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Insolvency Statistics in Canada

Second Quarter of 2022

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Glossary

Affiliates: Companies that are subsidiaries of the filing company or that are controlled by the same person as the filing company.

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.

Bankruptcy and Insolvency Act (BIA): A federal act that provides the framework to file and administer insolvencies in Canada.

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>.

Companies' Creditors Arrangement Act (CCAA): A federal law allowing insolvent corporations that owe their creditors in excess of \$5 million to restructure their business and financial affairs. CCAA proceedings are carried out under supervision of the courts.

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 BIA Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Newfoundland and Labrador	494	429	517	15.2	-4.4	1,700	1,887	-9.9
Bankruptcies	190	143	202	32.9	-5.9	613	711	-13.8
Proposals	304	286	315	6.3	-3.5	1,087	1,176	-7.6
Prince Edward Island	116	111	95	4.5	22.1	416	397	4.8
Bankruptcies	47	46	49	2.2	-4.1	173	175	-1.1
Proposals	69	65	46	6.2	50.0	243	222	9.5
Nova Scotia	943	704	802	33.9	17.6	3,049	3,180	-4.1
Bankruptcies	367	265	340	38.5	7.9	1,215	1,409	-13.8
Proposals	576	439	462	31.2	24.7	1,834	1,771	3.6
New Brunswick	797	746	839	6.8	-5.0	2,898	3,273	-11.5
Bankruptcies	296	265	368	11.7	-19.6	1,094	1,484	-26.3
Proposals	501	481	471	4.2	6.4	1,804	1,789	0.8
Quebec	6,670	6,719	6,156	-0.7	8.3	25,631	25,495	0.5
Bankruptcies	2,593	2,660	2,862	-2.5	-9.4	10,762	11,864	-9.3
Proposals	4,077	4,059	3,294	0.4	23.8	14,869	13,631	9.1
Ontario	9,017	8,032	7,703	12.3	17.1	32,138	31,894	0.8
Bankruptcies	2,113	1,797	2,188	17.6	-3.4	7,734	8,655	-10.6
Proposals	6,904	6,235	5,515	10.7	25.2	24,404	23,239	5.0
Manitoba	710	583	645	21.8	10.1	2,565	2,428	5.6
Bankruptcies	199	135	210	47.4	-5.2	740	801	-7.6
Proposals	511	448	435	14.1	17.5	1,825	1,627	12.2
Saskatchewan	807	745	693	8.3	16.5	2,879	2,702	6.6
Bankruptcies	168	179	195	-6.1	-13.8	703	832	-15.5
Proposals	639	566	498	12.9	28.3	2,176	1,870	16.4
Alberta	3,980	3,529	3,706	12.8	7.4	14,234	13,511	5.4
Bankruptcies	668	621	769	7.6	-13.1	2,538	3,283	-22.7
Proposals	3,312	2,908	2,937	13.9	12.8	11,696	10,228	14.4
British Columbia	2,511	2,331	2,316	7.7	8.4	9,059	8,429	7.5
Bankruptcies	490	477	612	2.7	-19.9	1,950	2,406	-19.0
Proposals	2,021	1,854	1,704	9.0	18.6	7,109	6,023	18.0
Northwest Territories	17	21	16	-19.0	6.3	63	51	23.5
Bankruptcies	2	1	3	100.0	-33.3	7	7	0.0
Proposals	15	20	13	-25.0	15.4	56	44	27.3
Yukon	18	9	7	100.0	157.1	47	30	56.7
Bankruptcies	0	2	3	-100.0	-100.0	5	10	-50.0
Proposals	18	7	4	157.1	350.0	42	20	110.0
Nunavut	2	1	2	100.0	0.0	11	14	-21.4
Bankruptcies	0	0	0	--	--	1	1	0.0
Proposals	2	1	2	100.0	0.0	10	13	-23.1
Canada	26,082	23,960	23,497	8.9	11.0	94,690	93,291	1.5
Bankruptcies	7,133	6,591	7,801	8.2	-8.6	27,535	31,638	-13.0
Proposals	18,949	17,369	15,696	9.1	20.7	67,155	61,653	8.9

Table 2: BIA Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Newfoundland and Labrador	488	428	513	14.0	-4.9	1,687	1,874	-10.0
Bankruptcies	184	142	198	29.6	-7.1	601	698	-13.9
Proposals	304	286	315	6.3	-3.5	1,086	1,176	-7.7
Prince Edward Island	116	110	95	5.5	22.1	411	397	3.5
Bankruptcies	47	45	49	4.4	-4.1	169	175	-3.4
Proposals	69	65	46	6.2	50.0	242	222	9.0
Nova Scotia	938	696	800	34.8	17.3	3,028	3,166	-4.4
Bankruptcies	364	261	339	39.5	7.4	1,203	1,397	-13.9
Proposals	574	435	461	32.0	24.5	1,825	1,769	3.2
New Brunswick	793	739	835	7.3	-5.0	2,880	3,252	-11.4
Bankruptcies	293	259	364	13.1	-19.5	1,079	1,470	-26.6
Proposals	500	480	471	4.2	6.2	1,801	1,782	1.1
Quebec	6,193	6,253	5,779	-1.0	7.2	23,918	23,984	-0.3
Bankruptcies	2,190	2,282	2,548	-4.0	-14.1	9,347	10,618	-12.0
Proposals	4,003	3,971	3,231	0.8	23.9	14,571	13,366	9.0
Ontario	8,817	7,816	7,565	12.8	16.5	31,377	31,268	0.3
Bankruptcies	1,969	1,650	2,085	19.3	-5.6	7,192	8,202	-12.3
Proposals	6,848	6,166	5,480	11.1	25.0	24,185	23,066	4.9
Manitoba	704	574	638	22.6	10.3	2,534	2,399	5.6
Bankruptcies	195	130	204	50.0	-4.4	718	776	-7.5
Proposals	509	444	434	14.6	17.3	1,816	1,623	11.9
Saskatchewan	794	731	681	8.6	16.6	2,834	2,656	6.7
Bankruptcies	161	168	188	-4.2	-14.4	673	795	-15.3
Proposals	633	563	493	12.4	28.4	2,161	1,861	16.1
Alberta	3,929	3,483	3,660	12.8	7.3	14,076	13,359	5.4
Bankruptcies	640	587	741	9.0	-13.6	2,436	3,177	-23.3
Proposals	3,289	2,896	2,919	13.6	12.7	11,640	10,182	14.3
British Columbia	2,477	2,292	2,298	8.1	7.8	8,952	8,335	7.4
Bankruptcies	465	448	603	3.8	-22.9	1,870	2,339	-20.1
Proposals	2,012	1,844	1,695	9.1	18.7	7,082	5,996	18.1
Northwest Territories	17	21	16	-19.0	6.3	63	51	23.5
Bankruptcies	2	1	3	100.0	-33.3	7	7	0.0
Proposals	15	20	13	-25.0	15.4	56	44	27.3
Yukon	18	9	7	100.0	157.1	47	30	56.7
Bankruptcies	0	2	3	-100.0	-100.0	5	10	-50.0
Proposals	18	7	4	157.1	350.0	42	20	110.0
Nunavut	2	1	2	100.0	0.0	11	13	-15.4
Bankruptcies	0	0	0	--	--	1	0	--
Proposals	2	1	2	100.0	0.0	10	13	-23.1
Canada	25,286	23,153	22,889	9.2	10.5	91,818	90,784	1.1
Bankruptcies	6,510	5,975	7,325	9.0	-11.1	25,301	29,664	-14.7
Proposals	18,776	17,178	15,564	9.3	20.6	66,517	61,120	8.8

Table 3: BIA Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Newfoundland and Labrador	6	1	4	500.0	50.0	13	13	0.0
Bankruptcies	6	1	4	500.0	50.0	12	13	-7.7
Proposals	0	0	0	--	--	1	0	--
Prince Edward Island	0	1	0	-100.0	--	5	0	--
Bankruptcies	0	1	0	-100.0	--	4	0	--
Proposals	0	0	0	--	--	1	0	--
Nova Scotia	5	8	2	-37.5	150.0	21	14	50.0
Bankruptcies	3	4	1	-25.0	200.0	12	12	0.0
Proposals	2	4	1	-50.0	100.0	9	2	350.0
New Brunswick	4	7	4	-42.9	0.0	18	21	-14.3
Bankruptcies	3	6	4	-50.0	-25.0	15	14	7.1
Proposals	1	1	0	0.0	--	3	7	-57.1
Quebec	477	466	377	2.4	26.5	1,713	1,511	13.4
Bankruptcies	403	378	314	6.6	28.3	1,415	1,246	13.6
Proposals	74	88	63	-15.9	17.5	298	265	12.5
Ontario	200	216	138	-7.4	44.9	761	626	21.6
Bankruptcies	144	147	103	-2.0	39.8	542	453	19.6
Proposals	56	69	35	-18.8	60.0	219	173	26.6
Manitoba	6	9	7	-33.3	-14.3	31	29	6.9
Bankruptcies	4	5	6	-20.0	-33.3	22	25	-12.0
Proposals	2	4	1	-50.0	100.0	9	4	125.0
Saskatchewan	13	14	12	-7.1	8.3	45	46	-2.2
Bankruptcies	7	11	7	-36.4	0.0	30	37	-18.9
Proposals	6	3	5	100.0	20.0	15	9	66.7
Alberta	51	46	46	10.9	10.9	158	152	3.9
Bankruptcies	28	34	28	-17.6	0.0	102	106	-3.8
Proposals	23	12	18	91.7	27.8	56	46	21.7
British Columbia	34	39	18	-12.8	88.9	107	94	13.8
Bankruptcies	25	29	9	-13.8	177.8	80	67	19.4
Proposals	9	10	9	-10.0	0.0	27	27	0.0
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	0	--	--	0	1	-100.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	0	--	--	0	0	--
Canada	796	807	608	-1.4	30.9	2,872	2,507	14.6
Bankruptcies	623	616	476	1.1	30.9	2,234	1,974	13.2
Proposals	173	191	132	-9.4	31.1	638	533	19.7

