



# 2019

## Insolvency Statistics in Canada

Third Quarter of 2019

## List of Tables

|  |    |
|--|----|
| Table 1: Total Insolvencies .....  | 1  |
| Table 2: Insolvencies Filed by Consumers .....                                 | 2  |
| Table 3: Insolvencies Filed by Businesses .....                                | 3  |
| Table 3a: Insolvencies Filed by Corporations .....                             | 4  |
| Table 3b: Insolvencies Filed by Individual Businesses .....                    | 5  |
| Table 4: Insolvencies by NAICS Economic Sectors, Canada .....                  | 6  |
| Table 5: Insolvencies Filed by Consumers by Economic Region (ER) .....         | 8  |
| Table 6: Insolvencies Filed by Businesses by ER .....                          | 15 |
| Table 7: Insolvencies Filed by Consumers by Census Metropolitan Area (CMA) ... | 22 |
| Table 8: Insolvencies Filed by Businesses by CMA .....                         | 25 |

## Glossary

**Bankruptcy:** The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

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

**Census Metropolitan Area (CMA):** Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For more information, go to:  
<http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm>.

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

**Corporation:** A commercial entity or organization.

**Economic Region (ER):** Standard geographical units created for analysis of regional economic activity. For more information, go to:  
<http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm>.

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

**North American Industry Classification System (NAICS):** System that classifies economic units that have similar production processes in the same industry. This is a supply-based or production-oriented economic concept.

**Proposal:** An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

**Table 1: Total Insolvencies**

|                                  | Volume        |               |               | % Change                 |                          | 12-Month Period Ending |                |              |
|----------------------------------|---------------|---------------|---------------|--------------------------|--------------------------|------------------------|----------------|--------------|
|                                  | Q3 2019       | Q2 2019       | Q3 2018       | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018     | % Change     |
| <b>Newfoundland and Labrador</b> | <b>803</b>    | <b>919</b>    | <b>679</b>    | <b>-12.6</b>             | <b>18.3</b>              | <b>3,201</b>           | <b>2,777</b>   | <b>15.3</b>  |
| Bankruptcies                     | 377           | 438           | 359           | -13.9                    | 5.0                      | 1,484                  | 1,409          | 5.3          |
| Proposals                        | 426           | 481           | 320           | -11.4                    | 33.1                     | 1,717                  | 1,368          | 25.5         |
| <b>Prince Edward Island</b>      | <b>174</b>    | <b>207</b>    | <b>165</b>    | <b>-15.9</b>             | <b>5.5</b>               | <b>741</b>             | <b>715</b>     | <b>3.6</b>   |
| Bankruptcies                     | 92            | 105           | 93            | -12.4                    | -1.1                     | 392                    | 416            | -5.8         |
| Proposals                        | 82            | 102           | 72            | -19.6                    | 13.9                     | 349                    | 299            | 16.7         |
| <b>Nova Scotia</b>               | <b>1,515</b>  | <b>1,625</b>  | <b>1,379</b>  | <b>-6.8</b>              | <b>9.9</b>               | <b>5,928</b>           | <b>5,581</b>   | <b>6.2</b>   |
| Bankruptcies                     | 791           | 906           | 886           | -12.7                    | -10.7                    | 3,336                  | 3,517          | -5.1         |
| Proposals                        | 724           | 719           | 493           | 0.7                      | 46.9                     | 2,592                  | 2,064          | 25.6         |
| <b>New Brunswick</b>             | <b>1,269</b>  | <b>1,321</b>  | <b>1,199</b>  | <b>-3.9</b>              | <b>5.8</b>               | <b>4,874</b>           | <b>4,436</b>   | <b>9.9</b>   |
| Bankruptcies                     | 623           | 652           | 616           | -4.4                     | 1.1                      | 2,403                  | 2,277          | 5.5          |
| Proposals                        | 646           | 669           | 583           | -3.4                     | 10.8                     | 2,471                  | 2,159          | 14.5         |
| <b>Quebec</b>                    | <b>11,146</b> | <b>11,290</b> | <b>10,473</b> | <b>-1.3</b>              | <b>6.4</b>               | <b>44,555</b>          | <b>43,744</b>  | <b>1.9</b>   |
| Bankruptcies                     | 5,401         | 5,555         | 5,523         | -2.8                     | -2.2                     | 21,885                 | 22,991         | -4.8         |
| Proposals                        | 5,745         | 5,735         | 4,950         | 0.2                      | 16.1                     | 22,670                 | 20,753         | 9.2          |
| <b>Ontario</b>                   | <b>11,726</b> | <b>11,825</b> | <b>9,622</b>  | <b>-0.8</b>              | <b>21.9</b>              | <b>44,190</b>          | <b>39,044</b>  | <b>13.2</b>  |
| Bankruptcies                     | 3,892         | 4,147         | 3,744         | -6.1                     | 4.0                      | 15,243                 | 15,465         | -1.4         |
| Proposals                        | 7,834         | 7,678         | 5,878         | 2.0                      | 33.3                     | 28,947                 | 23,579         | 22.8         |
| <b>Manitoba</b>                  | <b>790</b>    | <b>833</b>    | <b>685</b>    | <b>-5.2</b>              | <b>15.3</b>              | <b>3,133</b>           | <b>2,771</b>   | <b>13.1</b>  |
| Bankruptcies                     | 355           | 410           | 333           | -13.4                    | 6.6                      | 1,449                  | 1,411          | 2.7          |
| Proposals                        | 435           | 423           | 352           | 2.8                      | 23.6                     | 1,684                  | 1,360          | 23.8         |
| <b>Saskatchewan</b>              | <b>849</b>    | <b>840</b>    | <b>927</b>    | <b>1.1</b>               | <b>-8.4</b>              | <b>3,450</b>           | <b>3,415</b>   | <b>1.0</b>   |
| Bankruptcies                     | 301           | 321           | 364           | -6.2                     | -17.3                    | 1,302                  | 1,376          | -5.4         |
| Proposals                        | 548           | 519           | 563           | 5.6                      | -2.7                     | 2,148                  | 2,039          | 5.3          |
| <b>Alberta</b>                   | <b>4,275</b>  | <b>4,284</b>  | <b>3,566</b>  | <b>-0.2</b>              | <b>19.9</b>              | <b>16,403</b>          | <b>14,247</b>  | <b>15.1</b>  |
| Bankruptcies                     | 1,439         | 1,469         | 1,238         | -2.0                     | 16.2                     | 5,616                  | 5,046          | 11.3         |
| Proposals                        | 2,836         | 2,815         | 2,328         | 0.7                      | 21.8                     | 10,787                 | 9,201          | 17.2         |
| <b>British Columbia</b>          | <b>2,962</b>  | <b>2,881</b>  | <b>2,421</b>  | <b>2.8</b>               | <b>22.3</b>              | <b>11,066</b>          | <b>10,092</b>  | <b>9.7</b>   |
| Bankruptcies                     | 1,095         | 1,068         | 992           | 2.5                      | 10.4                     | 4,135                  | 4,139          | -0.1         |
| Proposals                        | 1,867         | 1,813         | 1,429         | 3.0                      | 30.7                     | 6,931                  | 5,953          | 16.4         |
| <b>Northwest Territories</b>     | <b>20</b>     | <b>15</b>     | <b>18</b>     | <b>33.3</b>              | <b>11.1</b>              | <b>63</b>              | <b>97</b>      | <b>-35.1</b> |
| Bankruptcies                     | 5             | 0             | 10            | n/a                      | -50.0                    | 16                     | 55             | -70.9        |
| Proposals                        | 15            | 15            | 8             | 0.0                      | 87.5                     | 47                     | 42             | 11.9         |
| <b>Yukon</b>                     | <b>6</b>      | <b>10</b>     | <b>4</b>      | <b>-40.0</b>             | <b>50.0</b>              | <b>34</b>              | <b>36</b>      | <b>-5.6</b>  |
| Bankruptcies                     | 3             | 3             | 0             | 0.0                      | n/a                      | 13                     | 13             | 0.0          |
| Proposals                        | 3             | 7             | 4             | -57.1                    | -25.0                    | 21                     | 23             | -8.7         |
| <b>Nunavut</b>                   | <b>0</b>      | <b>0</b>      | <b>1</b>      | <b>n/a</b>               | <b>-100.0</b>            | <b>4</b>               | <b>7</b>       | <b>-42.9</b> |
| Bankruptcies                     | 0             | 0             | 0             | n/a                      | n/a                      | 0                      | 2              | -100.0       |
| Proposals                        | 0             | 0             | 1             | n/a                      | -100.0                   | 4                      | 5              | -20.0        |
| <b>Canada</b>                    | <b>35,535</b> | <b>36,050</b> | <b>31,139</b> | <b>-1.4</b>              | <b>14.1</b>              | <b>137,642</b>         | <b>126,962</b> | <b>8.4</b>   |
| Bankruptcies                     | 14,374        | 15,074        | 14,158        | -4.6                     | 1.5                      | 57,274                 | 58,117         | -1.5         |
| Proposals                        | 21,161        | 20,976        | 16,981        | 0.9                      | 24.6                     | 80,368                 | 68,845         | 16.7         |

**Table 2: Insolvencies Filed by Consumers**

|                                  | Volume        |               |               | % Change                 |                          | 12-Month Period Ending |                |              |
|----------------------------------|---------------|---------------|---------------|--------------------------|--------------------------|------------------------|----------------|--------------|
|                                  | Q3 2019       | Q2 2019       | Q3 2018       | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018     | % Change     |
| <b>Newfoundland and Labrador</b> | <b>793</b>    | <b>908</b>    | <b>672</b>    | <b>-12.7</b>             | <b>18.0</b>              | <b>3,160</b>           | <b>2,753</b>   | <b>14.8</b>  |
| Bankruptcies                     | 366           | 427           | 353           | -13.8                    | 4.2                      | 1,447                  | 1,391          | 4.0          |
| Proposals                        | 425           | 481           | 319           | -11.6                    | 33.2                     | 1,713                  | 1,362          | 25.8         |
| <b>Prince Edward Island</b>      | <b>172</b>    | <b>202</b>    | <b>163</b>    | <b>-14.9</b>             | <b>5.5</b>               | <b>734</b>             | <b>711</b>     | <b>3.2</b>   |
| Bankruptcies                     | 91            | 100           | 92            | -9.0                     | -1.1                     | 386                    | 413            | -6.5         |
| Proposals                        | 81            | 102           | 71            | -20.6                    | 14.1                     | 348                    | 298            | 16.8         |
| <b>Nova Scotia</b>               | <b>1,503</b>  | <b>1,604</b>  | <b>1,363</b>  | <b>-6.3</b>              | <b>10.3</b>              | <b>5,875</b>           | <b>5,532</b>   | <b>6.2</b>   |
| Bankruptcies                     | 783           | 888           | 877           | -11.8                    | -10.7                    | 3,292                  | 3,483          | -5.5         |
| Proposals                        | 720           | 716           | 486           | 0.6                      | 48.1                     | 2,583                  | 2,049          | 26.1         |
| <b>New Brunswick</b>             | <b>1,255</b>  | <b>1,308</b>  | <b>1,191</b>  | <b>-4.1</b>              | <b>5.4</b>               | <b>4,825</b>           | <b>4,388</b>   | <b>10.0</b>  |
| Bankruptcies                     | 614           | 640           | 611           | -4.1                     | 0.5                      | 2,366                  | 2,241          | 5.6          |
| Proposals                        | 641           | 668           | 580           | -4.0                     | 10.5                     | 2,459                  | 2,147          | 14.5         |
| <b>Quebec</b>                    | <b>10,701</b> | <b>10,727</b> | <b>9,998</b>  | <b>-0.2</b>              | <b>7.0</b>               | <b>42,424</b>          | <b>41,667</b>  | <b>1.8</b>   |
| Bankruptcies                     | 5,061         | 5,135         | 5,163         | -1.4                     | -2.0                     | 20,238                 | 21,435         | -5.6         |
| Proposals                        | 5,640         | 5,592         | 4,835         | 0.9                      | 16.6                     | 22,186                 | 20,232         | 9.7          |
| <b>Ontario</b>                   | <b>11,514</b> | <b>11,579</b> | <b>9,407</b>  | <b>-0.6</b>              | <b>22.4</b>              | <b>43,240</b>          | <b>38,131</b>  | <b>13.4</b>  |
| Bankruptcies                     | 3,738         | 3,963         | 3,590         | -5.7                     | 4.1                      | 14,552                 | 14,794         | -1.6         |
| Proposals                        | 7,776         | 7,616         | 5,817         | 2.1                      | 33.7                     | 28,688                 | 23,337         | 22.9         |
| <b>Manitoba</b>                  | <b>781</b>    | <b>819</b>    | <b>676</b>    | <b>-4.6</b>              | <b>15.5</b>              | <b>3,098</b>           | <b>2,738</b>   | <b>13.1</b>  |
| Bankruptcies                     | 347           | 399           | 325           | -13.0                    | 6.8                      | 1,418                  | 1,382          | 2.6          |
| Proposals                        | 434           | 420           | 351           | 3.3                      | 23.6                     | 1,680                  | 1,356          | 23.9         |
| <b>Saskatchewan</b>              | <b>825</b>    | <b>818</b>    | <b>906</b>    | <b>0.9</b>               | <b>-8.9</b>              | <b>3,353</b>           | <b>3,301</b>   | <b>1.6</b>   |
| Bankruptcies                     | 285           | 311           | 354           | -8.4                     | -19.5                    | 1,246                  | 1,299          | -4.1         |
| Proposals                        | 540           | 507           | 552           | 6.5                      | -2.2                     | 2,107                  | 2,002          | 5.2          |
| <b>Alberta</b>                   | <b>4,215</b>  | <b>4,240</b>  | <b>3,514</b>  | <b>-0.6</b>              | <b>19.9</b>              | <b>16,181</b>          | <b>14,045</b>  | <b>15.2</b>  |
| Bankruptcies                     | 1,396         | 1,439         | 1,198         | -3.0                     | 16.5                     | 5,449                  | 4,899          | 11.2         |
| Proposals                        | 2,819         | 2,801         | 2,316         | 0.6                      | 21.7                     | 10,732                 | 9,146          | 17.3         |
| <b>British Columbia</b>          | <b>2,925</b>  | <b>2,846</b>  | <b>2,400</b>  | <b>2.8</b>               | <b>21.9</b>              | <b>10,934</b>          | <b>9,985</b>   | <b>9.5</b>   |
| Bankruptcies                     | 1,067         | 1,043         | 976           | 2.3                      | 9.3                      | 4,044                  | 4,061          | -0.4         |
| Proposals                        | 1,858         | 1,803         | 1,424         | 3.1                      | 30.5                     | 6,890                  | 5,924          | 16.3         |
| <b>Northwest Territories</b>     | <b>18</b>     | <b>15</b>     | <b>18</b>     | <b>20.0</b>              | <b>0.0</b>               | <b>61</b>              | <b>97</b>      | <b>-37.1</b> |
| Bankruptcies                     | 4             | 0             | 10            | n/a                      | -60.0                    | 15                     | 55             | -72.7        |
| Proposals                        | 14            | 15            | 8             | -6.7                     | 75.0                     | 46                     | 42             | 9.5          |
| <b>Yukon</b>                     | <b>6</b>      | <b>10</b>     | <b>4</b>      | <b>-40.0</b>             | <b>50.0</b>              | <b>34</b>              | <b>36</b>      | <b>-5.6</b>  |
| Bankruptcies                     | 3             | 3             | 0             | 0.0                      | n/a                      | 13                     | 13             | 0.0          |
| Proposals                        | 3             | 7             | 4             | -57.1                    | -25.0                    | 21                     | 23             | -8.7         |
| <b>Nunavut</b>                   | <b>0</b>      | <b>0</b>      | <b>1</b>      | <b>n/a</b>               | <b>-100.0</b>            | <b>4</b>               | <b>7</b>       | <b>-42.9</b> |
| Bankruptcies                     | 0             | 0             | 0             | n/a                      | n/a                      | 0                      | 2              | -100.0       |
| Proposals                        | 0             | 0             | 1             | n/a                      | -100.0                   | 4                      | 5              | -20.0        |
| <b>Canada</b>                    | <b>34,708</b> | <b>35,076</b> | <b>30,313</b> | <b>-1.0</b>              | <b>14.5</b>              | <b>133,923</b>         | <b>123,391</b> | <b>8.5</b>   |
| Bankruptcies                     | <b>13,757</b> | <b>14,348</b> | <b>13,549</b> | <b>-4.1</b>              | <b>1.5</b>               | <b>54,466</b>          | <b>55,468</b>  | <b>-1.8</b>  |
| Proposals                        | <b>20,951</b> | <b>20,728</b> | <b>16,764</b> | <b>1.1</b>               | <b>25.0</b>              | <b>79,457</b>          | <b>67,923</b>  | <b>17.0</b>  |

