



# 2016

## Insolvency Statistics in Canada

May 2016

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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		
	May 2016	April 2016	May 2015	Apr. 2016 to May 2016	May 2015 to May 2016	05-31-2016	05-31-2015	% Change
<b>Newfoundland and Labrador</b>	<b>234</b>	<b>216</b>	<b>153</b>	<b>8.3</b>	<b>52.9</b>	<b>2,116</b>	<b>1,620</b>	<b>30.6</b>
Bankruptcies	158	135	132	17.0	19.7	1,561	1,376	13.4
Proposals	76	81	21	-6.2	261.9	555	244	127.5
<b>Prince Edward Island</b>	<b>64</b>	<b>71</b>	<b>71</b>	<b>-9.9</b>	<b>-9.9</b>	<b>822</b>	<b>779</b>	<b>5.5</b>
Bankruptcies	37	52	51	-28.8	-27.5	522	529	-1.3
Proposals	27	19	20	42.1	35.0	300	250	20.0
<b>Nova Scotia</b>	<b>581</b>	<b>527</b>	<b>424</b>	<b>10.2</b>	<b>37.0</b>	<b>5,581</b>	<b>5,288</b>	<b>5.5</b>
Bankruptcies	427	382	306	11.8	39.5	3,953	3,759	5.2
Proposals	154	145	118	6.2	30.5	1,628	1,529	6.5
<b>New Brunswick</b>	<b>448</b>	<b>418</b>	<b>435</b>	<b>7.2</b>	<b>3.0</b>	<b>4,465</b>	<b>4,374</b>	<b>2.1</b>
Bankruptcies	309	289	270	6.9	14.4	2,965	2,973	-0.3
Proposals	139	129	165	7.8	-15.8	1,500	1,401	7.1
<b>Quebec</b>	<b>4,068</b>	<b>4,249</b>	<b>3,849</b>	<b>-4.3</b>	<b>5.7</b>	<b>45,810</b>	<b>45,056</b>	<b>1.7</b>
Bankruptcies	2,375	2,526	2,281	-6.0	4.1	26,343	26,027	1.2
Proposals	1,693	1,723	1,568	-1.7	8.0	19,467	19,029	2.3
<b>Ontario</b>	<b>3,683</b>	<b>3,755</b>	<b>3,468</b>	<b>-1.9</b>	<b>6.2</b>	<b>41,174</b>	<b>41,513</b>	<b>-0.8</b>
Bankruptcies	1,667	1,678	1,648	-0.7	1.2	18,449	19,511	-5.4
Proposals	2,016	2,077	1,820	-2.9	10.8	22,725	22,002	3.3
<b>Manitoba</b>	<b>243</b>	<b>243</b>	<b>182</b>	<b>0.0</b>	<b>33.5</b>	<b>2,390</b>	<b>2,038</b>	<b>17.3</b>
