



2022

Insolvency Statistics in Canada

Fourth Quarter of 2022

This publication is available online at <https://publications.gc.ca/site/eng/9.507915/publication.html>

To obtain a copy of this publication, or to receive it in an alternate format (Braille, large print, etc.), please fill out the Publication Request Form at www.ic.gc.ca/publication-request or contact:

ISED Citizen Services Centre
Innovation, Science and Economic Development Canada
C.D. Howe Building
235 Queen Street
Ottawa, ON K1A 0H5
Canada

Telephone (toll-free in Canada): 1-800-328-6189
Telephone (international): 613-954-5031
TTY (for hearing impaired): 1-866-694-8389
Business hours: 8:30 a.m. to 5:00 p.m. (Eastern Time)
Email: ISED@canada.ca

Permission to Reproduce

Except as otherwise specifically noted, the information in this publication may be reproduced, in part or in whole and by any means, without charge or further permission from the Department of Industry, provided that due diligence is exercised in ensuring the accuracy of the information reproduced; that the Department of Industry is identified as the source institution; and that the reproduction is not represented as an official version of the information reproduced or as having been made in affiliation with, or with the endorsement of, the Department of Industry.

For permission to reproduce the information in this publication for commercial purposes, please fill out the Application for Crown Copyright Clearance at www.ic.gc.ca/copyright-request or contact the ISED Citizen Services Centre mentioned above.

© Her Majesty the Queen in Right of Canada, as represented by the Minister of Industry, (2021).

Cat. No. Iu74-3E-PDF
ISSN 2290-8420

Aussi offert en français sous le titre *Statistiques sur l'insolvabilité au Canada*.

List of Tables

Table 1: Total BIA Insolvencies	1
Table 2: BIA Insolvencies Filed by Consumers	2
Table 3: BIA Insolvencies Filed by Businesses	3
Table 3a: BIA Insolvencies Filed by Corporations	4
Table 3b: BIA Insolvencies Filed by Individual Businesses	5
Table 4: BIA Insolvencies by NAICS Sectors	6
Table 5: BIA Insolvencies Filed by Consumers by Economic Region (ER)	8
Table 6: BIA Insolvencies Filed by Businesses by ER	15
Table 7: BIA Insolvencies Filed by Consumers by Census Metropolitan Area (CMA)	22
Table 8: BIA Insolvencies Filed by Businesses by CMA	25
Notes for Tables 9, 10 and 11	28
Table 9: Total CCAA Proceedings	29
Table 10: CCAA Proceedings by Province	30
Table 11: CCAA Proceedings by NAICS Sectors	31

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		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Newfoundland and Labrador	493	524	406	-5.9	21.4	1,940	1,749	10.9
Bankruptcies	169	182	147	-7.1	15.0	684	653	4.7
Proposals	324	342	259	-5.3	25.1	1,256	1,096	14.6
Prince Edward Island	107	112	109	-4.5	-1.8	446	388	14.9
Bankruptcies	40	38	47	5.3	-14.9	171	172	-0.6
Proposals	67	74	62	-9.5	8.1	275	216	27.3
Nova Scotia	901	946	697	-4.8	29.3	3,494	3,024	15.5
Bankruptcies	272	321	285	-15.3	-4.6	1,225	1,281	-4.4
Proposals	629	625	412	0.6	52.7	2,269	1,743	30.2
New Brunswick	778	833	664	-6.6	17.2	3,154	2,997	5.2
Bankruptcies	215	272	251	-21.0	-14.3	1,048	1,251	-16.2
Proposals	563	561	413	0.4	36.3	2,106	1,746	20.6
Quebec	6,971	7,018	6,256	-0.7	11.4	27,378	25,197	8.7
Bankruptcies	2,491	2,675	2,807	-6.9	-11.3	10,419	11,373	-8.4
Proposals	4,480	4,343	3,449	3.2	29.9	16,959	13,824	22.7
Ontario	9,426	9,167	7,864	2.8	19.9	35,642	30,940	15.2
Bankruptcies	1,929	1,952	2,006	-1.2	-3.8	7,791	8,027	-2.9
Proposals	7,497	7,215	5,858	3.9	28.0	27,851	22,913	21.6
Manitoba	752	762	658	-1.3	14.3	2,807	2,538	10.6
Bankruptcies	207	210	206	-1.4	0.5	751	807	-6.9
Proposals	545	552	452	-1.3	20.6	2,056	1,731	18.8
Saskatchewan	815	806	718	1.1	13.5	3,173	2,772	14.5
Bankruptcies	149	180	184	-17.2	-19.0	676	780	-13.3
Proposals	666	626	534	6.4	24.7	2,497	1,992	25.4
Alberta	3,855	3,748	3,457	2.9	11.5	15,112	14,095	7.2
Bankruptcies	626	592	651	5.7	-3.8	2,507	2,819	-11.1
Proposals	3,229	3,156	2,806	2.3	15.1	12,605	11,276	11.8
British Columbia	2,765	2,713	2,139	1.9	29.3	10,320	8,773	17.6
Bankruptcies	487	472	481	3.2	1.2	1,926	2,221	-13.3
Proposals	2,278	2,241	1,658	1.7	37.4	8,394	6,552	28.1
Northwest Territories	9	11	16	-18.2	-43.8	58	53	9.4
Bankruptcies	0	0	4	--	-100.0	3	9	-66.7
Proposals	9	11	12	-18.2	-25.0	55	44	25.0
Yukon	9	13	11	-30.8	-18.2	49	34	44.1
Bankruptcies	2	2	2	0.0	0.0	6	9	-33.3
Proposals	7	11	9	-36.4	-22.2	43	25	72.0
Nunavut	7	3	4	133.3	75.0	13	12	8.3
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	7	3	4	133.3	75.0	13	11	18.2
Canada	26,888	26,656	22,999	0.9	16.9	103,586	92,572	11.9
Bankruptcies	6,587	6,896	7,071	-4.5	-6.8	27,207	29,403	-7.5
Proposals	20,301	19,760	15,928	2.7	27.5	76,379	63,169	20.9

Table 2: BIA Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Newfoundland and Labrador	492	520	403	-5.4	22.1	1,928	1,737	11.0
Bankruptcies	168	180	145	-6.7	15.9	674	642	5.0
Proposals	324	340	258	-4.7	25.6	1,254	1,095	14.5
Prince Edward Island	105	112	107	-6.3	-1.9	443	384	15.4
Bankruptcies	39	38	45	2.6	-13.3	169	169	0.0
Proposals	66	74	62	-10.8	6.5	274	215	27.4
Nova Scotia	892	941	690	-5.2	29.3	3,467	3,007	15.3
Bankruptcies	267	316	281	-15.5	-5.0	1,208	1,268	-4.7
Proposals	625	625	409	0.0	52.8	2,259	1,739	29.9
New Brunswick	771	825	660	-6.5	16.8	3,128	2,985	4.8
Bankruptcies	210	265	248	-20.8	-15.3	1,027	1,241	-17.2
Proposals	561	560	412	0.2	36.2	2,101	1,744	20.5
Quebec	6,398	6,589	5,781	-2.9	10.7	25,433	23,667	7.5
Bankruptcies	2,010	2,313	2,419	-13.1	-16.9	8,795	10,113	-13.0
Proposals	4,388	4,276	3,362	2.6	30.5	16,638	13,554	22.8
Ontario	9,143	8,960	7,679	2.0	19.1	34,736	30,327	14.5
Bankruptcies	1,724	1,790	1,869	-3.7	-7.8	7,133	7,580	-5.9
Proposals	7,419	7,170	5,810	3.5	27.7	27,603	22,747	21.3
Manitoba	740	755	653	-2.0	13.3	2,773	2,507	10.6
Bankruptcies	202	207	202	-2.4	0.0	734	782	-6.1
Proposals	538	548	451	-1.8	19.3	2,039	1,725	18.2
Saskatchewan	803	788	707	1.9	13.6	3,116	2,724	14.4
Bankruptcies	143	170	176	-15.9	-18.8	642	744	-13.7
Proposals	660	618	531	6.8	24.3	2,474	1,980	24.9
Alberta	3,788	3,675	3,430	3.1	10.4	14,875	13,956	6.6
Bankruptcies	589	558	632	5.6	-6.8	2,374	2,731	-13.1
Proposals	3,199	3,117	2,798	2.6	14.3	12,501	11,225	11.4
British Columbia	2,730	2,668	2,125	2.3	28.5	10,167	8,699	16.9
Bankruptcies	466	442	469	5.4	-0.6	1,821	2,172	-16.2
Proposals	2,264	2,226	1,656	1.7	36.7	8,346	6,527	27.9
Northwest Territories	7	11	16	-36.4	-56.3	56	53	5.7
Bankruptcies	0	0	4	--	-100.0	3	9	-66.7
Proposals	7	11	12	-36.4	-41.7	53	44	20.5
Yukon	9	13	11	-30.8	-18.2	49	34	44.1
Bankruptcies	2	2	2	0.0	0.0	6	9	-33.3
Proposals	7	11	9	-36.4	-22.2	43	25	72.0
Nunavut	7	3	4	133.3	75.0	13	12	8.3
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	7	3	4	133.3	75.0	13	11	18.2
Canada	25,885	25,860	22,266	0.1	16.3	100,184	90,092	11.2
Bankruptcies	5,820	6,281	6,492	-7.3	-10.4	24,586	27,461	-10.5
Proposals	20,065	19,579	15,774	2.5	27.2	75,598	62,631	20.7