**Table 3: Insolvencies Filed by Businesses**

|                              | Volume                           |            |            | % Change                 |                          | 12-Month Period Ending |              |              |
|------------------------------|----------------------------------|------------|------------|--------------------------|--------------------------|------------------------|--------------|--------------|
|                              | Q3 2019                          | Q2 2019    | Q3 2018    | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018   | % Change     |
|                              | <b>Newfoundland and Labrador</b> | <b>10</b>  | <b>11</b>  | <b>7</b>                 | <b>-9.1</b>              | <b>42.9</b>            | <b>41</b>    | <b>24</b>    |
| Bankruptcies                 | 9                                | 11         | 6          | -18.2                    | 50.0                     | 37                     | 18           | 105.6        |
| Proposals                    | 1                                | 0          | 1          | n/a                      | 0.0                      | 4                      | 6            | -33.3        |
| <b>Prince Edward Island</b>  | <b>2</b>                         | <b>5</b>   | <b>2</b>   | <b>-60.0</b>             | <b>0.0</b>               | <b>7</b>               | <b>4</b>     | <b>75.0</b>  |
| Bankruptcies                 | 1                                | 5          | 1          | -80.0                    | 0.0                      | 6                      | 3            | 100.0        |
| Proposals                    | 1                                | 0          | 1          | n/a                      | 0.0                      | 1                      | 1            | 0.0          |
| <b>Nova Scotia</b>           | <b>12</b>                        | <b>21</b>  | <b>16</b>  | <b>-42.9</b>             | <b>-25.0</b>             | <b>53</b>              | <b>49</b>    | <b>8.2</b>   |
| Bankruptcies                 | 8                                | 18         | 9          | -55.6                    | -11.1                    | 44                     | 34           | 29.4         |
| Proposals                    | 4                                | 3          | 7          | 33.3                     | -42.9                    | 9                      | 15           | -40.0        |
| <b>New Brunswick</b>         | <b>14</b>                        | <b>13</b>  | <b>8</b>   | <b>7.7</b>               | <b>75.0</b>              | <b>49</b>              | <b>48</b>    | <b>2.1</b>   |
| Bankruptcies                 | 9                                | 12         | 5          | -25.0                    | 80.0                     | 37                     | 36           | 2.8          |
| Proposals                    | 5                                | 1          | 3          | 400.0                    | 66.7                     | 12                     | 12           | 0.0          |
| <b>Quebec</b>                | <b>445</b>                       | <b>563</b> | <b>475</b> | <b>-21.0</b>             | <b>-6.3</b>              | <b>2,131</b>           | <b>2,077</b> | <b>2.6</b>   |
| Bankruptcies                 | 340                              | 426        | 360        | -19.0                    | -5.6                     | 1,647                  | 1,556        | 5.8          |
| Proposals                    | 105                              | 143        | 115        | -26.6                    | -8.7                     | 484                    | 521          | -7.1         |
| <b>Ontario</b>               | <b>212</b>                       | <b>246</b> | <b>215</b> | <b>-13.8</b>             | <b>-1.4</b>              | <b>950</b>             | <b>913</b>   | <b>4.1</b>   |
| Bankruptcies                 | 154                              | 184        | 154        | -16.3                    | 0.0                      | 691                    | 671          | 3.0          |
| Proposals                    | 58                               | 62         | 61         | -6.5                     | -4.9                     | 259                    | 242          | 7.0          |
| <b>Manitoba</b>              | <b>9</b>                         | <b>14</b>  | <b>9</b>   | <b>-35.7</b>             | <b>0.0</b>               | <b>35</b>              | <b>33</b>    | <b>6.1</b>   |
| Bankruptcies                 | 8                                | 11         | 8          | -27.3                    | 0.0                      | 31                     | 29           | 6.9          |
| Proposals                    | 1                                | 3          | 1          | -66.7                    | 0.0                      | 4                      | 4            | 0.0          |
| <b>Saskatchewan</b>          | <b>24</b>                        | <b>22</b>  | <b>21</b>  | <b>9.1</b>               | <b>14.3</b>              | <b>97</b>              | <b>114</b>   | <b>-14.9</b> |
| Bankruptcies                 | 16                               | 10         | 10         | 60.0                     | 60.0                     | 56                     | 77           | -27.3        |
| Proposals                    | 8                                | 12         | 11         | -33.3                    | -27.3                    | 41                     | 37           | 10.8         |
| <b>Alberta</b>               | <b>60</b>                        | <b>44</b>  | <b>52</b>  | <b>36.4</b>              | <b>15.4</b>              | <b>222</b>             | <b>202</b>   | <b>9.9</b>   |
| Bankruptcies                 | 43                               | 30         | 40         | 43.3                     | 7.5                      | 167                    | 147          | 13.6         |
| Proposals                    | 17                               | 14         | 12         | 21.4                     | 41.7                     | 55                     | 55           | 0.0          |
| <b>British Columbia</b>      | <b>37</b>                        | <b>35</b>  | <b>21</b>  | <b>5.7</b>               | <b>76.2</b>              | <b>132</b>             | <b>107</b>   | <b>23.4</b>  |
| Bankruptcies                 | 28                               | 25         | 16         | 12.0                     | 75.0                     | 91                     | 78           | 16.7         |
| Proposals                    | 9                                | 10         | 5          | -10.0                    | 80.0                     | 41                     | 29           | 41.4         |
| <b>Northwest Territories</b> | <b>2</b>                         | <b>0</b>   | <b>0</b>   | <b>n/a</b>               | <b>n/a</b>               | <b>2</b>               | <b>0</b>     | <b>n/a</b>   |
| Bankruptcies                 | 1                                | 0          | 0          | n/a                      | n/a                      | 1                      | 0            | n/a          |
| Proposals                    | 1                                | 0          | 0          | n/a                      | n/a                      | 1                      | 0            | n/a          |
| <b>Yukon</b>                 | <b>0</b>                         | <b>0</b>   | <b>0</b>   | <b>n/a</b>               | <b>n/a</b>               | <b>0</b>               | <b>0</b>     | <b>n/a</b>   |
| Bankruptcies                 | 0                                | 0          | 0          | n/a                      | n/a                      | 0                      | 0            | n/a          |
| Proposals                    | 0                                | 0          | 0          | n/a                      | n/a                      | 0                      | 0            | n/a          |
| <b>Nunavut</b>               | <b>0</b>                         | <b>0</b>   | <b>0</b>   | <b>n/a</b>               | <b>n/a</b>               | <b>0</b>               | <b>0</b>     | <b>n/a</b>   |
| Bankruptcies                 | 0                                | 0          | 0          | n/a                      | n/a                      | 0                      | 0            | n/a          |
| Proposals                    | 0                                | 0          | 0          | n/a                      | n/a                      | 0                      | 0            | n/a          |
| <b>Canada</b>                | <b>827</b>                       | <b>974</b> | <b>826</b> | <b>-15.1</b>             | <b>0.1</b>               | <b>3,719</b>           | <b>3,571</b> | <b>4.1</b>   |
| <b>Bankruptcies</b>          | <b>617</b>                       | <b>726</b> | <b>609</b> | <b>-15.0</b>             | <b>1.3</b>               | <b>2,808</b>           | <b>2,649</b> | <b>6.0</b>   |
| <b>Proposals</b>             | <b>210</b>                       | <b>248</b> | <b>217</b> | <b>-15.3</b>             | <b>-3.2</b>              | <b>911</b>             | <b>922</b>   | <b>-1.2</b>  |

**Table 3a: Insolvencies Filed by Corporations**

|                              | Volume                           |            |            | % Change                 |                          | 12-Month Period Ending |              |              |
|------------------------------|----------------------------------|------------|------------|--------------------------|--------------------------|------------------------|--------------|--------------|
|                              | Q3 2019                          | Q2 2019    | Q3 2018    | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018   | % Change     |
|                              | <b>Newfoundland and Labrador</b> | <b>5</b>   | <b>1</b>   | <b>5</b>                 | <b>400.0</b>             | <b>-80.0</b>           | <b>14</b>    | <b>14</b>    |
| Bankruptcies                 | 4                                | 1          | 4          | 300.0                    | -75.0                    | 10                     | 8            | 25.0         |
| Proposals                    | 1                                | 0          | 1          | n/a                      | -100.0                   | 4                      | 6            | -33.3        |
| <b>Prince Edward Island</b>  | <b>2</b>                         | <b>2</b>   | <b>0</b>   | <b>0.0</b>               | <b>n/a</b>               | <b>4</b>               | <b>1</b>     | <b>300.0</b> |
| Bankruptcies                 | 1                                | 2          | 0          | -50.0                    | n/a                      | 3                      | 1            | 200.0        |
| Proposals                    | 1                                | 0          | 0          | n/a                      | n/a                      | 1                      | 0            | n/a          |
| <b>Nova Scotia</b>           | <b>6</b>                         | <b>11</b>  | <b>9</b>   | <b>-45.5</b>             | <b>22.2</b>              | <b>27</b>              | <b>24</b>    | <b>12.5</b>  |
| Bankruptcies                 | 2                                | 9          | 6          | -77.8                    | 50.0                     | 20                     | 16           | 25.0         |
| Proposals                    | 4                                | 2          | 3          | 100.0                    | -33.3                    | 7                      | 8            | -12.5        |
| <b>New Brunswick</b>         | <b>11</b>                        | <b>9</b>   | <b>5</b>   | <b>22.2</b>              | <b>80.0</b>              | <b>32</b>              | <b>27</b>    | <b>18.5</b>  |
| Bankruptcies                 | 7                                | 8          | 4          | -12.5                    | 100.0                    | 26                     | 18           | 44.4         |
| Proposals                    | 4                                | 1          | 1          | 300.0                    | 0.0                      | 6                      | 9            | -33.3        |
| <b>Quebec</b>                | <b>392</b>                       | <b>503</b> | <b>419</b> | <b>-21.9</b>             | <b>20.0</b>              | <b>1,864</b>           | <b>1,847</b> | <b>0.9</b>   |
| Bankruptcies                 | 302                              | 387        | 320        | -22.0                    | 20.9                     | 1,469                  | 1,396        | 5.2          |
| Proposals                    | 91                               | 116        | 99         | -21.6                    | 17.2                     | 395                    | 451          | -12.4        |
| <b>Ontario</b>               | <b>102</b>                       | <b>138</b> | <b>128</b> | <b>-26.1</b>             | <b>7.8</b>               | <b>534</b>             | <b>484</b>   | <b>10.3</b>  |
| Bankruptcies                 | 75                               | 109        | 95         | -31.2                    | 14.7                     | 397                    | 372          | 6.7          |
| Proposals                    | 27                               | 29         | 33         | -6.9                     | -12.1                    | 137                    | 112          | 22.3         |
| <b>Manitoba</b>              | <b>5</b>                         | <b>5</b>   | <b>2</b>   | <b>0.0</b>               | <b>150.0</b>             | <b>11</b>              | <b>6</b>     | <b>83.3</b>  |
| Bankruptcies                 | 5                                | 4          | 2          | 25.0                     | 100.0                    | 10                     | 5            | 100.0        |
| Proposals                    | 0                                | 1          | 0          | -100.0                   | n/a                      | 1                      | 1            | 0.0          |
| <b>Saskatchewan</b>          | <b>4</b>                         | <b>1</b>   | <b>1</b>   | <b>300.0</b>             | <b>0.0</b>               | <b>7</b>               | <b>11</b>    | <b>-36.4</b> |
| Bankruptcies                 | 2                                | 0          | 0          | n/a                      | n/a                      | 4                      | 6            | -33.3        |
| Proposals                    | 2                                | 1          | 1          | 100.0                    | 0.0                      | 3                      | 5            | -40.0        |
| <b>Alberta</b>               | <b>37</b>                        | <b>18</b>  | <b>24</b>  | <b>105.6</b>             | <b>-25.0</b>             | <b>106</b>             | <b>105</b>   | <b>1.0</b>   |
| Bankruptcies                 | 31                               | 12         | 21         | 158.3                    | -42.9                    | 82                     | 72           | 13.9         |
| Proposals                    | 6                                | 6          | 3          | 0.0                      | 100.0                    | 24                     | 33           | -27.3        |
| <b>British Columbia</b>      | <b>16</b>                        | <b>14</b>  | <b>5</b>   | <b>14.3</b>              | <b>180.0</b>             | <b>61</b>              | <b>42</b>    | <b>45.2</b>  |
| Bankruptcies                 | 12                               | 9          | 3          | 33.3                     | 200.0                    | 37                     | 25           | 48.0         |
| Proposals                    | 4                                | 5          | 2          | -20.0                    | 150.0                    | 24                     | 17           | 41.2         |
| <b>Northwest Territories</b> | <b>1</b>                         | <b>0</b>   | <b>0</b>   | <b>n/a</b>               | <b>n/a</b>               | <b>1</b>               | <b>0</b>     | <b>n/a</b>   |
| Bankruptcies                 | 0                                | 0          | 0          | n/a                      | n/a                      | 0                      | 0            | n/a          |
| Proposals                    | 1                                | 0          | 0          | n/a                      | n/a                      | 1                      | 0            | n/a          |
| <b>Yukon</b>                 | <b>0</b>                         | <b>0</b>   | <b>0</b>   | <b>n/a</b>               | <b>n/a</b>               | <b>0</b>               | <b>0</b>     | <b>n/a</b>   |
| Bankruptcies                 | 0                                | 0          | 0          | n/a                      | n/a                      | 0                      | 0            | n/a          |
| Proposals                    | 0                                | 0          | 0          | n/a                      | n/a                      | 0                      | 0            | n/a          |
| <b>Nunavut</b>               | <b>0</b>                         | <b>0</b>   | <b>0</b>   | <b>n/a</b>               | <b>n/a</b>               | <b>0</b>               | <b>0</b>     | <b>n/a</b>   |
| Bankruptcies                 | 0                                | 0          | 0          | n/a                      | n/a                      | 0                      | 0            | n/a          |
| Proposals                    | 0                                | 0          | 0          | n/a                      | n/a                      | 0                      | 0            | n/a          |
| <b>Canada</b>                | <b>582</b>                       | <b>702</b> | <b>598</b> | <b>-17.1</b>             | <b>17.4</b>              | <b>2,661</b>           | <b>2,561</b> | <b>3.9</b>   |
| Bankruptcies                 | 441                              | 541        | 455        | -18.5                    | 18.9                     | 2,058                  | 1,919        | 7.2          |
| Proposals                    | 141                              | 161        | 143        | -12.4                    | 12.6                     | 603                    | 642          | -6.1         |

**Table 3b: Insolvencies Filed by Individual Businesses**

|                                  | Volume     |            |            | % Change                 |                          | 12-Month Period Ending |              |              |
|----------------------------------|------------|------------|------------|--------------------------|--------------------------|------------------------|--------------|--------------|
|                                  | Q3 2019    | Q2 2019    | Q3 2018    | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018   | % Change     |
| <b>Newfoundland and Labrador</b> | <b>5</b>   | <b>10</b>  | <b>2</b>   | <b>-50.0</b>             | <b>400.0</b>             | <b>27</b>              | <b>10</b>    | <b>170.0</b> |
| Bankruptcies                     | 5          | 10         | 2          | -50.0                    | 400.0                    | 27                     | 10           | 170.0        |
| Proposals                        | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 0            | n/a          |
| <b>Prince Edward Island</b>      | <b>0</b>   | <b>3</b>   | <b>2</b>   | <b>-100.0</b>            | <b>50.0</b>              | <b>3</b>               | <b>3</b>     | <b>0.0</b>   |
| Bankruptcies                     | 0          | 3          | 1          | -100.0                   | 200.0                    | 3                      | 2            | 50.0         |
| Proposals                        | 0          | 0          | 1          | n/a                      | -100.0                   | 0                      | 1            | -100.0       |
| <b>Nova Scotia</b>               | <b>6</b>   | <b>10</b>  | <b>7</b>   | <b>-40.0</b>             | <b>42.9</b>              | <b>26</b>              | <b>25</b>    | <b>4.0</b>   |
| Bankruptcies                     | 6          | 9          | 3          | -33.3                    | 200.0                    | 24                     | 18           | 33.3         |
| Proposals                        | 0          | 1          | 4          | -100.0                   | -75.0                    | 2                      | 7            | -71.4        |
| <b>New Brunswick</b>             | <b>3</b>   | <b>4</b>   | <b>3</b>   | <b>-25.0</b>             | <b>33.3</b>              | <b>17</b>              | <b>21</b>    | <b>-19.0</b> |
| Bankruptcies                     | 2          | 4          | 1          | -50.0                    | 300.0                    | 11                     | 18           | -38.9        |
| Proposals                        | 1          | 0          | 2          | n/a                      | -100.0                   | 6                      | 3            | 100.0        |
| <b>Quebec</b>                    | <b>52</b>  | <b>60</b>  | <b>56</b>  | <b>-13.3</b>             | <b>7.1</b>               | <b>267</b>             | <b>230</b>   | <b>16.1</b>  |
| Bankruptcies                     | 38         | 35         | 40         | 15.2                     | -17.5                    | 178                    | 160          | 11.3         |
| Proposals                        | 14         | 27         | 16         | -48.1                    | 68.8                     | 89                     | 70           | 27.1         |
| <b>Ontario</b>                   | <b>110</b> | <b>108</b> | <b>87</b>  | <b>1.9</b>               | <b>24.1</b>              | <b>416</b>             | <b>429</b>   | <b>-3.0</b>  |
| Bankruptcies                     | 79         | 75         | 59         | 5.3                      | 27.1                     | 294                    | 299          | -1.7         |
| Proposals                        | 31         | 33         | 28         | -6.1                     | 17.9                     | 122                    | 130          | -6.2         |
| <b>Manitoba</b>                  | <b>4</b>   | <b>9</b>   | <b>7</b>   | <b>-55.6</b>             | <b>28.6</b>              | <b>24</b>              | <b>27</b>    | <b>-11.1</b> |
| Bankruptcies                     | 3          | 7          | 6          | -57.1                    | 16.7                     | 21                     | 24           | -12.5        |
| Proposals                        | 1          | 2          | 1          | -50.0                    | 100.0                    | 3                      | 3            | 0.0          |
| <b>Saskatchewan</b>              | <b>20</b>  | <b>21</b>  | <b>20</b>  | <b>-4.8</b>              | <b>5.0</b>               | <b>90</b>              | <b>103</b>   | <b>-12.6</b> |
| Bankruptcies                     | 14         | 10         | 10         | 40.0                     | 0.0                      | 52                     | 71           | -26.8        |
| Proposals                        | 6          | 11         | 10         | -45.5                    | 10.0                     | 38                     | 32           | 18.8         |
| <b>Alberta</b>                   | <b>23</b>  | <b>26</b>  | <b>28</b>  | <b>-11.5</b>             | <b>-7.1</b>              | <b>116</b>             | <b>97</b>    | <b>19.6</b>  |
| Bankruptcies                     | 12         | 18         | 19         | -33.3                    | -5.3                     | 85                     | 75           | 13.3         |
| Proposals                        | 11         | 8          | 9          | 37.5                     | -11.1                    | 31                     | 22           | 40.9         |
| <b>British Columbia</b>          | <b>21</b>  | <b>21</b>  | <b>16</b>  | <b>0.0</b>               | <b>31.3</b>              | <b>71</b>              | <b>65</b>    | <b>9.2</b>   |
| Bankruptcies                     | 16         | 16         | 13         | 0.0                      | 23.1                     | 54                     | 53           | 1.9          |
| Proposals                        | 5          | 5          | 3          | 0.0                      | 66.7                     | 17                     | 12           | 41.7         |
| <b>Northwest Territories</b>     | <b>1</b>   | <b>0</b>   | <b>0</b>   | <b>n/a</b>               | <b>n/a</b>               | <b>1</b>               | <b>0</b>     | <b>n/a</b>   |
| Bankruptcies                     | 1          | 0          | 0          | n/a                      | n/a                      | 1                      | 0            | n/a          |
| Proposals                        | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 0            | n/a          |
| <b>Yukon</b>                     | <b>0</b>   | <b>0</b>   | <b>0</b>   | <b>n/a</b>               | <b>n/a</b>               | <b>0</b>               | <b>0</b>     | <b>n/a</b>   |
| Bankruptcies                     | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 0            | n/a          |
| Proposals                        | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 0            | n/a          |
| <b>Nunavut</b>                   | <b>0</b>   | <b>0</b>   | <b>0</b>   | <b>n/a</b>               | <b>n/a</b>               | <b>0</b>               | <b>0</b>     | <b>n/a</b>   |
| Bankruptcies                     | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 0            | n/a          |
| Proposals                        | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 0            | n/a          |
| <b>Canada</b>                    | <b>245</b> | <b>272</b> | <b>228</b> | <b>-9.9</b>              | <b>19.3</b>              | <b>1,058</b>           | <b>1,010</b> | <b>4.8</b>   |
| Bankruptcies                     | 176        | 185        | 154        | -4.9                     | 20.1                     | 750                    | 730          | 2.7          |
| Proposals                        | 69         | 87         | 74         | -20.7                    | 17.6                     | 308                    | 280          | 10.0         |