Table 3a: BIA Insolvencies Filed by Corporations

	Volume			% Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Newfoundland and Labrador	0	0	2	--	-100.0	2	5	-60.0
Bankruptcies	0	0	2	--	-100.0	1	5	-80.0
Proposals	0	0	0	--	--	1	0	--
Prince Edward Island	0	1	0	-100.0	--	2	0	--
Bankruptcies	0	1	0	-100.0	--	2	0	--
Proposals	0	0	0	--	--	0	0	--
Nova Scotia	1	5	1	-80.0	0.0	7	8	-12.5
Bankruptcies	1	1	0	0.0	--	3	7	-57.1
Proposals	0	4	1	-100.0	-100.0	4	1	300.0
New Brunswick	1	2	3	-50.0	-66.7	8	11	-27.3
Bankruptcies	1	2	3	-50.0	-66.7	7	9	-22.2
Proposals	0	0	0	--	--	1	2	-50.0
Quebec	410	402	332	2.0	23.5	1,486	1,318	12.7
Bankruptcies	366	342	283	7.0	29.3	1,288	1,116	15.4
Proposals	44	60	49	-26.7	-10.2	198	202	-2.0
Ontario	139	127	97	9.4	43.3	514	432	19.0
Bankruptcies	113	95	77	18.9	46.8	408	339	20.4
Proposals	26	32	20	-18.8	30.0	106	93	14.0
Manitoba	3	5	4	-40.0	-25.0	15	9	66.7
Bankruptcies	2	3	4	-33.3	-50.0	10	8	25.0
Proposals	1	2	0	-50.0	--	5	1	400.0
Saskatchewan	4	3	6	33.3	-33.3	7	22	-68.2
Bankruptcies	1	3	3	-66.7	-66.7	4	18	-77.8
Proposals	3	0	3	--	0.0	3	4	-25.0
Alberta	19	20	28	-5.0	-32.1	74	88	-15.9
Bankruptcies	14	16	18	-12.5	-22.2	57	66	-13.6
Proposals	5	4	10	25.0	-50.0	17	22	-22.7
British Columbia	13	19	8	-31.6	62.5	48	61	-21.3
Bankruptcies	10	14	3	-28.6	233.3	39	43	-9.3
Proposals	3	5	5	-40.0	-40.0	9	18	-50.0
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	0	--	--	0	1	-100.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	0	--	--	0	0	--
Canada	590	584	481	1.0	22.7	2,163	1,955	10.6
Bankruptcies	508	477	393	6.5	29.3	1,819	1,612	12.8
Proposals	82	107	88	-23.4	-6.8	344	343	0.3

Table 3b: BIA Insolvencies Filed by Individual Businesses

	Volume			% Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Newfoundland and Labrador	6	1	2	500.0	200.0	11	8	37.5
Bankruptcies	6	1	2	500.0	200.0	11	8	37.5
Proposals	0	0	0	--	--	0	0	--
Prince Edward Island	0	0	0	--	--	3	0	--
Bankruptcies	0	0	0	--	--	2	0	--
Proposals	0	0	0	--	--	1	0	--
Nova Scotia	4	3	1	33.3	300.0	14	6	133.3
Bankruptcies	2	3	1	-33.3	100.0	9	5	80.0
Proposals	2	0	0	--	--	5	1	400.0
New Brunswick	3	5	1	-40.0	200.0	10	10	0.0
Bankruptcies	2	4	1	-50.0	100.0	8	5	60.0
Proposals	1	1	0	0.0	--	2	5	-60.0
Quebec	67	64	45	4.7	48.9	227	193	17.6
Bankruptcies	37	36	31	2.8	19.4	127	130	-2.3
Proposals	30	28	14	7.1	114.3	100	63	58.7
Ontario	61	89	41	-31.5	48.8	247	194	27.3
Bankruptcies	31	52	26	-40.4	19.2	134	114	17.5
Proposals	30	37	15	-18.9	100.0	113	80	41.3
Manitoba	3	4	3	-25.0	0.0	16	20	-20.0
Bankruptcies	2	2	2	0.0	0.0	12	17	-29.4
Proposals	1	2	1	-50.0	0.0	4	3	33.3
Saskatchewan	9	11	6	-18.2	50.0	38	24	58.3
Bankruptcies	6	8	4	-25.0	50.0	26	19	36.8
Proposals	3	3	2	0.0	50.0	12	5	140.0
Alberta	32	26	18	23.1	77.8	84	64	31.3
Bankruptcies	14	18	10	-22.2	40.0	45	40	12.5
Proposals	18	8	8	125.0	125.0	39	24	62.5
British Columbia	21	20	10	5.0	110.0	59	33	78.8
Bankruptcies	15	15	6	0.0	150.0	41	24	70.8
Proposals	6	5	4	20.0	50.0	18	9	100.0
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	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Canada	206	223	127	-7.6	62.2	709	552	28.4
Bankruptcies	115	139	83	-17.3	38.6	415	362	14.6
Proposals	91	84	44	8.3	106.8	294	190	54.7

Table 4: BIA Insolvencies by NAICS Sectors

	Volume			% Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Agriculture, Forestry, Fishing and Hunting	18	31	11	-41.9	63.6	75	56	33.9
Bankruptcies	15	28	9	-46.4	66.7	65	44	47.7
Proposals	3	3	2	0.0	50.0	10	12	-16.7
Mining and Oil and Gas Extraction	6	8	18	-25.0	-66.7	22	56	-60.7
Bankruptcies	4	7	14	-42.9	-71.4	18	39	-53.8
Proposals	2	1	4	100.0	-50.0	4	17	-76.5
Utilities	4	1	1	300.0	300.0	6	4	50.0
Bankruptcies	3	1	0	200.0	--	5	3	66.7
Proposals	1	0	1	--	0.0	1	1	0.0
Construction	131	118	90	11.0	45.6	430	324	32.7
Bankruptcies	93	84	69	10.7	34.8	309	260	18.8
Proposals	38	34	21	11.8	81.0	121	64	89.1
Manufacturing	54	64	48	-15.6	12.5	226	213	6.1
Bankruptcies	41	52	36	-21.2	13.9	174	163	6.7
Proposals	13	12	12	8.3	8.3	52	50	4.0
Wholesale Trade	33	34	19	-2.9	73.7	124	113	9.7
Bankruptcies	28	28	15	0.0	86.7	103	88	17.0
Proposals	5	6	4	-16.7	25.0	21	25	-16.0
Retail Trade	99	76	65	30.3	52.3	309	288	7.3
Bankruptcies	81	68	52	19.1	55.8	254	223	13.9
Proposals	18	8	13	125.0	38.5	55	65	-15.4
Transportation and Warehousing	60	83	49	-27.7	22.4	241	171	40.9
Bankruptcies	45	62	45	-27.4	0.0	183	141	29.8
Proposals	15	21	4	-28.6	275.0	58	30	93.3
Information and Cultural Industries	16	24	7	-33.3	128.6	62	38	63.2
Bankruptcies	13	10	7	30.0	85.7	40	31	29.0
Proposals	3	14	0	-78.6	--	22	7	214.3
Finance and Insurance	10	5	13	100.0	-23.1	35	54	-35.2
Bankruptcies	4	3	11	33.3	-63.6	21	46	-54.3
Proposals	6	2	2	200.0	200.0	14	8	75.0
Real Estate and Rental and Leasing	30	18	22	66.7	36.4	113	126	-10.3
Bankruptcies	23	13	17	76.9	35.3	76	103	-26.2
Proposals	7	5	5	40.0	40.0	37	23	60.9
Professional, Scientific and Technical Services	58	60	47	-3.3	23.4	214	168	27.4
Bankruptcies	47	42	40	11.9	17.5	170	142	19.7
Proposals	11	18	7	-38.9	57.1	44	26	69.2

Table 4: BIA Insolvencies by NAICS Sectors (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Management of Companies and Enterprises	13	25	24	-48.0	-45.8	63	81	-22.2
Bankruptcies	10	21	18	-52.4	-44.4	50	62	-19.4
Proposals	3	4	6	-25.0	-50.0	13	19	-31.6
Administrative and Support, Waste Management and Remediation Services	39	58	33	-32.8	18.2	175	135	29.6
Bankruptcies	32	38	23	-15.8	39.1	132	100	32.0
Proposals	7	20	10	-65.0	-30.0	43	35	22.9
Educational Services	2	7	5	-71.4	-60.0	23	33	-30.3
Bankruptcies	2	6	5	-66.7	-60.0	18	28	-35.7
Proposals	0	1	0	-100.0	--	5	5	0.0
Health Care and Social Assistance	21	25	15	-16.0	40.0	80	68	17.6
Bankruptcies	16	18	9	-11.1	77.8	62	49	26.5
Proposals	5	7	6	-28.6	-16.7	18	19	-5.3
Arts, Entertainment and Recreation	20	23	20	-13.0	0.0	76	87	-12.6
Bankruptcies	16	20	12	-20.0	33.3	63	63	0.0
Proposals	4	3	8	33.3	-50.0	13	24	-45.8
Accommodation and Food Services	124	91	89	36.3	39.3	419	359	16.7
Bankruptcies	104	74	65	40.5	60.0	352	278	26.6
Proposals	20	17	24	17.6	-16.7	67	81	-17.3
Other Services (except Public Administration)	56	56	29	0.0	93.1	175	127	37.8
Bankruptcies	44	41	26	7.3	69.2	135	106	27.4
Proposals	12	15	3	-20.0	300.0	40	21	90.5
Public Administration	1	0	3	--	-66.7	2	6	-66.7
Bankruptcies	1	0	3	--	-66.7	2	5	-60.0
Proposals	0	0	0	--	--	0	1	-100.0
Total	795	807	608	-1.5	30.8	2,870	2,507	14.5
Bankruptcies	622	616	476	1.0	30.7	2,232	1,974	13.1
Proposals	173	191	132	-9.4	31.1	638	533	19.7

