



2021

Insolvency Statistics in Canada

Third Quarter of 2021

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 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Newfoundland and Labrador	371	517	443	-28.2	-16.3	1,815	2,179	-16.7
Bankruptcies	133	202	181	-34.2	-26.5	663	981	-32.4
Proposals	238	315	262	-24.4	-9.2	1,152	1,198	-3.8
Prince Edward Island	80	95	95	-15.8	-15.8	382	532	-28.2
Bankruptcies	33	49	39	-32.7	-15.4	169	266	-36.5
Proposals	47	46	56	2.2	-16.1	213	266	-19.9
Nova Scotia	705	802	751	-12.1	-6.1	3,134	4,274	-26.7
Bankruptcies	298	340	349	-12.4	-14.6	1,358	2,013	-32.5
Proposals	407	462	402	-11.9	1.2	1,776	2,261	-21.5
New Brunswick	691	839	766	-17.6	-9.8	3,198	3,731	-14.3
Bankruptcies	282	368	351	-23.4	-19.7	1,415	1,660	-14.8
Proposals	409	471	415	-13.2	-1.4	1,783	2,071	-13.9
Quebec	5,986	6,156	5,910	-2.8	1.3	25,571	33,036	-22.6
Bankruptcies	2,702	2,862	2,855	-5.6	-5.4	11,711	15,250	-23.2
Proposals	3,284	3,294	3,055	-0.3	7.5	13,860	17,786	-22.1
Ontario	7,225	7,703	7,634	-6.2	-5.4	31,485	38,135	-17.4
Bankruptcies	1,818	2,188	2,109	-16.9	-13.8	8,364	11,156	-25.0
Proposals	5,407	5,515	5,525	-2.0	-2.1	23,121	26,979	-14.3
Manitoba	614	645	567	-4.8	8.3	2,475	2,813	-12.0
Bankruptcies	200	210	209	-4.8	-4.3	792	934	-15.2
Proposals	414	435	358	-4.8	15.6	1,683	1,879	-10.4
Saskatchewan	609	693	560	-12.1	8.8	2,751	3,000	-8.3
Bankruptcies	172	195	173	-11.8	-0.6	831	1,108	-25.0
Proposals	437	498	387	-12.2	12.9	1,920	1,892	1.5
Alberta	3,268	3,706	2,812	-11.8	16.2	13,967	14,263	-2.1
Bankruptcies	598	769	823	-22.2	-27.3	3,058	4,241	-27.9
Proposals	2,670	2,937	1,989	-9.1	34.2	10,909	10,022	8.9
British Columbia	2,078	2,316	1,774	-10.3	17.1	8,733	9,210	-5.2
Bankruptcies	502	612	575	-18.0	-12.7	2,333	3,151	-26.0
Proposals	1,576	1,704	1,199	-7.5	31.4	6,400	6,059	5.6
Northwest Territories	9	16	15	-43.8	-40.0	45	55	-18.2
Bankruptcies	0	3	2	-100.0	-100.0	5	12	-58.3
Proposals	9	13	13	-30.8	-30.8	40	43	-7.0
Yukon	9	7	4	28.6	125.0	35	35	0.0
Bankruptcies	1	3	0	-66.7	--	11	12	-8.3
Proposals	8	4	4	100.0	100.0	24	23	4.3
Nunavut	4	2	4	100.0	0.0	14	11	27.3
Bankruptcies	1	0	1	--	0.0	1	3	-66.7
Proposals	3	2	3	50.0	0.0	13	8	62.5
Canada	21,649	23,497	21,335	-7.9	1.5	93,605	111,274	-15.9
Bankruptcies	6,740	7,801	7,667	-13.6	-12.1	30,711	40,787	-24.7
Proposals	14,909	15,696	13,668	-5.0	9.1	62,894	70,487	-10.8

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Newfoundland and Labrador	368	513	438	-28.3	-16.0	1,804	2,161	-16.5
Bankruptcies	130	198	176	-34.3	-26.1	652	968	-32.6
Proposals	238	315	262	-24.4	-9.2	1,152	1,193	-3.4
Prince Edward Island	78	95	95	-17.9	-17.9	380	527	-27.9
Bankruptcies	32	49	39	-34.7	-17.9	168	262	-35.9
Proposals	46	46	56	0.0	-17.9	212	265	-20.0
Nova Scotia	704	800	750	-12.0	-6.1	3,120	4,245	-26.5
Bankruptcies	297	339	348	-12.4	-14.7	1,346	1,986	-32.2
Proposals	407	461	402	-11.7	1.2	1,774	2,259	-21.5
New Brunswick	688	835	761	-17.6	-9.6	3,179	3,713	-14.4
Bankruptcies	279	364	348	-23.4	-19.8	1,401	1,647	-14.9
Proposals	409	471	413	-13.2	-1.0	1,778	2,066	-13.9
Quebec	5,691	5,779	5,542	-1.5	2.7	24,133	31,276	-22.8
Bankruptcies	2,456	2,548	2,553	-3.6	-3.8	10,521	13,913	-24.4
Proposals	3,235	3,231	2,989	0.1	8.2	13,612	17,363	-21.6
Ontario	7,065	7,565	7,461	-6.6	-5.3	30,872	37,356	-17.4
Bankruptcies	1,704	2,085	1,980	-18.3	-13.9	7,926	10,610	-25.3
Proposals	5,361	5,480	5,481	-2.2	-2.2	22,946	26,746	-14.2
Manitoba	603	638	557	-5.5	8.3	2,445	2,773	-11.8
Bankruptcies	191	204	200	-6.4	-4.5	767	903	-15.1
Proposals	412	434	357	-5.1	15.4	1,678	1,870	-10.3
Saskatchewan	602	681	552	-11.6	9.1	2,706	2,924	-7.5
Bankruptcies	168	188	168	-10.6	0.0	795	1,050	-24.3
Proposals	434	493	384	-12.0	13.0	1,911	1,874	2.0
Alberta	3,234	3,660	2,779	-11.6	16.4	13,814	14,087	-1.9
Bankruptcies	577	741	795	-22.1	-27.4	2,959	4,111	-28.0
Proposals	2,657	2,919	1,984	-9.0	33.9	10,855	9,976	8.8
British Columbia	2,058	2,298	1,750	-10.4	17.6	8,643	9,089	-4.9
Bankruptcies	488	603	555	-19.1	-12.1	2,272	3,079	-26.2
Proposals	1,570	1,695	1,195	-7.4	31.4	6,371	6,010	6.0
Northwest Territories	9	16	15	-43.8	-40.0	45	55	-18.2
Bankruptcies	0	3	2	-100.0	-100.0	5	12	-58.3
Proposals	9	13	13	-30.8	-30.8	40	43	-7.0
Yukon	9	7	4	28.6	125.0	35	35	0.0
Bankruptcies	1	3	0	-66.7	--	11	12	-8.3
Proposals	8	4	4	100.0	100.0	24	23	4.3
Nunavut	4	2	3	100.0	33.3	14	8	75.0
Bankruptcies	1	0	0	--	--	1	0	--
Proposals	3	2	3	50.0	0.0	13	8	62.5
Canada	21,113	22,889	20,707	-7.8	2.0	91,190	108,249	-15.8
Bankruptcies	6,324	7,325	7,164	-13.7	-11.7	28,824	38,553	-25.2
Proposals	14,789	15,564	13,543	-5.0	9.2	62,366	69,696	-10.5

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Newfoundland and Labrador	3	4	5	-25.0	-40.0	11	18	-38.9
Bankruptcies	3	4	5	-25.0	-40.0	11	13	-15.4
Proposals	0	0	0	--	--	0	5	-100.0
Prince Edward Island	2	0	0	--	--	2	5	-60.0
Bankruptcies	1	0	0	--	--	1	4	-75.0
Proposals	1	0	0	--	--	1	1	0.0
Nova Scotia	1	2	1	-50.0	0.0	14	29	-51.7
Bankruptcies	1	1	1	0.0	0.0	12	27	-55.6
Proposals	0	1	0	-100.0	--	2	2	0.0
New Brunswick	3	4	5	-25.0	-40.0	19	18	5.6
Bankruptcies	3	4	3	-25.0	0.0	14	13	7.7
Proposals	0	0	2	--	-100.0	5	5	0.0
Quebec	295	377	368	-21.8	-19.8	1,438	1,760	-18.3
Bankruptcies	246	314	302	-21.7	-18.5	1,190	1,337	-11.0
Proposals	49	63	66	-22.2	-25.8	248	423	-41.4
Ontario	160	138	173	15.9	-7.5	613	779	-21.3
Bankruptcies	114	103	129	10.7	-11.6	438	546	-19.8
Proposals	46	35	44	31.4	4.5	175	233	-24.9
Manitoba	11	7	10	57.1	10.0	30	40	-25.0
Bankruptcies	9	6	9	50.0	0.0	25	31	-19.4
Proposals	2	1	1	100.0	100.0	5	9	-44.4
Saskatchewan	7	12	8	-41.7	-12.5	45	76	-40.8
Bankruptcies	4	7	5	-42.9	-20.0	36	58	-37.9
Proposals	3	5	3	-40.0	0.0	9	18	-50.0
Alberta	34	46	33	-26.1	3.0	153	176	-13.1
Bankruptcies	21	28	28	-25.0	-25.0	99	130	-23.8
Proposals	13	18	5	-27.8	160.0	54	46	17.4
British Columbia	20	18	24	11.1	-16.7	90	121	-25.6
Bankruptcies	14	9	20	55.6	-30.0	61	72	-15.3
Proposals	6	9	4	-33.3	50.0	29	49	-40.8
Northwest Territories	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Nunavut	0	0	1	--	-100.0	0	3	-100.0
Bankruptcies	0	0	1	--	-100.0	0	3	-100.0
Proposals	0	0	0	--	--	0	0	--
Canada	536	608	628	-11.8	-14.6	2,415	3,025	-20.2
Bankruptcies	416	476	503	-12.6	-17.3	1,887	2,234	-15.5
Proposals	120	132	125	-9.1	-4.0	528	791	-33.2