Table 3: BIA Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Newfoundland and Labrador	1	4	3	-75.0	-66.7	12	12	0.0
Bankruptcies	1	2	2	-50.0	-50.0	10	11	-9.1
Proposals	0	2	1	-100.0	-100.0	2	1	100.0
Prince Edward Island	2	0	2	--	0.0	3	4	-25.0
Bankruptcies	1	0	2	--	-50.0	2	3	-33.3
Proposals	1	0	0	--	--	1	1	0.0
Nova Scotia	9	5	7	80.0	28.6	27	17	58.8
Bankruptcies	5	5	4	0.0	25.0	17	13	30.8
Proposals	4	0	3	--	33.3	10	4	150.0
New Brunswick	7	8	4	-12.5	75.0	26	12	116.7
Bankruptcies	5	7	3	-28.6	66.7	21	10	110.0
Proposals	2	1	1	100.0	100.0	5	2	150.0
Quebec	573	429	475	33.6	20.6	1,945	1,530	27.1
Bankruptcies	481	362	388	32.9	24.0	1,624	1,260	28.9
Proposals	92	67	87	37.3	5.7	321	270	18.9
Ontario	283	207	185	36.7	53.0	906	613	47.8
Bankruptcies	205	162	137	26.5	49.6	658	447	47.2
Proposals	78	45	48	73.3	62.5	248	166	49.4
Manitoba	12	7	5	71.4	140.0	34	31	9.7
Bankruptcies	5	3	4	66.7	25.0	17	25	-32.0
Proposals	7	4	1	75.0	600.0	17	6	183.3
Saskatchewan	12	18	11	-33.3	9.1	57	48	18.8
Bankruptcies	6	10	8	-40.0	-25.0	34	36	-5.6
Proposals	6	8	3	-25.0	100.0	23	12	91.7
Alberta	67	73	27	-8.2	148.1	237	139	70.5
Bankruptcies	37	34	19	8.8	94.7	133	88	51.1
Proposals	30	39	8	-23.1	275.0	104	51	103.9
British Columbia	35	45	14	-22.2	150.0	153	74	106.8
Bankruptcies	21	30	12	-30.0	75.0	105	49	114.3
Proposals	14	15	2	-6.7	600.0	48	25	92.0
Northwest Territories	2	0	0	--	--	2	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	2	0	0	--	--	2	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	1,003	796	733	26.0	36.8	3,402	2,480	37.2
Bankruptcies	767	615	579	24.7	32.5	2,621	1,942	35.0
Proposals	236	181	154	30.4	53.2	781	538	45.2

Table 3a: BIA Insolvencies Filed by Corporations

	Volume			% Change		12-Month Period Ending		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Newfoundland and Labrador	0	0	1	--	-100.0	0	5	-100.0
Bankruptcies	0	0	0	--	--	0	4	-100.0
Proposals	0	0	1	--	-100.0	0	1	-100.0
Prince Edward Island	2	0	0	--	--	3	1	200.0
Bankruptcies	1	0	0	--	--	2	1	100.0
Proposals	1	0	0	--	--	1	0	--
Nova Scotia	2	3	1	-33.3	100.0	11	6	83.3
Bankruptcies	1	3	1	-66.7	0.0	6	5	20.0
Proposals	1	0	0	--	--	5	1	400.0
New Brunswick	5	3	4	66.7	25.0	11	9	22.2
Bankruptcies	3	3	3	0.0	0.0	9	7	28.6
Proposals	2	0	1	--	100.0	2	2	0.0
Quebec	503	370	418	35.9	20.3	1,685	1,338	25.9
Bankruptcies	434	328	357	32.3	21.6	1,470	1,147	28.2
Proposals	69	42	61	64.3	13.1	215	191	12.6
Ontario	181	137	131	32.1	38.2	584	435	34.3
Bankruptcies	153	119	105	28.6	45.7	480	349	37.5
Proposals	28	18	26	55.6	7.7	104	86	20.9
Manitoba	2	4	0	-50.0	--	14	13	7.7
Bankruptcies	0	2	0	-100.0	--	7	10	-30.0
Proposals	2	2	0	0.0	--	7	3	133.3
Saskatchewan	1	5	0	-80.0	--	13	15	-13.3
Bankruptcies	1	2	0	-50.0	--	7	12	-41.7
Proposals	0	3	0	-100.0	--	6	3	100.0
Alberta	33	40	15	-17.5	120.0	112	81	38.3
Bankruptcies	26	18	13	44.4	100.0	74	57	29.8
Proposals	7	22	2	-68.2	250.0	38	24	58.3
British Columbia	13	17	8	-23.5	62.5	62	39	59.0
Bankruptcies	9	11	7	-18.2	28.6	44	28	57.1
Proposals	4	6	1	-33.3	300.0	18	11	63.6
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	742	579	578	28.2	28.4	2,495	1,942	28.5
Bankruptcies	628	486	486	29.2	29.2	2,099	1,620	29.6
Proposals	114	93	92	22.6	23.9	396	322	23.0

Table 3b: BIA Insolvencies Filed by Individual Businesses

	Volume			% Change		12-Month Period Ending		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Newfoundland and Labrador	1	4	2	-75.0	-50.0	12	7	71.4
Bankruptcies	1	2	2	-50.0	-50.0	10	7	42.9
Proposals	0	2	0	-100.0	--	2	0	--
Prince Edward Island	0	0	2	--	-100.0	0	3	-100.0
Bankruptcies	0	0	2	--	-100.0	0	2	-100.0
Proposals	0	0	0	--	--	0	1	-100.0
Nova Scotia	7	2	6	250.0	16.7	16	11	45.5
Bankruptcies	4	2	3	100.0	33.3	11	8	37.5
Proposals	3	0	3	--	0.0	5	3	66.7
New Brunswick	2	5	0	-60.0	--	15	3	400.0
Bankruptcies	2	4	0	-50.0	--	12	3	300.0
Proposals	0	1	0	-100.0	--	3	0	--
Quebec	70	59	57	18.6	22.8	260	192	35.4
Bankruptcies	47	34	31	38.2	51.6	154	113	36.3
Proposals	23	25	26	-8.0	-11.5	106	79	34.2
Ontario	102	70	54	45.7	88.9	322	178	80.9
Bankruptcies	52	43	32	20.9	62.5	178	98	81.6
Proposals	50	27	22	85.2	127.3	144	80	80.0
Manitoba	10	3	5	233.3	100.0	20	18	11.1
Bankruptcies	5	1	4	400.0	25.0	10	15	-33.3
Proposals	5	2	1	150.0	400.0	10	3	233.3
Saskatchewan	11	13	11	-15.4	0.0	44	33	33.3
Bankruptcies	5	8	8	-37.5	-37.5	27	24	12.5
Proposals	6	5	3	20.0	100.0	17	9	88.9
Alberta	34	33	12	3.0	183.3	125	58	115.5
Bankruptcies	11	16	6	-31.3	83.3	59	31	90.3
Proposals	23	17	6	35.3	283.3	66	27	144.4
British Columbia	22	28	6	-21.4	266.7	91	35	160.0
Bankruptcies	12	19	5	-36.8	140.0	61	21	190.5
Proposals	10	9	1	11.1	900.0	30	14	114.3
Northwest Territories	2	0	0	--	--	2	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	2	0	0	--	--	2	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	261	217	155	20.3	68.4	907	538	68.6
Bankruptcies	139	129	93	7.8	49.5	522	322	62.1
Proposals	122	88	62	38.6	96.8	385	216	78.2

Table 4: BIA Insolvencies by NAICS Sectors

	Volume			% Change		12-Month Period Ending		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Agriculture, Forestry, Fishing and Hunting	15	13	13	15.4	15.4	77	51	51.0
Bankruptcies	10	9	12	11.1	-16.7	62	44	40.9
Proposals	5	4	1	25.0	400.0	15	7	114.3
Mining and Oil and Gas Extraction	7	8	1	-12.5	600.0	29	39	-25.6
Bankruptcies	5	7	0	-28.6	--	23	28	-17.9
Proposals	2	1	1	100.0	100.0	6	11	-45.5
Utilities	2	0	1	--	100.0	7	3	133.3
Bankruptcies	0	0	1	--	-100.0	4	2	100.0
Proposals	2	0	0	--	--	3	1	200.0
Construction	162	108	114	50.0	42.1	519	369	40.7
Bankruptcies	110	70	79	57.1	39.2	357	277	28.9
Proposals	52	38	35	36.8	48.6	162	92	76.1
Manufacturing	85	64	50	32.8	70.0	267	224	19.2
Bankruptcies	61	45	36	35.6	69.4	199	171	16.4
Proposals	24	19	14	26.3	71.4	68	53	28.3
Wholesale Trade	57	28	36	103.6	58.3	152	101	50.5
Bankruptcies	44	22	29	100.0	51.7	122	81	50.6
Proposals	13	6	7	116.7	85.7	30	20	50.0
Retail Trade	116	83	72	39.8	61.1	374	255	46.7
Bankruptcies	99	69	58	43.5	70.7	317	201	57.7
Proposals	17	14	14	21.4	21.4	57	54	5.6
Transportation and Warehousing	72	74	55	-2.7	30.9	289	190	52.1
Bankruptcies	56	60	45	-6.7	24.4	223	156	42.9
Proposals	16	14	10	14.3	60.0	66	34	94.1
Information and Cultural Industries	20	10	11	100.0	81.8	70	40	75.0
Bankruptcies	15	6	10	150.0	50.0	44	34	29.4
Proposals	5	4	1	25.0	400.0	26	6	333.3
Finance and Insurance	12	13	14	-7.7	-14.3	40	53	-24.5
Bankruptcies	11	10	10	10.0	10.0	28	44	-36.4
Proposals	1	3	4	-66.7	-75.0	12	9	33.3
Real Estate and Rental and Leasing	34	34	39	0.0	-12.8	116	118	-1.7
Bankruptcies	27	30	26	-10.0	3.8	93	84	10.7
Proposals	7	4	13	75.0	-46.2	23	34	-32.4
Professional, Scientific and Technical Services	68	56	61	21.4	11.5	242	170	42.4
Bankruptcies	46	42	54	9.5	-14.8	177	141	25.5
Proposals	22	14	7	57.1	214.3	65	29	124.1