Bankruptcies	133	146	122	-8.9	9.0	1,360	1,304	4.3
Proposals	110	97	60	13.4	83.3	1,030	734	40.3
<b>Saskatchewan</b>	<b>258</b>	<b>274</b>	<b>189</b>	<b>-5.8</b>	<b>36.5</b>	<b>2,620</b>	<b>2,080</b>	<b>26.0</b>
Bankruptcies	124	162	102	-23.5	21.6	1,388	1,129	22.9
Proposals	134	112	87	19.6	54.0	1,232	951	29.5
<b>Alberta</b>	<b>1,162</b>	<b>1,178</b>	<b>852</b>	<b>-1.4</b>	<b>36.4</b>	<b>11,631</b>	<b>8,652</b>	<b>34.4</b>
Bankruptcies	487	506	348	-3.8	39.9	5,036	3,920	28.5
Proposals	675	672	504	0.4	33.9	6,595	4,732	39.4
<b>British Columbia</b>	<b>1,026</b>	<b>972</b>	<b>978</b>	<b>5.6</b>	<b>4.9</b>	<b>11,832</b>	<b>11,632</b>	<b>1.7</b>
Bankruptcies	460	438	487	5.0	-5.5	5,549	6,165	-10.0
Proposals	566	534	491	6.0	15.3	6,283	5,467	14.9
<b>Northwest Territories</b>	<b>3</b>	<b>6</b>	<b>2</b>	<b>-50.0</b>	<b>50.0</b>	<b>59</b>	<b>41</b>	<b>43.9</b>
Bankruptcies	1	5	1	-80.0	0.0	33	22	50.0
Proposals	2	1	1	100.0	100.0	26	19	36.8
<b>Yukon</b>	<b>4</b>	<b>5</b>	<b>2</b>	<b>-20.0</b>	<b>100.0</b>	<b>45</b>	<b>35</b>	<b>28.6</b>
Bankruptcies	3	4	0	-25.0	--	25	17	47.1
Proposals	1	1	2	0.0	-50.0	20	18	11.1
<b>Nunavut</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0.0</b>	<b>--</b>	<b>11</b>	<b>5</b>	<b>120.0</b>
Bankruptcies	0	1	0	-100.0	--	5	3	66.7
Proposals	1	0	0	--	--	6	2	200.0
<b>Canada</b>	<b>11,775</b>	<b>11,915</b>	<b>10,605</b>	<b>-1.2</b>	<b>11.0</b>	<b>128,556</b>	<b>123,113</b>	<b>4.4</b>
Bankruptcies	<b>6,181</b>	<b>6,324</b>	<b>5,748</b>	<b>-2.3</b>	<b>7.5</b>	<b>67,189</b>	<b>66,735</b>	<b>0.7</b>
Proposals	<b>5,594</b>	<b>5,591</b>	<b>4,857</b>	<b>0.1</b>	<b>15.2</b>	<b>61,367</b>	<b>56,378</b>	<b>8.8</b>