Table 3a: Insolvencies Filed by Corporations

	Volume			% Change		12-Month Period Ending		
	Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Newfoundland and Labrador	1	2	2	-50.0	-50.0	4	7	-42.9
Bankruptcies	1	2	2	-50.0	-50.0	4	5	-20.0
Proposals	0	0	0	--	--	0	2	-100.0
Prince Edward Island	1	0	0	--	--	1	1	0.0
Bankruptcies	1	0	0	--	--	1	0	--
Proposals	0	0	0	--	--	0	1	-100.0
Nova Scotia	0	1	1	-100.0	-100.0	7	17	-58.8
Bankruptcies	0	0	1	--	-100.0	6	15	-60.0
Proposals	0	1	0	-100.0	--	1	2	-50.0
New Brunswick	1	3	2	-66.7	-50.0	10	12	-16.7
Bankruptcies	1	3	2	-66.7	-50.0	8	10	-20.0
Proposals	0	0	0	--	--	2	2	0.0
Quebec	256	332	325	-22.9	-21.2	1,249	1,549	-19.4
Bankruptcies	223	283	269	-21.2	-17.1	1,070	1,209	-11.5
Proposals	33	49	56	-32.7	-41.1	179	340	-47.4
Ontario	117	97	134	20.6	-12.7	415	487	-14.8
Bankruptcies	95	77	103	23.4	-7.8	331	368	-10.1
Proposals	22	20	31	10.0	-29.0	84	119	-29.4
Manitoba	7	4	2	75.0	250.0	14	16	-12.5
Bankruptcies	5	4	2	25.0	150.0	11	10	10.0
Proposals	2	0	0	--	--	3	6	-50.0
Saskatchewan	0	6	2	-100.0	-100.0	20	10	100.0
Bankruptcies	0	3	1	-100.0	-100.0	17	8	112.5
Proposals	0	3	1	-100.0	-100.0	3	2	50.0
Alberta	20	28	13	-28.6	53.8	95	102	-6.9
Bankruptcies	14	18	12	-22.2	16.7	68	75	-9.3
Proposals	6	10	1	-40.0	500.0	27	27	0.0
British Columbia	8	8	18	0.0	-55.6	51	72	-29.2
Bankruptcies	8	3	15	166.7	-46.7	36	45	-20.0
Proposals	0	5	3	-100.0	-100.0	15	27	-44.4
Northwest Territories	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Nunavut	0	0	1	--	-100.0	0	3	-100.0
Bankruptcies	0	0	1	--	-100.0	0	3	-100.0
Proposals	0	0	0	--	--	0	0	--
Canada	411	481	500	-14.6	-17.8	1,866	2,276	-18.0
Bankruptcies	348	393	408	-11.5	-14.7	1,552	1,748	-11.2
Proposals	63	88	92	-28.4	-31.5	314	528	-40.5

Table 3b: Insolvencies Filed by Individual Businesses

	Volume			% Change		12-Month Period Ending		
	Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Newfoundland and Labrador	2	2	3	0.0	-33.3	7	11	-36.4
Bankruptcies	2	2	3	0.0	-33.3	7	8	-12.5
Proposals	0	0	0	--	--	0	3	-100.0
Prince Edward Island	1	0	0	--	--	1	4	-75.0
Bankruptcies	0	0	0	--	--	0	4	-100.0
Proposals	1	0	0	--	--	1	0	--
Nova Scotia	1	1	0	0.0	--	7	12	-41.7
Bankruptcies	1	1	0	0.0	--	6	12	-50.0
Proposals	0	0	0	--	--	1	0	--
New Brunswick	2	1	3	100.0	-33.3	9	6	50.0
Bankruptcies	2	1	1	100.0	100.0	6	3	100.0
Proposals	0	0	2	--	-100.0	3	3	0.0
Quebec	39	45	43	-13.3	-9.3	189	211	-10.4
Bankruptcies	23	31	33	-25.8	-30.3	120	128	-6.3
Proposals	16	14	10	14.3	60.0	69	83	-16.9
Ontario	43	41	39	4.9	10.3	198	292	-32.2
Bankruptcies	19	26	26	-26.9	-26.9	107	178	-39.9
Proposals	24	15	13	60.0	84.6	91	114	-20.2
Manitoba	4	3	8	33.3	-50.0	16	24	-33.3
Bankruptcies	4	2	7	100.0	-42.9	14	21	-33.3
Proposals	0	1	1	-100.0	-100.0	2	3	-33.3
Saskatchewan	7	6	6	16.7	16.7	25	66	-62.1
Bankruptcies	4	4	4	0.0	0.0	19	50	-62.0
Proposals	3	2	2	50.0	50.0	6	16	-62.5
Alberta	14	18	20	-22.2	-30.0	58	74	-21.6
Bankruptcies	7	10	16	-30.0	-56.3	31	55	-43.6
Proposals	7	8	4	-12.5	75.0	27	19	42.1
British Columbia	12	10	6	20.0	100.0	39	49	-20.4
Bankruptcies	6	6	5	0.0	20.0	25	27	-7.4
Proposals	6	4	1	50.0	500.0	14	22	-36.4
Northwest Territories	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Nunavut	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Canada	125	127	128	-1.6	-2.3	549	749	-26.7
Bankruptcies	68	83	95	-18.1	-28.4	335	486	-31.1
Proposals	57	44	33	29.5	72.7	214	263	-18.6

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Agriculture, Forestry, Fishing and Hunting	13	11	16	18.2	-18.8	53	64	-17.2
Bankruptcies	10	9	13	11.1	-23.1	41	48	-14.6
Proposals	3	2	3	50.0	0.0	12	16	-25.0
Mining and Oil and Gas Extraction	7	18	8	-61.1	-12.5	55	27	103.7
Bankruptcies	7	14	5	-50.0	40.0	41	16	156.3
Proposals	0	4	3	-100.0	-100.0	14	11	27.3
Utilities	0	1	1	-100.0	-100.0	3	5	-40.0
Bankruptcies	0	0	1	--	-100.0	2	4	-50.0
Proposals	0	1	0	-100.0	--	1	1	0.0
Construction	67	90	63	-25.6	6.3	328	418	-21.5
Bankruptcies	53	69	51	-23.2	3.9	262	299	-12.4
Proposals	14	21	12	-33.3	16.7	66	119	-44.5
Manufacturing	58	48	48	20.8	20.8	223	280	-20.4
Bankruptcies	45	36	38	25.0	18.4	170	194	-12.4
Proposals	13	12	10	8.3	30.0	53	86	-38.4
Wholesale Trade	21	19	36	10.5	-41.7	98	155	-36.8
Bankruptcies	18	15	29	20.0	-37.9	77	117	-34.2
Proposals	3	4	7	-25.0	-57.1	21	38	-44.7
Retail Trade	62	65	96	-4.6	-35.4	254	425	-40.2
Bankruptcies	47	52	72	-9.6	-34.7	198	300	-34.0
Proposals	15	13	24	15.4	-37.5	56	125	-55.2
Transportation and Warehousing	43	49	34	-12.2	26.5	180	177	1.7
Bankruptcies	31	45	29	-31.1	6.9	143	138	3.6
Proposals	12	4	5	200.0	140.0	37	39	-5.1
Information and Cultural Industries	11	7	7	57.1	57.1	42	53	-20.8
Bankruptcies	7	7	3	0.0	133.3	35	40	-12.5
Proposals	4	0	4	--	0.0	7	13	-46.2
Finance and Insurance	6	13	6	-53.8	0.0	54	35	54.3
Bankruptcies	4	11	5	-63.6	-20.0	45	28	60.7
Proposals	2	2	1	0.0	100.0	9	7	28.6
Real Estate and Rental and Leasing	26	22	22	18.2	18.2	130	135	-3.7
Bankruptcies	14	17	20	-17.6	-30.0	97	92	5.4
Proposals	12	5	2	140.0	500.0	33	43	-23.3
Professional, Scientific and Technical Services	35	47	39	-25.5	-10.3	164	183	-10.4
Bankruptcies	27	40	31	-32.5	-12.9	138	133	3.8
Proposals	8	7	8	14.3	0.0	26	50	-48.0