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

	Volume			% Change		12-Month Period Ending		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Management of Companies and Enterprises	36	8	14	350.0	157.1	82	64	28.1
Bankruptcies	32	7	11	357.1	190.9	70	49	42.9
Proposals	4	1	3	300.0	33.3	12	15	-20.0
Administrative and Support, Waste Management and Remediation Services	42	39	43	7.7	-2.3	178	145	22.8
Bankruptcies	29	23	32	26.1	-9.4	122	108	13.0
Proposals	13	16	11	-18.8	18.2	56	37	51.4
Educational Services	20	6	9	233.3	122.2	35	26	34.6
Bankruptcies	16	4	6	300.0	166.7	28	21	33.3
Proposals	4	2	3	100.0	33.3	7	5	40.0
Health Care and Social Assistance	23	33	14	-30.3	64.3	102	66	54.5
Bankruptcies	14	19	14	-26.3	0.0	67	48	39.6
Proposals	9	14	0	-35.7	--	35	18	94.4
Arts, Entertainment and Recreation	16	25	17	-36.0	-5.9	84	68	23.5
Bankruptcies	13	24	12	-45.8	8.3	73	49	49.0
Proposals	3	1	5	200.0	-40.0	11	19	-42.1
Accommodation and Food Services	156	129	130	20.9	20.0	500	367	36.2
Bankruptcies	129	116	111	11.2	16.2	423	296	42.9
Proposals	27	13	19	107.7	42.1	77	71	8.5
Other Services (except Public Administration)	56	61	37	-8.2	51.4	229	126	81.7
Bankruptcies	46	48	31	-4.2	48.4	179	103	73.8
Proposals	10	13	6	-23.1	66.7	50	23	117.4
Public Administration	4	3	1	33.3	300.0	8	4	100.0
Bankruptcies	4	3	1	33.3	300.0	8	4	100.0
Proposals	0	0	0	--	--	0	0	--
Total	1,003	795	732	26.2	37.0	3,400	2,479	37.2
Bankruptcies	767	614	578	24.9	32.7	2,619	1,941	34.9
Proposals	236	181	154	30.4	53.2	781	538	45.2

Table 5: BIA Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Newfoundland and Labrador	492	520	403	-5.4	22.1	1,926	1,739	10.8
Bankruptcies	168	180	145	-6.7	15.9	674	643	4.8
Proposals	324	340	258	-4.7	25.6	1,252	1,096	14.2
Avalon Peninsula	239	293	207	-18.4	15.5	958	885	8.2
Bankruptcies	74	93	76	-20.4	-2.6	316	340	-7.1
Proposals	165	200	131	-17.5	26.0	642	545	17.8
South Coast - Burin Peninsula	41	27	31	51.9	32.3	130	120	8.3
Bankruptcies	19	13	11	46.2	72.7	49	39	25.6
Proposals	22	14	20	57.1	10.0	81	81	0.0
West Coast - Northern Peninsula - Labrador	83	77	74	7.8	12.2	313	301	4.0
Bankruptcies	31	29	24	6.9	29.2	120	93	29.0
Proposals	52	48	50	8.3	4.0	193	208	-7.2
Notre Dame - Central Bonavista Bay	121	108	83	12.0	45.8	466	388	20.1
Bankruptcies	43	37	32	16.2	34.4	168	155	8.4
Proposals	78	71	51	9.9	52.9	298	233	27.9
Unknown	8	15	8	-46.7	0.0	59	45	31.1
Bankruptcies	1	8	2	-87.5	-50.0	21	16	31.3
Proposals	7	7	6	0.0	16.7	38	29	31.0
Prince Edward Island	105	112	107	-6.3	-1.9	443	383	15.7
Bankruptcies	39	38	45	2.6	-13.3	169	168	0.6
Proposals	66	74	62	-10.8	6.5	274	215	27.4
Prince Edward Island	102	107	105	-4.7	-2.9	428	373	14.7
Bankruptcies	38	38	45	0.0	-15.6	162	163	-0.6
Proposals	64	69	60	-7.2	6.7	266	210	26.7
Unknown	3	5	2	-40.0	50.0	15	10	50.0
Bankruptcies	1	0	0	--	--	7	5	40.0
Proposals	2	5	2	-60.0	0.0	8	5	60.0
Nova Scotia	891	941	690	-5.3	29.1	3,465	3,004	15.3
Bankruptcies	267	316	281	-15.5	-5.0	1,208	1,265	-4.5
Proposals	624	625	409	-0.2	52.6	2,257	1,739	29.8
Cape Breton	154	136	143	13.2	7.7	579	566	2.3
Bankruptcies	47	52	61	-9.6	-23.0	205	246	-16.7
Proposals	107	84	82	27.4	30.5	374	320	16.9
North Shore	158	155	97	1.9	62.9	593	509	16.5
Bankruptcies	39	51	26	-23.5	50.0	195	189	3.2
Proposals	119	104	71	14.4	67.6	398	320	24.4
Annapolis Valley	126	111	78	13.5	61.5	435	369	17.9
Bankruptcies	47	36	37	30.6	27.0	170	174	-2.3
Proposals	79	75	41	5.3	92.7	265	195	35.9
Southern	104	137	84	-24.1	23.8	453	370	22.4
Bankruptcies	34	44	31	-22.7	9.7	155	155	0.0
Proposals	70	93	53	-24.7	32.1	298	215	38.6

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		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Halifax	314	376	276	-16.5	13.8	1,295	1,126	15.0
Bankruptcies	89	126	121	-29.4	-26.4	452	475	-4.8
Proposals	225	250	155	-10.0	45.2	843	651	29.5
Unknown	35	26	12	34.6	191.7	110	64	71.9
Bankruptcies	11	7	5	57.1	120.0	31	26	19.2
Proposals	24	19	7	26.3	242.9	79	38	107.9
New Brunswick	771	823	660	-6.3	16.8	3,125	2,985	4.7
Bankruptcies	210	265	249	-20.8	-15.7	1,027	1,243	-17.4
Proposals	561	558	411	0.5	36.5	2,098	1,742	20.4
Campbellton - Miramichi	179	171	158	4.7	13.3	680	673	1.0
Bankruptcies	48	52	72	-7.7	-33.3	239	289	-17.3
Proposals	131	119	86	10.1	52.3	441	384	14.8
Moncton - Richibucto	206	236	175	-12.7	17.7	868	811	7.0
Bankruptcies	57	75	57	-24.0	0.0	268	328	-18.3
Proposals	149	161	118	-7.5	26.3	600	483	24.2
Saint John - St. Stephen	164	186	156	-11.8	5.1	699	677	3.2
Bankruptcies	45	67	57	-32.8	-21.1	248	277	-10.5
Proposals	119	119	99	0.0	20.2	451	400	12.8
Fredericton - Oromocto	135	125	86	8.0	57.0	515	460	12.0
Bankruptcies	38	35	28	8.6	35.7	149	199	-25.1
Proposals	97	90	58	7.8	67.2	366	261	40.2
Edmundston - Woodstock	69	97	76	-28.9	-9.2	316	328	-3.7
Bankruptcies	16	32	34	-50.0	-52.9	107	144	-25.7
Proposals	53	65	42	-18.5	26.2	209	184	13.6
Unknown	18	8	9	125.0	100.0	47	36	30.6
Bankruptcies	6	4	1	50.0	500.0	16	6	166.7
Proposals	12	4	8	200.0	50.0	31	30	3.3
Quebec	6,398	6,587	5,781	-2.9	10.7	25,432	23,664	7.5
Bankruptcies	2,010	2,311	2,419	-13.0	-16.9	8,793	10,112	-13.0
Proposals	4,388	4,276	3,362	2.6	30.5	16,639	13,552	22.8
Gaspésie - Îles-de-la-Madeleine	82	77	75	6.5	9.3	295	289	2.1
Bankruptcies	17	22	32	-22.7	-46.9	77	128	-39.8
Proposals	65	55	43	18.2	51.2	218	161	35.4
Bas-Saint-Laurent	141	133	172	6.0	-18.0	637	570	11.8
Bankruptcies	39	46	69	-15.2	-43.5	223	251	-11.2
Proposals	102	87	103	17.2	-1.0	414	319	29.8
Capitale-Nationale	604	558	522	8.2	15.7	2,217	2,052	8.0
Bankruptcies	193	187	197	3.2	-2.0	714	838	-14.8
Proposals	411	371	325	10.8	26.5	1,503	1,214	23.8
Chaudière - Appalaches	327	301	278	8.6	17.6	1,204	1,145	5.2
Bankruptcies	91	98	109	-7.1	-16.5	394	471	-16.3
Proposals	236	203	169	16.3	39.6	810	674	20.2
Estrie	226	278	225	-18.7	0.4	987	954	3.5
Bankruptcies	90	118	104	-23.7	-13.5	421	437	-3.7
Proposals	136	160	121	-15.0	12.4	566	517	9.5