**Table 2: Insolvencies Filed by Consumers**

	Volume			% Change		12-Month Period Ending		
	May 2016	April 2016	May 2015	Apr. 2016 to May 2016	May 2015 to May 2016	05-31-2016	05-31-2015	% Change
<b>Newfoundland and Labrador</b>	<b>230</b>	<b>214</b>	<b>152</b>	<b>7.5</b>	<b>51.3</b>	<b>2,087</b>	<b>1,594</b>	<b>30.9</b>
Bankruptcies	156	133	131	17.3	19.1	1,540	1,352	13.9
Proposals	74	81	21	-8.6	252.4	547	242	126.0
<b>Prince Edward Island</b>	<b>62</b>	<b>67</b>	<b>69</b>	<b>-7.5</b>	<b>-10.1</b>	<b>808</b>	<b>756</b>	<b>6.9</b>
Bankruptcies	37	50	49	-26.0	-24.5	514	511	0.6
Proposals	25	17	20	47.1	25.0	294	245	20.0
<b>Nova Scotia</b>	<b>573</b>	<b>519</b>	<b>414</b>	<b>10.4</b>	<b>38.4</b>	<b>5,497</b>	<b>5,209</b>	<b>5.5</b>
Bankruptcies	421	376	297	12.0	41.8	3,884	3,705	4.8
Proposals	152	143	117	6.3	29.9	1,613	1,504	7.2
<b>New Brunswick</b>	<b>441</b>	<b>413</b>	<b>427</b>	<b>6.8</b>	<b>3.3</b>	<b>4,391</b>	<b>4,291</b>	<b>2.3</b>
Bankruptcies	303	286	263	5.9	15.2	2,906	2,913	-0.2
Proposals	138	127	164	8.7	-15.9	1,485	1,378	7.8
<b>Quebec</b>	<b>3,888</b>	<b>4,047</b>	<b>3,685</b>	<b>-3.9</b>	<b>5.5</b>	<b>43,557</b>	<b>42,724</b>	<b>1.9</b>
Bankruptcies	2,245	2,376	2,158	-5.5	4.0	24,627	24,343	1.2
Proposals	1,643	1,671	1,527	-1.7	7.6	18,930	18,381	3.0
<b>Ontario</b>	<b>3,591</b>	<b>3,657</b>	<b>3,374</b>	<b>-1.8</b>	<b>6.4</b>	<b>40,140</b>	<b>40,364</b>	<b>-0.6</b>
Bankruptcies	1,596	1,624	1,575	-1.7	1.3	17,672	18,613	-5.1
Proposals	1,995	2,033	1,799	-1.9	10.9	22,468	21,751	3.3
<b>Manitoba</b>	<b>236</b>	<b>237</b>	<b>180</b>	<b>-0.4</b>	<b>31.1</b>	<b>2,341</b>	<b>2,000</b>	<b>17.1</b>
Bankruptcies	130	140	122	-7.1	6.6	1,326	1,277	3.8
Proposals	106	97	58	9.3	82.8	1,015	723	40.4
<b>Saskatchewan</b>	<b>248</b>	<b>263</b>	<b>184</b>	<b>-5.7</b>	<b>34.8</b>	<b>2,479</b>	<b>1,987</b>	<b>24.8</b>
Bankruptcies	117	156	99	-25.0	18.2	1,285	1,072	19.9
Proposals	131	107	85	22.4	54.1	1,194	915	30.5
<b>Alberta</b>	<b>1,152</b>	<b>1,172</b>	<b>840</b>	<b>-1.7</b>	<b>37.1</b>	<b>11,500</b>	<b>8,516</b>	<b>35.0</b>
Bankruptcies	480	500	338	-4.0	42.0	4,945	3,823	29.3
Proposals	672	672	502	0.0	33.9	6,555	4,693	39.7
<b>British Columbia</b>	<b>1,008</b>	<b>960</b>	<b>966</b>	<b>5.0</b>	<b>4.3</b>	<b>11,595</b>	<b>11,416</b>	<b>1.6</b>
Bankruptcies	444	427	480	4.0	-7.5	5,374	6,002	-10.5
Proposals	564	533	486	5.8	16.0	6,221	5,414	14.9
<b>Northwest Territories</b>	<b>3</b>	<b>6</b>	<b>2</b>	<b>-50.0</b>	<b>50.0</b>	<b>59</b>	<b>41</b>	<b>43.9</b>
Bankruptcies	1	5	1	-80.0	0.0	33	22	50.0
Proposals	2	1	1	100.0	100.0	26	19	36.8
<b>Yukon</b>	<b>4</b>	<b>5</b>	<b>2</b>	<b>-20.0</b>	<b>100.0</b>	<b>45</b>	<b>34</b>	<b>32.4</b>
Bankruptcies	3	4	0	-25.0	--	25	17	47.1
Proposals	1	1	2	0.0	-50.0	20	17	17.6
<b>Nunavut</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>10</b>	<b>4</b>	<b>150.0</b>
Bankruptcies	0	0	0	--	--	4	2	100.0
Proposals	1	0	0	--	--	6	2	200.0
<b>Canada</b>	<b>11,437</b>	<b>11,560</b>	<b>10,295</b>	<b>-1.1</b>	<b>11.1</b>	<b>124,509</b>	<b>118,936</b>	<b>4.7</b>
Bankruptcies	<b>5,933</b>	<b>6,077</b>	<b>5,513</b>	<b>-2.4</b>	<b>7.6</b>	<b>64,135</b>	<b>63,652</b>	<b>0.8</b>
Proposals	<b>5,504</b>	<b>5,483</b>	<b>4,782</b>	<b>0.4</b>	<b>15.1</b>	<b>60,374</b>	<b>55,284</b>	<b>9.2</b>