Table 5: BIA Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Newfoundland and Labrador	488	426	514	14.6	-5.1	1,685	1,877	-10.2
Bankruptcies	184	142	199	29.6	-7.5	601	699	-14.0
Proposals	304	284	315	7.0	-3.5	1,084	1,178	-8.0
Avalon Peninsula	223	203	234	9.9	-4.7	824	965	-14.6
Bankruptcies	75	74	96	1.4	-21.9	299	364	-17.9
Proposals	148	129	138	14.7	7.2	525	601	-12.6
South Coast - Burin Peninsula	33	29	40	13.8	-17.5	124	116	6.9
Bankruptcies	11	6	15	83.3	-26.7	37	39	-5.1
Proposals	22	23	25	-4.3	-12.0	87	77	13.0
West Coast - Northern Peninsula - Labrador	83	70	91	18.6	-8.8	289	317	-8.8
Bankruptcies	42	18	27	133.3	55.6	100	103	-2.9
Proposals	41	52	64	-21.2	-35.9	189	214	-11.7
Notre Dame - Central Bonavista Bay	131	106	135	23.6	-3.0	392	430	-8.8
Bankruptcies	52	36	54	44.4	-3.7	148	172	-14.0
Proposals	79	70	81	12.9	-2.5	244	258	-5.4
Unknown	18	18	14	0.0	28.6	56	49	14.3
Bankruptcies	4	8	7	-50.0	-42.9	17	21	-19.0
Proposals	14	10	7	40.0	100.0	39	28	39.3
Prince Edward Island	116	110	95	5.5	22.1	410	396	3.5
Bankruptcies	47	45	49	4.4	-4.1	168	174	-3.4
Proposals	69	65	46	6.2	50.0	242	222	9.0
Prince Edward Island	111	108	90	2.8	23.3	400	384	4.2
Bankruptcies	42	44	47	-4.5	-10.6	161	168	-4.2
Proposals	69	64	43	7.8	60.5	239	216	10.6
Unknown	5	2	5	150.0	0.0	10	12	-16.7
Bankruptcies	5	1	2	400.0	150.0	7	6	16.7
Proposals	0	1	3	-100.0	-100.0	3	6	-50.0
Nova Scotia	938	695	800	35.0	17.3	3,025	3,162	-4.3
Bankruptcies	364	261	339	39.5	7.4	1,201	1,395	-13.9
Proposals	574	434	461	32.3	24.5	1,824	1,767	3.2
Cape Breton	165	124	141	33.1	17.0	577	516	11.8
Bankruptcies	58	48	48	20.8	20.8	229	234	-2.1
Proposals	107	76	93	40.8	15.1	348	282	23.4
North Shore	168	112	146	50.0	15.1	492	583	-15.6
Bankruptcies	55	50	61	10.0	-9.8	171	240	-28.8
Proposals	113	62	85	82.3	32.9	321	343	-6.4
Annapolis Valley	108	90	99	20.0	9.1	360	423	-14.9
Bankruptcies	49	38	48	28.9	2.1	167	207	-19.3
Proposals	59	52	51	13.5	15.7	193	216	-10.6
Southern	124	88	94	40.9	31.9	386	394	-2.0
Bankruptcies	46	31	42	48.4	9.5	147	203	-27.6
Proposals	78	57	52	36.8	50.0	239	191	25.1

Some insolvency filings do not have an identifiable Economic Region. Previously, a process was used to redistribute these filings among Economic Regions. From 2022 onwards, filings with an unknown Economic Region will be reported as such. Note that in cases where there is a discrepancy between past reports, the most recent report is considered correct.

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

	Volume			% Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Halifax	349	256	302	36.3	15.6	1,127	1,188	-5.1
Bankruptcies	150	87	131	72.4	14.5	461	486	-5.1
Proposals	199	169	171	17.8	16.4	666	702	-5.1
Unknown	24	25	18	-4.0	33.3	83	58	43.1
Bankruptcies	6	7	9	-14.3	-33.3	26	25	4.0
Proposals	18	18	9	0.0	100.0	57	33	72.7
New Brunswick	792	739	835	7.2	-5.1	2,879	3,255	-11.6
Bankruptcies	293	259	364	13.1	-19.5	1,081	1,472	-26.6
Proposals	499	480	471	4.0	5.9	1,798	1,783	0.8
Campbellton - Miramichi	165	165	197	0.0	-16.2	632	751	-15.8
Bankruptcies	80	59	95	35.6	-15.8	263	327	-19.6
Proposals	85	106	102	-19.8	-16.7	369	424	-13.0
Moncton - Richibucto	229	197	222	16.2	3.2	794	872	-8.9
Bankruptcies	70	66	90	6.1	-22.2	275	410	-32.9
Proposals	159	131	132	21.4	20.5	519	462	12.3
Saint John - St.Stephen	180	169	182	6.5	-1.1	669	712	-6.0
Bankruptcies	70	66	78	6.1	-10.3	257	321	-19.9
Proposals	110	103	104	6.8	5.8	412	391	5.4
Fredericton - Oromocto	127	128	135	-0.8	-5.9	448	502	-10.8
Bankruptcies	37	39	60	-5.1	-38.3	151	246	-38.6
Proposals	90	89	75	1.1	20.0	297	256	16.0
Edmundston - Woodstock	80	70	89	14.3	-10.1	302	380	-20.5
Bankruptcies	31	28	40	10.7	-22.5	126	160	-21.3
Proposals	49	42	49	16.7	0.0	176	220	-20.0
Unknown	11	10	10	10.0	10.0	34	38	-10.5
Bankruptcies	5	1	1	400.0	400.0	9	8	12.5
Proposals	6	9	9	-33.3	-33.3	25	30	-16.7
Quebec	6,193	6,254	5,777	-1.0	7.2	23,918	23,981	-0.3
Bankruptcies	2,190	2,282	2,548	-4.0	-14.1	9,346	10,617	-12.0
Proposals	4,003	3,972	3,229	0.8	24.0	14,572	13,364	9.0
Gaspésie - Îles-de-la-Madeleine	68	68	73	0.0	-6.8	267	285	-6.3
Bankruptcies	17	21	38	-19.0	-55.3	91	130	-30.0
Proposals	51	47	35	8.5	45.7	176	155	13.5
Bas-Saint-Laurent	173	190	130	-8.9	33.1	657	549	19.7
Bankruptcies	68	70	62	-2.9	9.7	264	250	5.6
Proposals	105	120	68	-12.5	54.4	393	299	31.4
Capitale-Nationale	522	533	497	-2.1	5.0	2,064	2,089	-1.2
Bankruptcies	163	171	205	-4.7	-20.5	744	918	-19.0
Proposals	359	362	292	-0.8	22.9	1,320	1,171	12.7
Chaudière - Appalaches	282	294	269	-4.1	4.8	1,138	1,113	2.2
Bankruptcies	92	113	123	-18.6	-25.2	428	497	-13.9
Proposals	190	181	146	5.0	30.1	710	616	15.3
Estrie	213	270	245	-21.1	-13.1	939	906	3.6
Bankruptcies	89	124	119	-28.2	-25.2	428	426	0.5
Proposals	124	146	126	-15.1	-1.6	511	480	6.5

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

	Volume			% Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Centre-du-Québec	198	205	160	-3.4	23.8	765	751	1.9
Bankruptcies	84	91	67	-7.7	25.4	337	344	-2.0
Proposals	114	114	93	0.0	22.6	428	407	5.2
Montréal	1,119	1,102	1,025	1.5	9.2	4,302	4,337	-0.8
Bankruptcies	369	376	390	-1.9	-5.4	1,597	1,771	-9.8
Proposals	750	726	635	3.3	18.1	2,705	2,566	5.4
Montréal	1,197	1,160	1,071	3.2	11.8	4,440	4,539	-2.2
Bankruptcies	490	451	518	8.6	-5.4	1,877	2,129	-11.8
Proposals	707	709	553	-0.3	27.8	2,563	2,410	6.3
Laval	254	245	270	3.7	-5.9	976	1,074	-9.1
Bankruptcies	100	92	127	8.7	-21.3	409	440	-7.0
Proposals	154	153	143	0.7	7.7	567	634	-10.6
Lanaudière	439	472	400	-7.0	9.8	1,715	1,754	-2.2
Bankruptcies	146	171	166	-14.6	-12.0	655	722	-9.3
Proposals	293	301	234	-2.7	25.2	1,060	1,032	2.7
Laurentides	493	513	460	-3.9	7.2	1,959	2,002	-2.1
Bankruptcies	178	172	190	3.5	-6.3	736	879	-16.3
Proposals	315	341	270	-7.6	16.7	1,223	1,123	8.9
Outaouais	351	338	329	3.8	6.7	1,315	1,306	0.7
Bankruptcies	108	115	139	-6.1	-22.3	476	568	-16.2
Proposals	243	223	190	9.0	27.9	839	738	13.7
Abitibi - Témiscamingue	122	127	135	-3.9	-9.6	487	495	-1.6
Bankruptcies	33	31	48	6.5	-31.3	166	180	-7.8
Proposals	89	96	87	-7.3	2.3	321	315	1.9
Mauricie	254	223	233	13.9	9.0	909	938	-3.1
Bankruptcies	100	105	125	-4.8	-20.0	416	503	-17.3
Proposals	154	118	108	30.5	42.6	493	435	13.3
Saguenay - Lac-Saint-Jean	184	223	220	-17.5	-16.4	830	843	-1.5
Bankruptcies	66	85	120	-22.4	-45.0	337	447	-24.6
Proposals	118	138	100	-14.5	18.0	493	396	24.5
Côte-Nord	68	69	65	-1.4	4.6	246	281	-12.5
Bankruptcies	19	22	31	-13.6	-38.7	85	121	-29.8
Proposals	49	47	34	4.3	44.1	161	160	0.6
Nord-du-Québec	12	16	9	-25.0	33.3	64	33	93.9
Bankruptcies	0	6	3	-100.0	-100.0	13	16	-18.8
Proposals	12	10	6	20.0	100.0	51	17	200.0
Unknown	244	206	186	18.4	31.2	845	686	23.2
Bankruptcies	68	66	77	3.0	-11.7	287	276	4.0
Proposals	176	140	109	25.7	61.5	558	410	36.1
Ontario	8,820	7,816	7,565	12.8	16.6	31,387	31,267	0.4
Bankruptcies	1,970	1,648	2,085	19.5	-5.5	7,191	8,205	-12.4
Proposals	6,850	6,168	5,480	11.1	25.0	24,196	23,062	4.9
Ottawa	767	635	671	20.8	14.3	2,736	2,736	0.0
Bankruptcies	241	187	245	28.9	-1.6	891	934	-4.6
Proposals	526	448	426	17.4	23.5	1,845	1,802	2.4