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

	Volume			% Change		12-Month Period Ending		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Centre-du-Québec	204	210	176	-2.9	15.9	817	729	12.1
Bankruptcies	73	83	74	-12.0	-1.4	331	324	2.2
Proposals	131	127	102	3.1	28.4	486	405	20.0
Montréal	1,107	1,137	1,021	-2.6	8.4	4,465	4,256	4.9
Bankruptcies	316	368	432	-14.1	-26.9	1,429	1,707	-16.3
Proposals	791	769	589	2.9	34.3	3,036	2,549	19.1
Montréal	1,187	1,192	1,014	-0.4	17.1	4,736	4,334	9.3
Bankruptcies	389	461	459	-15.6	-15.3	1,791	1,957	-8.5
Proposals	798	731	555	9.2	43.8	2,945	2,377	23.9
Laval	268	270	247	-0.7	8.5	1,037	1,022	1.5
Bankruptcies	103	100	109	3.0	-5.5	395	447	-11.6
Proposals	165	170	138	-2.9	19.6	642	575	11.7
Lanaudière	484	533	405	-9.2	19.5	1,928	1,671	15.4
Bankruptcies	154	177	167	-13.0	-7.8	648	679	-4.6
Proposals	330	356	238	-7.3	38.7	1,280	992	29.0
Laurentides	527	550	475	-4.2	10.9	2,083	1,957	6.4
Bankruptcies	164	194	189	-15.5	-13.2	708	821	-13.8
Proposals	363	356	286	2.0	26.9	1,375	1,136	21.0
Outaouais	336	374	314	-10.2	7.0	1,399	1,321	5.9
Bankruptcies	102	116	122	-12.1	-16.4	441	541	-18.5
Proposals	234	258	192	-9.3	21.9	958	780	22.8
Abitibi - Témiscamingue	146	119	135	22.7	8.1	514	541	-5.0
Bankruptcies	35	33	53	6.1	-34.0	132	211	-37.4
Proposals	111	86	82	29.1	35.4	382	330	15.8
Mauricie	230	288	242	-20.1	-5.0	995	899	10.7
Bankruptcies	101	130	118	-22.3	-14.4	436	457	-4.6
Proposals	129	158	124	-18.4	4.0	559	442	26.5
Saguenay - Lac-Saint-Jean	212	209	205	1.4	3.4	828	862	-3.9
Bankruptcies	66	85	90	-22.4	-26.7	302	419	-27.9
Proposals	146	124	115	17.7	27.0	526	443	18.7
Côte-Nord	67	76	53	-11.8	26.4	280	242	15.7
Bankruptcies	17	16	20	6.3	-15.0	74	104	-28.8
Proposals	50	60	33	-16.7	51.5	206	138	49.3
Nord-du-Québec	12	14	19	-14.3	-36.8	54	54	0.0
Bankruptcies	1	2	3	-50.0	-66.7	9	15	-40.0
Proposals	11	12	16	-8.3	-31.3	45	39	15.4
Unknown	238	268	203	-11.2	17.2	956	766	24.8
Bankruptcies	59	75	72	-21.3	-18.1	268	305	-12.1
Proposals	179	193	131	-7.3	36.6	688	461	49.2
Ontario	9,146	8,966	7,685	2.0	19.0	34,748	30,336	14.5
Bankruptcies	1,724	1,791	1,870	-3.7	-7.8	7,133	7,583	-5.9
Proposals	7,422	7,175	5,815	3.4	27.6	27,615	22,753	21.4
Ottawa	787	781	703	0.8	11.9	2,970	2,713	9.5
Bankruptcies	186	193	244	-3.6	-23.8	807	948	-14.9
Proposals	601	588	459	2.2	30.9	2,163	1,765	22.5

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

	Volume			% Change		12-Month Period Ending		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Kingston - Pembroke	340	373	312	-8.8	9.0	1,333	1,220	9.3
Bankruptcies	81	102	86	-20.6	-5.8	359	338	6.2
Proposals	259	271	226	-4.4	14.6	974	882	10.4
Muskoka - Kawarthas	241	244	190	-1.2	26.8	943	815	15.7
Bankruptcies	51	40	54	27.5	-5.6	190	219	-13.2
Proposals	190	204	136	-6.9	39.7	753	596	26.3
Toronto	3,732	3,613	3,044	3.3	22.6	13,944	12,172	14.6
Bankruptcies	614	603	648	1.8	-5.2	2,428	2,626	-7.5
Proposals	3,118	3,010	2,396	3.6	30.1	11,516	9,546	20.6
Kitchener - Waterloo - Barrie	926	907	765	2.1	21.0	3,436	2,986	15.1
Bankruptcies	135	159	175	-15.1	-22.9	625	742	-15.8
Proposals	791	748	590	5.7	34.1	2,811	2,244	25.3
Hamilton - Niagara Peninsula	900	975	785	-7.7	14.6	3,637	2,994	21.5
Bankruptcies	173	208	188	-16.8	-8.0	790	763	3.5
Proposals	727	767	597	-5.2	21.8	2,847	2,231	27.6
London	505	498	468	1.4	7.9	2,021	1,752	15.4
Bankruptcies	104	103	110	1.0	-5.5	440	443	-0.7
Proposals	401	395	358	1.5	12.0	1,581	1,309	20.8
Windsor - Sarnia	452	447	384	1.1	17.7	1,854	1,558	19.0
Bankruptcies	97	110	91	-11.8	6.6	421	363	16.0
Proposals	355	337	293	5.3	21.2	1,433	1,195	19.9
Stratford - Bruce Peninsula	148	131	112	13.0	32.1	519	506	2.6
Bankruptcies	41	33	30	24.2	36.7	146	142	2.8
Proposals	107	98	82	9.2	30.5	373	364	2.5
Northwest	149	123	138	21.1	8.0	495	508	-2.6
Bankruptcies	36	42	42	-14.3	-14.3	143	175	-18.3
Proposals	113	81	96	39.5	17.7	352	333	5.7
Northeast	498	514	455	-3.1	9.5	2,031	1,875	8.3
Bankruptcies	124	140	136	-11.4	-8.8	528	551	-4.2
Proposals	374	374	319	0.0	17.2	1,503	1,324	13.5
Unknown	468	360	329	30.0	42.2	1,565	1,237	26.5
Bankruptcies	82	58	66	41.4	24.2	256	273	-6.2
Proposals	386	302	263	27.8	46.8	1,309	964	35.8
Manitoba	740	754	653	-1.9	13.3	2,770	2,506	10.5
Bankruptcies	202	207	202	-2.4	0.0	734	780	-5.9
Proposals	538	547	451	-1.6	19.3	2,036	1,726	18.0
Southeast	47	43	33	9.3	42.4	170	158	7.6
Bankruptcies	12	10	10	20.0	20.0	43	61	-29.5
Proposals	35	33	23	6.1	52.2	127	97	30.9
South Central	16	21	18	-23.8	-11.1	75	93	-19.4
Bankruptcies	3	3	4	0.0	-25.0	13	25	-48.0
Proposals	13	18	14	-27.8	-7.1	62	68	-8.8

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

	Volume			% Change		12-Month Period Ending		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Southwest	68	97	73	-29.9	-6.8	301	270	11.5
Bankruptcies	23	17	28	35.3	-17.9	81	89	-9.0
Proposals	45	80	45	-43.8	0.0	220	181	21.5
North Central	21	28	23	-25.0	-8.7	80	83	-3.6
Bankruptcies	8	5	13	60.0	-38.5	19	36	-47.2
Proposals	13	23	10	-43.5	30.0	61	47	29.8
Winnipeg	459	432	384	6.3	19.5	1,678	1,466	14.5
Bankruptcies	121	131	116	-7.6	4.3	452	440	2.7
Proposals	338	301	268	12.3	26.1	1,226	1,026	19.5
Interlake	39	32	30	21.9	30.0	138	125	10.4
Bankruptcies	7	8	8	-12.5	-12.5	28	48	-41.7
Proposals	32	24	22	33.3	45.5	110	77	42.9
Parklands	18	23	18	-21.7	0.0	73	79	-7.6
Bankruptcies	5	8	3	-37.5	66.7	20	26	-23.1
Proposals	13	15	15	-13.3	-13.3	53	53	0.0
North	22	31	34	-29.0	-35.3	86	105	-18.1
Bankruptcies	5	9	9	-44.4	-44.4	23	24	-4.2
Proposals	17	22	25	-22.7	-32.0	63	81	-22.2
Unknown	50	47	40	6.4	25.0	169	127	33.1
Bankruptcies	18	16	11	12.5	63.6	55	31	77.4
Proposals	32	31	29	3.2	10.3	114	96	18.8
Saskatchewan	803	787	706	2.0	13.7	3,116	2,722	14.5
Bankruptcies	143	170	175	-15.9	-18.3	642	742	-13.5
Proposals	660	617	531	7.0	24.3	2,474	1,980	24.9
Regina - Moose Mountain	233	221	218	5.4	6.9	956	886	7.9
Bankruptcies	45	55	55	-18.2	-18.2	218	234	-6.8
Proposals	188	166	163	13.3	15.3	738	652	13.2
Swift Current - Moose Jaw	59	77	63	-23.4	-6.3	248	252	-1.6
Bankruptcies	12	19	14	-36.8	-14.3	62	81	-23.5
Proposals	47	58	49	-19.0	-4.1	186	171	8.8
Saskatoon - Biggar	247	239	220	3.3	12.3	934	798	17.0
Bankruptcies	37	53	56	-30.2	-33.9	180	203	-11.3
Proposals	210	186	164	12.9	28.0	754	595	26.7
Yorkton - Melville	61	55	58	10.9	5.2	210	214	-1.9
Bankruptcies	9	19	17	-52.6	-47.1	53	50	6.0
Proposals	52	36	41	44.4	26.8	157	164	-4.3
Prince Albert	156	152	112	2.6	39.3	586	437	34.1
Bankruptcies	32	21	27	52.4	18.5	102	136	-25.0
Proposals	124	131	85	-5.3	45.9	484	301	60.8
Northern	18	16	15	12.5	20.0	58	56	3.6
Bankruptcies	3	1	3	200.0	0.0	6	17	-64.7
Proposals	15	15	12	0.0	25.0	52	39	33.3
Unknown	29	27	20	7.4	45.0	124	79	57.0
Bankruptcies	5	2	3	150.0	66.7	21	21	0.0
Proposals	24	25	17	-4.0	41.2	103	58	77.6