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

	Volume			% Change		12-Month Period Ending		
	Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Management of Companies and Enterprises	11	24	25	-54.2	-56.0	67	95	-29.5
Bankruptcies	8	18	20	-55.6	-60.0	50	72	-30.6
Proposals	3	6	5	-50.0	-40.0	17	23	-26.1
Administrative and Support, Waste Management and Remediation Services	35	33	36	6.1	-2.8	134	130	3.1
Bankruptcies	30	23	30	30.4	0.0	100	90	11.1
Proposals	5	10	6	-50.0	-16.7	34	40	-15.0
Educational Services	5	5	9	0.0	-44.4	29	35	-17.1
Bankruptcies	4	5	7	-20.0	-42.9	25	27	-7.4
Proposals	1	0	2	--	-50.0	4	8	-50.0
Health Care and Social Assistance	20	15	13	33.3	53.8	75	64	17.2
Bankruptcies	14	9	10	55.6	40.0	53	48	10.4
Proposals	6	6	3	0.0	100.0	22	16	37.5
Arts, Entertainment and Recreation	16	20	29	-20.0	-44.8	74	110	-32.7
Bankruptcies	15	12	25	25.0	-40.0	53	89	-40.4
Proposals	1	8	4	-87.5	-75.0	21	21	0.0
Accommodation and Food Services	74	89	103	-16.9	-28.2	330	459	-28.1
Bankruptcies	63	65	84	-3.1	-25.0	257	368	-30.2
Proposals	11	24	19	-54.2	-42.1	73	91	-19.8
Other Services (except Public Administration)	26	29	34	-10.3	-23.5	119	172	-30.8
Bankruptcies	19	26	28	-26.9	-32.1	97	129	-24.8
Proposals	7	3	6	133.3	16.7	22	43	-48.8
Public Administration	0	3	3	-100.0	-100.0	3	3	0.0
Bankruptcies	0	3	2	-100.0	-100.0	3	2	50.0
Proposals	0	0	1	--	-100.0	0	1	-100.0
Total	536	608	628	-11.8	-14.6	2,415	3,025	-20.2
Bankruptcies	416	476	503	-12.6	-17.3	1,887	2,234	-15.5
Proposals	120	132	125	-9.1	-4.0	528	791	-33.2

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Newfoundland and Labrador	368	513	438	-28.3	-16.0	1,804	2,161	-16.5
Bankruptcies	130	198	176	-34.3	-26.1	652	968	-32.6
Proposals	238	315	262	-24.4	-9.2	1,152	1,193	-3.4
Avalon Peninsula	198	241	242	-17.8	-18.2	946	1,181	-19.9
Bankruptcies	76	100	94	-24.0	-19.1	357	501	-28.7
Proposals	122	141	148	-13.5	-17.6	589	680	-13.4
South Coast - Burin Peninsula	32	42	26	-23.8	23.1	125	154	-18.8
Bankruptcies	9	16	9	-43.8	0.0	40	63	-36.5
Proposals	23	26	17	-11.5	35.3	85	91	-6.6
West Coast - Northern Peninsula - Labrador	64	92	79	-30.4	-19.0	309	333	-7.2
Bankruptcies	16	27	31	-40.7	-48.4	91	152	-40.1
Proposals	48	65	48	-26.2	0.0	218	181	20.4
Notre Dame - Central Bonavista Bay	75	139	89	-46.0	-15.7	427	489	-12.7
Bankruptcies	29	56	41	-48.2	-29.3	165	250	-34.0
Proposals	46	83	48	-44.6	-4.2	262	239	9.6
Prince Edward Island	78	95	95	-17.9	-17.9	380	527	-27.9
Bankruptcies	32	49	39	-34.7	-17.9	168	262	-35.9
Proposals	46	46	56	0.0	-17.9	212	265	-20.0
Nova Scotia	704	800	750	-12.0	-6.1	3,120	4,245	-26.5
Bankruptcies	297	339	348	-12.4	-14.7	1,346	1,986	-32.2
Proposals	407	461	402	-11.7	1.2	1,774	2,259	-21.5
Cape Breton	149	144	112	3.5	33.0	563	745	-24.4
Bankruptcies	63	49	54	28.6	16.7	247	338	-26.9
Proposals	86	95	58	-9.5	48.3	316	407	-22.4
North Shore	118	150	141	-21.3	-16.3	572	790	-27.6
Bankruptcies	41	63	58	-34.9	-29.3	228	369	-38.2
Proposals	77	87	83	-11.5	-7.2	344	421	-18.3
Annapolis Valley	86	101	104	-14.9	-17.3	413	515	-19.8
Bankruptcies	44	49	52	-10.2	-15.4	203	263	-22.8
Proposals	42	52	52	-19.2	-19.2	210	252	-16.7
Southern	93	96	102	-3.1	-8.8	391	562	-30.4
Bankruptcies	40	43	63	-7.0	-36.5	183	273	-33.0
Proposals	53	53	39	0.0	35.9	208	289	-28.0
Halifax	252	309	291	-18.4	-13.4	1,171	1,633	-28.3
Bankruptcies	105	135	122	-22.2	-13.9	478	743	-35.7
Proposals	147	174	169	-15.5	-13.0	693	890	-22.1

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

	Volume			% Change		12-Month Period Ending		
	Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
New Brunswick	688	835	761	-17.6	-9.6	3,179	3,713	-14.4
Bankruptcies	279	364	348	-23.4	-19.8	1,401	1,647	-14.9
Proposals	409	471	413	-13.2	-1.0	1,778	2,066	-13.9
Campbellton - Miramichi	144	199	177	-27.6	-18.6	727	789	-7.9
Bankruptcies	52	95	77	-45.3	-32.5	303	346	-12.4
Proposals	92	104	100	-11.5	-8.0	424	443	-4.3
Moncton - Richibucto	195	225	212	-13.3	-8.0	867	1,097	-21.0
Bankruptcies	83	90	113	-7.8	-26.5	383	474	-19.2
Proposals	112	135	99	-17.0	13.1	484	623	-22.3
Saint John - St. Stephen	164	184	160	-10.9	2.5	724	852	-15.0
Bankruptcies	64	78	69	-17.9	-7.2	317	390	-18.7
Proposals	100	106	91	-5.7	9.9	407	462	-11.9
Fredericton - Oromocto	107	136	122	-21.3	-12.3	491	586	-16.2
Bankruptcies	47	60	55	-21.7	-14.5	238	267	-10.9
Proposals	60	76	67	-21.1	-10.4	253	319	-20.7
Edmundston - Woodstock	76	90	91	-15.6	-16.5	368	392	-6.1
Bankruptcies	33	40	34	-17.5	-2.9	159	172	-7.6
Proposals	43	50	57	-14.0	-24.6	209	220	-5.0
Quebec	5,691	5,779	5,542	-1.5	2.7	24,133	31,276	-22.8
Bankruptcies	2,456	2,548	2,553	-3.6	-3.8	10,521	13,913	-24.4
Proposals	3,235	3,231	2,989	0.1	8.2	13,612	17,363	-21.6
Gaspésie - Îles-de-la-Madeleine	58	75	57	-22.7	1.8	294	360	-18.3
Bankruptcies	22	39	24	-43.6	-8.3	132	143	-7.7
Proposals	36	36	33	0.0	9.1	162	217	-25.3
Bas-Saint-Laurent	131	134	116	-2.2	12.9	581	724	-19.8
Bankruptcies	64	64	56	0.0	14.3	265	350	-24.3
Proposals	67	70	60	-4.3	11.7	316	374	-15.5
Capitale-Nationale	504	513	507	-1.8	-0.6	2,146	2,821	-23.9
Bankruptcies	220	211	240	4.3	-8.3	921	1,283	-28.2
Proposals	284	302	267	-6.0	6.4	1,225	1,538	-20.4
Chaudière - Appalaches	294	278	283	5.8	3.9	1,157	1,421	-18.6
Bankruptcies	118	127	132	-7.1	-10.6	497	669	-25.7
Proposals	176	151	151	16.6	16.6	660	752	-12.2
Estrie	239	253	214	-5.5	11.7	957	1,180	-18.9
Bankruptcies	115	123	108	-6.5	6.5	444	627	-29.2
Proposals	124	130	106	-4.6	17.0	513	553	-7.2
Centre-du-Québec	192	165	183	16.4	4.9	782	954	-18.0
Bankruptcies	91	69	84	31.9	8.3	360	468	-23.1
Proposals	101	96	99	5.2	2.0	422	486	-13.2

