--	--	4	8	-50.0
Bankruptcies	2	0	0	--	--	3	3	0.0
Proposals	0	0	0	--	--	1	5	-80.0
North Coast	1	1	0	0.0	--	2	0	--
Bankruptcies	1	1	0	0.0	--	2	0	--
Proposals	0	0	0	--	--	0	0	--
Nechako	0	0	0	--	--	2	4	-50.0
Bankruptcies	0	0	0	--	--	1	4	-75.0
Proposals	0	0	0	--	--	1	0	--
Northeast	1	1	0	0.0	--	5	5	0.0
Bankruptcies	1	0	0	--	--	4	5	-20.0
Proposals	0	1	0	-100.0	--	1	0	--
<b>Northwest Territories</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>2</b>	<b>1</b>	<b>100.0</b>
<b>Bankruptcies</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>0</b>	<b>0</b>	<b>--</b>
<b>Proposals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>2</b>	<b>1</b>	<b>100.0</b>
<b>Yukon Territory</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>-100.0</b>	<b>-100.0</b>	<b>1</b>	<b>2</b>	<b>-50.0</b>
<b>Bankruptcies</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>-100.0</b>	<b>--</b>	<b>1</b>	<b>0</b>	<b>--</b>
<b>Proposals</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>--</b>	<b>-100.0</b>	<b>0</b>	<b>2</b>	<b>-100.0</b>
<b>Nunavut</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>0</b>	<b>0</b>	<b>--</b>
<b>Bankruptcies</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>0</b>	<b>0</b>	<b>--</b>
<b>Proposals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>0</b>	<b>0</b>	<b>--</b>

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
<b>St. John's</b>	<b>N.L.</b>	<b>134</b>	<b>166</b>	<b>180</b>	<b>-19.3</b>	<b>-25.6</b>	<b>657</b>	<b>775</b>	<b>-15.2</b>
Bankruptcies		118	152	169	-23.9	-30.2	601	725	-17.1
Proposals		16	11	11	45.5	45.5	56	50	12.0
<b>Halifax</b>	<b>N.S.</b>	<b>395</b>	<b>381</b>	<b>467</b>	<b>3.7</b>	<b>-15.4</b>	<b>1,640</b>	<b>1,807</b>	<b>-9.2</b>
Bankruptcies		292	299	385	-2.3	-24.2	1,307	1,503	-13.0
Proposals		103	82	82	25.6	25.6	333	304	9.5
<b>Moncton</b>	<b>N.B.</b>	<b>177</b>	<b>182</b>	<b>177</b>	<b>-2.7</b>	<b>0.0</b>	<b>701</b>	<b>730</b>	<b>-4.0</b>
Bankruptcies		140	137	140	2.2	0.0	568	598	-5.0
Proposals		37	45	37	-17.8	0.0	133	132	0.8
<b>Saint John</b>	<b>N.B.</b>	<b>150</b>	<b>189</b>	<b>149</b>	<b>-20.6</b>	<b>0.7</b>	<b>641</b>	<b>624</b>	<b>2.7</b>
Bankruptcies		116	149	124	-22.1	-6.5	516	525	-1.7
Proposals		34	40	25	-15.0	36.0	125	99	26.3