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

|  | Volume     |            |            | % Change                 |                          | 12-Month Period Ending |            |              |
|--|------------|------------|------------|--------------------------|--------------------------|------------------------|------------|--------------|
|  | Q3 2019    | Q2 2019    | Q3 2018    | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018 | % Change     |
| <b>Agriculture, Forestry, Fishing and Hunting</b>      | <b>14</b>  | <b>11</b>  | <b>16</b>  | <b>27.3</b>              | <b>-12.5</b>             | <b>59</b>              | <b>68</b>  | <b>-13.2</b> |
| Bankruptcies   | 7          | 8          | 9          | -12.5                    | -22.2                    | 42                     | 46         | -8.7         |
| Proposals  | 7          | 3          | 7          | 133.3                    | 0.0                      | 17                     | 22         | -22.7        |
| <b>Mining and Oil and Gas Extraction</b>               | <b>10</b>  | <b>10</b>  | <b>3</b>   | <b>0.0</b>               | <b>233.3</b>             | <b>45</b>              | <b>29</b>  | <b>55.2</b>  |
| Bankruptcies   | 6          | 6          | 1          | 0.0                      | 500.0                    | 29                     | 18         | 61.1         |
| Proposals  | 4          | 4          | 2          | 0.0                      | 100.0                    | 16                     | 11         | 45.5         |
| <b>Utilities</b>                                       | <b>3</b>   | <b>3</b>   | <b>1</b>   | <b>0.0</b>               | <b>200.0</b>             | <b>8</b>               | <b>8</b>   | <b>0.0</b>   |
| Bankruptcies   | 3          | 1          | 0          | 200.0                    | n/a                      | 5                      | 6          | -16.7        |
| Proposals  | 0          | 2          | 1          | -100.0                   | -100.0                   | 3                      | 2          | 50.0         |
| <b>Construction</b>                                    | <b>165</b> | <b>185</b> | <b>163</b> | <b>-10.8</b>             | <b>1.2</b>               | <b>712</b>             | <b>716</b> | <b>-0.6</b>  |
| Bankruptcies   | 121        | 130        | 118        | -6.9                     | 2.5                      | 533                    | 510        | 4.5          |
| Proposals  | 44         | 55         | 45         | -20.0                    | -2.2                     | 179                    | 206        | -13.1        |
| <b>Manufacturing</b>                                   | <b>77</b>  | <b>91</b>  | <b>78</b>  | <b>-20.9</b>             | <b>-7.7</b>              | <b>319</b>             | <b>315</b> | <b>1.3</b>   |
| Bankruptcies   | 54         | 71         | 62         | -23.9                    | -12.9                    | 236                    | 217        | 8.8          |
| Proposals  | 18         | 20         | 16         | -10.0                    | 12.5                     | 83                     | 98         | -15.3        |
| <b>Wholesale Trade</b>                                 | <b>41</b>  | <b>47</b>  | <b>46</b>  | <b>-12.8</b>             | <b>-10.9</b>             | <b>179</b>             | <b>163</b> | <b>9.8</b>   |
| Bankruptcies   | 28         | 34         | 31         | -17.6                    | -9.7                     | 129                    | 121        | 6.6          |
| Proposals  | 13         | 13         | 15         | 0.0                      | -13.3                    | 50                     | 42         | 19.0         |
| <b>Retail Trade</b>                                    | <b>77</b>  | <b>92</b>  | <b>100</b> | <b>-16.3</b>             | <b>-23.0</b>             | <b>376</b>             | <b>399</b> | <b>-5.8</b>  |
| Bankruptcies   | 61         | 70         | 79         | -12.9                    | -22.8                    | 295                    | 321        | -8.1         |
| Proposals  | 16         | 22         | 21         | -27.3                    | -23.8                    | 81                     | 78         | 3.8          |
| <b>Transportation and Warehousing</b>                  | <b>38</b>  | <b>51</b>  | <b>57</b>  | <b>-25.5</b>             | <b>-33.3</b>             | <b>213</b>             | <b>224</b> | <b>-4.9</b>  |
| Bankruptcies   | 28         | 36         | 39         | -22.2                    | -28.2                    | 159                    | 170        | -6.5         |
| Proposals  | 10         | 15         | 18         | -33.3                    | -44.4                    | 54                     | 54         | 0.0          |
| <b>Information and Cultural Industries</b>             | <b>15</b>  | <b>23</b>  | <b>11</b>  | <b>-34.8</b>             | <b>36.4</b>              | <b>81</b>              | <b>57</b>  | <b>42.1</b>  |
| Bankruptcies   | 9          | 16         | 7          | -43.8                    | 28.6                     | 58                     | 46         | 26.1         |
| Proposals  | 6          | 7          | 4          | -14.3                    | 50.0                     | 23                     | 11         | 109.1        |
| <b>Finance and Insurance</b>                           | <b>12</b>  | <b>19</b>  | <b>14</b>  | <b>-36.8</b>             | <b>-14.3</b>             | <b>74</b>              | <b>58</b>  | <b>27.6</b>  |
| Bankruptcies   | 9          | 16         | 11         | -43.8                    | -18.2                    | 59                     | 42         | 40.5         |
| Proposals  | 3          | 3          | 3          | 0.0                      | 0.0                      | 15                     | 16         | -6.3         |
| <b>Real Estate and Rental and Leasing</b>              | <b>37</b>  | <b>37</b>  | <b>32</b>  | <b>0.0</b>               | <b>15.6</b>              | <b>156</b>             | <b>136</b> | <b>14.7</b>  |
| Bankruptcies   | 26         | 31         | 18         | -16.1                    | 44.4                     | 115                    | 103        | 11.7         |
| Proposals  | 11         | 6          | 14         | 83.3                     | -21.4                    | 41                     | 33         | 24.2         |
| <b>Professional, Scientific and Technical Services</b> | <b>76</b>  | <b>83</b>  | <b>47</b>  | <b>-8.4</b>              | <b>61.7</b>              | <b>299</b>             | <b>248</b> | <b>20.6</b>  |
| Bankruptcies   | 62         | 60         | 37         | -6.1                     | 67.6                     | 236                    | 185        | 27.6         |
| Proposals  | 14         | 17         | 10         | -17.6                    | 40.0                     | 63                     | 63         | 0.0          |

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

|  | Volume     |            |            | % Change                 |                          | 12-Month Period Ending |              |              |
|--|------------|------------|------------|--------------------------|--------------------------|------------------------|--------------|--------------|
|  | Q3 2019    | Q2 2019    | Q3 2018    | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018   | % Change     |
| <b>Management of Companies and Enterprises</b>                               | <b>22</b>  | <b>24</b>  | <b>17</b>  | <b>-8.3</b>              | <b>29.4</b>              | <b>94</b>              | <b>84</b>    | <b>11.9</b>  |
| Bankruptcies   | 17         | 18         | 16         | -5.6                     | 6.3                      | 73                     | 66           | 10.6         |
| Proposals  | 5          | 6          | 1          | -16.7                    | 400.0                    | 21                     | 18           | 16.7         |
| <b>Administrative and Support, Waste Management and Remediation Services</b> | <b>39</b>  | <b>52</b>  | <b>32</b>  | <b>-25.0</b>             | <b>21.9</b>              | <b>172</b>             | <b>151</b>   | <b>13.9</b>  |
| Bankruptcies   | 27         | 39         | 17         | -30.8                    | 58.8                     | 118                    | 108          | 9.3          |
| Proposals  | 12         | 13         | 15         | -7.7                     | -20.0                    | 54                     | 43           | 25.6         |
| <b>Educational Services</b>  | <b>10</b>  | <b>6</b>   | <b>8</b>   | <b>66.7</b>              | <b>25.0</b>              | <b>33</b>              | <b>28</b>    | <b>17.9</b>  |
| Bankruptcies   | 7          | 5          | 5          | 40.0                     | 40.0                     | 24                     | 21           | 14.3         |
| Proposals  | 3          | 1          | 3          | 200.0                    | 0.0                      | 9                      | 7            | 28.6         |
| <b>Health Care and Social Assistance</b>                                     | <b>19</b>  | <b>26</b>  | <b>17</b>  | <b>-26.9</b>             | <b>11.8</b>              | <b>88</b>              | <b>81</b>    | <b>8.6</b>   |
| Bankruptcies   | 11         | 15         | 15         | -26.7                    | -26.7                    | 52                     | 58           | -10.3        |
| Proposals  | 8          | 11         | 2          | -27.3                    | 300.0                    | 36                     | 23           | 56.5         |
| <b>Arts, Entertainment and Recreation</b>                                    | <b>24</b>  | <b>18</b>  | <b>17</b>  | <b>33.3</b>              | <b>41.2</b>              | <b>73</b>              | <b>82</b>    | <b>-11.0</b> |
| Bankruptcies   | 20         | 14         | 13         | 42.9                     | 53.8                     | 58                     | 65           | -10.8        |
| Proposals  | 4          | 4          | 4          | 0.0                      | 0.0                      | 15                     | 17           | -11.8        |
| <b>Accommodation and Food Services</b>                                       | <b>108</b> | <b>144</b> | <b>120</b> | <b>-25.0</b>             | <b>-10.0</b>             | <b>533</b>             | <b>543</b>   | <b>-1.8</b>  |
| Bankruptcies   | 85         | 110        | 97         | -22.7                    | -12.4                    | 429                    | 402          | 6.7          |
| Proposals  | 23         | 34         | 23         | -32.4                    | 0.0                      | 104                    | 141          | -26.2        |
| <b>Other Services (except Public Administration)</b>                         | <b>45</b>  | <b>52</b>  | <b>46</b>  | <b>-13.5</b>             | <b>-2.2</b>              | <b>204</b>             | <b>178</b>   | <b>14.6</b>  |
| Bankruptcies   | 36         | 40         | 34         | -10.0                    | 5.9                      | 157                    | 142          | 10.6         |
| Proposals  | 9          | 12         | 12         | -25.0                    | -25.0                    | 47                     | 36           | 30.6         |
| <b>Public Administration</b>   | <b>0</b>   | <b>0</b>   | <b>1</b>   | <b>n/a</b>               | <b>-100.0</b>            | <b>1</b>               | <b>3</b>     | <b>-66.7</b> |
| Bankruptcies   | 0          | 0          | 0          | n/a                      | n/a                      | 1                      | 2            | -50.0        |
| Proposals  | 0          | 0          | 1          | n/a                      | -100.0                   | 0                      | 1            | -100.0       |
| <b>Total</b>   | <b>827</b> | <b>974</b> | <b>826</b> | <b>-15.1</b>             | <b>0.1</b>               | <b>3,719</b>           | <b>3,571</b> | <b>4.1</b>   |
| Bankruptcies   | <b>617</b> | <b>726</b> | <b>609</b> | <b>-15.0</b>             | <b>1.3</b>               | <b>2,808</b>           | <b>2,649</b> | <b>6.0</b>   |
| Proposals  | <b>210</b> | <b>248</b> | <b>217</b> | <b>-15.3</b>             | <b>-3.2</b>              | <b>911</b>             | <b>922</b>   | <b>-1.2</b>  |

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

|  | Volume       |              |              | % Change                 |                          | 12-Month Period Ending |              |             |
|--|--------------|--------------|--------------|--------------------------|--------------------------|------------------------|--------------|-------------|
|  | Q3 2019      | Q2 2019      | Q3 2018      | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018   | % Change    |
| <b>Newfoundland and Labrador</b>           | <b>793</b>   | <b>908</b>   | <b>672</b>   | <b>-12.7</b>             | <b>18.0</b>              | <b>3,160</b>           | <b>2,753</b> | <b>14.8</b> |
| <b>Bankruptcies</b>                        | <b>368</b>   | <b>427</b>   | <b>353</b>   | <b>-13.8</b>             | <b>4.2</b>               | <b>1,447</b>           | <b>1,391</b> | <b>4.0</b>  |
| <b>Proposals</b>                           | <b>425</b>   | <b>481</b>   | <b>319</b>   | <b>-11.6</b>             | <b>33.2</b>              | <b>1,713</b>           | <b>1,362</b> | <b>25.8</b> |
| Avalon Peninsula                           | 452          | 481          | 387          | -6.0                     | 16.8                     | 1,724                  | 1,613        | 6.9         |
| Bankruptcies                               | 203          | 226          | 196          | -10.2                    | 3.6                      | 766                    | 763          | 0.4         |
| Proposals                                  | 249          | 255          | 191          | -2.4                     | 30.4                     | 958                    | 850          | 12.7        |
| South Coast - Burin Peninsula              | 52           | 68           | 45           | -23.5                    | 15.6                     | 214                    | 180          | 18.9        |
| Bankruptcies                               | 25           | 34           | 31           | -26.5                    | -19.4                    | 104                    | 102          | 2.0         |
| Proposals                                  | 27           | 34           | 14           | -20.6                    | 92.9                     | 110                    | 78           | 41.0        |
| West Coast - Northern Peninsula - Labrador | 119          | 116          | 109          | 2.6                      | 9.2                      | 440                    | 362          | 21.5        |
| Bankruptcies                               | 43           | 52           | 47           | -17.3                    | -8.5                     | 181                    | 202          | -10.4       |
| Proposals                                  | 76           | 64           | 62           | 18.8                     | 22.6                     | 259                    | 160          | 61.9        |
| Notre Dame - Central Bonavista Bay         | 170          | 243          | 131          | -30.0                    | 29.8                     | 782                    | 596          | 31.2        |
| Bankruptcies                               | 97           | 115          | 80           | -15.7                    | 21.3                     | 396                    | 324          | 22.2        |
| Proposals                                  | 73           | 128          | 51           | -43.0                    | 43.1                     | 386                    | 272          | 41.9        |
| <b>Prince Edward Island</b>                | <b>172</b>   | <b>202</b>   | <b>163</b>   | <b>-14.9</b>             | <b>5.5</b>               | <b>734</b>             | <b>711</b>   | <b>3.2</b>  |
| <b>Bankruptcies</b>                        | <b>91</b>    | <b>100</b>   | <b>92</b>    | <b>-9.0</b>              | <b>-1.1</b>              | <b>386</b>             | <b>413</b>   | <b>-6.5</b> |
| <b>Proposals</b>                           | <b>81</b>    | <b>102</b>   | <b>71</b>    | <b>-20.6</b>             | <b>14.1</b>              | <b>348</b>             | <b>298</b>   | <b>16.8</b> |
| <b>Nova Scotia</b>                         | <b>1,503</b> | <b>1,604</b> | <b>1,363</b> | <b>-6.3</b>              | <b>10.3</b>              | <b>5,875</b>           | <b>5,532</b> | <b>6.2</b>  |
| <b>Bankruptcies</b>                        | <b>783</b>   | <b>888</b>   | <b>877</b>   | <b>-11.8</b>             | <b>-10.7</b>             | <b>3,292</b>           | <b>3,483</b> | <b>-5.5</b> |
| <b>Proposals</b>                           | <b>720</b>   | <b>716</b>   | <b>486</b>   | <b>0.6</b>               | <b>48.1</b>              | <b>2,583</b>           | <b>2,049</b> | <b>26.1</b> |
| Cape Breton                                | 254          | 278          | 235          | -8.6                     | 8.1                      | 1,091                  | 1,024        | 6.5         |
| Bankruptcies                               | 131          | 136          | 138          | -3.7                     | -5.1                     | 568                    | 544          | 4.4         |
| Proposals                                  | 123          | 142          | 97           | -13.4                    | 26.8                     | 523                    | 480          | 9.0         |
| North Shore                                | 322          | 303          | 225          | 6.3                      | 43.1                     | 1,105                  | 952          | 16.1        |
| Bankruptcies                               | 159          | 179          | 142          | -11.2                    | 12.0                     | 634                    | 628          | 1.0         |
| Proposals                                  | 163          | 124          | 83           | 31.5                     | 96.4                     | 471                    | 324          | 45.4        |
| Annapolis Valley                           | 200          | 208          | 189          | -3.8                     | 5.8                      | 759                    | 740          | 2.6         |
| Bankruptcies                               | 115          | 117          | 141          | -1.7                     | -18.4                    | 447                    | 550          | -18.7       |
| Proposals                                  | 85           | 91           | 48           | -6.6                     | 77.1                     | 312                    | 190          | 64.2        |
| Southern                                   | 229          | 223          | 195          | 2.7                      | 17.4                     | 821                    | 815          | 0.7         |
| Bankruptcies                               | 115          | 146          | 126          | -21.2                    | -8.7                     | 507                    | 523          | -3.1        |
| Proposals                                  | 114          | 77           | 69           | 48.1                     | 65.2                     | 314                    | 292          | 7.5         |
| Halifax                                    | 498          | 594          | 518          | -16.2                    | -3.9                     | 2,101                  | 2,001        | 5.0         |
| Bankruptcies                               | 263          | 311          | 329          | -15.4                    | -20.1                    | 1,138                  | 1,237        | -8.0        |
| Proposals                                  | 235          | 283          | 189          | -17.0                    | 24.3                     | 963                    | 764          | 26.0        |

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

|                                 | Volume        |               |              | % Change                 |                          | 12-Month Period Ending |               |             |
|---------------------------------|---------------|---------------|--------------|--------------------------|--------------------------|------------------------|---------------|-------------|
|                                 | Q3 2019       | Q2 2019       | Q3 2018      | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018    | % Change    |
| <b>New Brunswick</b>            | <b>1,255</b>  | <b>1,308</b>  | <b>1,191</b> | <b>-4.1</b>              | <b>5.4</b>               | <b>4,825</b>           | <b>4,388</b>  | <b>10.0</b> |
| <b>Bankruptcies</b>             | <b>614</b>    | <b>640</b>    | <b>611</b>   | <b>-4.1</b>              | <b>0.5</b>               | <b>2,366</b>           | <b>2,241</b>  | <b>5.6</b>  |
| <b>Proposals</b>                | <b>641</b>    | <b>668</b>    | <b>580</b>   | <b>-4.0</b>              | <b>10.5</b>              | <b>2,459</b>           | <b>2,147</b>  | <b>14.5</b> |
| Campbellton - Miramichi         | 287           | 263           | 255          | 9.1                      | 12.5                     | 1,001                  | 924           | 8.3         |
| Bankruptcies                    | 155           | 131           | 138          | 18.3                     | 12.3                     | 498                    | 505           | -1.4        |
| Proposals                       | 132           | 132           | 117          | 0.0                      | 12.8                     | 503                    | 419           | 20.0        |
| Moncton - Richibucto            | 363           | 425           | 348          | -14.6                    | 4.3                      | 1,450                  | 1,247         | 16.3        |
| Bankruptcies                    | 169           | 190           | 161          | -11.6                    | 4.3                      | 689                    | 613           | 12.4        |
| Proposals                       | 194           | 235           | 187          | -17.0                    | 4.3                      | 761                    | 634           | 20.0        |
| Saint John - St. Stephen        | 269           | 268           | 252          | 0.4                      | 6.7                      | 1,024                  | 968           | 5.8         |
| Bankruptcies                    | 136           | 146           | 121          | -6.8                     | 12.4                     | 515                    | 452           | 13.9        |
| Proposals                       | 133           | 122           | 131          | 9.0                      | 1.5                      | 509                    | 516           | -1.4        |
| Fredericton - Oromocto          | 225           | 205           | 209          | 9.8                      | 7.7                      | 852                    | 783           | 8.8         |
| Bankruptcies                    | 99            | 102           | 123          | -2.9                     | -19.5                    | 408                    | 429           | -4.9        |
| Proposals                       | 126           | 103           | 86           | 22.3                     | 46.5                     | 444                    | 354           | 25.4        |
| Edmundston - Woodstock          | 112           | 147           | 126          | -23.8                    | -11.1                    | 500                    | 465           | 7.5         |
| Bankruptcies                    | 57            | 71            | 68           | -19.7                    | -16.2                    | 257                    | 242           | 6.2         |
| Proposals                       | 55            | 76            | 58           | -27.6                    | -5.2                     | 243                    | 223           | 9.0         |
| <b>Quebec</b>                   | <b>10,701</b> | <b>10,727</b> | <b>9,998</b> | <b>-0.2</b>              | <b>7.0</b>               | <b>42,424</b>          | <b>41,667</b> | <b>1.8</b>  |
| <b>Bankruptcies</b>             | <b>5,061</b>  | <b>5,135</b>  | <b>5,163</b> | <b>-1.4</b>              | <b>-2.0</b>              | <b>20,238</b>          | <b>21,435</b> | <b>-5.6</b> |
| <b>Proposals</b>                | <b>5,640</b>  | <b>5,592</b>  | <b>4,835</b> | <b>0.9</b>               | <b>16.6</b>              | <b>22,186</b>          | <b>20,232</b> | <b>9.7</b>  |
| Gaspésie - Îles-de-la-Madeleine | 106           | 139           | 121          | -23.7                    | -12.4                    | 480                    | 445           | 7.9         |
| Bankruptcies                    | 43            | 58            | 57           | -25.9                    | -24.6                    | 197                    | 202           | -2.5        |
| Proposals                       | 63            | 81            | 64           | -22.2                    | -1.6                     | 283                    | 243           | 16.5        |
| Bas-Saint-Laurent               | 245           | 256           | 204          | -4.3                     | 20.1                     | 968                    | 876           | 10.5        |
| Bankruptcies                    | 134           | 122           | 116          | 9.8                      | 15.5                     | 499                    | 480           | 4.0         |
| Proposals                       | 111           | 134           | 88           | -17.2                    | 26.1                     | 469                    | 396           | 18.4        |
| Capitale-Nationale              | 926           | 901           | 825          | 2.8                      | 12.2                     | 3,684                  | 3,469         | 6.2         |
| Bankruptcies                    | 467           | 482           | 490          | -3.1                     | -4.7                     | 1,925                  | 1,911         | 0.7         |
| Proposals                       | 459           | 419           | 335          | 9.5                      | 37.0                     | 1,759                  | 1,558         | 12.9        |
| Chaudière - Appalaches          | 436           | 452           | 437          | -3.5                     | -0.2                     | 1,830                  | 1,709         | 7.1         |
| Bankruptcies                    | 229           | 259           | 264          | -11.6                    | -13.3                    | 1,008                  | 982           | 2.6         |
| Proposals                       | 207           | 193           | 173          | 7.3                      | 19.7                     | 822                    | 727           | 13.1        |
| Estrie                          | 350           | 372           | 395          | -5.9                     | -11.4                    | 1,527                  | 1,605         | -4.9        |
| Bankruptcies                    | 200           | 213           | 249          | -6.1                     | -19.7                    | 877                    | 1,016         | -13.7       |
| Proposals                       | 150           | 159           | 146          | -5.7                     | 2.7                      | 650                    | 589           | 10.4        |
| Centre-du-Québec                | 284           | 313           | 259          | -9.3                     | 9.7                      | 1,178                  | 1,142         | 3.2         |
| Bankruptcies                    | 158           | 142           | 130          | 11.3                     | 21.5                     | 571                    | 584           | -2.2        |
| Proposals                       | 126           | 171           | 129          | -26.3                    | -2.3                     | 607                    | 558           | 8.8         |