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

	Volume			% Change		12-Month Period Ending		
	Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Montréal	1,097	1,059	1,057	3.6	3.8	4,505	5,861	-23.1
Bankruptcies	434	402	465	8.0	-6.7	1,787	2,445	-26.9
Proposals	663	657	592	0.9	12.0	2,718	3,416	-20.4
Montréal	1,106	1,106	1,120	0.0	-1.3	4,658	6,262	-25.6
Bankruptcies	493	534	539	-7.7	-8.5	2,139	2,875	-25.6
Proposals	613	572	581	7.2	5.5	2,519	3,387	-25.6
Laval	238	279	270	-14.7	-11.9	1,074	1,455	-26.2
Bankruptcies	112	131	114	-14.5	-1.8	450	625	-28.0
Proposals	126	148	156	-14.9	-19.2	624	830	-24.8
Lanaudière	413	413	389	0.0	6.2	1,829	2,345	-22.0
Bankruptcies	177	171	160	3.5	10.6	758	900	-15.8
Proposals	236	242	229	-2.5	3.1	1,071	1,445	-25.9
Laurentides	495	475	460	4.2	7.6	2,096	2,966	-29.3
Bankruptcies	204	196	205	4.1	-0.5	902	1,239	-27.2
Proposals	291	279	255	4.3	14.1	1,194	1,727	-30.9
Outaouais	322	340	309	-5.3	4.2	1,358	1,836	-26.0
Bankruptcies	135	143	136	-5.6	-0.7	582	767	-24.1
Proposals	187	197	173	-5.1	8.1	776	1,069	-27.4
Abitibi - Témiscamingue	107	139	76	-23.0	40.8	541	513	5.5
Bankruptcies	51	49	30	4.1	70.0	206	171	20.5
Proposals	56	90	46	-37.8	21.7	335	342	-2.0
Mauricie	196	241	223	-18.7	-12.1	938	1,156	-18.9
Bankruptcies	96	129	118	-25.6	-18.6	494	618	-20.1
Proposals	100	112	105	-10.7	-4.8	444	538	-17.5
Saguenay - Lac-Saint-Jean	225	227	205	-0.9	9.8	887	1,038	-14.5
Bankruptcies	99	124	103	-20.2	-3.9	455	541	-15.9
Proposals	126	103	102	22.3	23.5	432	497	-13.1
Côte-Nord	58	67	68	-13.4	-14.7	280	339	-17.4
Bankruptcies	25	32	38	-21.9	-34.2	112	178	-37.1
Proposals	33	35	30	-5.7	10.0	168	161	4.3
Nord-du-Québec	17	9	8	88.9	112.5	42	50	-16.0
Bankruptcies	4	3	2	33.3	100.0	18	16	12.5
Proposals	13	6	6	116.7	116.7	24	34	-29.4
Ontario	7,065	7,565	7,461	-6.6	-5.3	30,872	37,356	-17.4
Bankruptcies	1,704	2,085	1,980	-18.3	-13.9	7,926	10,610	-25.3
Proposals	5,361	5,480	5,481	-2.2	-2.2	22,946	26,746	-14.2
Ottawa	655	701	656	-6.6	-0.2	2,848	3,526	-19.2
Bankruptcies	226	256	212	-11.7	6.6	983	1,275	-22.9
Proposals	429	445	444	-3.6	-3.4	1,865	2,251	-17.1

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

	Volume			% Change		12-Month Period Ending		
	Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Kingston - Pembroke	286	321	241	-10.9	18.7	1,274	1,381	-7.7
Bankruptcies	78	102	69	-23.5	13.0	363	454	-20.0
Proposals	208	219	172	-5.0	20.9	911	927	-1.7
Muskoka - Kawarthas	184	228	167	-19.3	10.2	850	970	-12.4
Bankruptcies	41	65	47	-36.9	-12.8	230	285	-19.3
Proposals	143	163	120	-12.3	19.2	620	685	-9.5
Toronto	2,928	3,160	3,523	-7.3	-16.9	13,091	16,584	-21.1
Bankruptcies	632	752	793	-16.0	-20.3	2,873	3,865	-25.7
Proposals	2,296	2,408	2,730	-4.7	-15.9	10,218	12,719	-19.7
Kitchener - Waterloo - Barrie	732	791	678	-7.5	8.0	3,153	3,702	-14.8
Bankruptcies	161	235	174	-31.5	-7.5	837	1,033	-19.0
Proposals	571	556	504	2.7	13.3	2,316	2,669	-13.2
Hamilton - Niagara Peninsula	769	747	768	2.9	0.1	3,122	3,778	-17.4
Bankruptcies	196	191	242	2.6	-19.0	814	1,141	-28.7
Proposals	573	556	526	3.1	8.9	2,308	2,637	-12.5
London	420	436	381	-3.7	10.2	1,799	2,024	-11.1
Bankruptcies	98	135	112	-27.4	-12.5	471	626	-24.8
Proposals	322	301	269	7.0	19.7	1,328	1,398	-5.0
Windsor - Sarnia	406	384	340	5.7	19.4	1,648	1,758	-6.3
Bankruptcies	90	95	92	-5.3	-2.2	412	591	-30.3
Proposals	316	289	248	9.3	27.4	1,236	1,167	5.9
Stratford - Bruce Peninsula	118	144	103	-18.1	14.6	545	531	2.6
Bankruptcies	32	40	40	-20.0	-20.0	160	212	-24.5
Proposals	86	104	63	-17.3	36.5	385	319	20.7
Northeast	101	142	113	-28.9	-10.6	944	2,205	-57.2
Bankruptcies	39	45	58	-13.3	-32.8	301	768	-60.8
Proposals	62	97	55	-36.1	12.7	643	1,437	-55.3
Northwest	465	512	490	-9.2	-5.1	1,599	892	79.3
Bankruptcies	108	170	142	-36.5	-23.9	483	361	33.8
Proposals	357	342	348	4.4	2.6	1,116	531	110.2
Manitoba	603	638	557	-5.5	8.3	2,445	2,773	-11.8
Bankruptcies	191	204	200	-6.4	-4.5	767	903	-15.1
Proposals	412	434	357	-5.1	15.4	1,678	1,870	-10.3
Southeast	45	52	48	-13.5	-6.3	178	219	-18.7
Bankruptcies	13	25	21	-48.0	-38.1	66	98	-32.7
Proposals	32	27	27	18.5	18.5	112	121	-7.4
South Central	28	29	29	-3.4	-3.4	103	91	13.2
Bankruptcies	11	6	8	83.3	37.5	29	27	7.4
Proposals	17	23	21	-26.1	-19.0	74	64	15.6

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

	Volume			% Change		12-Month Period Ending		
	Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Southwest	75	70	55	7.1	36.4	273	296	-7.8
Bankruptcies	25	21	24	19.0	4.2	81	96	-15.6
Proposals	50	49	31	2.0	61.3	192	200	-4.0
North Central	25	16	7	56.3	257.1	80	67	19.4
Bankruptcies	5	8	3	-37.5	66.7	28	22	27.3
Proposals	20	8	4	150.0	400.0	52	45	15.6
Winnipeg	353	390	358	-9.5	-1.4	1,509	1,807	-16.5
Bankruptcies	109	117	116	-6.8	-6.0	453	547	-17.2
Proposals	244	273	242	-10.6	0.8	1,056	1,260	-16.2
Interlake	26	34	29	-23.5	-10.3	124	155	-20.0
Bankruptcies	10	14	12	-28.6	-16.7	49	56	-12.5
Proposals	16	20	17	-20.0	-5.9	75	99	-24.2
Parklands	24	23	12	4.3	100.0	82	77	6.5
Bankruptcies	10	8	6	25.0	66.7	33	39	-15.4
Proposals	14	15	6	-6.7	133.3	49	38	28.9
North	23	23	17	0.0	35.3	90	58	55.2
Bankruptcies	5	4	9	25.0	-44.4	20	17	17.6
Proposals	18	19	8	-5.3	125.0	70	41	70.7
Saskatchewan	602	681	552	-11.6	9.1	2,706	2,924	-7.5
Bankruptcies	168	188	168	-10.6	0.0	795	1,050	-24.3
Proposals	434	493	384	-12.0	13.0	1,911	1,874	2.0
Regina - Moose Mountain	219	214	180	2.3	21.7	946	991	-4.5
Bankruptcies	68	56	36	21.4	88.9	251	267	-6.0
Proposals	151	158	144	-4.4	4.9	695	724	-4.0
Swift Current - Moose Jaw	75	55	57	36.4	31.6	250	250	0.0
Bankruptcies	24	21	23	14.3	4.3	84	107	-21.5
Proposals	51	34	34	50.0	50.0	166	143	16.1
Saskatoon - Biggar	148	221	190	-33.0	-22.1	779	983	-20.8
Bankruptcies	32	56	67	-42.9	-52.2	225	372	-39.5
Proposals	116	165	123	-29.7	-5.7	554	611	-9.3
Yorkton - Melville	56	52	43	7.7	30.2	224	172	30.2
Bankruptcies	11	12	11	-8.3	0.0	62	61	1.6
Proposals	45	40	32	12.5	40.6	162	111	45.9
Prince Albert	89	122	70	-27.0	27.1	449	480	-6.5
Bankruptcies	30	36	28	-16.7	7.1	151	223	-32.3
Proposals	59	86	42	-31.4	40.5	298	257	16.0
Northern	14	14	12	0.0	16.7	50	48	4.2
Bankruptcies	3	5	3	-40.0	0.0	17	19	-10.5
Proposals	11	9	9	22.2	22.2	33	29	13.8