<b>Saguenay</b>	<b>Que.</b>	<b>152</b>	<b>129</b>	<b>154</b>	<b>17.8</b>	<b>-1.3</b>	<b>596</b>	<b>649</b>	<b>-8.2</b>
Bankruptcies		107	86	112	24.4	-4.5	424	512	-17.2
Proposals		45	43	42	4.7	7.1	172	137	25.5
<b>Québec</b>	<b>Que.</b>	<b>562</b>	<b>539</b>	<b>661</b>	<b>4.3</b>	<b>-15.0</b>	<b>2,386</b>	<b>2,484</b>	<b>-3.9</b>
Bankruptcies		408	435	537	-6.2	-24.0	1,792	1,956	-8.4
Proposals		154	104	124	48.1	24.2	594	528	12.5
<b>Sherbrooke</b>	<b>Que.</b>	<b>194</b>	<b>164</b>	<b>205</b>	<b>18.3</b>	<b>-5.4</b>	<b>786</b>	<b>855</b>	<b>-8.1</b>
Bankruptcies		149	136	183	9.6	-18.6	642	718	-10.6
Proposals		45	28	22	60.7	104.5	144	137	5.1
<b>Trois-Rivières</b>	<b>Que.</b>	<b>172</b>	<b>133</b>	<b>169</b>	<b>29.3</b>	<b>1.8</b>	<b>609</b>	<b>627</b>	<b>-2.9</b>
Bankruptcies		137	108	141	26.9	-2.8	491	515	-4.7
Proposals		35	25	28	40.0	25.0	118	112	5.4
<b>Montréal</b>	<b>Que.</b>	<b>4,408</b>	<b>4,377</b>	<b>4,792</b>	<b>0.7</b>	<b>-8.0</b>	<b>18,321</b>	<b>19,663</b>	<b>-6.8</b>
Bankruptcies		3,031	3,104	3,467	-2.4	-12.6	12,833	14,246	-9.9
Proposals		1,377	1,273	1,325	8.2	3.9	5,488	5,417	1.3
<b>Ottawa - Gatineau</b>	<b>Ont./ Que.</b>	<b>1,062</b>	<b>952</b>	<b>1,144</b>	<b>11.6</b>	<b>-7.2</b>	<b>4,155</b>	<b>4,425</b>	<b>-6.1</b>
Bankruptcies		674	627	744	7.5	-9.4	2,657	2,950	-9.9
Proposals		388	325	400	19.4	-3.0	1,498	1,475	1.6
<b>Kingston</b>	<b>Ont.</b>	<b>146</b>	<b>164</b>	<b>147</b>	<b>-11.0</b>	<b>-0.7</b>	<b>582</b>	<b>635</b>	<b>-8.3</b>
Bankruptcies		108	121	75	-10.7	44.0	419	404	3.7
Proposals		38	43	72	-11.6	-47.2	163	231	-29.4
<b>Peterborough</b>	<b>Ont.</b>	<b>97</b>	<b>111</b>	<b>96</b>	<b>-12.6</b>	<b>1.0</b>	<b>447</b>	<b>464</b>	<b>-3.7</b>
Bankruptcies		53	61	71	-13.1	-25.4	239	305	-21.6
Proposals		44	50	25	-12.0	76.0	208	159	30.8
<b>Oshawa</b>	<b>Ont.</b>	<b>438</b>	<b>427</b>	<b>464</b>	<b>2.6</b>	<b>-5.6</b>	<b>1,724</b>	<b>1,944</b>	<b>-11.3</b>
Bankruptcies		182	163	224	11.7	-18.8	682	952	-28.4
Proposals		256	264	240	-3.0	6.7	1,042	992	5.0

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
<b>Toronto</b>	<b>Ont.</b>	<b>4,751</b>	<b>4,732</b>	<b>5,588</b>	<b>0.4</b>	<b>-15.0</b>	<b>19,768</b>	<b>22,562</b>	<b>-12.4</b>
Bankruptcies		1,974	1,916	2,604	3.0	-24.2	8,050	10,996	-26.8