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

	Volume			% Change		12-Month Period Ending		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Alberta	3,791	3,676	3,428	3.1	10.6	14,883	13,954	6.7
Bankruptcies	591	559	632	5.7	-6.5	2,378	2,733	-13.0
Proposals	3,200	3,117	2,796	2.7	14.4	12,505	11,221	11.4
Lethbridge - Medicine Hat	297	273	239	8.8	24.3	1,136	975	16.5
Bankruptcies	56	41	39	36.6	43.6	198	191	3.7
Proposals	241	232	200	3.9	20.5	938	784	19.6
Camrose - Drumheller	152	162	142	-6.2	7.0	641	593	8.1
Bankruptcies	23	28	32	-17.9	-28.1	122	151	-19.2
Proposals	129	134	110	-3.7	17.3	519	442	17.4
Calgary	1,166	1,095	1,047	6.5	11.4	4,491	4,292	4.6
Bankruptcies	196	188	201	4.3	-2.5	804	920	-12.6
Proposals	970	907	846	6.9	14.7	3,687	3,372	9.3
Banff - Jasper - Rocky Mountain House	73	55	69	32.7	5.8	284	268	6.0
Bankruptcies	12	8	11	50.0	9.1	51	54	-5.6
Proposals	61	47	58	29.8	5.2	233	214	8.9
Red Deer	223	246	207	-9.3	7.7	894	887	0.8
Bankruptcies	35	39	37	-10.3	-5.4	136	156	-12.8
Proposals	188	207	170	-9.2	10.6	758	731	3.7
Edmonton	1,202	1,185	1,076	1.4	11.7	4,766	4,463	6.8
Bankruptcies	185	185	209	0.0	-11.5	745	849	-12.2
Proposals	1,017	1,000	867	1.7	17.3	4,021	3,614	11.3
Athabasca - Grande Prairie - Peace River	215	200	222	7.5	-3.2	818	846	-3.3
Bankruptcies	31	21	48	47.6	-35.4	112	159	-29.6
Proposals	184	179	174	2.8	5.7	706	687	2.8
Wood Buffalo - Cold Lake	167	175	144	-4.6	16.0	680	585	16.2
Bankruptcies	18	18	13	0.0	38.5	82	87	-5.7
Proposals	149	157	131	-5.1	13.7	598	498	20.1
Unknown	296	285	282	3.9	5.0	1,173	1,045	12.2
Bankruptcies	35	31	42	12.9	-16.7	128	166	-22.9
Proposals	261	254	240	2.8	8.8	1,045	879	18.9
British Columbia	2,725	2,666	2,121	2.2	28.5	10,157	8,699	16.8
Bankruptcies	464	442	468	5.0	-0.9	1,819	2,173	-16.3
Proposals	2,261	2,224	1,653	1.7	36.8	8,338	6,526	27.8
Vancouver Island and Coast	468	527	394	-11.2	18.8	1,901	1,588	19.7
Bankruptcies	84	94	87	-10.6	-3.4	344	373	-7.8
Proposals	384	433	307	-11.3	25.1	1,557	1,215	28.1
Lower Mainland - Southwest	1,401	1,347	1,060	4.0	32.2	5,171	4,461	15.9
Bankruptcies	213	209	237	1.9	-10.1	912	1,140	-20.0
Proposals	1,188	1,138	823	4.4	44.3	4,259	3,321	28.2

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

	Volume			% Change		12-Month Period Ending		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Thompson - Okanagan	97	84	71	15.5	36.6	302	287	5.2
Bankruptcies	19	17	19	11.8	0.0	56	79	-29.1
Proposals	78	67	52	16.4	50.0	246	208	18.3
Kootenay	107	112	87	-4.5	23.0	428	356	20.2
Bankruptcies	30	21	23	42.9	30.4	106	98	8.2
Proposals	77	91	64	-15.4	20.3	322	258	24.8
Cariboo	26	30	21	-13.3	23.8	117	79	48.1
Bankruptcies	2	0	3	--	-33.3	10	15	-33.3
Proposals	24	30	18	-20.0	33.3	107	64	67.2
North Coast	27	23	19	17.4	42.1	88	69	27.5
Bankruptcies	9	1	5	800.0	80.0	14	13	7.7
Proposals	18	22	14	-18.2	28.6	74	56	32.1
Nechako	41	57	45	-28.1	-8.9	205	204	0.5
Bankruptcies	9	10	8	-10.0	12.5	37	55	-32.7
Proposals	32	47	37	-31.9	-13.5	168	149	12.8
Northeast	187	144	129	29.9	45.0	601	449	33.9
Bankruptcies	24	25	29	-4.0	-17.2	90	103	-12.6
Proposals	163	119	100	37.0	63.0	511	346	47.7
Unknown	9	14	11	-35.7	-18.2	50	34	47.1
Bankruptcies	2	2	2	0.0	0.0	6	9	-33.3
Proposals	7	12	9	-41.7	-22.2	44	25	76.0
Northwest Territories	8	12	11	-33.3	-27.3	46	33	39.4
Bankruptcies	1	2	2	-50.0	-50.0	5	8	-37.5
Proposals	7	10	9	-30.0	-22.2	41	25	64.0
Northwest Territories	1	2	0	-50.0	--	4	1	300.0
Bankruptcies	1	0	0	--	--	1	1	0.0
Proposals	0	2	0	-100.0	--	3	0	--
Unknown	7	11	16	-36.4	-56.3	56	53	5.7
Bankruptcies	0	0	4	--	-100.0	3	9	-66.7
Proposals	7	11	12	-36.4	-41.7	53	44	20.5
Yukon	7	10	15	-30.0	-53.3	55	52	5.8
Bankruptcies	0	0	4	--	-100.0	3	9	-66.7
Proposals	7	10	11	-30.0	-36.4	52	43	20.9
Yukon	0	1	1	-100.0	-100.0	1	1	0.0
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	1	1	-100.0	-100.0	1	1	0.0
Unknown	7	3	5	133.3	40.0	13	13	0.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	7	3	5	133.3	40.0	13	12	8.3
Nunavut	7	3	5	133.3	40.0	13	13	0.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	7	3	5	133.3	40.0	13	12	8.3
Nunavut	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Unknown	25,885	25,860	22,266	0.1	16.3	100,184	90,092	11.2
Bankruptcies	5,820	6,281	6,492	-7.3	-10.4	24,586	27,461	-10.5
Proposals	20,065	19,579	15,774	2.5	27.2	75,598	62,631	20.7

Table 6: BIA Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Newfoundland and Labrador	1	4	3	-75.0	-66.7	12	12	0.0
Bankruptcies	1	2	2	-50.0	-50.0	10	11	-9.1
Proposals	0	2	1	-100.0	-100.0	2	1	100.0
Avalon Peninsula	0	2	3	-100.0	-100.0	8	6	33.3
Bankruptcies	0	1	2	-100.0	-100.0	7	5	40.0
Proposals	0	1	1	-100.0	-100.0	1	1	0.0
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	1	0	-100.0	--	1	2	-50.0
Bankruptcies	0	0	0	--	--	0	2	-100.0
Proposals	0	1	0	-100.0	--	1	0	--
Notre Dame - Central Bonavista Bay	1	1	0	0.0	--	2	1	100.0
Bankruptcies	1	1	0	0.0	--	2	1	100.0
Proposals	0	0	0	--	--	0	0	--
Unknown	0	0	0	--	--	1	3	-66.7
Bankruptcies	0	0	0	--	--	1	3	-66.7
Proposals	0	0	0	--	--	0	0	--
Prince Edward Island	2	0	2	--	0.0	3	4	-25.0
Bankruptcies	1	0	2	--	-50.0	2	3	-33.3
Proposals	1	0	0	--	--	1	1	0.0
Prince Edward Island	1	0	2	--	-50.0	2	4	-50.0
Bankruptcies	0	0	2	--	-100.0	1	3	-66.7
Proposals	1	0	0	--	--	1	1	0.0
Unknown	1	0	0	--	--	1	0	--
Bankruptcies	1	0	0	--	--	1	0	--
Proposals	0	0	0	--	--	0	0	--
Nova Scotia	9	5	7	80.0	28.6	27.0	17.0	58.8
Bankruptcies	5	5	4	0.0	25.0	17.0	13.0	30.8
Proposals	4	0	3	--	33.3	10.0	4.0	150.0
Cape Breton	2	0	1	--	100.0	4.0	2.0	100.0
Bankruptcies	1	0	1	--	0.0	3.0	2.0	50.0
Proposals	1	0	0	--	--	1.0	0.0	--
North Shore	0	0	0	--	--	1.0	2.0	-50.0
Bankruptcies	0	0	0	--	--	1.0	2.0	-50.0
Proposals	0	0	0	--	--	0	0	--
Annapolis Valley	2	1	2	100.0	0.0	3.0	2.0	50.0
Bankruptcies	2	1	2	100.0	0.0	3.0	2.0	50.0
Proposals	0	0	0	--	--	0	0	--
Southern	1	1	1	0.0	0.0	3.0	2.0	50.0
Bankruptcies	1	1	0	0.0	--	3.0	1.0	200.0
Proposals	0	0	1	--	-100.0	0.0	1.0	-100.0