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

	Volume			% Change		12-Month Period Ending		
	Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Alberta	3,234	3,660	2,779	-11.6	16.4	13,814	14,087	-1.9
Bankruptcies	577	741	795	-22.1	-27.4	2,959	4,111	-28.0
Proposals	2,657	2,919	1,984	-9.0	33.9	10,855	9,976	8.8
Lethbridge - Medicine Hat	248	264	217	-6.1	14.3	1,039	1,090	-4.7
Bankruptcies	43	51	61	-15.7	-29.5	204	278	-26.6
Proposals	205	213	156	-3.8	31.4	835	812	2.8
Camrose - Drumheller	137	166	75	-17.5	82.7	615	515	19.4
Bankruptcies	34	36	29	-5.6	17.2	170	202	-15.8
Proposals	103	130	46	-20.8	123.9	445	313	42.2
Calgary	1,070	1,233	1,000	-13.2	7.0	4,641	5,176	-10.3
Bankruptcies	211	280	307	-24.6	-31.3	1,091	1,565	-30.3
Proposals	859	953	693	-9.9	24.0	3,550	3,611	-1.7
Banff - Jasper - Rocky Mountain House	81	71	58	14.1	39.7	272	265	2.6
Bankruptcies	23	16	20	43.8	15.0	66	86	-23.3
Proposals	58	55	38	5.5	52.6	206	179	15.1
Red Deer	222	239	160	-7.1	38.8	938	933	0.5
Bankruptcies	34	46	50	-26.1	-32.0	188	265	-29.1
Proposals	188	193	110	-2.6	70.9	750	668	12.3
Edmonton	1,115	1,288	1,012	-13.4	10.2	4,792	4,868	-1.6
Bankruptcies	177	242	244	-26.9	-27.5	964	1,315	-26.7
Proposals	938	1,046	768	-10.3	22.1	3,828	3,553	7.7
Athabasca - Grande Prairie - Peace River	220	251	148	-12.4	48.6	875	690	26.8
Bankruptcies	39	45	45	-13.3	-13.3	167	233	-28.3
Proposals	181	206	103	-12.1	75.7	708	457	54.9
Wood Buffalo - Cold Lake	142	150	111	-5.3	27.9	636	550	15.6
Bankruptcies	19	25	36	-24.0	-47.2	110	164	-32.9
Proposals	123	125	75	-1.6	64.0	526	386	36.3
British Columbia	2,058	2,298	1,750	-10.4	17.6	8,643	9,089	-4.9
Bankruptcies	488	603	555	-19.1	-12.1	2,272	3,079	-26.2
Proposals	1,570	1,695	1,195	-7.4	31.4	6,371	6,010	6.0
Vancouver Island and Coast	405	448	333	-9.6	21.6	1,676	1,924	-12.9
Bankruptcies	87	102	108	-14.7	-19.4	407	691	-41.1
Proposals	318	346	225	-8.1	41.3	1,269	1,233	2.9
Lower Mainland - Southwest	1,094	1,265	1,006	-13.5	8.7	4,705	4,909	-4.2
Bankruptcies	261	328	303	-20.4	-13.9	1,263	1,545	-18.3
Proposals	833	937	703	-11.1	18.5	3,442	3,364	2.3

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

	Volume			% Change		12-Month Period Ending		
	Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Thompson - Okanagan	282	338	226	-16.6	24.8	1,259	1,293	-2.6
Bankruptcies	65	105	79	-38.1	-17.7	316	466	-32.2
Proposals	217	233	147	-6.9	47.6	943	827	14.0
Kootenay	75	66	57	13.6	31.6	282	274	2.9
Bankruptcies	23	19	18	21.1	27.8	77	93	-17.2
Proposals	52	47	39	10.6	33.3	205	181	13.3
Cariboo	125	82	77	52.4	62.3	364	423	-13.9
Bankruptcies	37	24	30	54.2	23.3	111	189	-41.3
Proposals	88	58	47	51.7	87.2	253	234	8.1
North Coast	25	20	15	25.0	66.7	76	56	35.7
Bankruptcies	3	6	4	-50.0	-25.0	18	19	-5.3
Proposals	22	14	11	57.1	100.0	58	37	56.8
Nechako	12	17	7	-29.4	71.4	70	56	25.0
Bankruptcies	3	1	2	200.0	50.0	17	23	-26.1
Proposals	9	16	5	-43.8	80.0	53	33	60.6
Northeast	41	62	30	-33.9	36.7	218	156	39.7
Bankruptcies	10	18	12	-44.4	-16.7	66	55	20.0
Proposals	31	44	18	-29.5	72.2	152	101	50.5
Northwest Territories	9	16	15	-43.8	-40.0	45	55	-18.2
Bankruptcies	0	3	2	-100.0	-100.0	5	12	-58.3
Proposals	9	13	13	-30.8	-30.8	40	43	-7.0
Yukon	9	7	4	28.6	125.0	35	35	0.0
Bankruptcies	1	3	0	-66.7	--	11	12	-8.3
Proposals	8	4	4	100.0	100.0	24	23	4.3
Nunavut	4	2	3	100.0	33.3	14	8	75.0
Bankruptcies	1	0	0	--	--	1	0	--
Proposals	3	2	3	50.0	0.0	13	8	62.5

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Newfoundland and Labrador	3	4	5	-25.0	-40.0	11	18	-38.9
Bankruptcies	3	4	5	-25.0	-40.0	11	13	-15.4
Proposals	0	0	0	--	--	0	5	-100.0
Avalon Peninsula	3	1	3	200.0	0.0	8	12	-33.3
Bankruptcies	3	1	3	200.0	0.0	8	8	0.0
Proposals	0	0	0	--	--	0	4	-100.0
South Coast - Burin Peninsula	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
West Coast - Northern Peninsula - Labrador	0	2	1	-100.0	-100.0	2	2	0.0
Bankruptcies	0	2	1	-100.0	-100.0	2	2	0.0
Proposals	0	0	0	--	--	0	0	--
Notre Dame - Central Bonavista Bay	0	1	1	-100.0	-100.0	1	4	-75.0
Bankruptcies	0	1	1	-100.0	-100.0	1	3	-66.7
Proposals	0	0	0	--	--	0	1	-100.0
Prince Edward Island	2	0	0	--	--	2	5	-60.0
Bankruptcies	1	0	0	--	--	1	4	-75.0
Proposals	1	0	0	--	--	1	1	0.0
Nova Scotia	1	2	1	-50.0	0.0	14	29	-51.7
Bankruptcies	1	1	1	0.0	0.0	12	27	-55.6
Proposals	0	1	0	-100.0	--	2	2	0.0
Cape Breton	0	1	0	-100.0	--	1	2	-50.0
Bankruptcies	0	1	0	-100.0	--	1	2	-50.0
Proposals	0	0	0	--	--	0	0	--
North Shore	0	0	0	--	--	2	4	-50.0
Bankruptcies	0	0	0	--	--	2	4	-50.0
Proposals	0	0	0	--	--	0	0	--
Annapolis Valley	0	0	0	--	--	1	3	-66.7
Bankruptcies	0	0	0	--	--	1	3	-66.7
Proposals	0	0	0	--	--	0	0	--
Southern	0	0	0	--	--	1	6	-83.3
Bankruptcies	0	0	0	--	--	1	6	-83.3
Proposals	0	0	0	--	--	0	0	--
Halifax	0	1	0	-100.0	--	8	12	-33.3
Bankruptcies	0	0	0	--	--	7	10	-30.0
Proposals	0	1	0	-100.0	--	1	2	-50.0

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

	Volume			% Change		12-Month Period Ending		
	Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
New Brunswick	3	4	5	-25.0	-40.0	19	18	5.6
Bankruptcies	3	4	3	-25.0	0.0	14	13	7.7
Proposals	0	0	2	--	-100.0	5	5	0.0
Campbellton - Miramichi	2	1	2	100.0	0.0	9	4	125.0
Bankruptcies	2	1	1	100.0	100.0	8	2	300.0
Proposals	0	0	1	--	-100.0	1	2	-50.0
Moncton - Richibucto	1	1	1	0.0	0.0	4	4	0.0
Bankruptcies	1	1	0	0.0	--	4	1	300.0
Proposals	0	0	1	--	-100.0	0	3	-100.0
Saint John - St. Stephen	0	0	0	--	--	1	4	-75.0
Bankruptcies	0	0	0	--	--	0	4	-100.0
Proposals	0	0	0	--	--	1	0	--
Fredericton - Oromocto	0	2	0	-100.0	--	2	0	--
Bankruptcies	0	2	0	-100.0	--	2	0	--
Proposals	0	0	0	--	--	0	0	--
Edmundston - Woodstock	0	0	2	--	-100.0	3	6	-50.0
Bankruptcies	0	0	2	--	-100.0	0	6	-100.0
Proposals	0	0	0	--	--	3	0	--
Quebec	295	377	368	-21.8	-19.8	1,438	1,760	-18.3
Bankruptcies	246	314	302	-21.7	-18.5	1,190	1,337	-11.0
Proposals	49	63	66	-22.2	-25.8	248	423	-41.4
Gaspésie - Îles-de-la-Madeleine	0	2	2	-100.0	-100.0	8	14	-42.9
Bankruptcies	0	1	2	-100.0	-100.0	5	12	-58.0
Proposals	0	1	0	-100.0	--	3	2	51.6
Bas-Saint-Laurent	4	7	8	-42.9	-50.0	25	47	-46.8
Bankruptcies	4	4	7	-3.5	-42.9	18	36	-49.6
Proposals	0	3	1	-100.0	-100.0	7	11	-35.5
Capitale-Nationale	33	31	37	6.5	-10.8	129	178	-27.5
Bankruptcies	28	25	37	12.6	-24.3	106	146	-27.5
Proposals	5	6	0	-19.3	--	23	32	-27.5
Chaudière - Appalaches	17	22	15	-22.7	13.3	87	90	-3.3
Bankruptcies	14	17	14	-15.6	0.0	73	74	-1.9
Proposals	3	5	1	-41.9	200.0	14	16	-11.5
Estrie	1	10	10	-90.0	-90.0	39	57	-31.6
Bankruptcies	0	10	9	-100.0	-100.0	30	44	-31.0
Proposals	1	0	1	--	0.0	9	13	-30.8
Centre-du-Québec	11	10	9	10.0	22.2	45	59	-23.7
Bankruptcies	11	10	8	6.1	37.5	43	43	0.8
Proposals	0	0	1	--	-100.0	2	16	-87.5