Proposals		2,777	2,816	2,984	-1.4	-6.9	11,718	11,566	1.3
<b>Hamilton</b>	<b>Ont.</b>	<b>791</b>	<b>708</b>	<b>903</b>	<b>11.7</b>	<b>-12.4</b>	<b>3,180</b>	<b>3,412</b>	<b>-6.8</b>
Bankruptcies		383	344	474	11.3	-19.2	1,519	1,973	-23.0
Proposals		408	364	429	12.1	-4.9	1,661	1,439	15.4
<b>St. Catharines - Niagara</b>	<b>Ont.</b>	<b>452</b>	<b>403</b>	<b>543</b>	<b>12.2</b>	<b>-16.8</b>	<b>1,784</b>	<b>2,127</b>	<b>-16.1</b>
Bankruptcies		247	222	302	11.3	-18.2	943	1,314	-28.2
Proposals		205	181	241	13.3	-14.9	841	813	3.4
<b>Kitchener</b>	<b>Ont.</b>	<b>428</b>	<b>399</b>	<b>549</b>	<b>7.3</b>	<b>-22.0</b>	<b>1,759</b>	<b>2,149</b>	<b>-18.1</b>
Bankruptcies		240	230	330	4.3	-27.3	982	1,344	-26.9
Proposals		188	169	219	11.2	-14.2	777	805	-3.5
<b>Brantford</b>	<b>Ont.</b>	<b>170</b>	<b>120</b>	<b>142</b>	<b>41.7</b>	<b>19.7</b>	<b>623</b>	<b>659</b>	<b>-5.5</b>
Bankruptcies		96	53	77	81.1	24.7	310	399	-22.3
Proposals		74	67	65	10.4	13.8	313	260	20.4
<b>Guelph</b>	<b>Ont.</b>	<b>87</b>	<b>97</b>	<b>134</b>	<b>-10.3</b>	<b>-35.1</b>	<b>431</b>	<b>532</b>	<b>-19.0</b>
Bankruptcies		39	44	74	-11.4	-47.3	202	301	-32.9
Proposals		48	53	60	-9.4	-20.0	229	231	-0.9
<b>London</b>	<b>Ont.</b>	<b>695</b>	<b>630</b>	<b>736</b>	<b>10.3</b>	<b>-5.6</b>	<b>2,581</b>	<b>2,848</b>	<b>-9.4</b>
Bankruptcies		407	378	468	7.7	-13.0	1,520	1,962	-22.5
Proposals		288	252	268	14.3	7.5	1,061	886	19.8
<b>Windsor</b>	<b>Ont.</b>	<b>383</b>	<b>323</b>	<b>486</b>	<b>18.6</b>	<b>-21.2</b>	<b>1,564</b>	<b>1,916</b>	<b>-18.4</b>
Bankruptcies		242	205	332	18.0	-27.1	980	1,304	-24.8
Proposals		141	118	154	19.5	-8.4	584	612	-4.6
<b>Barrie</b>	<b>Ont.</b>	<b>258</b>	<b>239</b>	<b>259</b>	<b>7.9</b>	<b>-0.4</b>	<b>1,063</b>	<b>1,111</b>	<b>-4.3</b>
Bankruptcies		128	108	130	18.5	-1.5	470	611	-23.1
Proposals		130	131	129	-0.8	0.8	593	500	18.6
<b>Greater Sudbury</b>	<b>Ont.</b>	<b>177</b>	<b>162</b>	<b>199</b>	<b>9.3</b>	<b>-11.1</b>	<b>706</b>	<b>841</b>	<b>-16.1</b>
Bankruptcies		108	90	140	20.0	-22.9	427	628	-32.0
Proposals		69	72	59	-4.2	16.9	279	213	31.0
<b>Thunder Bay</b>	<b>Ont.</b>	<b>80</b>	<b>76</b>	<b>105</b>	<b>5.3</b>	<b>-23.8</b>	<b>362</b>	<b>452</b>	<b>-19.9</b>
Bankruptcies		67	52	66	28.8	1.5	283	356	-20.5