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

	Volume			% Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Kingston - Pembroke	321	299	308	7.4	4.2	1,208	1,180	2.4
Bankruptcies	95	81	98	17.3	-3.1	338	341	-0.9
Proposals	226	218	210	3.7	7.6	870	839	3.7
Muskoka - Kawarthas	245	213	218	15.0	12.4	825	800	3.1
Bankruptcies	53	46	62	15.2	-14.5	193	227	-15.0
Proposals	192	167	156	15.0	23.1	632	573	10.3
Toronto	3,500	3,099	3,027	12.9	15.6	12,460	13,131	-5.1
Bankruptcies	666	545	720	22.2	-7.5	2,471	2,922	-15.4
Proposals	2,834	2,554	2,307	11.0	22.8	9,989	10,209	-2.2
Kitchener - Waterloo - Barrie	852	751	758	13.4	12.4	3,072	2,974	3.3
Bankruptcies	172	159	225	8.2	-23.6	662	818	-19.1
Proposals	680	592	533	14.9	27.6	2,410	2,156	11.8
Hamilton - Niagara Peninsula	904	858	716	5.4	26.3	3,287	2,996	9.7
Bankruptcies	218	191	183	14.1	19.1	787	828	-5.0
Proposals	686	667	533	2.8	28.7	2,500	2,168	15.3
London	538	480	417	12.1	29.0	1,890	1,688	12.0
Bankruptcies	137	96	129	42.7	6.2	438	467	-6.2
Proposals	401	384	288	4.4	39.2	1,452	1,221	18.9
Windsor - Sarnia	489	466	368	4.9	32.9	1,729	1,519	13.8
Bankruptcies	110	104	91	5.8	20.9	392	399	-1.8
Proposals	379	362	277	4.7	36.8	1,337	1,120	19.4
Stratford - Bruce Peninsula	115	125	138	-8.0	-16.7	466	508	-8.3
Bankruptcies	35	37	38	-5.4	-7.9	133	161	-17.4
Proposals	80	88	100	-9.1	-20.0	333	347	-4.0
Northwest	110	113	136	-2.7	-19.1	459	497	-7.6
Bankruptcies	34	31	43	9.7	-20.9	145	202	-28.2
Proposals	76	82	93	-7.3	-18.3	314	295	6.4
Northeast	565	454	491	24.4	15.1	1,922	1,980	-2.9
Bankruptcies	149	115	163	29.6	-8.6	505	604	-16.4
Proposals	416	339	328	22.7	26.8	1,417	1,376	3.0
Unknown	414	323	317	28.2	30.6	1,333	1,258	6.0
Bankruptcies	60	56	88	7.1	-31.8	236	302	-21.9
Proposals	354	267	229	32.6	54.6	1,097	956	14.7
Manitoba	704	572	638	23.1	10.3	2,531	2,399	5.5
Bankruptcies	195	130	204	50.0	-4.4	717	775	-7.5
Proposals	509	442	434	15.2	17.3	1,814	1,624	11.7
Southeast	44	36	50	22.2	-12.0	156	173	-9.8
Bankruptcies	13	8	24	62.5	-45.8	44	71	-38.0
Proposals	31	28	26	10.7	19.2	112	102	9.8
South Central	17	21	28	-19.0	-39.3	83	100	-17.0
Bankruptcies	5	2	6	150.0	-16.7	22	26	-15.4
Proposals	12	19	22	-36.8	-45.5	61	74	-17.6

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

	Volume			% Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Southwest	79	57	67	38.6	17.9	280	241	16.2
Bankruptcies	25	16	20	56.3	25.0	93	77	20.8
Proposals	54	41	47	31.7	14.9	187	164	14.0
North Central	15	16	16	-6.3	-6.3	78	60	30.0
Bankruptcies	3	3	8	0.0	-62.5	24	26	-7.7
Proposals	12	13	8	-7.7	50.0	54	34	58.8
Winnipeg	443	344	371	28.8	19.4	1,506	1,442	4.4
Bankruptcies	119	81	111	46.9	7.2	422	442	-4.5
Proposals	324	263	260	23.2	24.6	1,084	1,000	8.4
Interlake	40	27	32	48.1	25.0	122	121	0.8
Bankruptcies	9	4	13	125.0	-30.8	31	49	-36.7
Proposals	31	23	19	34.8	63.2	91	72	26.4
Parklands	20	12	22	66.7	-9.1	73	68	7.4
Bankruptcies	5	2	8	150.0	-37.5	20	29	-31.0
Proposals	15	10	14	50.0	7.1	53	39	35.9
North	12	21	22	-42.9	-45.5	89	81	9.9
Bankruptcies	3	6	4	-50.0	-25.0	23	24	-4.2
Proposals	9	15	18	-40.0	-50.0	66	57	15.8
Unknown	34	38	30	-10.5	13.3	144	113	27.4
Bankruptcies	13	8	10	62.5	30.0	38	31	22.6
Proposals	21	30	20	-30.0	5.0	106	82	29.3
Saskatchewan	795	731	680	8.8	16.9	2,834	2,653	6.8
Bankruptcies	161	168	187	-4.2	-13.9	672	793	-15.3
Proposals	634	563	493	12.6	28.6	2,162	1,860	16.2
Regina - Moose Mountain	273	229	209	19.2	30.6	929	884	5.1
Bankruptcies	57	61	55	-6.6	3.6	237	214	10.7
Proposals	216	168	154	28.6	40.3	692	670	3.3
Swift Current - Moose Jaw	52	60	54	-13.3	-3.7	247	226	9.3
Bankruptcies	13	18	21	-27.8	-38.1	68	81	-16.0
Proposals	39	42	33	-7.1	18.2	179	145	23.4
Saskatoon - Biggar	225	223	216	0.9	4.2	809	801	1.0
Bankruptcies	36	54	55	-33.3	-34.5	176	253	-30.4
Proposals	189	169	161	11.8	17.4	633	548	15.5
Yorkton - Melville	42	52	51	-19.2	-17.6	205	206	-0.5
Bankruptcies	16	9	12	77.8	33.3	52	61	-14.8
Proposals	26	43	39	-39.5	-33.3	153	145	5.5
Prince Albert	151	127	119	18.9	26.9	475	419	13.4
Bankruptcies	28	21	35	33.3	-20.0	104	145	-28.3
Proposals	123	106	84	16.0	46.4	371	274	35.4
Northern	15	9	14	66.7	7.1	53	48	10.4
Bankruptcies	1	1	5	0.0	-80.0	8	17	-52.9
Proposals	14	8	9	75.0	55.6	45	31	45.2
Unknown	37	31	17	19.4	117.6	116	69	68.1
Bankruptcies	10	4	4	150.0	150.0	27	22	22.7
Proposals	27	27	13	0.0	107.7	89	47	89.4

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

	Volume			% Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Alberta	3,929	3,487	3,662	12.7	7.3	14,080	13,356	5.4
Bankruptcies	639	589	741	8.5	-13.8	2,440	3,173	-23.1
Proposals	3,290	2,898	2,921	13.5	12.6	11,640	10,183	14.3
Lethbridge - Medicine Hat	272	294	245	-7.5	11.0	1,034	940	10.0
Bankruptcies	52	49	49	6.1	6.1	180	211	-14.7
Proposals	220	245	196	-10.2	12.2	854	729	17.1
Camrose - Drumheller	180	147	154	22.4	16.9	596	516	15.5
Bankruptcies	34	37	34	-8.1	0.0	135	155	-12.9
Proposals	146	110	120	32.7	21.7	461	361	27.7
Calgary	1,190	1,040	1,146	14.4	3.8	4,266	4,261	0.1
Bankruptcies	226	194	268	16.5	-15.7	817	1,122	-27.2
Proposals	964	846	878	13.9	9.8	3,449	3,139	9.9
Banff - Jasper - Rocky Mountain House	89	67	66	32.8	34.8	300	233	28.8
Bankruptcies	16	15	15	6.7	6.7	63	60	5.0
Proposals	73	52	51	40.4	43.1	237	173	37.0
Red Deer	218	207	222	5.3	-1.8	838	816	2.7
Bankruptcies	36	26	44	38.5	-18.2	131	192	-31.8
Proposals	182	181	178	0.6	2.2	707	624	13.3
Edmonton	1,252	1,127	1,195	11.1	4.8	4,486	4,368	2.7
Bankruptcies	188	187	231	0.5	-18.6	749	974	-23.1
Proposals	1,064	940	964	13.2	10.4	3,737	3,394	10.1
Athabasca - Grande Prairie - Peace River	221	182	233	21.4	-5.2	828	748	10.7
Bankruptcies	32	28	43	14.3	-25.6	144	164	-12.2
Proposals	189	154	190	22.7	-0.5	684	584	17.1
Wood Buffalo - Cold Lake	187	151	139	23.8	34.5	614	563	9.1
Bankruptcies	22	24	24	-8.3	-8.3	77	120	-35.8
Proposals	165	127	115	29.9	43.5	537	443	21.2
Unknown	320	272	262	17.6	22.1	1,118	911	22.7
Bankruptcies	33	29	33	13.8	0.0	144	175	-17.7
Proposals	287	243	229	18.1	25.3	974	736	32.3
British Columbia	2,474	2,292	2,298	7.9	7.7	8,947	8,341	7.3
Bankruptcies	465	448	603	3.8	-22.9	1,871	2,341	-20.1
Proposals	2,009	1,844	1,695	8.9	18.5	7,076	6,000	17.9
Vancouver Island and Coast	469	437	426	7.3	10.1	1,685	1,530	10.1
Bankruptcies	93	73	97	27.4	-4.1	336	411	-18.2
Proposals	376	364	329	3.3	14.3	1,349	1,119	20.6
Lower Mainland - Southwest	1,274	1,149	1,203	10.9	5.9	4,524	4,402	2.8
Bankruptcies	240	250	312	-4.0	-23.1	976	1,253	-22.1
Proposals	1,034	899	891	15.0	16.0	3,548	3,149	12.7