**Table 3: Insolvencies Filed by Businesses**

	Volume			% Change		12-Month Period Ending		
	May 2016	April 2016	May 2015	Apr. 2016 to May 2016	May 2015 to May 2016	05-31-2016	05-31-2015	% Change
<b>Newfoundland and Labrador</b>	<b>4</b>	<b>2</b>	<b>1</b>	<b>100.0</b>	<b>300.0</b>	<b>29</b>	<b>26</b>	<b>11.5</b>
Bankruptcies	2	2	1	0.0	100.0	21	24	-12.5
Proposals	2	0	0	--	--	8	2	300.0
<b>Prince Edward Island</b>	<b>2</b>	<b>4</b>	<b>2</b>	<b>-50.0</b>	<b>0.0</b>	<b>14</b>	<b>23</b>	<b>-39.1</b>
Bankruptcies	0	2	2	-100.0	-100.0	8	18	-55.6
Proposals	2	2	0	0.0	--	6	5	20.0
<b>Nova Scotia</b>	<b>8</b>	<b>8</b>	<b>10</b>	<b>0.0</b>	<b>-20.0</b>	<b>84</b>	<b>79</b>	<b>6.3</b>
Bankruptcies	6	6	9	0.0	-33.3	69	54	27.8
Proposals	2	2	1	0.0	100.0	15	25	-40.0
<b>New Brunswick</b>	<b>7</b>	<b>5</b>	<b>8</b>	<b>40.0</b>	<b>-12.5</b>	<b>74</b>	<b>83</b>	<b>-10.8</b>
Bankruptcies	6	3	7	100.0	-14.3	59	60	-1.7
Proposals	1	2	1	-50.0	0.0	15	23	-34.8
<b>Quebec</b>	<b>180</b>	<b>202</b>	<b>164</b>	<b>-10.9</b>	<b>9.8</b>	<b>2,253</b>	<b>2,332</b>	<b>-3.4</b>
Bankruptcies	130	150	123	-13.3	5.7	1,716	1,684	1.9
Proposals	50	52	41	-3.8	22.0	537	648	-17.1
<b>Ontario</b>	<b>92</b>	<b>98</b>	<b>94</b>	<b>-6.1</b>	<b>-2.1</b>	<b>1,034</b>	<b>1,149</b>	<b>-10.0</b>
Bankruptcies	71	54	73	31.5	-2.7	777	898	-13.5
Proposals	21	44	21	-52.3	0.0	257	251	2.4
<b>Manitoba</b>	<b>7</b>	<b>6</b>	<b>2</b>	<b>16.7</b>	<b>250.0</b>	<b>49</b>	<b>38</b>	<b>28.9</b>
Bankruptcies	3	6	0	-50.0	--	34	27	25.9
Proposals	4	0	2	--	100.0	15	11	36.4
<b>Saskatchewan</b>	<b>10</b>	<b>11</b>	<b>5</b>	<b>-9.1</b>	<b>100.0</b>	<b>141</b>	<b>93</b>	<b>51.6</b>
Bankruptcies	7	6	3	16.7	133.3	103	57	80.7
Proposals	3	5	2	-40.0	50.0	38	36	5.6
<b>Alberta</b>	<b>10</b>	<b>6</b>	<b>12</b>	<b>66.7</b>	<b>-16.7</b>	<b>131</b>	<b>136</b>	<b>-3.7</b>
Bankruptcies	7	6	10	16.7	-30.0	91	97	-6.2
Proposals	3	0	2	--	50.0	40	39	2.6
<b>British Columbia</b>	<b>18</b>	<b>12</b>	<b>12</b>	<b>50.0</b>	<b>50.0</b>	<b>237</b>	<b>216</b>	<b>9.7</b>
Bankruptcies	16	11	7	45.5	128.6	175	163	7.4
Proposals	2	1	5	100.0	-60.0	62	53	17.0
<b>Northwest Territories</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>Yukon</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>0</b>	<b>1</b>	<b>-100.0</b>
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	1	-100.0
<b>Nunavut</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>-100.0</b>	<b>--</b>	<b>1</b>	<b>1</b>	<b>0.0</b>
Bankruptcies	0	1	0	-100.0	--	1	1	0.0
Proposals	0	0	0	--	--	0	0	--
<b>Canada</b>	<b>338</b>	<b>355</b>	<b>310</b>	<b>-4.8</b>	<b>9.0</b>	<b>4,047</b>	<b>4,177</b>	<b>-3.1</b>
Bankruptcies	248	247	235	0.4	5.5	3,054	3,083	-0.9
Proposals	90	108	75	-16.7	20.0	993	1,094	-9.2