Proposals		13	24	39	-45.8	-66.7	79	96	-17.7
<b>Winnipeg</b>	<b>Man.</b>	<b>320</b>	<b>333</b>	<b>420</b>	<b>-3.9</b>	<b>-23.8</b>	<b>1,371</b>	<b>1,699</b>	<b>-19.3</b>
Bankruptcies		227	234	330	-3.0	-31.2	981	1,301	-24.6
Proposals		93	99	90	-6.1	3.3	390	398	-2.0
<b>Regina</b>	<b>Sask.</b>	<b>84</b>	<b>109</b>	<b>117</b>	<b>-22.9</b>	<b>-28.2</b>	<b>425</b>	<b>505</b>	<b>-15.8</b>
Bankruptcies		43	55	70	-21.8	-38.6	214	291	-26.5
Proposals		41	54	47	-24.1	-12.8	211	214	-1.4



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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
<b>Saskatoon</b>	<b>Sask.</b>	<b>139</b>	<b>122</b>	<b>127</b>	<b>13.9</b>	<b>9.4</b>	<b>550</b>	<b>604</b>	<b>-8.9</b>
Bankruptcies		84	90	84	-6.7	0.0	349	406	-14.0
Proposals		55	32	43	71.9	27.9	201	198	1.5
<b>Calgary</b>	<b>Alta.</b>	<b>802</b>	<b>863</b>	<b>803</b>	<b>-7.1</b>	<b>-0.1</b>	<b>3,384</b>	<b>3,426</b>	<b>-1.2</b>
Bankruptcies		535	604	631	-11.4	-15.2	2,496	2,688	-7.1
Proposals		267	259	172	3.1	55.2	888	738	20.3
<b>Edmonton</b>	<b>Alta.</b>	<b>728</b>	<b>739</b>	<b>878</b>	<b>-1.5</b>	<b>-17.1</b>	<b>3,210</b>	<b>3,610</b>	<b>-11.1</b>
Bankruptcies		465	469	579	-0.9	-19.7	2,074	2,527	-17.9
Proposals		263	270	299	-2.6	-12.0	1,136	1,083	4.9
<b>Kelowna</b>	<b>B.C.</b>	<b>157</b>	<b>174</b>	<b>182</b>	<b>-9.8</b>	<b>-13.7</b>	<b>687</b>	<b>737</b>	<b>-6.8</b>
Bankruptcies		86	108	124	-20.4	-30.6	421	533	-21.0
Proposals		71	66	58	7.6	22.4	266	204	30.4
<b>Abbotsford</b>	<b>B.C.</b>	<b>143</b>	<b>159</b>	<b>133</b>	<b>-10.1</b>	<b>7.5</b>	<b>513</b>	<b>506</b>	<b>1.4</b>
Bankruptcies		86	95	101	-9.5	-14.9	343	380	-9.7
Proposals		57	64	32	-10.9	78.1	170	126	34.9
<b>Vancouver</b>	<b>B.C.</b>	<b>1,237</b>	<b>1,318</b>	<b>1,366</b>	<b>-6.1</b>	<b>-9.4</b>	<b>5,086</b>	<b>5,506</b>	<b>-7.6</b>
Bankruptcies		787	854	1,030	-7.8	-23.6	3,386	4,119	-17.8
Proposals		450	464	336	-3.0	33.9	1,700	1,387	22.6
<b>Victoria</b>	<b>B.C.</b>	<b>245</b>	<b>243</b>	<b>306</b>	<b>0.8</b>	<b>-19.9</b>	<b>1,037</b>	<b>1,132</b>	<b>-8.4</b>
Bankruptcies		155	177	238	-12.4	-34.9	746	892	-16.4
Proposals		90	66	68	36.4	32.4	291	240	21.3

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