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

	Volume			% Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Thompson - Okanagan	323	308	322	4.9	0.3	1,194	1,146	4.2
Bankruptcies	56	55	100	1.8	-44.0	230	316	-27.2
Proposals	267	253	222	5.5	20.3	964	830	16.1
Kootenay	56	65	63	-13.8	-11.1	263	252	4.4
Bankruptcies	7	13	18	-46.2	-61.1	61	69	-11.6
Proposals	49	52	45	-5.8	8.9	202	183	10.4
Cariboo	103	106	78	-2.8	32.1	415	302	37.4
Bankruptcies	32	23	23	39.1	39.1	113	100	13.0
Proposals	71	83	55	-14.5	29.1	302	202	49.5
North Coast	31	30	19	3.3	63.2	106	63	68.3
Bankruptcies	2	6	6	-66.7	-66.7	14	19	-26.3
Proposals	29	24	13	20.8	123.1	92	44	109.1
Nechako	15	23	16	-34.8	-6.3	69	63	9.5
Bankruptcies	3	1	1	200.0	200.0	12	16	-25.0
Proposals	12	22	15	-45.5	-20.0	57	47	21.3
Northeast	50	57	59	-12.3	-15.3	191	197	-3.0
Bankruptcies	9	9	17	0.0	-47.1	36	65	-44.6
Proposals	41	48	42	-14.6	-2.4	155	132	17.4
Unknown	153	117	112	30.8	36.6	500	386	29.5
Bankruptcies	23	18	29	27.8	-20.7	93	92	1.1
Proposals	130	99	83	31.3	56.6	407	294	38.4
Northwest Territories	17	21	16	-19.0	6.3	63	53	18.9
Bankruptcies	2	1	3	100.0	-33.3	7	9	-22.2
Proposals	15	20	13	-25.0	15.4	56	44	27.3
Northwest Territories	17	21	16	-19.0	6.3	62	53	17.0
Bankruptcies	2	1	3	100.0	-33.3	7	9	-22.2
Proposals	15	20	13	-25.0	15.4	55	44	25.0
Unknown	0	0	0	--	--	1	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	1	0	--
Yukon	18	9	7	100.0	157.1	47	30	56.7
Bankruptcies	0	2	3	-100.0	-100.0	5	10	-50.0
Proposals	18	7	4	157.1	350.0	42	20	110.0
Yukon	17	9	7	88.9	142.9	46	29	58.6
Bankruptcies	0	2	3	-100.0	-100.0	5	9	-44.4
Proposals	17	7	4	142.9	325.0	41	20	105.0
Unknown	1	0	0	--	--	1	1	0.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	1	0	0	--	--	1	0	--
Nunavut	2	1	2	100.0	0.0	12	14	-14.3
Bankruptcies	0	0	0	--	--	1	1	0.0
Proposals	2	1	2	100.0	0.0	11	13	-15.4
Nunavut	2	1	2	100.0	0.0	12	14	-14.3
Bankruptcies	0	0	0	--	--	1	1	0.0
Proposals	2	1	2	100.0	0.0	11	13	-15.4
Unknown	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--

Table 6: BIA Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Newfoundland and Labrador	6	1	4	500.0	50.0	13	13	0.0
Bankruptcies	6	1	4	500.0	50.0	12	13	-7.7
Proposals	0	0	0	--	--	1	0	--
Avalon Peninsula	6	0	1	--	500.0	10	7	42.9
Bankruptcies	6	0	1	--	500.0	9	7	28.6
Proposals	0	0	0	--	--	1	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	0	2	--	-100.0	0	3	-100.0
Bankruptcies	0	0	2	--	-100.0	0	3	-100.0
Proposals	0	0	0	--	--	0	0	--
Notre Dame - Central Bonavista Bay	0	0	1	--	-100.0	0	2	-100.0
Bankruptcies	0	0	1	--	-100.0	0	2	-100.0
Proposals	0	0	0	--	--	0	0	--
Unknown	0	1	0	-100.0	--	3	1	200.0
Bankruptcies	0	1	0	-100.0	--	3	1	200.0
Proposals	0	0	0	--	--	0	0	--
Prince Edward Island	0	1	0	-100.0	--	5	0	--
Bankruptcies	0	1	0	-100.0	--	4	0	--
Proposals	0	0	0	--	--	1	0	--
Prince Edward Island	0	1	0	-100.0	--	5	0	--
Bankruptcies	0	1	0	-100.0	--	4	0	--
Proposals	0	0	0	--	--	1	0	--
Unknown	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Nova Scotia	5	8	2	-37.5	150.0	21.0	15.0	40.0
Bankruptcies	3	4	1	-25.0	200.0	12.0	13.0	-7.7
Proposals	2	4	1	-50.0	100.0	9.0	2.0	350.0
Cape Breton	1	1	1	0.0	0.0	3.0	1.0	200.0
Bankruptcies	1	1	1	0.0	0.0	3.0	1.0	200.0
Proposals	0	0	0	--	--	0	0	--
North Shore	1	0	0	--	--	2.0	2.0	0.0
Bankruptcies	1	0	0	--	--	2.0	2.0	0.0
Proposals	0	0	0	--	--	0	0	--
Annapolis Valley	0	0	0	--	--	2.0	1.0	100.0
Bankruptcies	0	0	0	--	--	2.0	1.0	100.0
Proposals	0	0	0	--	--	0	0	--
Southern	0	1	0	-100.0	--	2.0	1.0	100.0
Bankruptcies	0	1	0	-100.0	--	1.0	1.0	0.0
Proposals	0	0	0	--	--	1.0	0.0	--

Some insolvency filings do not have an identifiable Economic Region. Previously, a process was used to redistribute these filings among Economic Regions. From 2022 onwards, filings with an unknown Economic Region will be reported as such. Note that in cases where there is a discrepancy between past reports, the most recent report is considered correct.

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

	Volume			% Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Halifax	3	6	1	-50	200.0	12	9	33
Bankruptcies	1	2	0	-50.0	--	4	7	-43
Proposals	2	4	1	-50.0	100.0	8	2	300
Unknown	0	0	0	--	--	0	1	-100
Bankruptcies	0	0	0	--	--	0	1	-100
Proposals	0	0	0	--	--	0	0	--
New Brunswick	4	7	4	-42.9	0.0	18	21	-14.3
Bankruptcies	3	6	4	-50.0	-25.0	15	14	7.1
Proposals	1	1	0	0.0	--	3	7	-57.1
Campbellton - Miramichi	1	4	1	-75.0	0.0	7	9	-22.2
Bankruptcies	1	4	1	-75.0	0.0	7	7	0.0
Proposals	0	0	0	--	--	0	2	-100.0
Moncton - Richibucto	1	2	1	-50.0	0.0	5	4	25.0
Bankruptcies	0	1	1	-100.0	-100.0	2	3	-33.3
Proposals	1	1	0	0.0	--	3	1	200.0
Saint John - St.Stephen	0	0	0	--	--	2	1	100.0
Bankruptcies	0	0	0	--	--	2	0	--
Proposals	0	0	0	--	--	0	1	-100.0
Fredericton - Oromocto	2	0	2	--	0.0	3	2	50.0
Bankruptcies	2	0	2	--	0.0	3	2	50.0
Proposals	0	0	0	--	--	0	0	--
Edmundston - Woodstock	0	1	0	-100.0	--	1	5	-80.0
Bankruptcies	0	1	0	-100.0	--	1	2	-50.0
Proposals	0	0	0	--	--	0	3	-100.0
Unknown	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Quebec	480	466	377	3.0	27.3	1,717	1,511	13.6
Bankruptcies	406	378	314	7.4	29.3	1,419	1,246	13.9
Proposals	74	88	63	-15.9	17.5	298	265	12.5
Gaspésie - Îles-de-la-Madeleine	2	2	2	0.0	0.0	10	10	0.0
Bankruptcies	2	2	1	0.0	100.0	9	7	28.6
Proposals	0	0	1	--	-100.0	1	3	-66.7
Bas-Saint-Laurent	13	10	7	30.0	85.7	33	29	13.8
Bankruptcies	10	7	4	42.9	150.0	24	21	14.3
Proposals	3	3	3	0.0	0.0	9	8	12.5
Capitale-Nationale	34	38	30	-10.5	13.3	146	131	11.5
Bankruptcies	29	32	24	-9.4	20.8	121	113	7.1
Proposals	5	6	6	-16.7	-16.7	25	18	38.9
Chaudière - Appalaches	14	20	21	-30.0	-33.3	69	84	-17.9
Bankruptcies	14	17	16	-17.6	-12.5	60	72	-16.7
Proposals	0	3	5	-100.0	-100.0	9	12	-25.0
Estrie	9	12	10	-25.0	-10.0	30	48	-37.5
Bankruptcies	7	12	10	-41.7	-30.0	26	39	-33.3
Proposals	2	0	0	--	--	4	9	-55.6

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

	Volume			% Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Centre-du-Québec	9	6	10	50.0	-10.0	40	43	-7.0
Bankruptcies	7	3	10	133.3	-30.0	33	40	-17.5
Proposals	2	3	0	-33.3	--	7	3	133.3
Montréal	78	83	50	-6.0	56.0	290	231	25.5
Bankruptcies	59	63	44	-6.3	34.1	229	202	13.4
Proposals	19	20	6	-5.0	216.7	61	29	110.3
Montréal	151	114	129	32.5	17.1	502	481	4.4
Bankruptcies	132	96	100	37.5	32.0	423	364	16.2
Proposals	19	18	29	5.6	-34.5	79	117	-32.5
Laval	33	31	26	6.5	26.9	106	87	21.8
Bankruptcies	28	26	23	7.7	21.7	85	70	21.4
Proposals	5	5	3	0.0	66.7	21	17	23.5
Lanaudière	31	15	15	106.7	106.7	89	65	36.9
Bankruptcies	27	14	12	92.9	125.0	76	58	31.0
Proposals	4	1	3	300.0	33.3	13	7	85.7
Laurentides	40	53	28	-24.5	42.9	150	100	50.0
Bankruptcies	36	38	26	-5.3	38.5	126	91	38.5
Proposals	4	15	2	-73.3	100.0	24	9	166.7
Outaouais	18	14	9	28.6	100.0	57	51	11.8
Bankruptcies	16	9	8	77.8	100.0	47	41	14.6
Proposals	2	5	1	-60.0	100.0	10	10	0.0
Abitibi - Témiscamingue	3	5	8	-40.0	-62.5	18	28	-35.7
Bankruptcies	3	5	8	-40.0	-62.5	18	26	-30.8
Proposals	0	0	0	--	--	0	2	-100.0
Mauricie	19	16	10	18.8	90.0	58	47	23.4
Bankruptcies	15	13	8	15.4	87.5	44	41	7.3
Proposals	4	3	2	33.3	100.0	14	6	133.3
Saguenay - Lac-Saint-Jean	12	23	7	-47.8	71.4	52	38	36.8
Bankruptcies	12	20	7	-40.0	71.4	46	31	48.4
Proposals	0	3	0	-100.0	--	6	7	-14.3
Côte-Nord	1	4	2	-75.0	-50.0	7	6	16.7
Bankruptcies	1	3	2	-66.7	-50.0	6	5	20.0
Proposals	0	1	0	-100.0	--	1	1	0.0
Nord-du-Québec	2	0	0	--	--	5	1	400.0
Bankruptcies	0	0	0	--	--	2	1	100.0
Proposals	2	0	0	--	--	3	0	--
Unknown	11	20	13	-45.0	-15.4	55	31	77.4
Bankruptcies	8	18	11	-55.6	-27.3	44	24	83.3
Proposals	3	2	2	50.0	50.0	11	7	57.1
Ontario	199	216	138	-7.9	44.2	759	629	20.7
Bankruptcies	143	147	103	-2.7	38.8	540	455	18.7
Proposals	56	69	35	-18.8	60.0	219	174	25.9
Ottawa	28	15	13	86.7	115.4	83	54	53.7
Bankruptcies	20	11	12	81.8	66.7	58	44	31.8
Proposals	8	4	1	100.0	700.0	25	10	150.0