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		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Halifax	4	3	3	33.3	33.3	16	9	77.8
Bankruptcies	1	3	1	-66.7	0.0	7	6	16.7
Proposals	3	0	2	--	50.0	9	3	200.0
Unknown	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
New Brunswick	7	8	4	-12.5	75.0	26	12	116.7
Bankruptcies	5	7	3	-28.6	66.7	21	10	110.0
Proposals	2	1	1	100.0	100.0	5	2	150.0
Campbellton - Miramichi	1	2	0	-50.0	--	8	3	166.7
Bankruptcies	1	2	0	-50.0	--	8	3	166.7
Proposals	0	0	0	--	--	0	0	--
Moncton - Richibucto	2	1	1	100.0	100.0	6	3	100.0
Bankruptcies	2	1	0	100.0	--	4	2	100.0
Proposals	0	0	1	--	-100.0	2	1	100.0
Saint John - St. Stephen	2	4	2	-50.0	0.0	6	2	200.0
Bankruptcies	0	3	2	-100.0	-100.0	3	2	50.0
Proposals	2	1	0	100.0	--	3	0	--
Fredericton - Oromocto	0	1	1	-100.0	-100.0	3	3	0.0
Bankruptcies	0	1	1	-100.0	-100.0	3	3	0.0
Proposals	0	0	0	--	--	0	0	--
Edmundston - Woodstock	2	0	0	--	--	3	1	200.0
Bankruptcies	2	0	0	--	--	3	0	--
Proposals	0	0	0	--	--	0	1	-100.0
Unknown	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Quebec	573	429	476	33.6	20.4	1,948	1,531	27.2
Bankruptcies	481	362	389	32.9	23.7	1,627	1,261	29.0
Proposals	92	67	87	37.3	5.7	321	270	18.9
Gaspésie - Îles-de-la-Madeleine	0	3	6	-100.0	-100.0	7	10	-30.0
Bankruptcies	0	1	5	-100.0	-100.0	5	8	-37.5
Proposals	0	2	1	-100.0	-100.0	2	2	0.0
Bas-Saint-Laurent	10	4	6	150.0	66.7	37	23	60.9
Bankruptcies	8	3	3	166.7	166.7	28	15	86.7
Proposals	2	1	3	100.0	-33.3	9	8	12.5
Capitale-Nationale	60	36	42	66.7	42.9	168	137	22.6
Bankruptcies	47	29	33	62.1	42.4	137	109	25.7
Proposals	13	7	9	85.7	44.4	31	28	10.7
Chaudière - Appalaches	21	16	18	31.3	16.7	71	79	-10.1
Bankruptcies	18	14	15	28.6	20.0	63	65	-3.1
Proposals	3	2	3	50.0	0.0	8	14	-42.9
Estrie	16	11	8	45.5	100.0	48	33	45.5
Bankruptcies	13	9	7	44.4	85.7	41	28	46.4
Proposals	3	2	1	50.0	200.0	7	5	40.0

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

	Volume			% Change		12-Month Period Ending		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Centre-du-Québec	8	10	14	-20.0	-42.9	33	45	-26.7
Bankruptcies	8	9	12	-11.1	-33.3	27	43	-37.2
Proposals	0	1	2	-100.0	-100.0	6	2	200.0
Montréal	90	73	70	23.3	28.6	324	232	39.7
Bankruptcies	77	59	56	30.5	37.5	258	196	31.6
Proposals	13	14	14	-7.1	-7.1	66	36	83.3
Montréal	176	136	156	29.4	12.8	577	480	20.2
Bankruptcies	143	116	131	23.3	9.2	487	382	27.5
Proposals	33	20	25	65.0	32.0	90	98	-8.2
Laval	33	22	31	50.0	6.5	119	89	33.7
Bankruptcies	30	18	22	66.7	36.4	102	69	47.8
Proposals	3	4	9	-25.0	-66.7	17	20	-15.0
Lanaudière	42	35	28	20.0	50.0	123	79	55.7
Bankruptcies	37	34	24	8.8	54.2	112	65	72.3
Proposals	5	1	4	400.0	25.0	11	14	-21.4
Laurentides	40	24	33	66.7	21.2	157	114	37.7
Bankruptcies	34	20	30	70.0	13.3	128	107	19.6
Proposals	6	4	3	50.0	100.0	29	7	314.3
Outaouais	16	16	14	0.0	14.3	64	55	16.4
Bankruptcies	14	13	12	7.7	16.7	52	50	4.0
Proposals	2	3	2	-33.3	0.0	12	5	140.0
Abitibi - Témiscamingue	5	4	6	25.0	-16.7	17	24	-29.2
Bankruptcies	5	4	6	25.0	-16.7	17	23	-26.1
Proposals	0	0	0	--	--	0	1	-100.0
Mauricie	23	14	12	64.3	91.7	72	43	67.4
Bankruptcies	21	13	8	61.5	162.5	62	32	93.8
Proposals	2	1	4	100.0	-50.0	10	11	-9.1
Saguenay - Lac-Saint-Jean	12	13	11	-7.7	9.1	60	37	62.2
Bankruptcies	11	11	10	0.0	10.0	54	30	80.0
Proposals	1	2	1	-50.0	0.0	6	7	-14.3
Côte-Nord	4	2	2	100.0	100.0	11	5	120.0
Bankruptcies	2	1	2	100.0	0.0	7	4	75.0
Proposals	2	1	0	100.0	--	4	1	300.0
Nord-du-Québec	0	1	2	-100.0	-100.0	3	3	0.0
Bankruptcies	0	1	1	-100.0	-100.0	1	2	-50.0
Proposals	0	0	1	--	-100.0	2	1	100.0
Unknown	17	9	17	88.9	0.0	57	43	32.6
Bankruptcies	13	7	12	85.7	8.3	46	33	39.4
Proposals	4	2	5	100.0	-20.0	11	10	10.0
Ontario	284	208	184	36.5	54.3	907	613	48.0
Bankruptcies	205	162	136	26.5	50.7	657	447	47.0
Proposals	79	46	48	71.7	64.6	250	166	50.6
Ottawa	21	19	28	10.5	-25.0	83	61	36.1
Bankruptcies	14	17	17	-17.6	-17.6	62	46	34.8
Proposals	7	2	11	250.0	-36.4	21	15	40.0

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

	Volume			% Change		12-Month Period Ending		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Kingston - Pembroke	3	4	3	-25.0	0.0	11	8	37.5
Bankruptcies	3	4	2	-25.0	50.0	10	4	150.0
Proposals	0	0	1	--	-100.0	1	4	-75.0
Muskoka - Kawarthas	6	0	2	--	200.0	12	5	140.0
Bankruptcies	5	0	2	--	150.0	8	5	60.0
Proposals	1	0	0	--	--	4	0	--
Toronto	163	119	96	37.0	69.8	523	349	49.9
Bankruptcies	124	97	74	27.8	67.6	385	260	48.1
Proposals	39	22	22	77.3	77.3	138	89	55.1
Kitchener - Waterloo - Barrie	21	14	5	50.0	320.0	55	31	77.4
Bankruptcies	13	7	3	85.7	333.3	34	22	54.5
Proposals	8	7	2	14.3	300.0	21	9	133.3
Hamilton - Niagara Peninsula	25	22	19	13.6	31.6	87	52	67.3
Bankruptcies	17	19	16	-10.5	6.3	66	33	100.0
Proposals	8	3	3	166.7	166.7	21	19	10.5
London	8	11	8	-27.3	0.0	34	24	41.7
Bankruptcies	6	5	5	20.0	20.0	21	15	40.0
Proposals	2	6	3	-66.7	-33.3	13	9	44.4
Windsor - Sarnia	2	8	6	-75.0	-66.7	21	24	-12.5
Bankruptcies	1	5	5	-80.0	-80.0	17	20	-15.0
Proposals	1	3	1	-66.7	0.0	4	4	0.0
Stratford - Bruce Peninsula	5	1	5	400.0	0.0	12	7	71.4
Bankruptcies	4	1	5	300.0	-20.0	10	6	66.7
Proposals	1	0	0	--	--	2	1	100.0
Northeast	5	6	1	-16.7	400.0	22	14	57.1
Bankruptcies	1	4	0	-75.0	--	12	10	20.0
Proposals	4	2	1	100.0	300.0	10	4	150.0
Northwest	2	0	0	--	--	5	2	150.0
Bankruptcies	1	0	0	--	--	2	2	0.0
Proposals	1	0	0	--	--	3	0	--
Unknown	23	4	11	475.0	109.1	42	36	16.7
Bankruptcies	16	3	7	433.3	128.6	30	24	25.0
Proposals	7	1	4	600.0	75.0	12	12	0.0
Manitoba	12	7	5	71.4	140.0	35	30	16.7
Bankruptcies	5	3	4	66.7	25.0	18	24	-25.0
Proposals	7	4	1	75.0	600.0	17	6	183.3
Southeast	1	0	0	--	--	3	1	200.0
Bankruptcies	0	0	0	--	--	2	0	--
Proposals	1	0	0	--	--	1	1	0.0
South Central	2	0	0	--	--	3	1	200.0
Bankruptcies	2	0	0	--	--	3	1	200.0
Proposals	0	0	0	--	--	0	0	--