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

|                           | Volume        |               |              | % Change                 |                          | 12-Month Period Ending |               |             |
|---------------------------|---------------|---------------|--------------|--------------------------|--------------------------|------------------------|---------------|-------------|
|                           | Q3 2019       | Q2 2019       | Q3 2018      | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018    | % Change    |
| Montérégie                | 2,010         | 2,026         | 1,960        | -0.8                     | 2.6                      | 7,980                  | 7,887         | 1.2         |
| Bankruptcies              | 885           | 877           | 932          | 0.9                      | -5.0                     | 3,510                  | 3,855         | -8.9        |
| Proposals                 | 1,125         | 1,149         | 1,028        | -2.1                     | 9.4                      | 4,470                  | 4,032         | 10.9        |
| Montréal                  | 2,249         | 2,074         | 1,951        | 8.4                      | 15.3                     | 8,318                  | 8,356         | -0.5        |
| Bankruptcies              | 1,089         | 1,057         | 1,051        | 3.0                      | 3.6                      | 4,084                  | 4,529         | -9.8        |
| Proposals                 | 1,160         | 1,017         | 900          | 14.1                     | 28.9                     | 4,234                  | 3,827         | 10.6        |
| Laval                     | 549           | 481           | 466          | 13.9                     | 17.6                     | 2,045                  | 2,102         | -2.7        |
| Bankruptcies              | 214           | 227           | 231          | -5.7                     | -7.4                     | 866                    | 928           | -6.7        |
| Proposals                 | 334           | 254           | 235          | 31.5                     | 42.1                     | 1,179                  | 1,174         | 0.4         |
| Lanaudière                | 775           | 883           | 803          | -12.5                    | -3.7                     | 3,288                  | 3,308         | -0.6        |
| Bankruptcies              | 325           | 349           | 343          | -6.9                     | -5.2                     | 1,372                  | 1,417         | -3.2        |
| Proposals                 | 448           | 534           | 460          | -16.1                    | -2.6                     | 1,916                  | 1,891         | 1.3         |
| Laurentides               | 1,074         | 1,060         | 978          | 1.3                      | 9.8                      | 4,303                  | 4,147         | 3.8         |
| Bankruptcies              | 492           | 483           | 451          | 1.9                      | 9.1                      | 1,931                  | 1,968         | -1.9        |
| Proposals                 | 582           | 577           | 527          | 0.9                      | 10.4                     | 2,372                  | 2,179         | 8.9         |
| Outaouais                 | 657           | 673           | 690          | -2.4                     | -4.8                     | 2,632                  | 2,614         | 0.7         |
| Bankruptcies              | 276           | 255           | 309          | 8.2                      | -10.7                    | 1,102                  | 1,177         | -6.4        |
| Proposals                 | 381           | 418           | 381          | -8.9                     | 0.0                      | 1,530                  | 1,437         | 6.5         |
| Abitibi - Témiscamingue   | 179           | 204           | 149          | -12.3                    | 20.1                     | 732                    | 692           | 5.8         |
| Bankruptcies              | 64            | 76            | 70           | -15.8                    | -8.6                     | 320                    | 323           | -0.9        |
| Proposals                 | 115           | 128           | 79           | -10.2                    | 45.6                     | 412                    | 369           | 11.7        |
| Mauricie                  | 393           | 392           | 343          | 0.3                      | 14.6                     | 1,541                  | 1,480         | 4.1         |
| Bankruptcies              | 244           | 238           | 213          | 2.5                      | 14.6                     | 919                    | 943           | -2.5        |
| Proposals                 | 149           | 154           | 130          | -3.2                     | 14.6                     | 622                    | 537           | 15.8        |
| Saguenay - Lac-Saint-Jean | 377           | 363           | 312          | 2.2                      | 18.9                     | 1,414                  | 1,358         | 4.1         |
| Bankruptcies              | 184           | 219           | 193          | -16.0                    | -4.7                     | 790                    | 830           | -4.8        |
| Proposals                 | 187           | 144           | 119          | 29.9                     | 57.1                     | 624                    | 528           | 18.2        |
| Côte-Nord                 | 91            | 119           | 98           | -23.5                    | -7.1                     | 444                    | 421           | 5.5         |
| Bankruptcies              | 54            | 69            | 60           | -21.7                    | -10.0                    | 242                    | 257           | -5.8        |
| Proposals                 | 37            | 50            | 38           | -26.0                    | -2.6                     | 202                    | 164           | 23.2        |
| Nord-du-Québec            | 10            | 18            | 8            | -44.4                    | 25.0                     | 55                     | 54            | 1.9         |
| Bankruptcies              | 3             | 8             | 5            | -62.5                    | -40.0                    | 21                     | 33            | -36.4       |
| Proposals                 | 7             | 10            | 3            | -30.0                    | 133.3                    | 34                     | 21            | 61.9        |
| <b>Ontario</b>            | <b>11,514</b> | <b>11,579</b> | <b>9,407</b> | <b>-0.6</b>              | <b>22.4</b>              | <b>43,240</b>          | <b>38,131</b> | <b>13.4</b> |
| <b>Bankruptcies</b>       | <b>3,738</b>  | <b>3,963</b>  | <b>3,590</b> | <b>-5.7</b>              | <b>4.1</b>               | <b>14,552</b>          | <b>14,794</b> | <b>-1.6</b> |
| <b>Proposals</b>          | <b>7,776</b>  | <b>7,616</b>  | <b>5,817</b> | <b>2.1</b>               | <b>33.7</b>              | <b>28,688</b>          | <b>23,337</b> | <b>22.9</b> |
| Ottawa                    | 1,156         | 1,169         | 1,001        | -1.1                     | 15.5                     | 4,369                  | 4,151         | 5.3         |
| Bankruptcies              | 472           | 468           | 472          | 0.9                      | 0.0                      | 1,764                  | 2,004         | -12.0       |
| Proposals                 | 684           | 701           | 529          | -2.4                     | 29.3                     | 2,605                  | 2,147         | 21.3        |

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

|                                  | Volume     |            |            | % Change                 |                          | 12-Month Period Ending |              |             |
|----------------------------------|------------|------------|------------|--------------------------|--------------------------|------------------------|--------------|-------------|
|                                  | Q3 2019    | Q2 2019    | Q3 2018    | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018   | % Change    |
| Kingston - Pembroke              | 429        | 464        | 397        | -7.5                     | 8.1                      | 1,678                  | 1,577        | 6.4         |
| Bankruptcies                     | 157        | 175        | 173        | -10.3                    | -9.2                     | 633                    | 685          | -7.6        |
| Proposals                        | 272        | 289        | 224        | -5.9                     | 21.4                     | 1,045                  | 892          | 17.2        |
| Muskoka - Kawarthas              | 339        | 346        | 266        | -2.0                     | 27.4                     | 1,231                  | 1,133        | 8.6         |
| Bankruptcies                     | 109        | 97         | 82         | 12.4                     | 32.9                     | 400                    | 407          | -1.7        |
| Proposals                        | 230        | 249        | 184        | -7.6                     | 25.0                     | 831                    | 726          | 14.5        |
| Toronto                          | 4,929      | 4,912      | 3,860      | 0.3                      | 27.6                     | 18,144                 | 15,335       | 18.3        |
| Bankruptcies                     | 1,347      | 1,429      | 1,239      | -5.7                     | 8.7                      | 5,081                  | 5,045        | 0.7         |
| Proposals                        | 3,578      | 3,483      | 2,621      | 2.7                      | 36.5                     | 13,063                 | 10,290       | 26.9        |
| Kitchener - Waterloo -<br>Barrie | 1,235      | 1,177      | 931        | 4.9                      | 32.7                     | 4,501                  | 3,969        | 13.4        |
| Bankruptcies                     | 407        | 415        | 359        | -1.9                     | 13.4                     | 1,571                  | 1,490        | 5.4         |
| Proposals                        | 828        | 762        | 572        | 8.7                      | 44.8                     | 2,930                  | 2,479        | 18.2        |
| Hamilton - Niagara<br>Peninsula  | 1,144      | 1,171      | 936        | -2.3                     | 22.2                     | 4,405                  | 3,909        | 12.7        |
| Bankruptcies                     | 373        | 430        | 367        | -13.3                    | 1.6                      | 1,509                  | 1,515        | -0.4        |
| Proposals                        | 771        | 741        | 569        | 4.0                      | 35.5                     | 2,896                  | 2,394        | 21.0        |
| London                           | 663        | 602        | 573        | 10.1                     | 15.7                     | 2,458                  | 2,219        | 10.8        |
| Bankruptcies                     | 209        | 217        | 208        | -3.7                     | 0.5                      | 880                    | 864          | 1.9         |
| Proposals                        | 454        | 385        | 365        | 17.9                     | 24.4                     | 1,578                  | 1,355        | 16.5        |
| Windsor - Sarnia                 | 586        | 609        | 508        | -3.8                     | 15.4                     | 2,239                  | 1,992        | 12.4        |
| Bankruptcies                     | 210        | 266        | 234        | -21.1                    | -10.3                    | 927                    | 916          | 1.2         |
| Proposals                        | 376        | 343        | 274        | 9.6                      | 37.2                     | 1,312                  | 1,076        | 21.9        |
| Stratford - Bruce<br>Peninsula   | 147        | 170        | 136        | -13.5                    | 8.1                      | 614                    | 655          | -6.3        |
| Bankruptcies                     | 60         | 76         | 78         | -13.2                    | -15.4                    | 271                    | 318          | -14.8       |
| Proposals                        | 87         | 94         | 58         | -13.8                    | 39.7                     | 343                    | 337          | 1.8         |
| Northeast                        | 765        | 809        | 657        | -5.4                     | 16.4                     | 3,032                  | 2,648        | 14.5        |
| Bankruptcies                     | 313        | 310        | 292        | 1.0                      | 7.2                      | 1,194                  | 1,228        | -2.8        |
| Proposals                        | 452        | 499        | 365        | -9.4                     | 23.8                     | 1,838                  | 1,420        | 29.4        |
| Northwest                        | 128        | 150        | 142        | -14.7                    | -9.9                     | 575                    | 543          | 5.9         |
| Bankruptcies                     | 75         | 79         | 87         | -5.1                     | -13.8                    | 322                    | 320          | 0.6         |
| Proposals                        | 53         | 71         | 55         | -25.4                    | -3.6                     | 253                    | 223          | 13.5        |
| <b>Manitoba</b>                  | <b>781</b> | <b>819</b> | <b>676</b> | <b>-4.6</b>              | <b>15.5</b>              | <b>3,098</b>           | <b>2,738</b> | <b>13.1</b> |
| <b>Bankruptcies</b>              | <b>347</b> | <b>399</b> | <b>325</b> | <b>-13.0</b>             | <b>6.8</b>               | <b>1,418</b>           | <b>1,382</b> | <b>2.6</b>  |
| <b>Proposals</b>                 | <b>434</b> | <b>420</b> | <b>351</b> | <b>3.3</b>               | <b>23.6</b>              | <b>1,680</b>           | <b>1,356</b> | <b>23.9</b> |
| Southeast                        | 51         | 77         | 55         | -33.8                    | -7.3                     | 239                    | 220          | 8.6         |
| Bankruptcies                     | 26         | 35         | 27         | -25.7                    | -3.7                     | 114                    | 124          | -8.1        |
| Proposals                        | 25         | 42         | 28         | -40.5                    | -10.7                    | 125                    | 96           | 30.2        |
| South Central                    | 17         | 35         | 12         | -51.4                    | 41.7                     | 105                    | 95           | 10.5        |
| Bankruptcies                     | 13         | 17         | 8          | -23.5                    | 62.5                     | 59                     | 51           | 15.7        |
| Proposals                        | 4          | 18         | 4          | -77.8                    | 0.0                      | 46                     | 44           | 4.5         |

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

|                           | Volume     |            |            | % Change                 |                          | 12-Month Period Ending |              |             |
|---------------------------|------------|------------|------------|--------------------------|--------------------------|------------------------|--------------|-------------|
|                           | Q3 2019    | Q2 2019    | Q3 2018    | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018   | % Change    |
| Southwest                 | 78         | 76         | 78         | 2.6                      | 0.0                      | 330                    | 288          | 14.6        |
| Bankruptcies              | 31         | 42         | 37         | -26.2                    | -16.2                    | 143                    | 142          | 0.7         |
| Proposals                 | 47         | 34         | 41         | 38.2                     | 14.6                     | 187                    | 146          | 28.1        |
| North Central             | 27         | 29         | 28         | -6.9                     | -3.6                     | 106                    | 80           | 32.5        |
| Bankruptcies              | 12         | 15         | 7          | -20.0                    | 71.4                     | 50                     | 39           | 28.2        |
| Proposals                 | 15         | 14         | 21         | 7.1                      | -28.6                    | 56                     | 41           | 36.6        |
| Winnipeg                  | 529        | 503        | 431        | 5.2                      | 22.7                     | 1,987                  | 1,777        | 11.8        |
| Bankruptcies              | 227        | 230        | 203        | -1.3                     | 11.8                     | 884                    | 869          | 1.7         |
| Proposals                 | 302        | 273        | 228        | 10.6                     | 32.5                     | 1,103                  | 908          | 21.5        |
| Interlake                 | 42         | 60         | 40         | -30.0                    | 5.0                      | 190                    | 148          | 28.4        |
| Bankruptcies              | 22         | 35         | 24         | -37.1                    | -8.3                     | 103                    | 91           | 13.2        |
| Proposals                 | 20         | 25         | 16         | -20.0                    | 25.0                     | 87                     | 57           | 52.6        |
| Parklands                 | 21         | 19         | 18         | 10.5                     | 16.7                     | 78                     | 67           | 16.4        |
| Bankruptcies              | 6          | 10         | 12         | -40.0                    | -50.0                    | 33                     | 34           | -2.9        |
| Proposals                 | 15         | 9          | 6          | 66.7                     | 150.0                    | 45                     | 33           | 36.4        |
| North                     | 14         | 19         | 13         | -26.3                    | 7.7                      | 60                     | 59           | 1.7         |
| Bankruptcies              | 9          | 15         | 6          | -40.0                    | 50.0                     | 30                     | 30           | 0.0         |
| Proposals                 | 5          | 4          | 7          | 25.0                     | -28.6                    | 30                     | 29           | 3.4         |
| <b>Saskatchewan</b>       | <b>825</b> | <b>818</b> | <b>906</b> | <b>0.9</b>               | <b>-8.9</b>              | <b>3,353</b>           | <b>3,301</b> | <b>1.6</b>  |
| <b>Bankruptcies</b>       | <b>285</b> | <b>311</b> | <b>354</b> | <b>-8.4</b>              | <b>-19.5</b>             | <b>1,246</b>           | <b>1,299</b> | <b>-4.1</b> |
| <b>Proposals</b>          | <b>540</b> | <b>507</b> | <b>552</b> | <b>6.5</b>               | <b>-2.2</b>              | <b>2,107</b>           | <b>2,002</b> | <b>5.2</b>  |
| Regina - Moose Mountain   | 282        | 320        | 329        | -11.9                    | -14.3                    | 1,168                  | 1,166        | 0.2         |
| Bankruptcies              | 70         | 110        | 93         | -36.4                    | -24.7                    | 355                    | 343          | 3.5         |
| Proposals                 | 212        | 210        | 236        | 1.0                      | -10.2                    | 813                    | 823          | -1.2        |
| Swift Current - Moose Jaw | 79         | 64         | 70         | 23.4                     | 12.9                     | 255                    | 245          | 4.1         |
| Bankruptcies              | 35         | 25         | 37         | 40.0                     | -5.4                     | 121                    | 122          | -0.8        |
| Proposals                 | 44         | 39         | 33         | 12.8                     | 33.3                     | 134                    | 123          | 8.9         |
| Saskatoon - Biggar        | 266        | 227        | 258        | 18.1                     | 3.9                      | 1,095                  | 1,040        | 5.3         |
| Bankruptcies              | 106        | 84         | 114        | 28.6                     | -5.3                     | 418                    | 450          | -7.1        |
| Proposals                 | 160        | 143        | 144        | 11.9                     | 11.1                     | 677                    | 590          | 14.7        |
| Yorkton - Melville        | 46         | 47         | 46         | -2.1                     | 0.0                      | 202                    | 177          | 14.1        |
| Bankruptcies              | 10         | 26         | 21         | -61.5                    | -52.4                    | 91                     | 79           | 15.2        |
| Proposals                 | 36         | 21         | 25         | 71.4                     | 44.0                     | 111                    | 98           | 13.3        |
| Prince Albert             | 134        | 146        | 191        | -8.2                     | -29.8                    | 579                    | 630          | -8.1        |
| Bankruptcies              | 55         | 60         | 80         | -8.3                     | -31.3                    | 241                    | 283          | -14.8       |
| Proposals                 | 79         | 86         | 111        | -8.1                     | -28.8                    | 338                    | 347          | -2.6        |
| Northern                  | 15         | 14         | 11         | 7.1                      | 36.4                     | 52                     | 39           | 33.3        |
| Bankruptcies              | 7          | 6          | 8          | 16.7                     | -12.5                    | 20                     | 20           | 0.0         |
| Proposals                 | 8          | 8          | 3          | 0.0                      | 166.7                    | 32                     | 19           | 68.4        |