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

	Volume			% Change		12-Month Period Ending		
	May 2016	April 2016	May 2015	Apr. 2016 to May 2016	May 2015 to May 2016	05-31-2016	05-31-2015	% Change
<b>Agriculture, Forestry, Fishing and Hunting</b>	<b>2</b>	<b>9</b>	<b>6</b>	<b>-77.8</b>	<b>-66.7</b>	<b>80</b>	<b>93</b>	<b>-14.0</b>
Bankruptcies	0	6	2	-100.0	-100.0	53	49	8.2
Proposals	2	3	4	-33.3	-50.0	27	44	-38.6
<b>Mining and Oil and Gas Extraction</b>	<b>2</b>	<b>4</b>	<b>2</b>	<b>-50.0</b>	<b>0.0</b>	<b>42</b>	<b>37</b>	<b>13.5</b>
Bankruptcies	1	1	2	0.0	-50.0	29	18	61.1
Proposals	1	3	0	-66.7	--	13	19	-31.6
<b>Utilities</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>--</b>	<b>-100.0</b>	<b>11</b>	<b>12</b>	<b>-8.3</b>
Bankruptcies	0	0	1	--	-100.0	6	9	-33.3
Proposals	0	0	0	--	--	5	3	66.7
<b>Construction</b>	<b>62</b>	<b>76</b>	<b>58</b>	<b>-18.4</b>	<b>6.9</b>	<b>763</b>	<b>721</b>	<b>5.8</b>
Bankruptcies	44	53	38	-17.0	15.8	578	521	10.9
Proposals	18	23	20	-21.7	-10.0	185	200	-7.5
<b>Manufacturing</b>	<b>30</b>	<b>23</b>	<b>30</b>	<b>30.4</b>	<b>0.0</b>	<b>355</b>	<b>389</b>	<b>-8.7</b>
Bankruptcies	23	17	23	35.3	0.0	262	273	-4.0
Proposals	7	6	7	16.7	0.0	93	116	-19.8
<b>Wholesale Trade</b>	<b>14</b>	<b>16</b>	<b>17</b>	<b>-12.5</b>	<b>-17.6</b>	<b>180</b>	<b>224</b>	<b>-19.6</b>
Bankruptcies	13	12	14	8.3	-7.1	137	160	-14.4
Proposals	1	4	3	-75.0	-66.7	43	64	-32.8
<b>Retail Trade</b>	<b>46</b>	<b>50</b>	<b>29</b>	<b>-8.0</b>	<b>58.6</b>	<b>526</b>	<b>504</b>	<b>4.4</b>
Bankruptcies	32	37	25	-13.5	28.0	392	376	4.3
Proposals	14	13	4	7.7	250.0	134	128	4.7
<b>Transportation and Warehousing</b>	<b>19</b>	<b>24</b>	<b>16</b>	<b>-20.8</b>	<b>18.8</b>	<b>204</b>	<b>271</b>	<b>-24.7</b>
Bankruptcies	12	17	9	-29.4	33.3	152	182	-16.5
Proposals	7	7	7	0.0	0.0	52	89	-41.6
<b>Information and Cultural Industries</b>	<b>4</b>	<b>1</b>	<b>5</b>	<b>300.0</b>	<b>-20.0</b>	<b>72</b>	<b>74</b>	<b>-2.7</b>
Bankruptcies	4	1	2	300.0	100.0	63	50	26.0
Proposals	0	0	3	--	-100.0	9	24	-62.5
<b>Finance and Insurance</b>	<b>8</b>	<b>3</b>	<b>7</b>	<b>166.7</b>	<b>14.3</b>	<b>68</b>	<b>87</b>	<b>-21.8</b>
Bankruptcies	4	2	2	100.0	100.0	52	66	-21.2
Proposals	4	1	5	300.0	-20.0	16	21	-23.8
<b>Real Estate and Rental and Leasing</b>	<b>16</b>	<b>23</b>	<b>9</b>	<b>-30.4</b>	<b>77.8</b>	<b>159</b>	<b>125</b>	<b>27.2</b>
Bankruptcies	12	6	7	100.0	71.4	113	96	17.7
Proposals	4	17	2	-76.5	100.0	46	29	58.6
<b>Professional, Scientific and Technical Services</b>	<b>23</b>	<b>34</b>	<b>27</b>	<b>-32.4</b>	<b>-14.8</b>	<b>295</b>	<b>291</b>	<b>1.4</b>
Bankruptcies	16	26	23	-38.5	-30.4	225	237	-5.1
Proposals	7	8	4	-12.5	75.0	70	54	29.6