<b>St. John's</b>	<b>N.L.</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>-100.0</b>	<b>--</b>	<b>9</b>	<b>4</b>	<b>125.0</b>
Bankruptcies		0	1	0	-100.0	--	9	4	125.0
Proposals		0	0	0	--	--	0	0	--
<b>Halifax</b>	<b>N.S.</b>	<b>9</b>	<b>11</b>	<b>24</b>	<b>-18.2</b>	<b>-62.5</b>	<b>64</b>	<b>94</b>	<b>-31.9</b>
Bankruptcies		7	8	23	-12.5	-69.6	54	77	-29.9
Proposals		2	3	1	-33.3	100.0	10	17	-41.2
<b>Moncton</b>	<b>N.B.</b>	<b>0</b>	<b>2</b>	<b>10</b>	<b>-100.0</b>	<b>-100.0</b>	<b>10</b>	<b>25</b>	<b>-60.0</b>
Bankruptcies		0	2	9	-100.0	-100.0	8	23	-65.2
Proposals		0	0	1	--	-100.0	2	2	0.0
<b>Saint John</b>	<b>N.B.</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0.0</b>	<b>--</b>	<b>7</b>	<b>4</b>	<b>75.0</b>
Bankruptcies		1	1	0	0.0	--	3	3	0.0
Proposals		1	1	0	0.0	--	4	1	300.0
<b>Saguenay</b>	<b>Que.</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>--</b>	<b>0.0</b>	<b>21</b>	<b>20</b>	<b>5.0</b>
Bankruptcies		4	0	2	--	100.0	18	15	20.0
Proposals		0	0	2	--	-100.0	3	5	-40.0
<b>Québec</b>	<b>Que.</b>	<b>39</b>	<b>38</b>	<b>38</b>	<b>2.6</b>	<b>2.6</b>	<b>172</b>	<b>163</b>	<b>5.5</b>
Bankruptcies		25	28	31	-10.7	-19.4	126	124	1.6
Proposals		14	10	7	40.0	100.0	46	39	17.9
<b>Sherbrooke</b>	<b>Que.</b>	<b>9</b>	<b>2</b>	<b>5</b>	<b>350.0</b>	<b>80.0</b>	<b>25</b>	<b>28</b>	<b>-10.7</b>
Bankruptcies		8	2	3	300.0	166.7	18	21	-14.3
Proposals		1	0	2	--	-50.0	7	7	0.0
<b>Trois-Rivières</b>	<b>Que.</b>	<b>12</b>	<b>10</b>	<b>9</b>	<b>20.0</b>	<b>33.3</b>	<b>38</b>	<b>34</b>	<b>11.8</b>
Bankruptcies		10	8	7	25.0	42.9	30	20	50.0
Proposals		2	2	2	0.0	0.0	8	14	-42.9
<b>Montréal</b>	<b>Que.</b>	<b>323</b>	<b>256</b>	<b>300</b>	<b>26.2</b>	<b>7.7</b>	<b>1,209</b>	<b>1,224</b>	<b>-1.2</b>
Bankruptcies		244	188	233	29.8	4.7	902	875	3.1
Proposals		79	68	67	16.2	17.9	307	349	-12.0
<b>Ottawa - Gatineau</b>	<b>Ont./ Que.</b>	<b>47</b>	<b>33</b>	<b>26</b>	<b>42.4</b>	<b>80.8</b>	<b>169</b>	<b>158</b>	<b>7.0</b>
Bankruptcies		32	23	24	39.1	33.3	114	124	-8.1
Proposals		15	10	2	50.0	650.0	55	34	61.8
<b>Kingston</b>	<b>Ont.</b>	<b>1</b>	<b>3</b>	<b>2</b>	<b>-66.7</b>	<b>-50.0</b>	<b>12</b>	<b>16</b>	<b>-25.0</b>
Bankruptcies		1	2	2	-50.0	-50.0	9	15	-40.0
Proposals		0	1	0	-100.0	--	3	1	200.0