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

	Volume			% Change		12-Month Period Ending		
	Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Montréal	60	52	62	15.4	-3.2	234	306	-23.5
Bankruptcies	52	46	55	14.0	-5.5	204	245	-16.9
Proposals	8	6	7	29.1	14.3	30	61	-50.5
Montréal	83	134	131	-38.1	-36.6	444	521	-14.8
Bankruptcies	66	104	94	-36.3	-29.8	344	360	-4.5
Proposals	17	30	37	-43.2	-54.1	100	161	-37.9
Laval	11	27	16	-59.3	-31.3	83	83	0.0
Bankruptcies	9	24	14	-62.2	-35.7	66	63	4.5
Proposals	2	3	2	-35.4	0.0	17	20	-14.5
Lanaudière	15	15	15	0.0	0.0	65	66	-1.5
Bankruptcies	11	12	14	-11.5	-21.4	55	51	8.7
Proposals	4	3	1	29.1	300.0	10	15	-32.7
Laurentides	25	29	20	-13.8	25.0	106	122	-13.1
Bankruptcies	23	27	13	-14.6	76.9	102	98	4.0
Proposals	2	2	7	-3.2	-71.4	4	24	-83.1
Outaouais	11	9	10	22.2	10.0	52	59	-11.9
Bankruptcies	10	8	6	20.6	66.7	45	41	10.5
Proposals	1	1	4	-3.2	-75.0	7	18	-60.9
Abitibi - Témiscamingue	4	8	8	-50.0	-50.0	24	26	-7.7
Bankruptcies	4	8	7	-51.8	-42.9	23	22	5.9
Proposals	0	0	1	--	-100.0	1	4	-75.0
Mauricie	11	10	9	10.0	22.2	49	54	-9.3
Bankruptcies	8	8	8	-3.5	0.0	41	38	8.7
Proposals	3	2	1	45.2	200.0	8	16	-49.6
Saguenay - Lac-Saint-Jean	6	7	10	-14.3	-40.0	34	51	-33.3
Bankruptcies	4	7	9	-44.9	-55.6	26	43	-38.9
Proposals	2	0	1	--	100.0	8	8	0.0
Côte-Nord	0	2	3	-100.0	-100.0	3	13	-76.9
Bankruptcies	0	2	3	-100.0	-100.0	2	12	-82.7
Proposals	0	0	0	--	--	1	1	0.0
Nord-du-Québec	1	0	1	--	0.0	1	2	-50.0
Bankruptcies	1	0	1	--	0.0	1	2	-50.0
Proposals	0	0	0	--	--	0	0	--
Ontario	160	138	173	15.9	-7.5	613	779	-21.3
Bankruptcies	114	103	129	10.7	-11.6	438	546	-19.8
Proposals	46	35	44	31.4	4.5	175	233	-24.9
Ottawa	12	14	16	-14.3	-25.0	52	90	-42.2
Bankruptcies	10	13	10	-21.4	0.0	46	65	-29.7
Proposals	2	1	6	90.3	-66.7	6	25	-75.8

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

	Volume			% Change		12-Month Period Ending		
	Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Kingston - Pembroke	3	1	3	200.0	0.0	8	9	-11.1
Bankruptcies	0	1	3	-100.0	-100.0	3	9	-66.0
Proposals	3	0	0	--	--	5	0	--
Muskoka - Kawarthas	0	1	4	-100.0	-100.0	3	14	-78.6
Bankruptcies	0	1	4	-100.0	-100.0	3	11	-72.2
Proposals	0	0	0	--	--	0	3	-100.0
Toronto	100	89	111	12.4	-9.9	383	473	-19.0
Bankruptcies	75	65	86	15.9	-12.8	275	328	-16.3
Proposals	25	24	25	3.4	0.0	108	145	-25.4
Kitchener - Waterloo - Barrie	7	9	9	-22.2	-22.2	39	53	-26.4
Bankruptcies	6	7	6	-19.2	0.0	27	35	-21.6
Proposals	1	2	3	-52.4	-66.7	12	18	-32.8
Hamilton - Niagara Peninsula	15	9	13	66.7	15.4	46	49	-6.1
Bankruptcies	7	5	7	32.0	0.0	26	37	-28.9
Proposals	8	4	6	90.3	33.3	20	12	68.4
London	9	2	4	350.0	125.0	24	32	-25.0
Bankruptcies	5	1	2	371.4	150.0	12	15	-19.6
Proposals	4	1	2	280.6	100.0	12	17	-29.1
Windsor - Sarnia	9	5	4	80.0	125.0	25	25	0.0
Bankruptcies	8	4	4	88.6	100.0	22	18	23.6
Proposals	1	1	0	-4.9	--	3	7	-56.4
Stratford - Bruce Peninsula	1	1	3	0.0	-66.7	6	10	-40.0
Bankruptcies	0	1	3	-100.0	-100.0	4	9	-54.9
Proposals	1	0	0	--	--	2	1	100.0
Northeast	2	5	0	-60.0	--	16	13	23.1
Bankruptcies	2	4	0	-52.9	--	12	10	22.4
Proposals	0	1	0	-100.0	--	4	3	35.0
Northwest	1	1	6	0.0	-83.3	3	8	-62.5
Bankruptcies	1	1	3	-5.7	-66.7	3	5	-38.8
Proposals	0	0	3	--	-100.0	0	3	-100.0
Manitoba	11	7	10	57.1	10.0	30	40	-25.0
Bankruptcies	9	6	9	50.0	0.0	25	31	-19.4
Proposals	2	1	1	100.0	100.0	5	9	-44.4
Southeast	1	0	0	--	--	1	2	-50.0
Bankruptcies	0	0	0	--	--	0	2	-100.0
Proposals	1	0	0	--	--	1	0	--
South Central	1	0	0	--	--	1	1	0.0
Bankruptcies	1	0	0	--	--	1	1	0.0
Proposals	0	0	0	--	--	0	0	--

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

	Volume			% Change		12-Month Period Ending		
	Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Southwest	1	1	3	0.0	-66.7	4	6	-33.3
Bankruptcies	1	1	3	0.0	-66.7	4	6	-33.3
Proposals	0	0	0	--	--	0	0	--
North Central	0	0	1	--	-100.0	1	1	0.0
Bankruptcies	0	0	1	--	-100.0	1	1	0.0
Proposals	0	0	0	--	--	0	0	--
Winnipeg	6	4	5	50.0	20.0	17	20	-15.0
Bankruptcies	5	3	4	66.7	25.0	13	17	-23.5
Proposals	1	1	1	0.0	0.0	4	3	33.3
Interlake	1	2	0	-50.0	--	3	2	50.0
Bankruptcies	1	2	0	-50.0	--	3	2	50.0
Proposals	0	0	0	--	--	0	0	--
Parklands	1	0	1	--	0.0	1	1	0.0
Bankruptcies	1	0	1	--	0.0	1	1	0.0
Proposals	0	0	0	--	--	0	0	--
North	0	0	0	--	--	0	2	-100.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	0	--	--	0	1	-100.0
Saskatchewan	7	12	8	-41.7	-12.5	45	76	-40.8
Bankruptcies	4	7	5	-42.9	-20.0	36	58	-37.9
Proposals	3	5	3	-40.0	0.0	9	18	-50.0
Regina - Moose Mountain	3	3	3	0.0	0.0	10	34	-70.6
Bankruptcies	2	2	3	0.0	-33.3	8	24	-66.7
Proposals	1	1	0	0.0	--	2	10	-80.0
Swift Current - Moose Jaw	1	1	0	0.0	--	6	9	-33.3
Bankruptcies	1	1	0	0.0	--	6	7	-14.3
Proposals	0	0	0	--	--	0	2	-100.0
Saskatoon - Biggar	0	3	1	-100.0	-100.0	15	18	-16.7
Bankruptcies	0	2	0	-100.0	--	14	15	-6.7
Proposals	0	1	1	-100.0	-100.0	1	3	-66.7
Yorkton - Melville	0	2	0	-100.0	--	4	9	-55.6
Bankruptcies	0	0	0	--	--	2	9	-77.8
Proposals	0	2	0	-100.0	--	2	0	--
Prince Albert	3	3	4	0.0	-25.0	9	6	50.0
Bankruptcies	1	2	2	-50.0	-50.0	5	3	66.7
Proposals	2	1	2	100.0	0.0	4	3	33.3
Northern	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--