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

|   | Volume       |              |              | % Change                 |                          | 12-Month Period Ending |               |             |
|---|--------------|--------------|--------------|--------------------------|--------------------------|------------------------|---------------|-------------|
|   | Q3 2019      | Q2 2019      | Q3 2018      | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018    | % Change    |
| <b>Alberta</b>                              | <b>4,215</b> | <b>4,240</b> | <b>3,514</b> | <b>-0.6</b>              | <b>19.9</b>              | <b>16,181</b>          | <b>14,045</b> | <b>15.2</b> |
| <b>Bankruptcies</b>                         | <b>1,396</b> | <b>1,439</b> | <b>1,198</b> | <b>-3.0</b>              | <b>16.5</b>              | <b>5,449</b>           | <b>4,899</b>  | <b>11.2</b> |
| <b>Proposals</b>                            | <b>2,819</b> | <b>2,801</b> | <b>2,316</b> | <b>0.6</b>               | <b>21.7</b>              | <b>10,732</b>          | <b>9,146</b>  | <b>17.3</b> |
| Lethbridge - Medicine Hat                   | 327          | 304          | 252          | 7.6                      | 29.8                     | 1,255                  | 1,043         | 20.3        |
| Bankruptcies                                | 94           | 93           | 90           | 1.1                      | 4.4                      | 403                    | 377           | 6.9         |
| Proposals                                   | 233          | 211          | 162          | 10.4                     | 43.8                     | 852                    | 666           | 27.9        |
| Camrose - Drumheller                        | 139          | 152          | 129          | -9.2                     | 7.0                      | 554                    | 526           | 5.3         |
| Bankruptcies                                | 56           | 61           | 54           | -8.2                     | 3.7                      | 221                    | 220           | 0.5         |
| Proposals                                   | 82           | 91           | 75           | -9.9                     | 9.3                      | 333                    | 306           | 8.8         |
| Calgary                                     | 1,537        | 1,574        | 1,373        | -2.4                     | 11.9                     | 5,898                  | 5,280         | 11.7        |
| Bankruptcies                                | 520          | 577          | 460          | -9.9                     | 13.0                     | 2,114                  | 1,832         | 15.4        |
| Proposals                                   | 1,017        | 997          | 913          | 2.0                      | 11.4                     | 3,784                  | 3,448         | 9.7         |
| Banff - Jasper - Rocky<br>Mountain House    | 68           | 56           | 70           | 21.4                     | -2.9                     | 257                    | 263           | -2.3        |
| Bankruptcies                                | 30           | 29           | 30           | 3.4                      | 0.0                      | 118                    | 109           | 8.3         |
| Proposals                                   | 38           | 27           | 40           | 40.7                     | -5.0                     | 139                    | 154           | -9.7        |
| Red Deer                                    | 271          | 288          | 227          | -5.9                     | 19.4                     | 1,060                  | 868           | 22.1        |
| Bankruptcies                                | 85           | 85           | 73           | 0.0                      | 16.4                     | 311                    | 294           | 5.8         |
| Proposals                                   | 186          | 203          | 154          | -8.4                     | 20.8                     | 749                    | 574           | 30.5        |
| Edmonton                                    | 1,449        | 1,484        | 1,178        | -2.4                     | 23.0                     | 5,604                  | 4,891         | 14.6        |
| Bankruptcies                                | 451          | 462          | 370          | -2.4                     | 21.9                     | 1,752                  | 1,620         | 8.1         |
| Proposals                                   | 998          | 1,022        | 808          | -2.3                     | 23.5                     | 3,852                  | 3,271         | 17.8        |
| Athabasca - Grande Prairie -<br>Peace River | 213          | 211          | 173          | 0.9                      | 23.1                     | 839                    | 705           | 19.0        |
| Bankruptcies                                | 82           | 87           | 75           | -5.7                     | 9.3                      | 303                    | 265           | 14.3        |
| Proposals                                   | 131          | 124          | 98           | 5.6                      | 33.7                     | 536                    | 440           | 21.8        |
| Wood Buffalo - Cold Lake                    | 210          | 170          | 111          | 23.5                     | 89.2                     | 712                    | 469           | 51.8        |
| Bankruptcies                                | 77           | 45           | 45           | 71.1                     | 71.1                     | 227                    | 181           | 25.4        |
| Proposals                                   | 133          | 125          | 66           | 6.4                      | 101.5                    | 485                    | 288           | 68.4        |
| <b>British Columbia</b>                     | <b>2,925</b> | <b>2,846</b> | <b>2,400</b> | <b>2.8</b>               | <b>21.9</b>              | <b>10,934</b>          | <b>9,985</b>  | <b>9.5</b>  |
| <b>Bankruptcies</b>                         | <b>1,067</b> | <b>1,043</b> | <b>976</b>   | <b>2.3</b>               | <b>9.3</b>               | <b>4,044</b>           | <b>4,061</b>  | <b>-0.4</b> |
| <b>Proposals</b>                            | <b>1,858</b> | <b>1,803</b> | <b>1,424</b> | <b>3.1</b>               | <b>30.5</b>              | <b>6,890</b>           | <b>5,924</b>  | <b>16.3</b> |
| Vancouver Island and<br>Coast               | 612          | 593          | 496          | 3.2                      | 23.4                     | 2,342                  | 2,124         | 10.3        |
| Bankruptcies                                | 256          | 222          | 203          | 15.3                     | 26.1                     | 916                    | 931           | -1.6        |
| Proposals                                   | 356          | 371          | 293          | -4.0                     | 21.5                     | 1,426                  | 1,193         | 19.5        |
| Lower Mainland -<br>Southwest               | 1,621        | 1,563        | 1,298        | 3.7                      | 24.9                     | 5,878                  | 5,415         | 8.6         |
| Bankruptcies                                | 543          | 546          | 511          | -0.5                     | 6.3                      | 2,047                  | 2,047         | 0.0         |
| Proposals                                   | 1,078        | 1,017        | 787          | 6.0                      | 37.0                     | 3,831                  | 3,368         | 13.7        |



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

|                              | Volume     |            |            | % Change                 |                          | 12-Month Period Ending |              |              |
|------------------------------|------------|------------|------------|--------------------------|--------------------------|------------------------|--------------|--------------|
|                              | Q3 2019    | Q2 2019    | Q3 2018    | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018   | % Change     |
| <b>Thompson - Okanagan</b>   | <b>405</b> | <b>429</b> | <b>352</b> | <b>-5.6</b>              | <b>15.1</b>              | <b>1,592</b>           | <b>1,430</b> | <b>11.3</b>  |
| Bankruptcies                 | 146        | 155        | 165        | -5.8                     | -11.5                    | 583                    | 653          | -10.7        |
| Proposals                    | 259        | 274        | 187        | -5.5                     | 38.5                     | 1,009                  | 777          | 29.9         |
| <b>Kootenay</b>              | <b>95</b>  | <b>67</b>  | <b>60</b>  | <b>41.8</b>              | <b>58.3</b>              | <b>327</b>             | <b>303</b>   | <b>7.9</b>   |
| Bankruptcies                 | 52         | 29         | 26         | 79.3                     | 100.0                    | 150                    | 143          | 4.9          |
| Proposals                    | 43         | 38         | 34         | 13.2                     | 26.5                     | 177                    | 160          | 10.6         |
| <b>Cariboo</b>               | <b>118</b> | <b>113</b> | <b>115</b> | <b>4.4</b>               | <b>2.6</b>               | <b>458</b>             | <b>402</b>   | <b>13.9</b>  |
| Bankruptcies                 | 52         | 57         | 48         | -8.8                     | 8.3                      | 220                    | 167          | 31.7         |
| Proposals                    | 66         | 56         | 67         | 17.9                     | -1.5                     | 238                    | 235          | 1.3          |
| <b>North Coast</b>           | <b>12</b>  | <b>19</b>  | <b>13</b>  | <b>-36.8</b>             | <b>-7.7</b>              | <b>70</b>              | <b>65</b>    | <b>7.7</b>   |
| Bankruptcies                 | 4          | 5          | 4          | -20.0                    | 0.0                      | 28                     | 25           | 12.0         |
| Proposals                    | 8          | 14         | 9          | -42.9                    | -11.1                    | 42                     | 40           | 5.0          |
| <b>Nechako</b>               | <b>11</b>  | <b>20</b>  | <b>17</b>  | <b>-45.0</b>             | <b>-35.3</b>             | <b>67</b>              | <b>55</b>    | <b>21.8</b>  |
| Bankruptcies                 | 5          | 8          | 8          | -37.5                    | -37.5                    | 32                     | 22           | 45.5         |
| Proposals                    | 6          | 12         | 9          | -50.0                    | -33.3                    | 35                     | 33           | 6.1          |
| <b>Northeast</b>             | <b>50</b>  | <b>42</b>  | <b>50</b>  | <b>19.0</b>              | <b>0.0</b>               | <b>198</b>             | <b>188</b>   | <b>5.3</b>   |
| Bankruptcies                 | 8          | 22         | 11         | -63.6                    | -27.3                    | 68                     | 72           | -5.6         |
| Proposals                    | 42         | 20         | 39         | 110.0                    | 7.7                      | 130                    | 116          | 12.1         |
| <b>Northwest Territories</b> | <b>18</b>  | <b>15</b>  | <b>18</b>  | <b>20.0</b>              | <b>0.0</b>               | <b>61</b>              | <b>97</b>    | <b>-37.1</b> |
| Bankruptcies                 | 4          | 0          | 10         | n/a                      | -60.0                    | 15                     | 55           | -72.7        |
| Proposals                    | 14         | 15         | 8          | -6.7                     | 75.0                     | 46                     | 42           | 9.5          |
| <b>Yukon</b>                 | <b>6</b>   | <b>10</b>  | <b>4</b>   | <b>-40.0</b>             | <b>50.0</b>              | <b>34</b>              | <b>36</b>    | <b>-5.6</b>  |
| Bankruptcies                 | 3          | 3          | 0          | 0.0                      | n/a                      | 13                     | 13           | 0.0          |
| Proposals                    | 3          | 7          | 4          | -57.1                    | -25.0                    | 21                     | 23           | -8.7         |
| <b>Nunavut</b>               | <b>0</b>   | <b>0</b>   | <b>1</b>   | <b>n/a</b>               | <b>-100.0</b>            | <b>4</b>               | <b>7</b>     | <b>-42.9</b> |
| Bankruptcies                 | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 2            | -100.0       |
| Proposals                    | 0          | 0          | 1          | n/a                      | -100.0                   | 4                      | 5            | -20.0        |

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

|   | Volume    |           |           | % Change                 |                          | 12-Month Period Ending |            |              |
|---|-----------|-----------|-----------|--------------------------|--------------------------|------------------------|------------|--------------|
|   | Q3 2019   | Q2 2019   | Q3 2018   | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018 | % Change     |
| <b>Newfoundland and Labrador</b>              | <b>10</b> | <b>11</b> | <b>7</b>  | <b>-9.1</b>              | <b>42.9</b>              | <b>41</b>              | <b>24</b>  | <b>70.8</b>  |
| <b>Bankruptcies</b>                           | <b>9</b>  | <b>11</b> | <b>6</b>  | <b>-18.2</b>             | <b>50.0</b>              | <b>37</b>              | <b>18</b>  | <b>105.6</b> |
| <b>Proposals</b>                              | <b>1</b>  | <b>0</b>  | <b>1</b>  | <b>n/a</b>               | <b>0.0</b>               | <b>4</b>               | <b>6</b>   | <b>-33.3</b> |
| Avalon Peninsula                              | 5         | 5         | 5         | 0.0                      | 0.0                      | 22                     | 19         | 15.8         |
| Bankruptcies                                  | 4         | 5         | 5         | -20.0                    | -20.0                    | 19                     | 14         | 35.7         |
| Proposals                                     | 1         | 0         | 0         | n/a                      | n/a                      | 3                      | 5          | -40.0        |
| South Coast - Burin Peninsula                 | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 0          | n/a          |
| Bankruptcies                                  | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 0          | n/a          |
| Proposals                                     | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 0          | n/a          |
| West Coast - Northern<br>Peninsula - Labrador | 1         | 2         | 2         | -50.0                    | -50.0                    | 6                      | 5          | 20.0         |
| Bankruptcies                                  | 1         | 2         | 2         | -50.0                    | -50.0                    | 6                      | 5          | 20.0         |
| Proposals                                     | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 0          | n/a          |
| Notre Dame - Central Bonavista<br>Bay         | 4         | 4         | 1         | 0.0                      | 300.0                    | 13                     | 1          | 1,200.0      |
| Bankruptcies                                  | 4         | 4         | 0         | 0.0                      | n/a                      | 12                     | 0          | n/a          |
| Proposals                                     | 0         | 0         | 1         | n/a                      | -100.0                   | 1                      | 1          | 0.0          |
| <b>Prince Edward Island</b>                   | <b>2</b>  | <b>5</b>  | <b>2</b>  | <b>-60.0</b>             | <b>0.0</b>               | <b>7</b>               | <b>4</b>   | <b>75.0</b>  |
| <b>Bankruptcies</b>                           | <b>1</b>  | <b>5</b>  | <b>1</b>  | <b>-80.0</b>             | <b>0.0</b>               | <b>6</b>               | <b>3</b>   | <b>100.0</b> |
| <b>Proposals</b>                              | <b>1</b>  | <b>0</b>  | <b>1</b>  | <b>n/a</b>               | <b>0.0</b>               | <b>1</b>               | <b>1</b>   | <b>0.0</b>   |
| <b>Nova Scotia</b>                            | <b>12</b> | <b>21</b> | <b>16</b> | <b>-42.9</b>             | <b>-25.0</b>             | <b>53</b>              | <b>49</b>  | <b>8.2</b>   |
| <b>Bankruptcies</b>                           | <b>8</b>  | <b>18</b> | <b>9</b>  | <b>-55.6</b>             | <b>-11.1</b>             | <b>44</b>              | <b>34</b>  | <b>29.4</b>  |
| <b>Proposals</b>                              | <b>4</b>  | <b>3</b>  | <b>7</b>  | <b>33.3</b>              | <b>-42.9</b>             | <b>9</b>               | <b>15</b>  | <b>-40.0</b> |
| Cape Breton                                   | 2         | 5         | 2         | -60.0                    | 0.0                      | 8                      | 4          | 100.0        |
| Bankruptcies                                  | 1         | 5         | 1         | -80.0                    | 0.0                      | 7                      | 2          | 250.0        |
| Proposals                                     | 1         | 0         | 1         | n/a                      | 0.0                      | 1                      | 2          | -50.0        |
| North Shore                                   | 0         | 2         | 1         | -100.0                   | -100.0                   | 5                      | 7          | -28.6        |
| Bankruptcies                                  | 0         | 2         | 0         | -100.0                   | n/a                      | 5                      | 5          | 0.0          |
| Proposals                                     | 0         | 0         | 1         | n/a                      | -100.0                   | 0                      | 2          | -100.0       |
| Annapolis Valley                              | 1         | 2         | 2         | -50.0                    | -50.0                    | 5                      | 3          | 66.7         |
| Bankruptcies                                  | 1         | 2         | 1         | -50.0                    | 0.0                      | 4                      | 2          | 100.0        |
| Proposals                                     | 0         | 0         | 1         | n/a                      | -100.0                   | 1                      | 1          | 0.0          |
| Southern                                      | 0         | 3         | 1         | -100.0                   | -100.0                   | 6                      | 5          | 20.0         |
| Bankruptcies                                  | 0         | 1         | 1         | -100.0                   | -100.0                   | 4                      | 4          | 0.0          |
| Proposals                                     | 0         | 2         | 0         | -100.0                   | n/a                      | 2                      | 1          | 100.0        |
| Halifax                                       | 9         | 9         | 10        | 0.0                      | -10.0                    | 29                     | 30         | -3.3         |
| Bankruptcies                                  | 6         | 8         | 6         | -25.0                    | 0.0                      | 24                     | 21         | 14.3         |
| Proposals                                     | 3         | 1         | 4         | 200.0                    | -25.0                    | 5                      | 9          | -44.4        |

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

|                                 | Volume     |            |            | % Change                 |                          | 12-Month Period Ending |              |             |
|---------------------------------|------------|------------|------------|--------------------------|--------------------------|------------------------|--------------|-------------|
|                                 | Q3 2019    | Q2 2019    | Q3 2018    | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018   | % Change    |
| <b>New Brunswick</b>            | <b>14</b>  | <b>13</b>  | <b>8</b>   | <b>7.7</b>               | <b>75.0</b>              | <b>49</b>              | <b>48</b>    | <b>2.1</b>  |
| <b>Bankruptcies</b>             | <b>9</b>   | <b>12</b>  | <b>5</b>   | <b>-25.0</b>             | <b>80.0</b>              | <b>37</b>              | <b>36</b>    | <b>2.8</b>  |
| <b>Proposals</b>                | <b>5</b>   | <b>1</b>   | <b>3</b>   | <b>400.0</b>             | <b>66.7</b>              | <b>12</b>              | <b>12</b>    | <b>0.0</b>  |
| Campbellton - Miramichi         | 3          | 0          | 2          | n/a                      | 50.0                     | 6                      | 8            | -25.0       |
| Bankruptcies                    | 2          | 0          | 1          | n/a                      | 100.0                    | 4                      | 7            | -42.9       |
| Proposals                       | 1          | 0          | 1          | n/a                      | 0.0                      | 2                      | 1            | 100.0       |
| Moncton - Richibucto            | 5          | 6          | 4          | -16.7                    | 25.0                     | 20                     | 25           | -20.0       |
| Bankruptcies                    | 4          | 6          | 2          | -33.3                    | 100.0                    | 17                     | 16           | 6.3         |
| Proposals                       | 1          | 0          | 2          | n/a                      | -50.0                    | 3                      | 9            | -66.7       |
| Saint John - St. Stephen        | 2          | 4          | 0          | -50.0                    | n/a                      | 11                     | 9            | 22.2        |
| Bankruptcies                    | 1          | 4          | 0          | -75.0                    | n/a                      | 8                      | 8            | 0.0         |
| Proposals                       | 1          | 0          | 0          | n/a                      | n/a                      | 3                      | 1            | 200.0       |
| Fredericton - Oromocto          | 2          | 3          | 0          | -33.3                    | n/a                      | 5                      | 0            | n/a         |
| Bankruptcies                    | 2          | 2          | 0          | 0.0                      | n/a                      | 4                      | 0            | n/a         |
| Proposals                       | 0          | 1          | 0          | -100.0                   | n/a                      | 1                      | 0            | n/a         |
| Edmundston - Woodstock          | 2          | 0          | 2          | n/a                      | 0.0                      | 7                      | 6            | 16.7        |
| Bankruptcies                    | 0          | 0          | 2          | n/a                      | -100.0                   | 4                      | 5            | -20.0       |
| Proposals                       | 2          | 0          | 0          | n/a                      | n/a                      | 3                      | 1            | 200.0       |
| <b>Quebec</b>                   | <b>445</b> | <b>563</b> | <b>475</b> | <b>-21.0</b>             | <b>-6.3</b>              | <b>2,131</b>           | <b>2,077</b> | <b>2.6</b>  |
| <b>Bankruptcies</b>             | <b>340</b> | <b>420</b> | <b>360</b> | <b>-19.0</b>             | <b>-5.6</b>              | <b>1,647</b>           | <b>1,556</b> | <b>5.8</b>  |
| <b>Proposals</b>                | <b>105</b> | <b>143</b> | <b>115</b> | <b>-26.6</b>             | <b>-8.7</b>              | <b>484</b>             | <b>521</b>   | <b>-7.1</b> |
| Gaspésie - Îles-de-la-Madeleine | 3          | 3          | 6          | 0.0                      | -50.0                    | 14                     | 17           | -17.6       |
| Bankruptcies                    | 3          | 3          | 6          | 0.0                      | -50.0                    | 14                     | 14           | 0.0         |
| Proposals                       | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 3            | -100.0      |
| Bas-Saint-Laurent               | 6          | 8          | 17         | -25.0                    | -64.7                    | 37                     | 47           | -21.3       |
| Bankruptcies                    | 6          | 7          | 14         | -14.3                    | -57.1                    | 33                     | 35           | -5.7        |
| Proposals                       | 0          | 1          | 3          | -100.0                   | -100.0                   | 4                      | 12           | -66.7       |
| Capitale-Nationale              | 34         | 47         | 51         | -27.7                    | -33.3                    | 199                    | 205          | -2.9        |
| Bankruptcies                    | 25         | 32         | 38         | -21.9                    | -34.2                    | 153                    | 155          | -1.3        |
| Proposals                       | 9          | 15         | 13         | -40.0                    | -30.8                    | 46                     | 50           | -8.0        |
| Chaudière - Appalaches          | 20         | 22         | 35         | -9.1                     | -42.9                    | 102                    | 116          | -12.1       |
| Bankruptcies                    | 14         | 19         | 18         | -26.3                    | -22.2                    | 80                     | 78           | 2.6         |
| Proposals                       | 6          | 3          | 17         | 100.0                    | -64.7                    | 22                     | 38           | -42.1       |
| Estrie                          | 11         | 12         | 7          | -8.3                     | 57.1                     | 43                     | 34           | 26.5        |
| Bankruptcies                    | 7          | 10         | 4          | -30.0                    | 75.0                     | 35                     | 29           | 20.7        |
| Proposals                       | 4          | 2          | 3          | 100.0                    | 33.3                     | 8                      | 5            | 60.0        |
| Centre-du-Québec                | 13         | 11         | 6          | 18.2                     | 116.7                    | 46                     | 45           | 2.2         |
| Bankruptcies                    | 10         | 7          | 6          | 42.9                     | 66.7                     | 35                     | 36           | -2.8        |
| Proposals                       | 3          | 4          | 0          | -25.0                    | n/a                      | 11                     | 9            | 22.2        |