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

	Volume			% Change		12-Month Period Ending		
	May 2016	April 2016	May 2015	Apr. 2016 to May 2016	May 2015 to May 2016	05-31-2016	05-31-2015	% Change
<b>Management of Companies and Enterprises</b>	<b>5</b>	<b>8</b>	<b>2</b>	<b>-37.5</b>	<b>150.0</b>	<b>66</b>	<b>59</b>	<b>11.9</b>
Bankruptcies	4	3	2	33.3	100.0	50	43	16.3
Proposals	1	5	0	-80.0	--	16	16	0.0
<b>Administrative and Support, Waste Management and Remediation Services</b>	<b>16</b>	<b>10</b>	<b>13</b>	<b>60.0</b>	<b>23.1</b>	<b>192</b>	<b>216</b>	<b>-11.1</b>
Bankruptcies	16	9	11	77.8	45.5	143	163	-12.3
Proposals	0	1	2	-100.0	-100.0	49	53	-7.5
<b>Educational Services</b>	<b>5</b>	<b>0</b>	<b>2</b>	<b>--</b>	<b>150.0</b>	<b>32</b>	<b>43</b>	<b>-25.6</b>
Bankruptcies	2	0	2	--	0.0	21	35	-40.0
Proposals	3	0	0	--	--	11	8	37.5
<b>Health Care and Social Assistance</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>0.0</b>	<b>0.0</b>	<b>77</b>	<b>87</b>	<b>-11.5</b>
Bankruptcies	4	3	5	33.3	-20.0	52	66	-21.2
Proposals	1	2	0	-50.0	--	25	21	19.0
<b>Arts, Entertainment and Recreation</b>	<b>10</b>	<b>7</b>	<b>7</b>	<b>42.9</b>	<b>42.9</b>	<b>74</b>	<b>77</b>	<b>-3.9</b>
Bankruptcies	7	6	7	16.7	0.0	60	58	3.4
Proposals	3	1	0	200.0	--	14	19	-26.3
<b>Accommodation and Food Services</b>	<b>60</b>	<b>44</b>	<b>53</b>	<b>36.4</b>	<b>13.2</b>	<b>660</b>	<b>662</b>	<b>-0.3</b>
Bankruptcies	45	33	45	36.4	0.0	507	521	-2.7
Proposals	15	11	8	36.4	87.5	153	141	8.5
<b>Other Services (except Public Administration)</b>	<b>11</b>	<b>18</b>	<b>20</b>	<b>-38.9</b>	<b>-45.0</b>	<b>186</b>	<b>204</b>	<b>-8.8</b>
Bankruptcies	9	15	14	-40.0	-35.7	154	159	-3.1
Proposals	2	3	6	-33.3	-66.7	32	45	-28.9
<b>Public Administration</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>--</b>	<b>-100.0</b>	<b>5</b>	<b>1</b>	<b>400.0</b>
Bankruptcies	0	0	1	--	-100.0	5	1	400.0
Proposals	0	0	0	--	--	0	0	--
<b>Total</b>	<b>338</b>	<b>355</b>	<b>310</b>	<b>-4.8</b>	<b>9.0</b>	<b>4,047</b>	<b>4,177</b>	<b>-3.1</b>
<b>Bankruptcies</b>	<b>248</b>	<b>247</b>	<b>235</b>	<b>0.4</b>	<b>5.5</b>	<b>3,054</b>	<b>3,083</b>	<b>-0.9</b>
<b>Proposals</b>	<b>90</b>	<b>108</b>	<b>75</b>	<b>-16.7</b>	<b>20.0</b>	<b>993</b>	<b>1,094</b>	<b>-9.2</b>