<b>Peterborough</b>	<b>Ont.</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>-100.0</b>	<b>--</b>	<b>13</b>	<b>1</b>	<b>1200.0</b>
Bankruptcies		0	9	0	-100.0	--	12	1	1100.0
Proposals		0	1	0	-100.0	--	1	0	--
<b>Oshawa</b>	<b>Ont.</b>	<b>5</b>	<b>6</b>	<b>9</b>	<b>-16.7</b>	<b>-44.4</b>	<b>38</b>	<b>62</b>	<b>-38.7</b>
Bankruptcies		5	6	9	-16.7	-44.4	36	54	-33.3
Proposals		0	0	0	--	--	2	8	-75.0

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
<b>Toronto</b>	<b>Ont.</b>	<b>211</b>	<b>180</b>	<b>225</b>	<b>17.2</b>	<b>-6.2</b>	<b>819</b>	<b>899</b>	<b>-8.9</b>
Bankruptcies		161	133	174	21.1	-7.5	628	714	-12.0
Proposals		50	47	51	6.4	-2.0	191	185	3.2
<b>Hamilton</b>	<b>Ont.</b>	<b>18</b>	<b>19</b>	<b>29</b>	<b>-5.3</b>	<b>-37.9</b>	<b>76</b>	<b>110</b>	<b>-30.9</b>
Bankruptcies		14	16	22	-12.5	-36.4	60	91	-34.1
Proposals		4	3	7	33.3	-42.9	16	19	-15.8
<b>St. Catharines - Niagara</b>	<b>Ont.</b>	<b>11</b>	<b>14</b>	<b>15</b>	<b>-21.4</b>	<b>-26.7</b>	<b>51</b>	<b>77</b>	<b>-33.8</b>
Bankruptcies		10	13	13	-23.1	-23.1	46	66	-30.3
Proposals		1	1	2	0.0	-50.0	5	11	-54.5
<b>Kitchener</b>	<b>Ont.</b>	<b>12</b>	<b>5</b>	<b>8</b>	<b>140.0</b>	<b>50.0</b>	<b>40</b>	<b>48</b>	<b>-16.7</b>
Bankruptcies		10	4	7	150.0	42.9	31	41	-24.4
Proposals		2	1	1	100.0	100.0	9	7	28.6
<b>Brantford</b>	<b>Ont.</b>	<b>6</b>	<b>2</b>	<b>6</b>	<b>200.0</b>	<b>0.0</b>	<b>20</b>	<b>20</b>	<b>0.0</b>
Bankruptcies		5	2	5	150.0	0.0	13	16	-18.8
Proposals		1	0	1	-	0.0	7	4	75.0
<b>Guelph</b>	<b>Ont.</b>	<b>6</b>	<b>2</b>	<b>1</b>	<b>200.0</b>	<b>500.0</b>	<b>12</b>	<b>9</b>	<b>33.3</b>
Bankruptcies		2	2	1	0.0	100.0	7	9	-22.2
Proposals		4	0	0	-	--	5	0	--
<b>London</b>	<b>Ont.</b>	<b>8</b>	<b>6</b>	<b>16</b>	<b>33.3</b>	<b>-50.0</b>	<b>31</b>	<b>44</b>	<b>-29.5</b>
Bankruptcies		6	5	9	20.0	-33.3	25	33	-24.2
Proposals		2	1	7	100.0	-71.4	6	11	-45.5
<b>Windsor</b>	<b>Ont.</b>	<b>9</b>	<b>9</b>	<b>4</b>	<b>0.0</b>	<b>125.0</b>	<b>30</b>	<b>38</b>	<b>-21.1</b>
Bankruptcies		8	7	4	14.3	100.0	25	33	-24.2
Proposals		1	2	0	-50.0	--	5	5	0.0
<b>Barrie</b>	<b>Ont.</b>	<b>8</b>	<b>7</b>	<b>15</b>	<b>14.3</b>	<b>-46.7</b>	<b>27</b>	<b>35</b>	<b>-22.9</b>
Bankruptcies		7	7	12	0.0	-41.7	25	30	-16.7
Proposals		1	0	3	-	-66.7	2	5	-60.0