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

|                           | Volume     |            |            | % Change                 |                          | 12-Month Period Ending |            |            |
|---------------------------|------------|------------|------------|--------------------------|--------------------------|------------------------|------------|------------|
|                           | Q3 2019    | Q2 2019    | Q3 2018    | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018 | % Change   |
| Montérégie                | 95         | 107        | 80         | -11.2                    | 18.8                     | 397                    | 351        | 13.1       |
| Bankruptcies              | 73         | 81         | 59         | -9.9                     | 23.7                     | 308                    | 272        | 13.2       |
| Proposals                 | 22         | 26         | 21         | -15.4                    | 4.8                      | 89                     | 79         | 12.7       |
| Montréal                  | 115        | 149        | 141        | -22.8                    | -18.4                    | 571                    | 547        | 4.4        |
| Bankruptcies              | 94         | 107        | 108        | -12.1                    | -13.0                    | 441                    | 391        | 12.8       |
| Proposals                 | 21         | 42         | 33         | -50.0                    | -36.4                    | 130                    | 156        | -16.7      |
| Laval                     | 27         | 28         | 32         | -3.6                     | -15.6                    | 105                    | 119        | -11.8      |
| Bankruptcies              | 18         | 21         | 26         | -18.2                    | -30.8                    | 74                     | 97         | -23.7      |
| Proposals                 | 9          | 6          | 6          | 50.0                     | 50.0                     | 31                     | 22         | 40.9       |
| Lanaudière                | 25         | 37         | 24         | -32.4                    | 4.2                      | 129                    | 133        | -3.0       |
| Bankruptcies              | 14         | 29         | 16         | -51.7                    | -12.5                    | 96                     | 97         | -1.0       |
| Proposals                 | 11         | 8          | 8          | 37.5                     | 37.5                     | 33                     | 36         | -8.3       |
| Laurentides               | 42         | 47         | 27         | -10.6                    | 55.6                     | 175                    | 167        | 4.8        |
| Bankruptcies              | 32         | 36         | 24         | -11.1                    | 33.3                     | 140                    | 129        | 8.5        |
| Proposals                 | 10         | 11         | 3          | -9.1                     | 233.3                    | 35                     | 38         | -7.9       |
| Outaouais                 | 13         | 33         | 14         | -60.6                    | -7.1                     | 94                     | 73         | 28.8       |
| Bankruptcies              | 9          | 22         | 12         | -59.1                    | -25.0                    | 64                     | 51         | 25.5       |
| Proposals                 | 4          | 11         | 2          | -63.6                    | 100.0                    | 30                     | 22         | 36.4       |
| Abitibi - Témiscamingue   | 8          | 14         | 6          | -42.9                    | 33.3                     | 36                     | 43         | -16.3      |
| Bankruptcies              | 7          | 11         | 5          | -36.4                    | 40.0                     | 31                     | 39         | -20.5      |
| Proposals                 | 1          | 3          | 1          | -66.7                    | 0.0                      | 5                      | 4          | 25.0       |
| Mauricie                  | 15         | 17         | 17         | -11.8                    | -11.8                    | 72                     | 90         | -20.0      |
| Bankruptcies              | 13         | 14         | 15         | -7.1                     | -13.3                    | 57                     | 62         | -8.1       |
| Proposals                 | 2          | 3          | 2          | -33.3                    | 0.0                      | 15                     | 28         | -46.4      |
| Saguenay - Lac-Saint-Jean | 13         | 17         | 6          | -23.5                    | 116.7                    | 74                     | 59         | 25.4       |
| Bankruptcies              | 12         | 12         | 5          | 0.0                      | 140.0                    | 60                     | 48         | 25.0       |
| Proposals                 | 1          | 5          | 1          | -80.0                    | 0.0                      | 14                     | 11         | 27.3       |
| Côte-Nord                 | 1          | 4          | 3          | -75.0                    | -66.7                    | 21                     | 15         | 40.0       |
| Bankruptcies              | 1          | 3          | 2          | -66.7                    | -50.0                    | 16                     | 11         | 45.5       |
| Proposals                 | 0          | 1          | 1          | -100.0                   | -100.0                   | 5                      | 4          | 25.0       |
| Nord-du-Québec            | 0          | 2          | 0          | -100.0                   | n/a                      | 2                      | 6          | -66.7      |
| Bankruptcies              | 0          | 2          | 0          | -100.0                   | n/a                      | 2                      | 5          | -60.0      |
| Proposals                 | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 1          | -100.0     |
| <b>Ontario</b>            | <b>212</b> | <b>246</b> | <b>215</b> | <b>-13.8</b>             | <b>-1.4</b>              | <b>950</b>             | <b>913</b> | <b>4.1</b> |
| <b>Bankruptcies</b>       | <b>154</b> | <b>184</b> | <b>154</b> | <b>-16.3</b>             | <b>0.0</b>               | <b>691</b>             | <b>671</b> | <b>3.0</b> |
| <b>Proposals</b>          | <b>58</b>  | <b>62</b>  | <b>61</b>  | <b>-6.5</b>              | <b>-4.9</b>              | <b>259</b>             | <b>242</b> | <b>7.0</b> |
| Ottawa                    | 35         | 42         | 18         | -16.7                    | 94.4                     | 138                    | 99         | 39.4       |
| Bankruptcies              | 24         | 32         | 11         | -25.0                    | 118.2                    | 106                    | 77         | 37.7       |
| Proposals                 | 11         | 10         | 7          | 10.0                     | 57.1                     | 32                     | 22         | 45.5       |

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

|                               | Volume   |           |          | % Change                 |                          | 12-Month Period Ending |            |            |
|-------------------------------|----------|-----------|----------|--------------------------|--------------------------|------------------------|------------|------------|
|                               | Q3 2019  | Q2 2019   | Q3 2018  | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018 | % Change   |
| Kingston - Pembroke           | 5        | 4         | 2        | 25.0                     | 150.0                    | 21                     | 14         | 50.0       |
| Bankruptcies                  | 3        | 2         | 2        | 50.0                     | 50.0                     | 12                     | 14         | -14.3      |
| Proposals                     | 2        | 2         | 0        | 0.0                      | n/a                      | 9                      | 0          | n/a        |
| Muskoka - Kawarthas           | 4        | 3         | 5        | 33.3                     | -20.0                    | 13                     | 18         | -27.8      |
| Bankruptcies                  | 4        | 2         | 3        | 100.0                    | 33.3                     | 11                     | 11         | 0.0        |
| Proposals                     | 0        | 1         | 2        | -100.0                   | -100.0                   | 2                      | 7          | -71.4      |
| Toronto                       | 105      | 119       | 128      | -11.8                    | -18.0                    | 493                    | 521        | -5.4       |
| Bankruptcies                  | 74       | 90        | 93       | -17.8                    | -20.4                    | 357                    | 374        | -4.5       |
| Proposals                     | 31       | 29        | 35       | 6.9                      | -11.4                    | 136                    | 147        | -7.5       |
| Kitchener - Waterloo - Barrie | 9        | 26        | 21       | -65.4                    | -57.1                    | 69                     | 56         | 23.2       |
| Bankruptcies                  | 7        | 20        | 17       | -65.0                    | -58.8                    | 50                     | 46         | 8.7        |
| Proposals                     | 2        | 6         | 4        | -66.7                    | -50.0                    | 19                     | 10         | 90.0       |
| Hamilton - Niagara Peninsula  | 25       | 24        | 13       | 16.7                     | 115.4                    | 100                    | 92         | 8.7        |
| Bankruptcies                  | 25       | 19        | 10       | 31.6                     | 150.0                    | 76                     | 67         | 13.4       |
| Proposals                     | 3        | 5         | 3        | -40.0                    | 0.0                      | 24                     | 25         | -4.0       |
| London                        | 7        | 7         | 7        | 0.0                      | 0.0                      | 31                     | 31         | 0.0        |
| Bankruptcies                  | 7        | 3         | 4        | 133.3                    | 75.0                     | 22                     | 21         | 4.8        |
| Proposals                     | 0        | 4         | 3        | -100.0                   | -100.0                   | 9                      | 10         | -10.0      |
| Windsor - Sarnia              | 8        | 5         | 11       | 60.0                     | -27.3                    | 38                     | 33         | 15.2       |
| Bankruptcies                  | 5        | 4         | 6        | 25.0                     | -16.7                    | 28                     | 19         | 47.4       |
| Proposals                     | 3        | 1         | 5        | 200.0                    | -40.0                    | 10                     | 14         | -28.6      |
| Stratford - Bruce Peninsula   | 3        | 4         | 4        | -25.0                    | -25.0                    | 8                      | 11         | -27.3      |
| Bankruptcies                  | 1        | 3         | 3        | -66.7                    | -66.7                    | 5                      | 10         | -50.0      |
| Proposals                     | 2        | 1         | 1        | 100.0                    | 100.0                    | 3                      | 1          | 200.0      |
| Northeast                     | 5        | 9         | 4        | -44.4                    | 25.0                     | 29                     | 26         | 11.5       |
| Bankruptcies                  | 3        | 6         | 4        | -50.0                    | -25.0                    | 17                     | 23         | -26.1      |
| Proposals                     | 2        | 3         | 0        | -33.3                    | n/a                      | 12                     | 3          | 300.0      |
| Northwest                     | 1        | 2         | 0        | -50.0                    | n/a                      | 4                      | 6          | -33.3      |
| Bankruptcies                  | 0        | 2         | 0        | -100.0                   | n/a                      | 3                      | 5          | -40.0      |
| Proposals                     | 1        | 0         | 0        | n/a                      | n/a                      | 1                      | 1          | 0.0        |
| <b>Manitoba</b>               | <b>9</b> | <b>14</b> | <b>9</b> | <b>-35.7</b>             | <b>0.0</b>               | <b>35</b>              | <b>33</b>  | <b>6.1</b> |
| <b>Bankruptcies</b>           | <b>8</b> | <b>11</b> | <b>8</b> | <b>-27.3</b>             | <b>0.0</b>               | <b>31</b>              | <b>29</b>  | <b>6.9</b> |
| <b>Proposals</b>              | <b>1</b> | <b>3</b>  | <b>1</b> | <b>-66.7</b>             | <b>0.0</b>               | <b>4</b>               | <b>4</b>   | <b>0.0</b> |
| Southeast                     | 2        | 1         | 0        | 100.0                    | n/a                      | 6                      | 3          | 100.0      |
| Bankruptcies                  | 2        | 1         | 0        | 100.0                    | n/a                      | 6                      | 3          | 100.0      |
| Proposals                     | 0        | 0         | 0        | n/a                      | n/a                      | 0                      | 0          | n/a        |
| South Central                 | 0        | 2         | 0        | -100.0                   | n/a                      | 2                      | 1          | 100.0      |
| Bankruptcies                  | 0        | 1         | 0        | -100.0                   | n/a                      | 1                      | 1          | 0.0        |
| Proposals                     | 0        | 1         | 0        | -100.0                   | n/a                      | 1                      | 0          | n/a        |

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

|                           | Volume    |           |           | % Change                 |                          | 12-Month Period Ending |            |              |
|---------------------------|-----------|-----------|-----------|--------------------------|--------------------------|------------------------|------------|--------------|
|                           | Q3 2019   | Q2 2019   | Q3 2018   | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018 | % Change     |
| Southwest                 | 0         | 5         | 2         | -100.0                   | -100.0                   | 7                      | 7          | 0.0          |
| Bankruptcies              | 0         | 5         | 2         | -100.0                   | -100.0                   | 7                      | 6          | 16.7         |
| Proposals                 | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 1          | -100.0       |
| North Central             | 0         | 1         | 1         | -100.0                   | -100.0                   | 1                      | 1          | 0.0          |
| Bankruptcies              | 0         | 1         | 0         | -100.0                   | n/a                      | 1                      | 0          | n/a          |
| Proposals                 | 0         | 0         | 1         | n/a                      | -100.0                   | 0                      | 1          | -100.0       |
| Winnipeg                  | 5         | 5         | 4         | 0.0                      | 25.0                     | 17                     | 13         | 30.8         |
| Bankruptcies              | 4         | 3         | 4         | 33.3                     | 0.0                      | 14                     | 13         | 7.7          |
| Proposals                 | 1         | 2         | 0         | -50.0                    | n/a                      | 3                      | 0          | n/a          |
| Interlake                 | 0         | 0         | 2         | n/a                      | -100.0                   | 0                      | 3          | -100.0       |
| Bankruptcies              | 0         | 0         | 2         | n/a                      | -100.0                   | 0                      | 3          | -100.0       |
| Proposals                 | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 0          | n/a          |
| Parklands                 | 1         | 0         | 0         | n/a                      | n/a                      | 1                      | 5          | -80.0        |
| Bankruptcies              | 1         | 0         | 0         | n/a                      | n/a                      | 1                      | 3          | -66.7        |
| Proposals                 | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 2          | -100.0       |
| North                     | 1         | 0         | 0         | n/a                      | n/a                      | 1                      | 0          | n/a          |
| Bankruptcies              | 1         | 0         | 0         | n/a                      | n/a                      | 1                      | 0          | n/a          |
| Proposals                 | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 0          | n/a          |
| <b>Saskatchewan</b>       | <b>24</b> | <b>22</b> | <b>21</b> | <b>9.1</b>               | <b>14.3</b>              | <b>97</b>              | <b>114</b> | <b>-14.9</b> |
| <b>Bankruptcies</b>       | <b>10</b> | <b>10</b> | <b>10</b> | <b>60.0</b>              | <b>60.0</b>              | <b>56</b>              | <b>77</b>  | <b>-27.3</b> |
| <b>Proposals</b>          | <b>8</b>  | <b>12</b> | <b>11</b> | <b>-33.3</b>             | <b>-27.3</b>             | <b>41</b>              | <b>37</b>  | <b>10.8</b>  |
| Regina - Moose Mountain   | 12        | 11        | 13        | 9.1                      | -7.7                     | 49                     | 50         | -2.0         |
| Bankruptcies              | 8         | 7         | 5         | 14.3                     | 60.0                     | 27                     | 32         | -15.6        |
| Proposals                 | 4         | 4         | 8         | 0.0                      | -50.0                    | 22                     | 18         | 22.2         |
| Swift Current - Moose Jaw | 8         | 2         | 5         | 300.0                    | 60.0                     | 16                     | 7          | 128.6        |
| Bankruptcies              | 4         | 1         | 3         | 300.0                    | 33.3                     | 8                      | 5          | 60.0         |
| Proposals                 | 4         | 1         | 2         | 300.0                    | 100.0                    | 8                      | 2          | 300.0        |
| Saskatoon - Biggar        | 0         | 5         | 1         | -100.0                   | -100.0                   | 17                     | 39         | -56.4        |
| Bankruptcies              | 0         | 2         | 1         | -100.0                   | -100.0                   | 12                     | 30         | -60.0        |
| Proposals                 | 0         | 3         | 0         | -100.0                   | n/a                      | 5                      | 9          | -44.4        |
| Yorkton - Melville        | 3         | 1         | 1         | 200.0                    | 200.0                    | 7                      | 6          | 16.7         |
| Bankruptcies              | 3         | 0         | 0         | n/a                      | n/a                      | 5                      | 4          | 25.0         |
| Proposals                 | 0         | 1         | 1         | -100.0                   | -100.0                   | 2                      | 2          | 0.0          |
| Prince Albert             | 1         | 3         | 1         | -66.7                    | 0.0                      | 8                      | 11         | -27.3        |
| Bankruptcies              | 1         | 0         | 1         | n/a                      | 0.0                      | 4                      | 6          | -33.3        |
| Proposals                 | 0         | 3         | 0         | -100.0                   | n/a                      | 4                      | 5          | -20.0        |
| Northern                  | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 1          | -100.0       |
| Bankruptcies              | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 0          | n/a          |
| Proposals                 | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 1          | -100.0       |

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

|   | Volume    |           |           | % Change                 |                          | 12-Month Period Ending |            |             |
|---|-----------|-----------|-----------|--------------------------|--------------------------|------------------------|------------|-------------|
|   | Q3 2019   | Q2 2019   | Q3 2018   | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018 | % Change    |
| <b>Alberta</b>                              | <b>60</b> | <b>44</b> | <b>52</b> | <b>36.4</b>              | <b>15.4</b>              | <b>222</b>             | <b>202</b> | <b>9.9</b>  |
| <b>Bankruptcies</b>                         | <b>43</b> | <b>30</b> | <b>40</b> | <b>43.3</b>              | <b>7.5</b>               | <b>167</b>             | <b>147</b> | <b>13.6</b> |
| <b>Proposals</b>                            | <b>17</b> | <b>14</b> | <b>12</b> | <b>21.4</b>              | <b>41.7</b>              | <b>55</b>              | <b>55</b>  | <b>0.0</b>  |
| Lethbridge - Medicine Hat                   | 1         | 1         | 2         | 0.0                      | -50.0                    | 7                      | 4          | 75.0        |
| Bankruptcies                                | 0         | 1         | 2         | -100.0                   | -100.0                   | 4                      | 4          | 0.0         |
| Proposals                                   | 1         | 0         | 0         | n/a                      | n/a                      | 3                      | 0          | n/a         |
| Camrose - Drumheller                        | 2         | 0         | 1         | n/a                      | 100.0                    | 8                      | 5          | 60.0        |
| Bankruptcies                                | 2         | 0         | 1         | n/a                      | 100.0                    | 8                      | 5          | 60.0        |
| Proposals                                   | 0         | 0         | 0         | n/a                      | n/a                      | 0                      | 0          | n/a         |
| Calgary                                     | 18        | 30        | 28        | -40.0                    | -35.7                    | 97                     | 95         | 2.1         |
| Bankruptcies                                | 15        | 19        | 22        | -21.1                    | -31.8                    | 73                     | 72         | 1.4         |
| Proposals                                   | 3         | 11        | 6         | -72.7                    | -50.0                    | 24                     | 23         | 4.3         |
| Banff - Jasper - Rocky<br>Mountain House    | 2         | 0         | 2         | n/a                      | 0.0                      | 6                      | 4          | 50.0        |
| Bankruptcies                                | 2         | 0         | 1         | n/a                      | 100.0                    | 5                      | 2          | 150.0       |
| Proposals                                   | 0         | 0         | 1         | n/a                      | -100.0                   | 1                      | 2          | -50.0       |
| Red Deer                                    | 3         | 1         | 1         | 200.0                    | 200.0                    | 8                      | 11         | -27.3       |
| Bankruptcies                                | 2         | 0         | 0         | n/a                      | n/a                      | 6                      | 10         | -40.0       |
| Proposals                                   | 1         | 1         | 1         | 0.0                      | 0.0                      | 2                      | 1          | 100.0       |
| Edmonton                                    | 31        | 10        | 13        | 210.0                    | 138.5                    | 78                     | 59         | 32.2        |
| Bankruptcies                                | 20        | 9         | 10        | 122.2                    | 100.0                    | 58                     | 32         | 81.3        |
| Proposals                                   | 11        | 1         | 3         | 1,000.0                  | 266.7                    | 20                     | 27         | -25.9       |
| Athabasca - Grande Prairie -<br>Peace River | 2         | 0         | 4         | n/a                      | -50.0                    | 6                      | 16         | -62.5       |
| Bankruptcies                                | 1         | 0         | 3         | n/a                      | -66.7                    | 5                      | 15         | -66.7       |
| Proposals                                   | 1         | 0         | 1         | n/a                      | 0.0                      | 1                      | 1          | 0.0         |
| Wood Buffalo - Cold Lake                    | 0         | 1         | 1         | -100.0                   | -100.0                   | 7                      | 6          | 16.7        |
| Bankruptcies                                | 0         | 1         | 1         | -100.0                   | -100.0                   | 6                      | 5          | 20.0        |
| Proposals                                   | 0         | 0         | 0         | n/a                      | n/a                      | 1                      | 1          | 0.0         |
| <b>British Columbia</b>                     | <b>37</b> | <b>35</b> | <b>21</b> | <b>5.7</b>               | <b>76.2</b>              | <b>132</b>             | <b>107</b> | <b>23.4</b> |
| <b>Bankruptcies</b>                         | <b>28</b> | <b>25</b> | <b>16</b> | <b>12.0</b>              | <b>75.0</b>              | <b>91</b>              | <b>78</b>  | <b>16.7</b> |
| <b>Proposals</b>                            | <b>9</b>  | <b>10</b> | <b>5</b>  | <b>-10.0</b>             | <b>80.0</b>              | <b>41</b>              | <b>29</b>  | <b>41.4</b> |
| Vancouver Island and Coast                  | 2         | 7         | 3         | -71.4                    | -33.3                    | 18                     | 14         | 28.6        |
| Bankruptcies                                | 2         | 6         | 1         | -66.7                    | 100.0                    | 13                     | 9          | 44.4        |
| Proposals                                   | 0         | 1         | 2         | -100.0                   | -100.0                   | 5                      | 5          | 0.0         |
| Lower Mainland - Southwest                  | 30        | 19        | 15        | 57.9                     | 100.0                    | 90                     | 72         | 25.0        |
| Bankruptcies                                | 23        | 15        | 12        | 53.3                     | 91.7                     | 64                     | 51         | 25.5        |
| Proposals                                   | 7         | 4         | 3         | 75.0                     | 133.3                    | 26                     | 21         | 23.8        |