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

	Volume			% Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Kingston - Pembroke	1	3	1	-66.7	0.0	10	8	25.0
Bankruptcies	1	2	1	-50.0	0.0	5	6	-16.7
Proposals	0	1	0	-100.0	--	5	2	150.0
Muskoka - Kawarthas	2	4	1	-50.0	100.0	8	7	14.3
Bankruptcies	0	3	1	-100.0	-100.0	5	7	-28.6
Proposals	2	1	0	100.0	--	3	0	--
Toronto	106	135	84	-21.5	26.2	433	375	15.5
Bankruptcies	75	89	61	-15.7	23.0	310	273	13.6
Proposals	31	46	23	-32.6	34.8	123	102	20.6
Kitchener - Waterloo - Barrie	9	11	9	-18.2	0.0	32	40	-20.0
Bankruptcies	4	10	7	-60.0	-42.9	23	26	-11.5
Proposals	5	1	2	400.0	150.0	9	14	-35.7
Hamilton - Niagara Peninsula	23	17	9	35.3	155.6	74	43	72.1
Bankruptcies	21	9	5	133.3	320.0	53	25	112.0
Proposals	2	8	4	-75.0	-50.0	21	18	16.7
London	8	7	2	14.3	300.0	32	19	68.4
Bankruptcies	6	4	1	50.0	500.0	20	9	122.2
Proposals	2	3	1	-33.3	100.0	12	10	20.0
Windsor - Sarnia	7	4	5	75.0	40.0	26	20	30.0
Bankruptcies	7	4	4	75.0	75.0	24	18	33.3
Proposals	0	0	1	--	-100.0	2	2	0.0
Stratford - Bruce Peninsula	3	3	1	0.0	200.0	12	8	50.0
Bankruptcies	2	3	1	-33.3	100.0	10	7	42.9
Proposals	1	0	0	--	--	2	1	100.0
Northeast	6	5	5	20.0	20.0	14	20	-30.0
Bankruptcies	4	3	4	33.3	0.0	9	13	-30.8
Proposals	2	2	1	0.0	100.0	5	7	-28.6
Northwest	1	2	1	-50.0	0.0	4	2	100.0
Bankruptcies	0	1	1	-100.0	-100.0	2	2	0.0
Proposals	1	1	0	0.0	--	2	0	--
Unknown	5	10	7	-50.0	-28.6	31	33	-6.1
Bankruptcies	3	8	5	-62.5	-40.0	21	25	-16.0
Proposals	2	2	2	0.0	0.0	10	8	25.0
Manitoba	7	9	7	-22.2	0.0	32	28	14.3
Bankruptcies	5	5	6	0.0	-16.7	23	24	-4.2
Proposals	2	4	1	-50.0	100.0	9	4	125.0
Southeast	1	1	0	0.0	--	3	0	--
Bankruptcies	1	1	0	0.0	--	2	0	--
Proposals	0	0	0	--	--	1	0	--
South Central	1	0	0	--	--	2	0	--
Bankruptcies	1	0	0	--	--	2	0	--
Proposals	0	0	0	--	--	0	0	--

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

	Volume			% Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Southwest	0	0	1	--	-100.0	3	6	-50.0
Bankruptcies	0	0	1	--	-100.0	3	6	-50.0
Proposals	0	0	0	--	--	0	0	--
North Central	2	1	0	100.0	--	3	2	50.0
Bankruptcies	2	1	0	100.0	--	3	2	50.0
Proposals	0	0	0	--	--	0	0	--
Winnipeg	2	3	4	-33.3	-50.0	12	16	-25.0
Bankruptcies	1	2	3	-50.0	-66.7	8	12	-33.3
Proposals	1	1	1	0.0	0.0	4	4	0.0
Interlake	1	0	2	--	-50.0	2	2	0.0
Bankruptcies	0	0	2	--	-100.0	1	2	-50.0
Proposals	1	0	0	--	--	1	0	--
Parklands	0	0	0	--	--	3	1	200.0
Bankruptcies	0	0	0	--	--	3	1	200.0
Proposals	0	0	0	--	--	0	0	--
North	0	1	0	-100.0	--	1	0	--
Bankruptcies	0	1	0	-100.0	--	1	0	--
Proposals	0	0	0	--	--	0	0	--
Unknown	0	3	0	-100.0	--	3	1	200.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	3	0	-100.0	--	3	0	--
Saskatchewan	13	14	12	-7.1	8.3	45	45	0.0
Bankruptcies	7	11	7	-36.4	0.0	30	36	-16.7
Proposals	6	3	5	100.0	20.0	15	9	66.7
Regina - Moose Mountain	2	2	3	0.0	-33.3	9	10	-10.0
Bankruptcies	1	2	2	-50.0	-50.0	7	9	-22.2
Proposals	1	0	1	--	0.0	2	1	100.0
Swift Current - Moose Jaw	2	2	1	0.0	100.0	6	5	20.0
Bankruptcies	1	2	1	-50.0	0.0	5	5	0.0
Proposals	1	0	0	--	--	1	0	--
Saskatoon - Biggar	4	6	3	-33.3	33.3	15	16	-6.3
Bankruptcies	1	5	2	-80.0	-50.0	9	14	-35.7
Proposals	3	1	1	200.0	200.0	6	2	200.0
Yorkton - Melville	1	3	2	-66.7	-50.0	4	4	0.0
Bankruptcies	1	2	0	-50.0	--	3	2	50.0
Proposals	0	1	2	-100.0	-100.0	1	2	-50.0
Prince Albert	3	0	3	--	0.0	9	10	-10.0
Bankruptcies	3	0	2	--	50.0	6	6	0.0
Proposals	0	0	1	--	-100.0	3	4	-25.0
Northern	1	0	0	--	--	1	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	1	0	0	--	--	1	0	--
Unknown	0	1	0	-100.0	--	1	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	1	0	-100.0	--	1	0	--

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

	Volume			% Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Alberta	51	47	46	8.5	10.9	159	152	4.6
Bankruptcies	28	34	28	-17.6	0.0	102	106	-3.8
Proposals	23	13	18	76.9	27.8	57	46	23.9
Lethbridge - Medicine Hat	2	1	1	100.0	100.0	6	3	100.0
Bankruptcies	2	1	1	100.0	100.0	6	3	100.0
Proposals	0	0	0	--	--	0	0	--
Camrose - Drumheller	5	0	0	--	--	6	3	100.0
Bankruptcies	2	0	0	--	--	3	1	200.0
Proposals	3	0	0	--	--	3	2	50.0
Calgary	20	18	20	11.1	0.0	53	62	-14.5
Bankruptcies	9	13	16	-30.8	-43.8	34	46	-26.1
Proposals	11	5	4	120.0	175.0	19	16	18.8
Banff - Jasper - Rocky Mountain House	0	2	0	-100.0	--	4	6	-33.3
Bankruptcies	0	2	0	-100.0	--	3	3	0.0
Proposals	0	0	0	--	--	1	3	-66.7
Red Deer	1	0	0	--	--	2	4	-50.0
Bankruptcies	1	0	0	--	--	2	3	-33.3
Proposals	0	0	0	--	--	0	1	-100.0
Edmonton	14	19	17	-26.3	-17.6	62	47	31.9
Bankruptcies	9	15	7	-40.0	28.6	38	29	31.0
Proposals	5	4	10	25.0	-50.0	24	18	33.3
Athabasca - Grande Prairie - Peace River	2	2	4	0.0	-50.0	8	12	-33.3
Bankruptcies	1	2	0	-50.0	--	6	7	-14.3
Proposals	1	0	4	--	-75.0	2	5	-60.0
Wood Buffalo - Cold Lake	4	3	1	33.3	300.0	9	6	50.0
Bankruptcies	4	1	1	300.0	300.0	7	6	16.7
Proposals	0	2	0	-100.0	--	2	0	--
Unknown	3	2	3	50.0	0.0	9	9	0.0
Bankruptcies	0	0	3	--	-100.0	3	8	-62.5
Proposals	3	2	0	50.0	--	6	1	500.0
British Columbia	31	38	18	-18.4	72.2	103	92	12.0
Bankruptcies	22	29	9	-24.1	144.4	77	66	16.7
Proposals	9	9	9	0.0	0.0	26	26	0.0
Vancouver Island and Coast	2	5	4	-60.0	-50.0	8	12	-33.3
Bankruptcies	1	4	2	-75.0	-50.0	6	10	-40.0
Proposals	1	1	2	0.0	-50.0	2	2	0.0
Lower Mainland - Southwest	24	27	7	-11.1	242.9	72	61	18.0
Bankruptcies	16	19	3	-15.8	433.3	53	44	20.5
Proposals	8	8	4	0.0	100.0	19	17	11.8