<b>Greater Sudbury</b>	<b>Ont.</b>	<b>0</b>	<b>2</b>	<b>1</b>	<b>-100.0</b>	<b>-100.0</b>	<b>5</b>	<b>7</b>	<b>-28.6</b>
Bankruptcies		0	1	1	-100.0	-100.0	3	7	-57.1
Proposals		0	1	0	-100.0	--	2	0	--
<b>Thunder Bay</b>	<b>Ont.</b>	<b>4</b>	<b>2</b>	<b>0</b>	<b>100.0</b>	<b>--</b>	<b>19</b>	<b>11</b>	<b>72.7</b>
Bankruptcies		3	2	0	50.0	--	18	8	125.0
Proposals		1	0	0	-	--	1	3	-66.7
<b>Winnipeg</b>	<b>Man.</b>	<b>18</b>	<b>4</b>	<b>7</b>	<b>350.0</b>	<b>157.1</b>	<b>35</b>	<b>34</b>	<b>2.9</b>
Bankruptcies		16	4	7	300.0	128.6	30	26	15.4
Proposals		2	0	0	-	--	5	8	-37.5
<b>Regina</b>	<b>Sask.</b>	<b>10</b>	<b>12</b>	<b>7</b>	<b>-16.7</b>	<b>42.9</b>	<b>37</b>	<b>38</b>	<b>-2.6</b>
Bankruptcies		7	11	6	-36.4	16.7	26	24	8.3
Proposals		3	1	1	200.0	200.0	11	14	-21.4

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2011	Q3 2011	Q4 2010	Q3 2011 to Q4 2011	Q4 2010 to Q4 2011	12-31-2011	12-31-2010	% Change
<b>Saskatoon</b>	<b>Sask.</b>	<b>3</b>	<b>2</b>	<b>8</b>	<b>50.0</b>	<b>-62.5</b>	<b>28</b>	<b>30</b>	<b>-6.7</b>
Bankruptcies		3	2	7	50.0	-57.1	22	24	-8.3
Proposals		0	0	1	-	-100.0	6	6	0.0
<b>Calgary</b>	<b>Alta.</b>	<b>33</b>	<b>32</b>	<b>30</b>	<b>3.1</b>	<b>10.0</b>	<b>121</b>	<b>137</b>	<b>-11.7</b>
Bankruptcies		27	26	24	3.8	12.5	95	116	-18.1
Proposals		6	6	6	0.0	0.0	26	21	23.8
<b>Edmonton</b>	<b>Alta.</b>	<b>22</b>	<b>24</b>	<b>24</b>	<b>-8.3</b>	<b>-8.3</b>	<b>97</b>	<b>116</b>	<b>-16.4</b>
Bankruptcies		19	19	22	0.0	-13.6	77	93	-17.2
Proposals		3	5	2	-40.0	50.0	20	23	-13.0
<b>Kelowna</b>	<b>B.C.</b>	<b>5</b>	<b>6</b>	<b>5</b>	<b>-16.7</b>	<b>0.0</b>	<b>23</b>	<b>21</b>	<b>9.5</b>
Bankruptcies		5	5	5	0.0	0.0	18	18	0.0
Proposals		0	1	0	-100.0	--	5	3	66.7
<b>Abbotsford</b>	<b>B.C.</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>-50.0</b>	<b>0.0</b>	<b>6</b>	<b>9</b>	<b>-33.3</b>
Bankruptcies		1	2	1	-50.0	0.0	6	9	-33.3
Proposals		0	0	0	-	--	0	0	--
<b>Vancouver</b>	<b>B.C.</b>	<b>29</b>	<b>28</b>	<b>26</b>	<b>3.6</b>	<b>11.5</b>	<b>116</b>	<b>137</b>	<b>-15.3</b>
Bankruptcies		26	21	17	23.8	52.9	92	104	-11.5
Proposals		3	7	9	-57.1	-66.7	24	33	-27.3
<b>Victoria</b>	<b>B.C.</b>	<b>7</b>	<b>6</b>	<b>11</b>	<b>16.7</b>	<b>-36.4</b>	<b>28</b>	<b>27</b>	<b>3.7</b>
Bankruptcies		4	4	10	0.0	-60.0	22	23	-4.3
Proposals		3	2	1	50.0	200.0	6	4	50.0