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

|                              | Volume   |          |          | % Change                 |                          | 12-Month Period Ending |            |            |
|------------------------------|----------|----------|----------|--------------------------|--------------------------|------------------------|------------|------------|
|                              | Q3 2019  | Q2 2019  | Q3 2018  | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018 | % Change   |
| Thompson - Okanagan          | 4        | 7        | 2        | -42.9                    | 100.0                    | 16                     | 15         | 6.7        |
| Bankruptcies                 | 3        | 2        | 2        | 50.0                     | 50.0                     | 8                      | 12         | -33.3      |
| Proposals                    | 1        | 5        | 0        | -80.0                    | n/a                      | 8                      | 3          | 166.7      |
| Kootenay                     | 1        | 0        | 0        | n/a                      | n/a                      | 4                      | 0          | n/a        |
| Bankruptcies                 | 0        | 0        | 0        | n/a                      | n/a                      | 2                      | 0          | n/a        |
| Proposals                    | 1        | 0        | 0        | n/a                      | n/a                      | 2                      | 0          | n/a        |
| Cariboo                      | 0        | 0        | 0        | n/a                      | n/a                      | 1                      | 1          | 0.0        |
| Bankruptcies                 | 0        | 0        | 0        | n/a                      | n/a                      | 1                      | 1          | 0.0        |
| Proposals                    | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 0          | n/a        |
| North Coast                  | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 1          | -100.0     |
| Bankruptcies                 | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 1          | -100.0     |
| Proposals                    | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 0          | n/a        |
| Nechako                      | 0        | 1        | 0        | -100.0                   | n/a                      | 1                      | 1          | 0.0        |
| Bankruptcies                 | 0        | 1        | 0        | -100.0                   | n/a                      | 1                      | 1          | 0.0        |
| Proposals                    | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 0          | n/a        |
| Northeast                    | 0        | 1        | 1        | -100.0                   | -100.0                   | 2                      | 2          | 0.0        |
| Bankruptcies                 | 0        | 1        | 1        | -100.0                   | -100.0                   | 2                      | 2          | 0.0        |
| Proposals                    | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 0          | n/a        |
| <b>Northwest Territories</b> | <b>2</b> | <b>0</b> | <b>0</b> | <b>n/a</b>               | <b>n/a</b>               | <b>2</b>               | <b>0</b>   | <b>n/a</b> |
| Bankruptcies                 | 1        | 0        | 0        | n/a                      | n/a                      | 1                      | 0          | n/a        |
| Proposals                    | 1        | 0        | 0        | n/a                      | n/a                      | 1                      | 0          | n/a        |
| Yukon                        | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 0          | n/a        |
| Bankruptcies                 | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 0          | n/a        |
| Proposals                    | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 0          | n/a        |
| Nunavut                      | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 0          | n/a        |
| Bankruptcies                 | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 0          | n/a        |
| Proposals                    | 0        | 0        | 0        | n/a                      | n/a                      | 0                      | 0          | n/a        |



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

|                          | Province              | Volume       |              |              | % Change                 |                          | 12-Month Period Ending |               |             |
|--------------------------|-----------------------|--------------|--------------|--------------|--------------------------|--------------------------|------------------------|---------------|-------------|
|                          |                       | Q3 2019      | Q2 2019      | Q3 2018      | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018    | % Change    |
| <b>St. John's</b>        | <b>N.L.</b>           | <b>319</b>   | <b>351</b>   | <b>279</b>   | <b>-9.1</b>              | <b>14.3</b>              | <b>1,252</b>           | <b>1,163</b>  | <b>7.7</b>  |
| Bankruptcies             |                       | 142          | 166          | 134          | -14.5                    | 6.0                      | 557                    | 548           | 1.6         |
| Proposals                |                       | 177          | 185          | 145          | -4.3                     | 22.1                     | 695                    | 615           | 13.0        |
| <b>Halifax</b>           | <b>N.S.</b>           | <b>486</b>   | <b>583</b>   | <b>511</b>   | <b>-16.6</b>             | <b>-4.9</b>              | <b>2,059</b>           | <b>1,973</b>  | <b>4.4</b>  |
| Bankruptcies             |                       | 258          | 306          | 324          | -15.7                    | -20.4                    | 1,116                  | 1,218         | -8.4        |
| Proposals                |                       | 228          | 277          | 187          | -17.7                    | 21.9                     | 943                    | 755           | 24.9        |
| <b>Moncton</b>           | <b>N.B.</b>           | <b>276</b>   | <b>302</b>   | <b>249</b>   | <b>-8.6</b>              | <b>10.8</b>              | <b>1,046</b>           | <b>870</b>    | <b>20.2</b> |
| Bankruptcies             |                       | 118          | 138          | 112          | -14.5                    | 5.4                      | 491                    | 428           | 14.7        |
| Proposals                |                       | 158          | 164          | 137          | -3.7                     | 15.3                     | 555                    | 442           | 25.6        |
| <b>Saint John</b>        | <b>N.B.</b>           | <b>203</b>   | <b>208</b>   | <b>185</b>   | <b>-2.4</b>              | <b>9.7</b>               | <b>784</b>             | <b>742</b>    | <b>5.7</b>  |
| Bankruptcies             |                       | 106          | 112          | 90           | -5.4                     | 17.8                     | 392                    | 350           | 12.0        |
| Proposals                |                       | 97           | 96           | 95           | 1.0                      | 2.1                      | 392                    | 392           | 0.0         |
| <b>Saguenay</b>          | <b>Que.</b>           | <b>242</b>   | <b>241</b>   | <b>207</b>   | <b>0.4</b>               | <b>16.9</b>              | <b>940</b>             | <b>890</b>    | <b>5.6</b>  |
| Bankruptcies             |                       | 113          | 142          | 122          | -20.4                    | -7.4                     | 494                    | 526           | -6.1        |
| Proposals                |                       | 129          | 99           | 85           | 30.3                     | 51.8                     | 446                    | 364           | 22.5        |
| <b>Québec</b>            | <b>Que.</b>           | <b>963</b>   | <b>933</b>   | <b>860</b>   | <b>3.2</b>               | <b>12.0</b>              | <b>3,822</b>           | <b>3,560</b>  | <b>7.4</b>  |
| Bankruptcies             |                       | 482          | 504          | 508          | -4.4                     | -5.1                     | 1,992                  | 1,976         | 0.8         |
| Proposals                |                       | 481          | 429          | 352          | 12.1                     | 36.6                     | 1,830                  | 1,584         | 15.5        |
| <b>Sherbrooke</b>        | <b>Que.</b>           | <b>233</b>   | <b>248</b>   | <b>271</b>   | <b>-6.0</b>              | <b>-14.0</b>             | <b>1,043</b>           | <b>1,102</b>  | <b>-5.4</b> |
| Bankruptcies             |                       | 138          | 148          | 181          | -6.8                     | -23.8                    | 610                    | 717           | -14.9       |
| Proposals                |                       | 95           | 100          | 90           | -5.0                     | 5.6                      | 433                    | 385           | 12.5        |
| <b>Trois-Rivières</b>    | <b>Que.</b>           | <b>242</b>   | <b>233</b>   | <b>225</b>   | <b>3.9</b>               | <b>7.6</b>               | <b>934</b>             | <b>875</b>    | <b>6.7</b>  |
| Bankruptcies             |                       | 149          | 144          | 138          | 3.5                      | 8.0                      | 556                    | 565           | -1.6        |
| Proposals                |                       | 93           | 89           | 87           | 4.5                      | 6.9                      | 378                    | 310           | 21.9        |
| <b>Montréal</b>          | <b>Que.</b>           | <b>4,914</b> | <b>4,691</b> | <b>4,505</b> | <b>4.8</b>               | <b>9.1</b>               | <b>18,826</b>          | <b>19,088</b> | <b>-1.4</b> |
| Bankruptcies             |                       | 2,199        | 2,157        | 2,209        | 1.9                      | -0.5                     | 8,477                  | 9,376         | -9.6        |
| Proposals                |                       | 2,715        | 2,534        | 2,296        | 7.1                      | 18.2                     | 10,349                 | 9,712         | 6.6         |
| <b>Ottawa - Gatineau</b> | <b>Ont./<br/>Que.</b> | <b>1,271</b> | <b>1,302</b> | <b>1,175</b> | <b>-2.4</b>              | <b>8.2</b>               | <b>4,992</b>           | <b>4,868</b>  | <b>2.5</b>  |
| Bankruptcies             |                       | 499          | 473          | 514          | 5.5                      | -2.9                     | 1,938                  | 2,252         | -13.9       |
| Proposals                |                       | 772          | 829          | 661          | -6.9                     | 16.8                     | 3,054                  | 2,616         | 16.7        |
| <b>Kingston</b>          | <b>Ont.</b>           | <b>162</b>   | <b>123</b>   | <b>124</b>   | <b>31.7</b>              | <b>30.6</b>              | <b>559</b>             | <b>476</b>    | <b>17.4</b> |
| Bankruptcies             |                       | 67           | 48           | 67           | 39.6                     | 0.0                      | 223                    | 238           | -6.3        |
| Proposals                |                       | 95           | 75           | 57           | 26.7                     | 66.7                     | 336                    | 238           | 41.2        |
| <b>Peterborough</b>      | <b>Ont.</b>           | <b>122</b>   | <b>94</b>    | <b>86</b>    | <b>29.8</b>              | <b>41.9</b>              | <b>396</b>             | <b>352</b>    | <b>12.5</b> |
| Bankruptcies             |                       | 28           | 24           | 29           | 16.7                     | -3.4                     | 112                    | 132           | -15.2       |
| Proposals                |                       | 94           | 70           | 57           | 34.3                     | 64.9                     | 284                    | 220           | 29.1        |
| <b>Oshawa</b>            | <b>Ont.</b>           | <b>390</b>   | <b>369</b>   | <b>271</b>   | <b>5.7</b>               | <b>43.9</b>              | <b>1,398</b>           | <b>1,091</b>  | <b>28.1</b> |
| Bankruptcies             |                       | 114          | 119          | 104          | -4.2                     | 9.6                      | 424                    | 383           | 10.7        |
| Proposals                |                       | 276          | 250          | 167          | 10.4                     | 65.3                     | 974                    | 708           | 37.6        |

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

|                                 | Province     | Volume       |              |              | % Change                 |                          | 12-Month Period Ending |               |             |
|---------------------------------|--------------|--------------|--------------|--------------|--------------------------|--------------------------|------------------------|---------------|-------------|
|                                 |              | Q3 2019      | Q2 2019      | Q3 2018      | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018    | % Change    |
| <b>Toronto</b>                  | <b>Ont.</b>  | <b>4,432</b> | <b>4,460</b> | <b>3,548</b> | <b>-0.6</b>              | <b>24.9</b>              | <b>16,462</b>          | <b>14,163</b> | <b>16.2</b> |
| Bankruptcies                    |              | 1,218        | 1,288        | 1,120        | -5.4                     | 8.8                      | 4,608                  | 4,615         | -0.2        |
| Proposals                       |              | 3,214        | 3,172        | 2,428        | 1.3                      | 32.4                     | 11,854                 | 9,548         | 24.2        |
| <b>Hamilton</b>                 | <b>Ont.</b>  | <b>571</b>   | <b>582</b>   | <b>425</b>   | <b>-1.9</b>              | <b>34.4</b>              | <b>2,167</b>           | <b>1,906</b>  | <b>13.7</b> |
| Bankruptcies                    |              | 178          | 206          | 155          | -13.6                    | 14.8                     | 701                    | 741           | -5.4        |
| Proposals                       |              | 393          | 376          | 270          | 4.5                      | 45.6                     | 1,466                  | 1,165         | 25.8        |
| <b>St. Catharines - Niagara</b> | <b>Ont.</b>  | <b>359</b>   | <b>378</b>   | <b>319</b>   | <b>-5.0</b>              | <b>12.5</b>              | <b>1,416</b>           | <b>1,297</b>  | <b>9.2</b>  |
| Bankruptcies                    |              | 138          | 144          | 143          | -4.2                     | -3.5                     | 544                    | 527           | 3.2         |
| Proposals                       |              | 221          | 234          | 176          | -5.6                     | 25.6                     | 872                    | 770           | 13.2        |
| <b>Kitchener</b>                | <b>Ont.</b>  | <b>463</b>   | <b>445</b>   | <b>357</b>   | <b>4.0</b>               | <b>29.7</b>              | <b>1,701</b>           | <b>1,467</b>  | <b>16.0</b> |
| Bankruptcies                    |              | 159          | 147          | 136          | 8.2                      | 16.9                     | 593                    | 536           | 10.6        |
| Proposals                       |              | 304          | 298          | 221          | 2.0                      | 37.6                     | 1,108                  | 931           | 19.0        |
| <b>Brantford</b>                | <b>Ont.</b>  | <b>121</b>   | <b>102</b>   | <b>90</b>    | <b>18.6</b>              | <b>34.4</b>              | <b>438</b>             | <b>353</b>    | <b>24.1</b> |
| Bankruptcies                    |              | 28           | 43           | 34           | -34.9                    | -17.6                    | 142                    | 125           | 13.6        |
| Proposals                       |              | 93           | 59           | 56           | 57.6                     | 66.1                     | 296                    | 228           | 29.8        |
| <b>Guelph</b>                   | <b>Ont.</b>  | <b>119</b>   | <b>127</b>   | <b>103</b>   | <b>-6.3</b>              | <b>15.5</b>              | <b>430</b>             | <b>416</b>    | <b>3.4</b>  |
| Bankruptcies                    |              | 43           | 60           | 48           | -28.3                    | -10.4                    | 188                    | 191           | -1.6        |
| Proposals                       |              | 76           | 67           | 55           | 13.4                     | 38.2                     | 242                    | 225           | 7.6         |
| <b>London</b>                   | <b>Ont.</b>  | <b>515</b>   | <b>451</b>   | <b>441</b>   | <b>14.2</b>              | <b>16.8</b>              | <b>1,861</b>           | <b>1,697</b>  | <b>9.7</b>  |
| Bankruptcies                    |              | 160          | 166          | 160          | -3.6                     | 0.0                      | 662                    | 667           | -0.7        |
| Proposals                       |              | 355          | 285          | 281          | 24.6                     | 26.3                     | 1,199                  | 1,030         | 16.4        |
| <b>Windsor</b>                  | <b>Ont.</b>  | <b>309</b>   | <b>290</b>   | <b>272</b>   | <b>6.6</b>               | <b>13.6</b>              | <b>1,131</b>           | <b>1,008</b>  | <b>12.2</b> |
| Bankruptcies                    |              | 106          | 125          | 115          | -15.2                    | -7.8                     | 451                    | 454           | -0.7        |
| Proposals                       |              | 203          | 165          | 157          | 23.0                     | 29.3                     | 680                    | 554           | 22.7        |
| <b>Barrie</b>                   | <b>Ont.</b>  | <b>224</b>   | <b>241</b>   | <b>183</b>   | <b>-7.1</b>              | <b>22.4</b>              | <b>916</b>             | <b>803</b>    | <b>14.1</b> |
| Bankruptcies                    |              | 61           | 77           | 72           | -20.8                    | -15.3                    | 267                    | 297           | -10.1       |
| Proposals                       |              | 163          | 164          | 111          | -0.6                     | 46.8                     | 649                    | 506           | 28.3        |
| <b>Greater Sudbury</b>          | <b>Ont.</b>  | <b>234</b>   | <b>265</b>   | <b>208</b>   | <b>-11.7</b>             | <b>12.5</b>              | <b>936</b>             | <b>870</b>    | <b>7.6</b>  |
| Bankruptcies                    |              | 80           | 109          | 81           | -26.6                    | -1.2                     | 337                    | 343           | -1.7        |
| Proposals                       |              | 154          | 156          | 127          | -1.3                     | 21.3                     | 599                    | 527           | 13.7        |
| <b>Thunder Bay</b>              | <b>Ont.</b>  | <b>89</b>    | <b>104</b>   | <b>94</b>    | <b>-14.4</b>             | <b>-5.3</b>              | <b>383</b>             | <b>357</b>    | <b>7.3</b>  |
| Bankruptcies                    |              | 49           | 56           | 60           | -12.5                    | -18.3                    | 218                    | 216           | 0.9         |
| Proposals                       |              | 40           | 48           | 34           | -16.7                    | 17.6                     | 165                    | 141           | 17.0        |
| <b>Winnipeg</b>                 | <b>Man.</b>  | <b>537</b>   | <b>515</b>   | <b>445</b>   | <b>4.3</b>               | <b>20.7</b>              | <b>2,020</b>           | <b>1,839</b>  | <b>9.8</b>  |
| Bankruptcies                    |              | 228          | 236          | 210          | -3.4                     | 8.6                      | 907                    | 908           | -0.1        |
| Proposals                       |              | 309          | 279          | 235          | 10.8                     | 31.5                     | 1,113                  | 931           | 19.5        |
| <b>Regina</b>                   | <b>Sask.</b> | <b>217</b>   | <b>256</b>   | <b>259</b>   | <b>-15.2</b>             | <b>-16.2</b>             | <b>901</b>             | <b>902</b>    | <b>-0.1</b> |
| Bankruptcies                    |              | 49           | 90           | 68           | -45.6                    | -27.9                    | 250                    | 247           | 1.2         |
| Proposals                       |              | 168          | 166          | 191          | 1.2                      | -12.0                    | 651                    | 655           | -0.6        |