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

	Volume			% Change		12-Month Period Ending		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Southwest	2	1	2	100.0	0.0	3	5	-40.0
Bankruptcies	0	1	2	-100.0	-100.0	1	5	-80.0
Proposals	2	0	0	--	--	2	0	--
North Central	0	0	0	--	--	3	1	200.0
Bankruptcies	0	0	0	--	--	3	1	200.0
Proposals	0	0	0	--	--	0	0	--
Winnipeg	5	3	1	66.7	400.0	13	15	-13.3
Bankruptcies	2	1	0	100.0	--	6	10	-40.0
Proposals	3	2	1	50.0	200.0	7	5	40.0
Interlake	1	1	0	0.0	--	3	3	0.0
Bankruptcies	0	1	0	-100.0	--	1	3	-66.7
Proposals	1	0	0	--	--	2	0	--
Parklands	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	--
North	0	2	0	-100.0	--	3	0	--
Bankruptcies	0	0	0	--	--	1	0	--
Proposals	0	2	0	-100.0	--	2	0	--
Unknown	1	0	0	--	--	4	1	300.0
Bankruptcies	1	0	0	--	--	1	1	0.0
Proposals	0	0	0	--	--	3	0	--
Saskatchewan	12	18	11	-33.3	9.1	57	47	21.3
Bankruptcies	6	10	8	-40.0	-25.0	34	35	-2.9
Proposals	6	8	3	-25.0	100.0	23	12	91.7
Regina - Moose Mountain	3	4	2	-25.0	50.0	11	10	10.0
Bankruptcies	3	1	2	200.0	50.0	7	8	-12.5
Proposals	0	3	0	-100.0	--	4	2	100.0
Swift Current - Moose Jaw	0	0	1	--	-100.0	4	5	-20.0
Bankruptcies	0	0	1	--	-100.0	3	5	-40.0
Proposals	0	0	0	--	--	1	0	--
Saskatoon - Biggar	4	8	5	-50.0	-20.0	22	19	15.8
Bankruptcies	0	4	3	-100.0	-100.0	10	16	-37.5
Proposals	4	4	2	0.0	100.0	12	3	300.0
Yorkton - Melville	0	1	0	-100.0	--	5	2	150.0
Bankruptcies	0	1	0	-100.0	--	4	0	--
Proposals	0	0	0	--	--	1	2	-50.0
Prince Albert	4	4	3	0.0	33.3	11	11	0.0
Bankruptcies	2	3	2	-33.3	0.0	8	6	33.3
Proposals	2	1	1	100.0	100.0	3	5	-40.0
Northern	0	1	0	-100.0	--	2	0	--
Bankruptcies	0	1	0	-100.0	--	1	0	--
Proposals	0	0	0	--	--	1	0	--
Unknown	1	0	0	--	--	2	0	--
Bankruptcies	1	0	0	--	--	1	0	--
Proposals	0	0	0	--	--	1	0	--

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

	Volume			% Change		12-Month Period Ending		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Alberta	66	72	27	-8.3	144.4	236	140	68.6
Bankruptcies	37	34	19	8.8	94.7	133	89	49.4
Proposals	29	38	8	-23.7	262.5	103	51	102.0
Lethbridge - Medicine Hat	3	2	3	50.0	0.0	8	5	60.0
Bankruptcies	3	2	3	50.0	0.0	8	5	60.0
Proposals	0	0	0	--	--	0	0	--
Camrose - Drumheller	1	1	0	0.0	--	7	4	75.0
Bankruptcies	1	0	0	--	--	3	2	50.0
Proposals	0	1	0	-100.0	--	4	2	100.0
Calgary	30	37	9	-18.9	233.3	105	52	101.9
Bankruptcies	15	14	7	7.1	114.3	51	41	24.4
Proposals	15	23	2	-34.8	650.0	54	11	390.9
Banff - Jasper - Rocky Mountain House	1	0	2	--	-50.0	3	2	50.0
Bankruptcies	0	0	1	--	-100.0	2	1	100.0
Proposals	1	0	1	--	0.0	1	1	0.0
Red Deer	4	6	0	-33.3	--	11	1	1,000.0
Bankruptcies	2	3	0	-33.3	--	6	1	500.0
Proposals	2	3	0	-33.3	--	5	0	--
Edmonton	18	16	10	12.5	80.0	67	54	24.1
Bankruptcies	10	8	7	25.0	42.9	42	24	75.0
Proposals	8	8	3	0.0	166.7	25	30	-16.7
Athabasca - Grande Prairie - Peace River	4	4	2	0.0	100.0	12	10	20.0
Bankruptcies	2	4	1	-50.0	100.0	9	5	80.0
Proposals	2	0	1	--	100.0	3	5	-40.0
Wood Buffalo - Cold Lake	3	0	0	--	--	10	3	233.3
Bankruptcies	3	0	0	--	--	8	3	166.7
Proposals	0	0	0	--	--	2	0	--
Unknown	2	6	1	-66.7	100.0	13	9	44.4
Bankruptcies	1	3	0	-66.7	--	4	7	-42.9
Proposals	1	3	1	-66.7	0.0	9	2	350.0
British Columbia	35	45	14	-22.2	150.0	149	74	101.4
Bankruptcies	21	30	12	-30.0	75.0	102	49	108.2
Proposals	14	15	2	-6.7	600.0	47	25	88.0
Northeast	0	0	0	--	--	0	2	-100.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	0	--	--	0	1	-100.0
Vancouver Island and Coast	3	7	0	-57.1	--	17	7	142.9
Bankruptcies	2	5	0	-60.0	--	12	5	140.0
Proposals	1	2	0	-50.0	--	5	2	150.0

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

	Volume			% Change		12-Month Period Ending		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Lower Mainland - Southwest	21	29	10	-27.6	110.0	101	44	129.5
Bankruptcies	13	19	9	-31.6	44.4	67	32	109.4
Proposals	8	10	1	-20.0	700.0	34	12	183.3
Thompson - Okanagan	8	5	3	60.0	166.7	17	12	41.7
Bankruptcies	4	2	2	100.0	100.0	10	6	66.7
Proposals	4	3	1	33.3	300.0	7	6	16.7
Kootenay	1	0	0	--	--	1	0	--
Bankruptcies	1	0	0	--	--	1	0	--
Proposals	0	0	0	--	--	0	0	--
Cariboo	2	2	1	0.0	100.0	6	1	500.0
Bankruptcies	1	2	1	-50.0	0.0	5	1	400.0
Proposals	1	0	0	--	--	1	0	--
North Coast	0	0	0	--	--	3	1	200.0
Bankruptcies	0	0	0	--	--	3	0	--
Proposals	0	0	0	--	--	0	1	-100.0
Nechako	0	0	0	--	--	1	1	0.0
Bankruptcies	0	0	0	--	--	1	0	--
Proposals	0	0	0	--	--	0	1	-100.0
Unknown	0	2	0	-100.0	--	3	6	-50.0
Bankruptcies	0	2	0	-100.0	--	3	4	-25.0
Proposals	0	0	0	--	--	0	2	-100.0
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	2	0	0	--	--	2	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	2	0	0	--	--	2	0	--
Yukon	2	0	0	--	--	2	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	2	0	0	--	--	2	0	--
Unknown	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	--
Nunavut	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	--

Table 7: BIA Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
St. John's	N.L.	183	213	150	-14.1	22.0	711	627	13.4
Bankruptcies		57	67	54	-14.9	5.6	235	252	-6.7
Proposals		126	146	96	-13.7	31.3	476	375	26.9
Halifax	N.S.	314	376	276	-16.5	13.8	1,295	1,126	15.0
Bankruptcies		89	126	121	-29.4	-26.4	452	475	-4.8
Proposals		225	250	155	-10.0	45.2	843	651	29.5
Moncton	N.B.	143	174	137	-17.8	4.4	628	600	4.7
Bankruptcies		39	55	43	-29.1	-9.3	190	246	-22.8
Proposals		104	119	94	-12.6	10.6	438	354	23.7
Saint John	N.B.	124	144	114	-13.9	8.8	533	502	6.2
Bankruptcies		38	53	41	-28.3	-7.3	205	206	-0.5
Proposals		86	91	73	-5.5	17.8	328	296	10.8
Saguenay	Que.	147	146	138	0.7	6.5	550	562	-2.1
Bankruptcies		48	61	57	-21.3	-15.8	206	257	-19.8
Proposals		99	85	81	16.5	22.2	344	305	12.8
Québec	Que.	637	597	549	6.7	16.0	2,328	2,198	5.9
Bankruptcies		205	196	211	4.6	-2.8	753	907	-17.0
Proposals		432	401	338	7.7	27.8	1,575	1,291	22.0
Sherbrooke	Que.	161	190	163	-15.3	-1.2	682	705	-3.3
Bankruptcies		66	79	75	-16.5	-12.0	293	343	-14.6
Proposals		95	111	88	-14.4	8.0	389	362	7.5
Trois-Rivières	Que.	148	183	149	-19.1	-0.7	610	547	11.5
Bankruptcies		64	79	75	-19.0	-14.7	261	273	-4.4
Proposals		84	104	74	-19.2	13.5	349	274	27.4
Montréal	Que.	2,567	2,670	2,309	-3.9	11.2	10,311	9,707	6.2
Bankruptcies		811	947	1,006	-14.4	-19.4	3,636	4,114	-11.6
Proposals		1,756	1,723	1,303	1.9	34.8	6,675	5,593	19.3
Ottawa - Gatineau	Ont./ Que.	815	854	751	-4.6	8.5	3,241	2,947	10.0
Bankruptcies		200	229	257	-12.7	-22.2	891	1,060	-15.9
Proposals		615	625	494	-1.6	24.5	2,350	1,887	24.5
Kingston	Ont.	109	135	111	-19.3	-1.8	472	457	3.3
Bankruptcies		28	42	27	-33.3	3.7	139	120	15.8
Proposals		81	93	84	-12.9	-3.6	333	337	-1.2
Peterborough	Ont.	85	81	61	4.9	39.3	317	260	21.9
Bankruptcies		12	7	17	71.4	-29.4	57	69	-17.4
Proposals		73	74	44	-1.4	65.9	260	191	36.1
Oshawa	Ont.	265	264	216	0.4	22.7	999	920	8.6
Bankruptcies		52	53	51	-1.9	2.0	190	199	-4.5
Proposals		213	211	165	0.9	29.1	809	721	12.2