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

	Volume			% Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Thompson - Okanagan	4	0	4	--	0.0	9	8	12.5
Bankruptcies	4	0	2	--	100.0	7	4	75.0
Proposals	0	0	2	--	-100.0	2	4	-50.0
Kootenay	0	0	0	--	--	0	1	-100.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	0	--	--	0	0	--
Cariboo	0	2	0	-100.0	--	3	1	200.0
Bankruptcies	0	2	0	-100.0	--	3	0	--
Proposals	0	0	0	--	--	0	1	-100.0
North Coast	0	3	0	-100.0	--	3	1	200.0
Bankruptcies	0	3	0	-100.0	--	3	0	--
Proposals	0	0	0	--	--	0	1	-100.0
Nechako	0	1	1	-100.0	-100.0	1	3	-66.7
Bankruptcies	0	1	0	-100.0	--	1	2	-50.0
Proposals	0	0	1	--	-100.0	0	1	-100.0
Northeast	0	0	0	--	--	2	0	--
Bankruptcies	0	0	0	--	--	1	0	--
Proposals	0	0	0	--	--	1	0	--
Unknown	1	0	2	--	-50.0	5	5	0.0
Bankruptcies	1	0	2	--	-50.0	3	5	-40.0
Proposals	0	0	0	--	--	2	0	--
Northwest Territories	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Northwest Territories	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Unknown	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	--
Yukon	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Unknown	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Nunavut	0	0	0	--	--	0	1	-100.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	0	--	--	0	0	--
Nunavut	0	0	0	--	--	0	1	-100.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	0	--	--	0	0	--
Unknown	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--

Table 7: BIA Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
St. John's	N.L.	170	145	173	17.2	-1.7	601	689	-12.8
Bankruptcies		52	59	72	-11.9	-27.8	224	266	-15.8
Proposals		118	86	101	37.2	16.8	377	423	-10.9
Halifax	N.S.	349	256	302	36.3	15.6	1,127	1,188	-5.1
Bankruptcies		150	87	131	72.4	14.5	461	486	-5.1
Proposals		199	169	171	17.8	16.4	666	702	-5.1
Moncton	N.B.	171	140	150	22.1	14.0	596	625	-4.6
Bankruptcies		47	49	67	-4.1	-29.9	201	301	-33.2
Proposals		124	91	83	36.3	49.4	395	324	21.9
Saint John	N.B.	140	125	132	12.0	6.1	500	536	-6.7
Bankruptcies		59	55	54	7.3	9.3	205	241	-14.9
Proposals		81	70	78	15.7	3.8	295	295	0.0
Saguenay	Que.	112	145	148	-22.8	-24.3	531	538	-1.3
Bankruptcies		41	56	81	-26.8	-49.4	207	279	-25.8
Proposals		71	89	67	-20.2	6.0	324	259	25.1
Québec	Que.	546	548	530	-0.4	3.0	2,178	2,221	-1.9
Bankruptcies		179	173	221	3.5	-19.0	791	972	-18.6
Proposals		367	375	309	-2.1	18.8	1,387	1,249	11.0
Sherbrooke	Que.	136	195	179	-30.3	-24.0	671	651	3.1
Bankruptcies		54	94	97	-42.6	-44.3	313	313	0.0
Proposals		82	101	82	-18.8	0.0	358	338	5.9
Trois-Rivières	Que.	152	127	142	19.7	7.0	536	573	-6.5
Bankruptcies		61	57	75	7.0	-18.7	238	308	-22.7
Proposals		91	70	67	30.0	35.8	298	265	12.5
Montréal	Que.	2,557	2,517	2,371	1.6	7.8	9,733	10,125	-3.9
Bankruptcies		944	934	1,056	1.1	-10.6	3,858	4,382	-12.0
Proposals		1,613	1,583	1,315	1.9	22.7	5,875	5,743	2.3
Ottawa - Gatineau	Ont./ Que.	860	712	749	20.8	14.8	3,025	2,906	4.1
Bankruptcies		243	219	279	11.0	-12.9	973	1,055	-7.8
Proposals		617	493	470	25.2	31.3	2,052	1,851	10.9
Kingston	Ont.	116	112	117	3.6	-0.9	443	446	-0.7
Bankruptcies		39	30	39	30.0	0.0	122	136	-10.3
Proposals		77	82	78	-6.1	-1.3	321	310	3.5
Peterborough	Ont.	83	68	69	22.1	20.3	263	264	-0.4
Bankruptcies		22	16	20	37.5	10.0	64	73	-12.3
Proposals		61	52	49	17.3	24.5	199	191	4.2
Oshawa	Ont.	247	223	221	10.8	11.8	890	962	-7.5
Bankruptcies		49	36	54	36.1	-9.3	178	209	-14.8
Proposals		198	187	167	5.9	18.6	712	753	-5.4

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

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Toronto	Ont.	3,305	2,909	2,849	13.6	16.0	11,712	12,322	-5.0
Bankruptcies		623	516	675	20.7	-7.7	2,313	2,742	-15.6
Proposals		2,682	2,393	2,174	12.1	23.4	9,399	9,580	-1.9
Hamilton	Ont.	462	445	369	3.8	25.2	1,633	1,514	7.9
Bankruptcies		96	81	92	18.5	4.3	346	413	-16.2
Proposals		366	364	277	0.5	32.1	1,287	1,101	16.9
St. Catharines - Niagara	Ont.	307	260	217	18.1	41.5	1,075	926	16.1
Bankruptcies		99	77	57	28.6	73.7	317	293	8.2
Proposals		208	183	160	13.7	30.0	758	633	19.7
Kitchener	Ont.	335	262	283	27.9	18.4	1,183	1,154	2.5
Bankruptcies		71	48	87	47.9	-18.4	241	327	-26.3
Proposals		264	214	196	23.4	34.7	942	827	13.9
Brantford	Ont.	79	98	78	-19.4	1.3	356	319	11.6
Bankruptcies		12	16	19	-25.0	-36.8	70	63	11.1
Proposals		67	82	59	-18.3	13.6	286	256	11.7
Guelph	Ont.	78	79	81	-1.3	-3.7	315	293	7.5
Bankruptcies		21	12	24	75.0	-12.5	73	88	-17.0
Proposals		57	67	57	-14.9	0.0	242	205	18.0
London	Ont.	409	371	334	10.2	22.5	1,456	1,279	13.8
Bankruptcies		104	69	103	50.7	1.0	337	354	-4.8
Proposals		305	302	231	1.0	32.0	1,119	925	21.0
Windsor	Ont.	259	228	201	13.6	28.9	873	837	4.3
Bankruptcies		49	49	48	0.0	2.1	181	219	-17.4
Proposals		210	179	153	17.3	37.3	692	618	12.0
Barrie	Ont.	171	153	150	11.8	14.0	602	599	0.5
Bankruptcies		25	38	50	-34.2	-50.0	125	154	-18.8
Proposals		146	115	100	27.0	46.0	477	445	7.2
Greater Sudbury	Ont.	176	138	127	27.5	38.6	580	547	6.0
Bankruptcies		50	34	42	47.1	19.0	152	171	-11.1
Proposals		126	104	85	21.2	48.2	428	376	13.8
Thunder Bay	Ont.	67	70	82	-4.3	-18.3	271	310	-12.6
Bankruptcies		24	19	32	26.3	-25.0	97	146	-33.6
Proposals		43	51	50	-15.7	-14.0	174	164	6.1
Winnipeg	Man.	454	356	393	27.5	15.5	1,550	1,497	3.5
Bankruptcies		123	83	119	48.2	3.4	433	460	-5.9
Proposals		331	273	274	21.2	20.8	1,117	1,037	7.7
Regina	Sask.	200	177	160	13.0	25.0	700	681	2.8
Bankruptcies		44	43	43	2.3	2.3	172	167	3.0
Proposals		156	134	117	16.4	33.3	528	514	2.7

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

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Saskatoon	Sask.	197	183	199	7.7	-1.0	684	724	-5.5
Bankruptcies		27	45	49	-40.0	-44.9	151	235	-35.7
Proposals		170	138	150	23.2	13.3	533	489	9.0
Calgary	Alta.	1,121	977	1,065	14.7	5.3	4,020	3,988	0.8
Bankruptcies		213	177	246	20.3	-13.4	752	1,044	-28.0
Proposals		908	800	819	13.5	10.9	3,268	2,944	11.0
Edmonton	Alta.	1,194	1,088	1,147	9.7	4.1	4,304	4,216	2.1
Bankruptcies		179	182	220	-1.6	-18.6	725	933	-22.3
Proposals		1,015	906	927	12.0	9.5	3,579	3,283	9.0
Kelowna	B.C.	104	100	122	4.0	-14.8	373	443	-15.8
Bankruptcies		17	18	42	-5.6	-59.5	80	136	-41.2
Proposals		87	82	80	6.1	8.8	293	307	-4.6
Abbotsford	B.C.	98	90	98	8.9	0.0	348	336	3.6
Bankruptcies		24	17	28	41.2	-14.3	76	110	-30.9
Proposals		74	73	70	1.4	5.7	272	226	20.4
Vancouver	B.C.	1,071	988	1,025	8.4	4.5	3,830	3,751	2.1
Bankruptcies		197	215	252	-8.4	-21.8	821	1,024	-19.8
Proposals		874	773	773	13.1	13.1	3,009	2,727	10.3
Victoria	B.C.	188	173	192	8.7	-2.1	672	690	-2.6
Bankruptcies		42	25	45	68.0	-6.7	133	157	-15.3
Proposals		146	148	147	-1.4	-0.7	539	533	1.1