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

|                   | Province     | Volume       |              |              | % Change                 |                          | 12-Month Period Ending |              |             |
|-------------------|--------------|--------------|--------------|--------------|--------------------------|--------------------------|------------------------|--------------|-------------|
|                   |              | Q3 2019      | Q2 2019      | Q3 2018      | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018   | % Change    |
| <b>Saskatoon</b>  | <b>Sask.</b> | <b>239</b>   | <b>208</b>   | <b>223</b>   | <b>14.9</b>              | <b>7.2</b>               | <b>978</b>             | <b>935</b>   | <b>4.6</b>  |
| Bankruptcies      |              | 93           | 74           | 93           | 25.7                     | 0.0                      | 361                    | 395          | -8.6        |
| Proposals         |              | 146          | 134          | 130          | 9.0                      | 12.3                     | 617                    | 540          | 14.3        |
| <b>Calgary</b>    | <b>Alta.</b> | <b>1,372</b> | <b>1,422</b> | <b>1,232</b> | <b>-3.5</b>              | <b>11.4</b>              | <b>5,298</b>           | <b>4,789</b> | <b>10.6</b> |
| Bankruptcies      |              | 469          | 518          | 406          | -9.5                     | 15.5                     | 1,889                  | 1,641        | 15.1        |
| Proposals         |              | 903          | 904          | 826          | -0.1                     | 9.3                      | 3,409                  | 3,148        | 8.3         |
| <b>Edmonton</b>   | <b>Alta.</b> | <b>1,329</b> | <b>1,360</b> | <b>1,101</b> | <b>-2.3</b>              | <b>20.7</b>              | <b>5,154</b>           | <b>4,587</b> | <b>12.4</b> |
| Bankruptcies      |              | 418          | 424          | 345          | -1.4                     | 21.2                     | 1,619                  | 1,516        | 6.8         |
| Proposals         |              | 911          | 936          | 756          | -2.7                     | 20.5                     | 3,535                  | 3,071        | 15.1        |
| <b>Kelowna</b>    | <b>B.C.</b>  | <b>131</b>   | <b>159</b>   | <b>121</b>   | <b>-17.6</b>             | <b>8.3</b>               | <b>569</b>             | <b>542</b>   | <b>5.0</b>  |
| Bankruptcies      |              | 42           | 59           | 58           | -28.8                    | -27.6                    | 198                    | 237          | -16.5       |
| Proposals         |              | 89           | 100          | 63           | -11.0                    | 41.3                     | 371                    | 305          | 21.6        |
| <b>Abbotsford</b> | <b>B.C.</b>  | <b>107</b>   | <b>135</b>   | <b>84</b>    | <b>-20.7</b>             | <b>27.4</b>              | <b>422</b>             | <b>375</b>   | <b>12.5</b> |
| Bankruptcies      |              | 43           | 52           | 35           | -17.3                    | 22.9                     | 161                    | 157          | 2.5         |
| Proposals         |              | 64           | 83           | 49           | -22.9                    | 30.6                     | 261                    | 218          | 19.7        |
| <b>Vancouver</b>  | <b>B.C.</b>  | <b>1,372</b> | <b>1,307</b> | <b>1,091</b> | <b>5.0</b>               | <b>25.8</b>              | <b>4,949</b>           | <b>4,564</b> | <b>8.4</b>  |
| Bankruptcies      |              | 425          | 427          | 410          | -0.5                     | 3.7                      | 1,622                  | 1,631        | -0.6        |
| Proposals         |              | 947          | 880          | 681          | 7.6                      | 39.1                     | 3,327                  | 2,933        | 13.4        |
| <b>Victoria</b>   | <b>B.C.</b>  | <b>268</b>   | <b>278</b>   | <b>236</b>   | <b>-3.6</b>              | <b>13.6</b>              | <b>1,070</b>           | <b>995</b>   | <b>7.5</b>  |
| Bankruptcies      |              | 76           | 82           | 79           | -7.3                     | -3.8                     | 312                    | 355          | -12.1       |
| Proposals         |              | 192          | 196          | 157          | -2.0                     | 22.3                     | 758                    | 640          | 18.4        |

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

|                          | Province              | Volume     |            |            | % Change                 |                          | 12-Month Period Ending |              |              |
|--------------------------|-----------------------|------------|------------|------------|--------------------------|--------------------------|------------------------|--------------|--------------|
|                          |                       | Q3 2019    | Q2 2019    | Q3 2018    | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018   | % Change     |
| <b>St. John's</b>        | <b>N.L.</b>           | <b>3</b>   | <b>4</b>   | <b>1</b>   | <b>-25.0</b>             | <b>200.0</b>             | <b>17</b>              | <b>11</b>    | <b>54.5</b>  |
| Bankruptcies             |                       | 2          | 4          | 1          | -50.0                    | 100.0                    | 14                     | 8            | 75.0         |
| Proposals                |                       | 1          | 0          | 0          | n/a                      | n/a                      | 3                      | 3            | 0.0          |
| <b>Halifax</b>           | <b>N.S.</b>           | <b>9</b>   | <b>9</b>   | <b>10</b>  | <b>0.0</b>               | <b>-10.0</b>             | <b>29</b>              | <b>29</b>    | <b>0.0</b>   |
| Bankruptcies             |                       | 6          | 8          | 6          | -25.0                    | 0.0                      | 24                     | 20           | 20.0         |
| Proposals                |                       | 3          | 1          | 4          | 200.0                    | -25.0                    | 5                      | 9            | -44.4        |
| <b>Moncton</b>           | <b>N.B.</b>           | <b>4</b>   | <b>6</b>   | <b>3</b>   | <b>-33.3</b>             | <b>33.3</b>              | <b>14</b>              | <b>17</b>    | <b>-17.6</b> |
| Bankruptcies             |                       | 3          | 6          | 2          | -50.0                    | 50.0                     | 11                     | 9            | 22.2         |
| Proposals                |                       | 1          | 0          | 1          | n/a                      | 0.0                      | 3                      | 8            | -62.5        |
| <b>Saint John</b>        | <b>N.B.</b>           | <b>1</b>   | <b>2</b>   | <b>0</b>   | <b>-50.0</b>             | <b>n/a</b>               | <b>7</b>               | <b>8</b>     | <b>-12.5</b> |
| Bankruptcies             |                       | 0          | 2          | 0          | -100.0                   | n/a                      | 5                      | 7            | -28.6        |
| Proposals                |                       | 1          | 0          | 0          | n/a                      | n/a                      | 2                      | 1            | 100.0        |
| <b>Saguenay</b>          | <b>Que.</b>           | <b>12</b>  | <b>11</b>  | <b>1</b>   | <b>9.1</b>               | <b>1100.0</b>            | <b>46</b>              | <b>33</b>    | <b>39.4</b>  |
| Bankruptcies             |                       | 11         | 9          | 1          | 22.2                     | 1000.0                   | 40                     | 25           | 60.0         |
| Proposals                |                       | 1          | 2          | 0          | -50.0                    | n/a                      | 6                      | 8            | -25.0        |
| <b>Québec</b>            | <b>Que.</b>           | <b>42</b>  | <b>45</b>  | <b>61</b>  | <b>-6.7</b>              | <b>-31.1</b>             | <b>219</b>             | <b>226</b>   | <b>-3.1</b>  |
| Bankruptcies             |                       | 30         | 31         | 43         | -3.2                     | -30.2                    | 170                    | 165          | 3.0          |
| Proposals                |                       | 12         | 14         | 18         | -14.3                    | -33.3                    | 49                     | 61           | -19.7        |
| <b>Sherbrooke</b>        | <b>Que.</b>           | <b>7</b>   | <b>9</b>   | <b>6</b>   | <b>-22.2</b>             | <b>16.7</b>              | <b>32</b>              | <b>28</b>    | <b>14.3</b>  |
| Bankruptcies             |                       | 3          | 7          | 4          | -57.1                    | -25.0                    | 25                     | 25           | 0.0          |
| Proposals                |                       | 4          | 2          | 2          | 100.0                    | 100.0                    | 7                      | 3            | 133.3        |
| <b>Trois-Rivières</b>    | <b>Que.</b>           | <b>10</b>  | <b>11</b>  | <b>10</b>  | <b>-9.1</b>              | <b>0.0</b>               | <b>50</b>              | <b>53</b>    | <b>-5.7</b>  |
| Bankruptcies             |                       | 9          | 9          | 9          | 0.0                      | 0.0                      | 41                     | 34           | 20.6         |
| Proposals                |                       | 1          | 2          | 1          | -50.0                    | 0.0                      | 9                      | 19           | -52.6        |
| <b>Montréal</b>          | <b>Que.</b>           | <b>245</b> | <b>305</b> | <b>249</b> | <b>-19.7</b>             | <b>-1.6</b>              | <b>1,121</b>           | <b>1,060</b> | <b>5.8</b>   |
| Bankruptcies             |                       | 187        | 228        | 191        | -18.0                    | -2.1                     | 859                    | 800          | 7.4          |
| Proposals                |                       | 58         | 77         | 58         | -24.7                    | 0.0                      | 262                    | 260          | 0.8          |
| <b>Ottawa - Gatineau</b> | <b>Ont./<br/>Que.</b> | <b>36</b>  | <b>59</b>  | <b>28</b>  | <b>-39.0</b>             | <b>28.6</b>              | <b>181</b>             | <b>137</b>   | <b>32.1</b>  |
| Bankruptcies             |                       | 24         | 40         | 21         | -40.0                    | 14.3                     | 127                    | 100          | 27.0         |
| Proposals                |                       | 12         | 19         | 7          | -36.8                    | 71.4                     | 54                     | 37           | 45.9         |
| <b>Kingston</b>          | <b>Ont.</b>           | <b>0</b>   | <b>1</b>   | <b>1</b>   | <b>-100.0</b>            | <b>-100.0</b>            | <b>2</b>               | <b>5</b>     | <b>-60.0</b> |
| Bankruptcies             |                       | 0          | 1          | 1          | -100.0                   | -100.0                   | 1                      | 5            | -80.0        |
| Proposals                |                       | 0          | 0          | 0          | n/a                      | n/a                      | 1                      | 0            | n/a          |
| <b>Peterborough</b>      | <b>Ont.</b>           | <b>1</b>   | <b>0</b>   | <b>2</b>   | <b>n/a</b>               | <b>-50.0</b>             | <b>3</b>               | <b>4</b>     | <b>-25.0</b> |
| Bankruptcies             |                       | 1          | 0          | 2          | n/a                      | -50.0                    | 3                      | 4            | -25.0        |
| Proposals                |                       | 0          | 0          | 0          | n/a                      | n/a                      | 0                      | 0            | n/a          |
| <b>Oshawa</b>            | <b>Ont.</b>           | <b>6</b>   | <b>4</b>   | <b>3</b>   | <b>50.0</b>              | <b>100.0</b>             | <b>25</b>              | <b>30</b>    | <b>-16.7</b> |
| Bankruptcies             |                       | 3          | 3          | 2          | 0.0                      | 50.0                     | 19                     | 27           | -29.6        |
| Proposals                |                       | 3          | 1          | 1          | 200.0                    | 200.0                    | 6                      | 3            | 100.0        |

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

|                                 | Province     | Volume    |            |            | % Change                 |                          | 12-Month Period Ending |            |              |
|---------------------------------|--------------|-----------|------------|------------|--------------------------|--------------------------|------------------------|------------|--------------|
|                                 |              | Q3 2019   | Q2 2019    | Q3 2018    | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018 | % Change     |
| <b>Toronto</b>                  | <b>Ont.</b>  | <b>93</b> | <b>113</b> | <b>118</b> | <b>-17.7</b>             | <b>-21.2</b>             | <b>456</b>             | <b>476</b> | <b>-4.2</b>  |
| Bankruptcies                    |              | 69        | 83         | 88         | -16.9                    | -21.6                    | 329                    | 340        | -3.2         |
| Proposals                       |              | 24        | 30         | 30         | -20.0                    | -20.0                    | 127                    | 136        | -6.6         |
| <b>Hamilton</b>                 | <b>Ont.</b>  | <b>19</b> | <b>12</b>  | <b>7</b>   | <b>58.3</b>              | <b>171.4</b>             | <b>60</b>              | <b>45</b>  | <b>33.3</b>  |
| Bankruptcies                    |              | 17        | 10         | 5          | 70.0                     | 240.0                    | 48                     | 34         | 41.2         |
| Proposals                       |              | 2         | 2          | 2          | 0.0                      | 0.0                      | 12                     | 11         | 9.1          |
| <b>St. Catharines - Niagara</b> | <b>Ont.</b>  | <b>7</b>  | <b>6</b>   | <b>4</b>   | <b>16.7</b>              | <b>75.0</b>              | <b>24</b>              | <b>26</b>  | <b>-7.7</b>  |
| Bankruptcies                    |              | 6         | 5          | 4          | 20.0                     | 50.0                     | 19                     | 19         | 0.0          |
| Proposals                       |              | 1         | 1          | 0          | 0.0                      | n/a                      | 5                      | 7          | -28.6        |
| <b>Kitchener</b>                | <b>Ont.</b>  | <b>4</b>  | <b>13</b>  | <b>4</b>   | <b>-69.2</b>             | <b>0.0</b>               | <b>32</b>              | <b>13</b>  | <b>146.2</b> |
| Bankruptcies                    |              | 3         | 12         | 4          | -75.0                    | -25.0                    | 24                     | 12         | 100.0        |
| Proposals                       |              | 1         | 1          | 0          | 0.0                      | n/a                      | 8                      | 1          | 700.0        |
| <b>Brantford</b>                | <b>Ont.</b>  | <b>1</b>  | <b>3</b>   | <b>2</b>   | <b>-66.7</b>             | <b>-50.0</b>             | <b>9</b>               | <b>11</b>  | <b>-18.2</b> |
| Bankruptcies                    |              | 1         | 2          | 1          | -50.0                    | 0.0                      | 3                      | 8          | -62.5        |
| Proposals                       |              | 0         | 1          | 1          | -100.0                   | -100.0                   | 6                      | 3          | 100.0        |
| <b>Guelph</b>                   | <b>Ont.</b>  | <b>0</b>  | <b>2</b>   | <b>2</b>   | <b>-100.0</b>            | <b>-100.0</b>            | <b>5</b>               | <b>8</b>   | <b>-37.5</b> |
| Bankruptcies                    |              | 0         | 0          | 2          | n/a                      | -100.0                   | 3                      | 6          | -50.0        |
| Proposals                       |              | 0         | 2          | 0          | -100.0                   | n/a                      | 2                      | 2          | 0.0          |
| <b>London</b>                   | <b>Ont.</b>  | <b>6</b>  | <b>6</b>   | <b>4</b>   | <b>0.0</b>               | <b>50.0</b>              | <b>22</b>              | <b>22</b>  | <b>0.0</b>   |
| Bankruptcies                    |              | 6         | 3          | 1          | 100.0                    | 500.0                    | 15                     | 14         | 7.1          |
| Proposals                       |              | 0         | 3          | 3          | -100.0                   | -100.0                   | 7                      | 8          | -12.5        |
| <b>Windsor</b>                  | <b>Ont.</b>  | <b>5</b>  | <b>2</b>   | <b>7</b>   | <b>150.0</b>             | <b>-28.6</b>             | <b>22</b>              | <b>19</b>  | <b>15.8</b>  |
| Bankruptcies                    |              | 5         | 2          | 6          | 150.0                    | -16.7                    | 17                     | 14         | 21.4         |
| Proposals                       |              | 0         | 0          | 1          | n/a                      | -100.0                   | 5                      | 5          | 0.0          |
| <b>Barrie</b>                   | <b>Ont.</b>  | <b>1</b>  | <b>2</b>   | <b>7</b>   | <b>-50.0</b>             | <b>-85.7</b>             | <b>11</b>              | <b>13</b>  | <b>-15.4</b> |
| Bankruptcies                    |              | 0         | 2          | 5          | -100.0                   | -100.0                   | 7                      | 10         | -30.0        |
| Proposals                       |              | 1         | 0          | 2          | n/a                      | -50.0                    | 4                      | 3          | 33.3         |
| <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>5</b>   | <b>0.0</b>   |
| Bankruptcies                    |              | 0         | 2          | 1          | -100.0                   | -100.0                   | 3                      | 3          | 0.0          |
| Proposals                       |              | 0         | 0          | 0          | n/a                      | n/a                      | 2                      | 2          | 0.0          |
| <b>Thunder Bay</b>              | <b>Ont.</b>  | <b>1</b>  | <b>1</b>   | <b>0</b>   | <b>0.0</b>               | <b>n/a</b>               | <b>3</b>               | <b>6</b>   | <b>-50.0</b> |
| Bankruptcies                    |              | 0         | 1          | 0          | -100.0                   | n/a                      | 2                      | 5          | -60.0        |
| Proposals                       |              | 1         | 0          | 0          | n/a                      | n/a                      | 1                      | 1          | 0.0          |
| <b>Winnipeg</b>                 | <b>Man.</b>  | <b>7</b>  | <b>5</b>   | <b>4</b>   | <b>40.0</b>              | <b>75.0</b>              | <b>20</b>              | <b>16</b>  | <b>25.0</b>  |
| Bankruptcies                    |              | 6         | 3          | 4          | 100.0                    | 50.0                     | 17                     | 16         | 6.3          |
| Proposals                       |              | 1         | 2          | 0          | -50.0                    | n/a                      | 3                      | 0          | n/a          |
| <b>Regina</b>                   | <b>Sask.</b> | <b>9</b>  | <b>8</b>   | <b>11</b>  | <b>12.5</b>              | <b>-18.2</b>             | <b>34</b>              | <b>42</b>  | <b>-19.0</b> |
| Bankruptcies                    |              | 7         | 5          | 5          | 40.0                     | 40.0                     | 21                     | 27         | -22.2        |
| Proposals                       |              | 2         | 3          | 6          | -33.3                    | -66.7                    | 13                     | 15         | -13.3        |

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

|                   | Province     | Volume    |           |           | % Change                 |                          | 12-Month Period Ending |            |              |
|-------------------|--------------|-----------|-----------|-----------|--------------------------|--------------------------|------------------------|------------|--------------|
|                   |              | Q3 2019   | Q2 2019   | Q3 2018   | Q2 2019<br>to<br>Q3 2019 | Q3 2018<br>to<br>Q3 2019 | 09-30-2019             | 09-30-2018 | % Change     |
| <b>Saskatoon</b>  | <b>Sask.</b> | <b>0</b>  | <b>2</b>  | <b>1</b>  | <b>-100.0</b>            | <b>-100.0</b>            | <b>11</b>              | <b>35</b>  | <b>-68.6</b> |
| Bankruptcies      |              | 0         | 1         | 1         | -100.0                   | -100.0                   | 8                      | 27         | -70.4        |
| Proposals         |              | 0         | 1         | 0         | -100.0                   | n/a                      | 3                      | 8          | -62.5        |
| <b>Calgary</b>    | <b>Alta.</b> | <b>17</b> | <b>24</b> | <b>26</b> | <b>-29.2</b>             | <b>-34.6</b>             | <b>84</b>              | <b>82</b>  | <b>2.4</b>   |
| Bankruptcies      |              | 14        | 17        | 19        | -17.6                    | -26.3                    | 66                     | 60         | 10.0         |
| Proposals         |              | 3         | 7         | 7         | -57.1                    | -57.1                    | 18                     | 22         | -18.2        |
| <b>Edmonton</b>   | <b>Alta.</b> | <b>28</b> | <b>8</b>  | <b>13</b> | <b>250.0</b>             | <b>115.4</b>             | <b>72</b>              | <b>56</b>  | <b>28.6</b>  |
| Bankruptcies      |              | 18        | 7         | 9         | 157.1                    | 100.0                    | 53                     | 29         | 82.8         |
| Proposals         |              | 10        | 1         | 4         | 900.0                    | 150.0                    | 19                     | 27         | -29.6        |
| <b>Kelowna</b>    | <b>B.C.</b>  | <b>1</b>  | <b>2</b>  | <b>0</b>  | <b>-50.0</b>             | <b>n/a</b>               | <b>3</b>               | <b>4</b>   | <b>-25.0</b> |
| Bankruptcies      |              | 0         | 1         | 0         | -100.0                   | n/a                      | 1                      | 3          | -66.7        |
| Proposals         |              | 1         | 1         | 0         | 0.0                      | n/a                      | 2                      | 1          | 100.0        |
| <b>Abbotsford</b> | <b>B.C.</b>  | <b>0</b>  | <b>3</b>  | <b>3</b>  | <b>-100.0</b>            | <b>-100.0</b>            | <b>6</b>               | <b>8</b>   | <b>-25.0</b> |
| Bankruptcies      |              | 0         | 2         | 3         | -100.0                   | -100.0                   | 5                      | 7          | -28.6        |
| Proposals         |              | 0         | 1         | 0         | -100.0                   | n/a                      | 1                      | 1          | 0.0          |
| <b>Vancouver</b>  | <b>B.C.</b>  | <b>27</b> | <b>16</b> | <b>10</b> | <b>68.8</b>              | <b>170.0</b>             | <b>77</b>              | <b>56</b>  | <b>37.5</b>  |
| Bankruptcies      |              | 22        | 13        | 7         | 69.2                     | 214.3                    | 54                     | 37         | 45.9         |
| Proposals         |              | 5         | 3         | 3         | 66.7                     | 66.7                     | 23                     | 19         | 21.1         |
| <b>Victoria</b>   | <b>B.C.</b>  | <b>0</b>  | <b>6</b>  | <b>1</b>  | <b>-100.0</b>            | <b>-100.0</b>            | <b>13</b>              | <b>4</b>   | <b>225.0</b> |
| Bankruptcies      |              | 0         | 5         | 1         | -100.0                   | -100.0                   | 9                      | 3          | 200.0        |
| Proposals         |              | 0         | 1         | 0         | -100.0                   | n/a                      | 4                      | 1          | 300.0        |