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

	Volume			% Change		12-Month Period Ending		
	Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Alberta	34	46	33	-26.1	3.0	153	176	-13.1
Bankruptcies	21	28	28	-25.0	-25.0	99	130	-23.8
Proposals	13	18	5	-27.8	160.0	54	46	17.4
Lethbridge - Medicine Hat	0	1	0	-100.0	--	3	1	200.0
Bankruptcies	0	1	0	-100.0	--	3	1	212.0
Proposals	0	0	0	--	--	0	0	--
Camrose - Drumheller	1	0	0	--	--	4	11	-63.6
Bankruptcies	1	0	0	--	--	2	9	-77.8
Proposals	0	0	0	--	--	2	2	0.0
Calgary	7	22	11	-68.2	-36.4	62	77	-19.5
Bankruptcies	6	18	8	-66.5	-25.0	48	53	-9.6
Proposals	1	4	3	-75.0	-66.7	14	24	-41.7
Banff - Jasper - Rocky Mountain House	0	0	4	--	-100.0	2	7	-71.4
Bankruptcies	0	0	2	--	-100.0	1	3	-66.7
Proposals	0	0	2	--	-100.0	1	4	-75.0
Red Deer	1	0	1	--	0.0	4	5	-20.0
Bankruptcies	1	0	1	--	0.0	3	4	-25.0
Proposals	0	0	0	--	--	1	1	0.0
Edmonton	20	18	9	11.1	122.2	60	54	11.1
Bankruptcies	8	8	9	2.0	-11.1	30	44	-32.2
Proposals	12	10	0	20.0	--	30	10	200.0
Athabasca - Grande Prairie - Peace River	2	4	6	-50.0	-66.7	9	12	-25.0
Bankruptcies	2	0	6	--	-66.7	4	10	-60.0
Proposals	0	4	0	-100.0	--	5	2	150.0
Wood Buffalo - Cold Lake	2	1	2	100.0	0.0	6	8	-25.0
Bankruptcies	2	1	2	78.6	0.0	6	6	2.0
Proposals	0	0	0	--	--	0	2	-100.0
British Columbia	20	18	24	11.1	-16.7	90	121	-25.6
Bankruptcies	14	9	20	55.6	-30.0	61	72	-15.3
Proposals	6	9	4	-33.3	50.0	29	49	-40.8
Vancouver Island and Coast	3	0	1	--	200.0	8	9	-11.1
Bankruptcies	1	0	1	--	0.0	6	9	-33.3
Proposals	2	0	0	--	--	2	0	--
Lower Mainland - Southwest	1	5	17	-80.0	-94.1	31	86	-64.0
Bankruptcies	1	3	14	-61.1	-92.9	24	50	-52.9
Proposals	0	2	3	-100.0	-100.0	7	36	-80.6

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

	Volume			% Change		12-Month Period Ending		
	Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Thompson - Okanagan	14	8	1	75.0	1,300.0	38	15	153.3
Bankruptcies	11	4	1	185.2	1,000.0	26	5	417.1
Proposals	3	4	0	-25.0	--	12	10	20.0
Kootenay	3	5	1	-40.0	200.0	11	3	266.7
Bankruptcies	1	3	1	-61.1	0.0	5	3	52.4
Proposals	2	2	0	0.0	--	6	0	--
Cariboo	0	0	0	--	--	1	3	-66.7
Bankruptcies	0	0	0	--	--	0	2	-100.0
Proposals	0	0	0	--	--	1	1	0.0
North Coast	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Nechako	0	0	1	--	-100.0	2	1	100.0
Bankruptcies	0	0	1	--	-100.0	1	1	0.0
Proposals	0	0	0	--	--	1	0	--
Northeast	0	1	0	-100.0	--	1	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	1	0	-100.0	--	1	0	--
Northwest Territories	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Nunavut	0	0	1	--	-100.0	0	3	-100.0
Bankruptcies	0	0	1	--	-100.0	0	3	-100.0
Proposals	0	0	0	--	--	0	0	--

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
St. John's	N.L.	136	173	169	-21.4	-19.5	656	814	-19.4
Bankruptcies		59	72	70	-18.1	-15.7	255	346	-26.3
Proposals		77	101	99	-23.8	-22.2	401	468	-14.3
Halifax	N.S.	246	302	288	-18.5	-14.6	1,146	1,596	-28.2
Bankruptcies		103	131	121	-21.4	-14.9	468	727	-35.6
Proposals		143	171	167	-16.4	-14.4	678	869	-22.0
Moncton	N.B.	148	150	157	-1.3	-5.7	616	769	-19.9
Bankruptcies		62	67	85	-7.5	-27.1	278	339	-18.0
Proposals		86	83	72	3.6	19.4	338	430	-21.4
Saint John	N.B.	121	132	115	-8.3	5.2	542	653	-17.0
Bankruptcies		50	54	49	-7.4	2.0	242	294	-17.7
Proposals		71	78	66	-9.0	7.6	300	359	-16.4
Saguenay	Que.	136	148	123	-8.1	10.6	551	682	-19.2
Bankruptcies		53	81	64	-34.6	-17.2	268	360	-25.6
Proposals		83	67	59	23.9	40.7	283	322	-12.1
Québec	Que.	535	530	545	0.9	-1.8	2,211	2,912	-24.1
Bankruptcies		228	221	247	3.2	-7.7	953	1,315	-27.5
Proposals		307	309	298	-0.6	3.0	1,258	1,597	-21.2
Sherbrooke	Que.	177	179	150	-1.1	18.0	678	810	-16.3
Bankruptcies		90	97	73	-7.2	23.3	330	445	-25.8
Proposals		87	82	77	6.1	13.0	348	365	-4.7
Trois-Rivières	Que.	108	142	124	-23.9	-12.9	557	692	-19.5
Bankruptcies		45	75	64	-40.0	-29.7	289	354	-18.4
Proposals		63	67	60	-6.0	5.0	268	338	-20.7
Montréal	Que.	2,350	2,371	2,411	-0.9	-2.5	10,064	13,818	-27.2
Bankruptcies		974	1,056	1,067	-7.8	-8.7	4,289	5,891	-27.2
Proposals		1,376	1,315	1,344	4.6	2.4	5,775	7,927	-27.1
Ottawa - Gatineau	Ont./ Que.	702	749	702	-6.3	0.0	2,906	3,780	-23.1
Bankruptcies		254	279	245	-9.0	3.7	1,064	1,385	-23.2
Proposals		448	470	457	-4.7	-2.0	1,842	2,395	-23.1
Kingston	Ont.	104	117	80	-11.1	30.0	470	442	6.3
Bankruptcies		26	39	27	-33.3	-3.7	135	151	-10.6
Proposals		78	78	53	0.0	47.2	335	291	15.1
Peterborough	Ont.	51	69	54	-26.1	-5.6	261	304	-14.1
Bankruptcies		9	20	11	-55.0	-18.2	71	79	-10.1
Proposals		42	49	43	-14.3	-2.3	190	225	-15.6
Oshawa	Ont.	204	221	223	-7.7	-8.5	943	1,230	-23.3
Bankruptcies		42	54	48	-22.2	-12.5	203	310	-34.5
Proposals		162	167	175	-3.0	-7.4	740	920	-19.6

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

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Toronto	Ont.	2,644	2,849	3,185	-7.2	-17.0	11,781	14,928	-21.1
Bankruptcies		572	675	716	-15.3	-20.1	2,598	3,459	-24.9
Proposals		2,072	2,174	2,469	-4.7	-16.1	9,183	11,469	-19.9
Hamilton	Ont.	341	369	373	-7.6	-8.6	1,482	1,798	-17.6
Bankruptcies		77	92	114	-16.3	-32.5	376	514	-26.8
Proposals		264	277	259	-4.7	1.9	1,106	1,284	-13.9
St. Catharines - Niagara	Ont.	267	217	216	23.0	23.6	977	1,172	-16.6
Bankruptcies		79	57	79	38.6	0.0	293	401	-26.9
Proposals		188	160	137	17.5	37.2	684	771	-11.3
Kitchener	Ont.	285	283	263	0.7	8.4	1,176	1,282	-8.3
Bankruptcies		61	87	71	-29.9	-14.1	317	357	-11.2
Proposals		224	196	192	14.3	16.7	859	925	-7.1
Brantford	Ont.	87	78	77	11.5	13.0	329	370	-11.1
Bankruptcies		24	19	20	26.3	20.0	67	95	-29.5
Proposals		63	59	57	6.8	10.5	262	275	-4.7
Guelph	Ont.	60	81	53	-25.9	13.2	300	368	-18.5
Bankruptcies		18	24	19	-25.0	-5.3	87	125	-30.4
Proposals		42	57	34	-26.3	23.5	213	243	-12.3
London	Ont.	305	334	274	-8.7	11.3	1,310	1,484	-11.7
Bankruptcies		73	103	73	-29.1	0.0	354	461	-23.2
Proposals		232	231	201	0.4	15.4	956	1,023	-6.5
Windsor	Ont.	190	201	179	-5.5	6.1	848	886	-4.3
Bankruptcies		39	48	45	-18.8	-13.3	213	278	-23.4
Proposals		151	153	134	-1.3	12.7	635	608	4.4
Barrie	Ont.	144	150	135	-4.0	6.7	608	791	-23.1
Bankruptcies		29	50	29	-42.0	0.0	154	193	-20.2
Proposals		115	100	106	15.0	8.5	454	598	-24.1
Greater Sudbury	Ont.	138	127	146	8.7	-5.5	539	794	-32.1
Bankruptcies		26	42	40	-38.1	-35.0	157	251	-37.5
Proposals		112	85	106	31.8	5.7	382	543	-29.7
Thunder Bay	Ont.	50	82	68	-39.0	-26.5	292	331	-11.8
Bankruptcies		23	32	41	-28.1	-43.9	128	197	-35.0
Proposals		27	50	27	-46.0	0.0	164	134	22.4
Winnipeg	Man.	344	393	350	-12.5	-1.7	1,491	1,788	-16.6
Bankruptcies		109	119	115	-8.4	-5.2	454	541	-16.1
Proposals		235	274	235	-14.2	0.0	1,037	1,247	-16.8
Regina	Sask.	156	160	143	-2.5	9.1	694	739	-6.1
Bankruptcies		46	43	26	7.0	76.9	187	187	0.0
Proposals		110	117	117	-6.0	-6.0	507	552	-8.2