Table 8: BIA Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
St. John's	N.L.	4	0	1	--	300.0	8	5	60.0
Bankruptcies		4	0	1	--	300.0	7	5	40.0
Proposals		0	0	0	--	--	1	0	--
Halifax	N.S.	3	6	1	-50.0	200.0	12	9	33.3
Bankruptcies		1	2	0	-50.0	--	4	7	-42.9
Proposals		2	4	1	-50.0	100.0	8	2	300.0
Moncton	N.B.	1	1	1	0.0	0.0	4	4	0.0
Bankruptcies		0	0	1	--	-100.0	1	3	-66.7
Proposals		1	1	0	0.0	--	3	1	200.0
Saint John	N.B.	0	0	0	--	--	0	1	-100.0
Bankruptcies		0	0	0	--	--	0	0	--
Proposals		0	0	0	--	--	0	1	-100.0
Saguenay	Que.	8	12	3	-33.3	166.7	27	23	17.4
Bankruptcies		8	10	3	-20.0	166.7	24	19	26.3
Proposals		0	2	0	-100.0	--	3	4	-25.0
Québec	Que.	38	39	37	-2.6	2.7	166	157	5.7
Bankruptcies		35	34	30	2.9	16.7	142	137	3.6
Proposals		3	5	7	-40.0	-57.1	24	20	20.0
Sherbrooke	Que.	7	6	6	16.7	16.7	17	27	-37.0
Bankruptcies		6	6	6	0.0	0.0	14	23	-39.1
Proposals		1	0	0	--	--	3	4	-25.0
Trois-Rivières	Que.	17	9	5	88.9	240.0	40	25	60.0
Bankruptcies		11	5	4	120.0	175.0	28	23	21.7
Proposals		6	4	1	50.0	500.0	12	2	500.0
Montréal	Que.	267	234	211	14.1	26.5	906	833	8.8
Bankruptcies		228	190	170	20.0	34.1	757	667	13.5
Proposals		39	44	41	-11.4	-4.9	149	166	-10.2
Ottawa - Gatineau	Ont./Que.	44	21	19	109.5	131.6	124	88	40.9
Bankruptcies		35	13	17	169.2	105.9	93	71	31.0
Proposals		9	8	2	12.5	350.0	31	17	82.4
Kingston	Ont.	0	0	0	--	--	1	3	-66.7
Bankruptcies		0	0	0	--	--	0	3	-100.0
Proposals		0	0	0	--	--	1	0	--
Peterborough	Ont.	0	2	1	-100.0	-100.0	3	1	200.0
Bankruptcies		0	2	1	-100.0	-100.0	3	1	200.0
Proposals		0	0	0	--	--	0	0	--
Oshawa	Ont.	2	2	2	0.0	0.0	13	4	225.0
Bankruptcies		0	2	1	-100.0	-100.0	8	3	166.7
Proposals		2	0	1	--	100.0	5	1	400.0

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

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Toronto	Ont.	104	134	83	-22.4	25.3	421	373	12.9
Bankruptcies		75	87	61	-13.8	23.0	302	272	11.0
Proposals		29	47	22	-38.3	31.8	119	101	17.8
Hamilton	Ont.	15	10	7	50.0	114.3	48	32	50.0
Bankruptcies		15	6	4	150.0	275.0	37	21	76.2
Proposals		0	4	3	-100.0	-100.0	11	11	0.0
St. Catharines - Niagara	Ont.	5	3	1	66.7	400.0	12	6	100.0
Bankruptcies		5	2	0	150.0	--	10	1	900.0
Proposals		0	1	1	-100.0	-100.0	2	5	-60.0
Kitchener	Ont.	1	7	3	-85.7	-66.7	12	21	-42.9
Bankruptcies		1	7	2	-85.7	-50.0	11	14	-21.4
Proposals		0	0	1	--	-100.0	1	7	-85.7
Brantford	Ont.	3	1	0	200.0	--	11	3	266.7
Bankruptcies		1	1	0	0.0	--	6	2	200.0
Proposals		2	0	0	--	--	5	1	400.0
Guelph	Ont.	2	0	0	--	--	5	4	25.0
Bankruptcies		2	0	0	--	--	5	1	400.0
Proposals		0	0	0	--	--	0	3	-100.0
London	Ont.	7	4	1	75.0	600.0	27	14	92.9
Bankruptcies		5	2	1	150.0	400.0	17	6	183.3
Proposals		2	2	0	0.0	--	10	8	25.0
Windsor	Ont.	1	3	4	-66.7	-75.0	14	9	55.6
Bankruptcies		1	3	3	-66.7	-66.7	13	7	85.7
Proposals		0	0	1	--	-100.0	1	2	-50.0
Barrie	Ont.	3	1	2	200.0	50.0	6	8	-25.0
Bankruptcies		1	1	1	0.0	0.0	4	5	-20.0
Proposals		2	0	1	--	100.0	2	3	-33.3
Greater Sudbury	Ont.	0	1	1	-100.0	-100.0	2	6	-66.7
Bankruptcies		0	1	1	-100.0	-100.0	2	4	-50.0
Proposals		0	0	0	--	--	0	2	-100.0
Thunder Bay	Ont.	1	1	0	0.0	--	2	0	--
Bankruptcies		0	1	0	-100.0	--	1	0	--
Proposals		1	0	0	--	--	1	0	--
Winnipeg	Man.	4	4	5	0.0	-20.0	17	17	0.0
Bankruptcies		3	3	4	0.0	-25.0	12	13	-7.7
Proposals		1	1	1	0.0	0.0	5	4	25.0
Regina	Sask.	1	1	2	0.0	-50.0	5	9	-44.4
Bankruptcies		1	1	1	0.0	0.0	4	8	-50.0
Proposals		0	0	1	--	-100.0	1	1	0.0

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

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	% Change
Saskatoon	Sask.	3	6	3	-50.0	0.0	14	16	-12.5
Bankruptcies		0	5	2	-100.0	-100.0	8	14	-42.9
Proposals		3	1	1	200.0	200.0	6	2	200.0
Calgary	Alta.	20	15	17	33.3	17.6	49	58	-15.5
Bankruptcies		9	12	13	-25.0	-30.8	32	42	-23.8
Proposals		11	3	4	266.7	175.0	17	16	6.3
Edmonton	Alta.	12	18	17	-33.3	-29.4	57	42	35.7
Bankruptcies		9	14	7	-35.7	28.6	36	26	38.5
Proposals		3	4	10	-25.0	-70.0	21	16	31.3
Kelowna	B.C.	2	0	1	--	100.0	4	2	100.0
Bankruptcies		2	0	1	--	100.0	4	2	100.0
Proposals		0	0	0	--	--	0	0	--
Abbotsford	B.C.	1	5	0	-80.0	--	6	2	200.0
Bankruptcies		1	2	0	-50.0	--	3	2	50.0
Proposals		0	3	0	-100.0	--	3	0	--
Vancouver	B.C.	20	17	6	17.6	233.3	57	55	3.6
Bankruptcies		14	13	2	7.7	600.0	44	39	12.8
Proposals		6	4	4	50.0	50.0	13	16	-18.8
Victoria	B.C.	0	1	1	-100.0	-100.0	2	6	-66.7
Bankruptcies		0	0	0	--	--	1	5	-80.0
Proposals		0	1	1	-100.0	-100.0	1	1	0.0

Notes for Tables 9, 10 and 11

The count of CCAA proceedings filed in the quarter is accurate as of the last day of the quarter.

CCAA filings are counted according to the Initial Order Date as indicated on *Form 1 Information Pertaining to the Initial Order*.

The method for counting the filing affiliates changed in 2022. The count of filing affiliates now reflects the affiliated companies reported on *Form 2 Debtor Company Information Summary (Commencement of Proceedings)*.

Deemed trust and contingent liabilities are not included in the calculation of total liabilities.

CCAA filings are counted under the province reported in the debtor company's head office address. In cases where the head office address is outside of Canada, the court district in which the filing is made is used.

More than one NAICS code can be reported, and this is reflected in the report. Note that the method for counting the NAICS codes changed in 2022.

In cases where there is a discrepancy between reports, the most recent is to be considered accurate.

Table 9: Total CCAA Proceedings

	Volume			+/- Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	+/- Change
Total Domestic Proceedings Filed	9	4	5	5	4	22	39	-17
Filed by Privately-Held Companies	6	3	5	3	1	14	34	-20
Filed by Publicly-traded Companies	3	1	0	2	3	8	5	3
Filing Affiliates	56	21	12	35	44	93	234	-141
Total Liabilities (in millions)	776,683,812	207,923,721	710,842,893	568,760,091	65,840,919	1,556,728,803	5,494,309,380	-3,937,580,577
Secured Liabilities (%)	65.5	63.6	65.9	n/a	n/a	60.1	33.0	n/a
Unsecured Liabilities (%)	34.5	36.4	34.1	n/a	n/a	39.9	67.0	n/a
Total Assets (in millions)	851,868,024	505,797,306	854,692,607	346,070,718	-2,824,583	1,921,678,053	5,004,079,663	-3,082,401,610

Table 10: CCAA Proceedings by Province

	Volume			+/- Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	+/- Change
Newfoundland and Labrador	1	1	0	0	1	2	0	2
Nova Scotia	0	0	0	0	0	0	0	0
Prince Edward Island	0	0	0	0	0	0	0	0
New Brunswick	0	0	0	0	0	0	0	0
Quebec	0	1	1	-1	-1	2	12	-10
Ontario	3	2	2	1	1	10	16	-6
Manitoba	0	0	0	0	0	0	0	0
Saskatchewan	0	0	0	0	0	0	0	0
Alberta	0	0	2	0	-2	2	4	-2
British Columbia	5	0	0	5	5	6	7	-1
Northwest Territories	0	0	0	0	0	0	0	0
Yukon	0	0	0	0	0	0	0	0
Nunavut	0	0	0	0	0	0	0	0
Canada	9	4	5	5	4	22	39	-17

Table 11: CCAA Proceedings by NAICS Sectors

	Volume			+/- Change		12-Month Period Ending		
	Q2 2022	Q1 2022	Q2 2021	Q1 2022 to Q2 2022	Q2 2021 to Q2 2022	06-30-2022	06-30-2021	+/- Change
Agriculture, Forestry, Fishing and Hunting	1	1	0	0	1	2	4	-2
Mining and Oil and Gas Extraction	1	1	3	0	-2	6	5	1
Utilities	0	0	0	0	0	0	1	-1
Construction	1	0	0	1	1	2	0	2
Manufacturing	6	0	6	6	0	6	27	-21
Wholesale Trade	0	0	0	0	0	0	2	-2
Retail Trade	4	0	0	4	4	6	14	-8
Transportation and Warehousing	0	0	0	0	0	2	0	2
Information and Cultural Industries	0	0	0	0	0	0	1	-1
Finance and Insurance	0	0	0	0	0	0	3	-3
Real Estate and Rental and Leasing	1	1	0	0	1	2	1	1
Professional, Scientific and Technical Services	1	0	0	1	1	2	1	1
Management of Companies and Enterprises	1	0	0	1	1	2	3	-1
Administrative and Support, Waste Management and Remediation Services	0	0	0	0	0	0	1	-1
Educational Services	0	1	0	-1	0	1	1	0
Health Care and Social Assistance	0	0	0	0	0	0	0	0
Arts, Entertainment and Recreation	0	0	0	0	0	0	1	-1
Accommodation and Food Services	0	0	0	0	0	1	2	-1
Other Services (except Public Administration)	1	0	0	1	1	1	0	1
Public Administration	0	0	0	0	0	0	0	0
Total	17	4	9	13	8	33	67	-34