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

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Saskatoon	Sask.	117	199	165	-41.2	-29.1	676	860	-21.4
Bankruptcies		28	49	59	-42.9	-52.5	204	324	-37.0
Proposals		89	150	106	-40.7	-16.0	472	536	-11.9
Calgary	Alta.	938	1,065	879	-11.9	6.7	4,047	4,562	-11.3
Bankruptcies		180	246	274	-26.8	-34.3	950	1,382	-31.3
Proposals		758	819	605	-7.4	25.3	3,097	3,180	-2.6
Edmonton	Alta.	983	1,147	912	-14.3	7.8	4,287	4,418	-3.0
Bankruptcies		158	220	223	-28.2	-29.1	868	1,198	-27.5
Proposals		825	927	689	-11.0	19.7	3,419	3,220	6.2
Kelowna	B.C.	73	122	87	-40.2	-16.1	429	468	-8.3
Bankruptcies		22	42	32	-47.6	-31.3	126	167	-24.6
Proposals		51	80	55	-36.3	-7.3	303	301	0.7
Abbotsford	B.C.	80	98	63	-18.4	27.0	353	345	2.3
Bankruptcies		18	28	21	-35.7	-14.3	107	112	-4.5
Proposals		62	70	42	-11.4	47.6	246	233	5.6
Vancouver	B.C.	861	1,025	814	-16.0	5.8	3,798	4,027	-5.7
Bankruptcies		204	252	234	-19.0	-12.8	994	1,208	-17.7
Proposals		657	773	580	-15.0	13.3	2,804	2,819	-0.5
Victoria	B.C.	161	192	152	-16.1	5.9	699	882	-20.7
Bankruptcies		34	45	34	-24.4	0.0	157	246	-36.2
Proposals		127	147	118	-13.6	7.6	542	636	-14.8

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
St. John's	N.L.	1	1	3	0.0	-66.7	3	8	-62.5
Bankruptcies		1	1	3	0.0	-66.7	3	7	-57.1
Proposals		0	0	0	--	--	0	1	-100.0
Halifax	N.S.	0	1	0	-100.0	--	9	12	-25.0
Bankruptcies		0	0	0	--	--	7	10	-30.0
Proposals		0	1	0	-100.0	--	2	2	0.0
Moncton	N.B.	1	1	1	0.0	0.0	4	4	0.0
Bankruptcies		1	1	0	0.0	--	4	1	300.0
Proposals		0	0	1	--	-100.0	0	3	-100.0
Saint John	N.B.	0	0	0	--	--	1	3	-66.7
Bankruptcies		0	0	0	--	--	0	3	-100.0
Proposals		0	0	0	--	--	1	0	--
Saguenay	Que.	2	3	5	-33.3	-60.0	20	27	-25.9
Bankruptcies		2	3	5	-33.3	-60.0	16	24	-33.3
Proposals		0	0	0	--	--	4	3	33.3
Québec	Que.	38	37	43	2.7	-11.6	152	200	-24.0
Bankruptcies		33	30	43	10.0	-23.3	127	168	-24.4
Proposals		5	7	0	-28.6	--	25	32	-21.9
Sherbrooke	Que.	1	6	7	-83.3	-85.7	21	42	-50.0
Bankruptcies		0	6	6	-100.0	-100.0	17	33	-48.5
Proposals		1	0	1	--	0.0	4	9	-55.6
Trois-Rivières	Que.	7	5	2	40.0	250.0	30	30	0.0
Bankruptcies		6	4	2	50.0	200.0	27	23	17.4
Proposals		1	1	0	0.0	--	3	7	-57.1
Montréal	Que.	149	211	213	-29.4	-30.0	769	926	-17.0
Bankruptcies		126	170	164	-25.9	-23.2	629	690	-8.8
Proposals		23	41	49	-43.9	-53.1	140	236	-40.7
Ottawa - Gatineau	Ont./ Que.	22	19	22	15.8	0.0	88	125	-29.6
Bankruptcies		19	17	14	11.8	35.7	76	89	-14.6
Proposals		3	2	8	50.0	-62.5	12	36	-66.7
Kingston	Ont.	0	0	1	--	-100.0	2	2	0.0
Bankruptcies		0	0	1	--	-100.0	2	2	0.0
Proposals		0	0	0	--	--	0	0	--
Peterborough	Ont.	0	1	0	-100.0	--	1	1	0.0
Bankruptcies		0	1	0	-100.0	--	1	1	0.0
Proposals		0	0	0	--	--	0	0	--
Oshawa	Ont.	3	2	2	50.0	50.0	5	11	-54.5
Bankruptcies		2	1	2	100.0	0.0	3	8	-62.5
Proposals		1	1	0	0.0	--	2	3	-33.3

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

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Toronto	Ont.	93	83	107	12.0	-13.1	359	453	-20.8
Bankruptcies		70	61	83	14.8	-15.7	259	314	-17.5
Proposals		23	22	24	4.5	-4.2	100	139	-28.1
Hamilton	Ont.	9	7	9	28.6	0.0	32	23	39.1
Bankruptcies		5	4	6	25.0	-16.7	20	18	11.1
Proposals		4	3	3	33.3	33.3	12	5	140.0
St. Catharines - Niagara	Ont.	3	1	2	200.0	50.0	7	14	-50.0
Bankruptcies		2	0	0	--	--	3	9	-66.7
Proposals		1	1	2	0.0	-50.0	4	5	-20.0
Kitchener	Ont.	4	3	4	33.3	0.0	21	14	50.0
Bankruptcies		3	2	2	50.0	50.0	15	9	66.7
Proposals		1	1	2	0.0	-50.0	6	5	20.0
Brantford	Ont.	3	0	2	--	50.0	4	6	-33.3
Bankruptcies		0	0	1	--	-100.0	1	5	-80.0
Proposals		3	0	1	--	200.0	3	1	200.0
Guelph	Ont.	1	0	1	--	0.0	4	11	-63.6
Bankruptcies		1	0	1	--	0.0	1	7	-85.7
Proposals		0	0	0	--	--	3	4	-25.0
London	Ont.	9	1	3	800.0	200.0	20	24	-16.7
Bankruptcies		5	1	1	400.0	400.0	10	10	0.0
Proposals		4	0	2	--	100.0	10	14	-28.6
Windsor	Ont.	6	4	1	50.0	500.0	14	15	-6.7
Bankruptcies		5	3	1	66.7	400.0	11	11	0.0
Proposals		1	1	0	0.0	--	3	4	-25.0
Barrie	Ont.	2	2	3	0.0	-33.3	7	14	-50.0
Bankruptcies		2	1	2	100.0	0.0	5	9	-44.4
Proposals		0	1	1	-100.0	-100.0	2	5	-60.0
Greater Sudbury	Ont.	1	1	0	0.0	--	7	4	75.0
Bankruptcies		1	1	0	0.0	--	5	3	66.7
Proposals		0	0	0	--	--	2	1	100.0
Thunder Bay	Ont.	0	0	0	--	--	0	2	-100.0
Bankruptcies		0	0	0	--	--	0	2	-100.0
Proposals		0	0	0	--	--	0	0	--
Winnipeg	Man.	8	5	5	60.0	60.0	20	21	-4.8
Bankruptcies		6	4	4	50.0	50.0	15	18	-16.7
Proposals		2	1	1	100.0	100.0	5	3	66.7
Regina	Sask.	2	2	3	0.0	-33.3	8	31	-74.2
Bankruptcies		1	1	3	0.0	-66.7	6	22	-72.7
Proposals		1	1	0	0.0	--	2	9	-77.8

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

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2021	Q2 2021	Q3 2020	Q2 2021 to Q3 2021	Q3 2020 to Q3 2021	09-30-2021	09-30-2020	% Change
Saskatoon	Sask.	0	3	1	-100.0	-100.0	15	14	7.1
Bankruptcies		0	2	0	-100.0	--	14	11	27.3
Proposals		0	1	1	-100.0	-100.0	1	3	-66.7
Calgary	Alta.	5	17	10	-70.6	-50.0	53	72	-26.4
Bankruptcies		4	13	7	-69.2	-42.9	39	49	-20.4
Proposals		1	4	3	-75.0	-66.7	14	23	-39.1
Edmonton	Alta.	18	17	7	5.9	157.1	53	50	6.0
Bankruptcies		7	7	7	0.0	0.0	26	41	-36.6
Proposals		11	10	0	10.0	--	27	9	200.0
Kelowna	B.C.	1	1	0	0.0	--	3	7	-57.1
Bankruptcies		1	1	0	0.0	--	3	4	-25.0
Proposals		0	0	0	--	--	0	3	-100.0
Abbotsford	B.C.	0	0	0	--	--	2	1	100.0
Bankruptcies		0	0	0	--	--	2	1	100.0
Proposals		0	0	0	--	--	0	0	--
Vancouver	B.C.	11	6	15	83.3	-26.7	51	71	-28.2
Bankruptcies		9	2	12	350.0	-25.0	36	40	-10.0
Proposals		2	4	3	-50.0	-33.3	15	31	-51.6
Victoria	B.C.	1	1	0	0.0	--	7	5	40.0
Bankruptcies		1	0	0	--	--	6	5	20.0
Proposals		0	1	0	-100.0	--	1	0	--