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Toronto	Ont.	3,509	3,400	2,854	3.2	23.0	13,123	11,385	15.3
Bankruptcies		560	556	602	0.7	-7.0	2,255	2,451	-8.0
Proposals		2,949	2,844	2,252	3.7	31.0	10,868	8,934	21.6
Hamilton	Ont.	451	504	385	-10.5	17.1	1,862	1,477	26.1
Bankruptcies		96	103	92	-6.8	4.3	376	364	3.3
Proposals		355	401	293	-11.5	21.2	1,486	1,113	33.5
St. Catharines - Niagara	Ont.	285	309	241	-7.8	18.3	1,161	973	19.3
Bankruptcies		55	80	62	-31.3	-11.3	311	274	13.5
Proposals		230	229	179	0.4	28.5	850	699	21.6
Kitchener	Ont.	332	354	301	-6.2	10.3	1,283	1,164	10.2
Bankruptcies		55	54	61	1.9	-9.8	228	284	-19.7
Proposals		277	300	240	-7.7	15.4	1,055	880	19.9
Brantford	Ont.	90	101	92	-10.9	-2.2	368	323	13.9
Bankruptcies		9	15	18	-40.0	-50.0	52	71	-26.8
Proposals		81	86	74	-5.8	9.5	316	252	25.4
Guelph	Ont.	115	93	98	23.7	17.3	365	315	15.9
Bankruptcies		17	16	22	6.3	-22.7	66	88	-25.0
Proposals		98	77	76	27.3	28.9	299	227	31.7
London	Ont.	392	377	371	4.0	5.7	1,549	1,358	14.1
Bankruptcies		81	79	91	2.5	-11.0	333	348	-4.3
Proposals		311	298	280	4.4	11.1	1,216	1,010	20.4
Windsor	Ont.	240	233	196	3.0	22.4	960	808	18.8
Bankruptcies		42	48	44	-12.5	-4.5	188	176	6.8
Proposals		198	185	152	7.0	30.3	772	632	22.2
Barrie	Ont.	184	204	134	-9.8	37.3	712	586	21.5
Bankruptcies		19	42	33	-54.8	-42.4	124	149	-16.8
Proposals		165	162	101	1.9	63.4	588	437	34.6
Greater Sudbury	Ont.	152	172	128	-11.6	18.8	638	515	23.9
Bankruptcies		36	45	42	-20.0	-14.3	165	151	9.3
Proposals		116	127	86	-8.7	34.9	473	364	29.9
Thunder Bay	Ont.	90	70	84	28.6	7.1	297	309	-3.9
Bankruptcies		23	31	31	-25.8	-25.8	97	128	-24.2
Proposals		67	39	53	71.8	26.4	200	181	10.5
Winnipeg	Man.	477	446	396	7.0	20.5	1,733	1,523	13.8
Bankruptcies		123	133	118	-7.5	4.2	462	457	1.1
Proposals		354	313	278	13.1	27.3	1,271	1,066	19.2
Regina	Sask.	180	171	167	5.3	7.8	728	680	7.1
Bankruptcies		33	44	39	-25.0	-15.4	164	174	-5.7
Proposals		147	127	128	15.7	14.8	564	506	11.5

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Saskatoon	Sask.	218	201	187	8.5	16.6	799	705	13.3
Bankruptcies		34	45	51	-24.4	-33.3	151	186	-18.8
Proposals		184	156	136	17.9	35.3	648	519	24.9
Calgary	Alta.	1,099	1,025	984	7.2	11.7	4,222	4,022	5.0
Bankruptcies		177	172	182	2.9	-2.7	739	844	-12.4
Proposals		922	853	802	8.1	15.0	3,483	3,178	9.6
Edmonton	Alta.	1,168	1,141	1,039	2.4	12.4	4,591	4,283	7.2
Bankruptcies		181	180	206	0.6	-12.1	722	815	-11.4
Proposals		987	961	833	2.7	18.5	3,869	3,468	11.6
Kelowna	B.C.	130	112	96	16.1	35.4	446	416	7.2
Bankruptcies		30	17	23	76.5	30.4	82	121	-32.2
Proposals		100	95	73	5.3	37.0	364	295	23.4
Abbotsford	B.C.	125	103	80	21.4	56.3	416	346	20.2
Bankruptcies		20	15	17	33.3	17.6	76	94	-19.1
Proposals		105	88	63	19.3	66.7	340	252	34.9
Vancouver	B.C.	1,170	1,139	910	2.7	28.6	4,368	3,787	15.3
Bankruptcies		174	171	205	1.8	-15.1	757	943	-19.7
Proposals		996	968	705	2.9	41.3	3,611	2,844	27.0
Victoria	B.C.	198	237	150	-16.5	32.0	796	680	17.1
Bankruptcies		31	37	32	-16.2	-3.1	135	152	-11.2
Proposals		167	200	118	-16.5	41.5	661	528	25.2

Table 8: BIA Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
St. John's	N.L.	0	2	3	-100.0	-100.0	6	6	0.0
Bankruptcies		0	1	2	-100.0	-100.0	5	5	0.0
Proposals		0	1	1	-100.0	-100.0	1	1	0.0
Halifax	N.S.	4	3	3	33.3	33.3	16	9	77.8
Bankruptcies		1	3	1	-66.7	0.0	7	6	16.7
Proposals		3	0	2	--	50.0	9	3	200.0
Moncton	N.B.	2	1	1	100.0	100.0	5	3	66.7
Bankruptcies		2	1	0	100.0	--	3	2	50.0
Proposals		0	0	1	--	-100.0	2	1	100.0
Saint John	N.B.	2	3	0	-33.3	--	5	0	--
Bankruptcies		0	3	0	-100.0	--	3	0	--
Proposals		2	0	0	--	--	2	0	--
Saguenay	Que.	6	7	5	-14.3	20.0	33	18	83.3
Bankruptcies		5	5	4	0.0	25.0	28	15	86.7
Proposals		1	2	1	-50.0	0.0	5	3	66.7
Québec	Que.	61	41	51	48.8	19.6	179	167	7.2
Bankruptcies		47	33	40	42.4	17.5	149	135	10.4
Proposals		14	8	11	75.0	27.3	30	32	-6.3
Sherbrooke	Que.	11	8	3	37.5	266.7	32	17	88.2
Bankruptcies		9	7	2	28.6	350.0	28	14	100.0
Proposals		2	1	1	100.0	100.0	4	3	33.3
Trois-Rivières	Que.	13	12	7	8.3	85.7	51	22	131.8
Bankruptcies		13	11	6	18.2	116.7	40	19	110.5
Proposals		0	1	1	-100.0	-100.0	11	3	266.7
Montréal	Que.	315	229	256	37.6	23.0	1,045	818	27.8
Bankruptcies		262	196	213	33.7	23.0	876	672	30.4
Proposals		53	33	43	60.6	23.3	169	146	15.8
Ottawa - Gatineau	Ont./Que.	31	25	37	24.0	-16.2	121	102	18.6
Bankruptcies		22	21	26	4.8	-15.4	91	84	8.3
Proposals		9	4	11	125.0	-18.2	30	18	66.7
Kingston	Ont.	1	1	1	0.0	0.0	2	2	0.0
Bankruptcies		1	1	0	0.0	--	2	1	100.0
Proposals		0	0	1	--	-100.0	0	1	-100.0
Peterborough	Ont.	2	0	1	--	100.0	4	2	100.0
Bankruptcies		1	0	1	--	0.0	3	2	50.0
Proposals		1	0	0	--	--	1	0	--
Oshawa	Ont.	5	3	6	66.7	-16.7	12	11	9.1
Bankruptcies		2	2	4	0.0	-50.0	6	7	-14.3
Proposals		3	1	2	200.0	50.0	6	4	50.0

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Toronto	Ont.	157	116	90	35.3	74.4	511	339	50.7
Bankruptcies		121	96	70	26.0	72.9	379	254	49.2
Proposals		36	20	20	80.0	80.0	132	85	55.3
Hamilton	Ont.	18	12	14	50.0	28.6	55	38	44.7
Bankruptcies		11	10	11	10.0	0.0	42	25	68.0
Proposals		7	2	3	250.0	133.3	13	13	0.0
St. Catharines - Niagara	Ont.	4	6	1	-33.3	300.0	18	5	260.0
Bankruptcies		3	6	1	-50.0	200.0	16	3	433.3
Proposals		1	0	0	--	--	2	2	0.0
Kitchener	Ont.	14	8	0	75.0	--	30	12	150.0
Bankruptcies		7	3	0	133.3	--	18	10	80.0
Proposals		7	5	0	40.0	--	12	2	500.0
Brantford	Ont.	1	2	4	-50.0	-75.0	7	7	0.0
Bankruptcies		1	2	4	-50.0	-75.0	5	4	25.0
Proposals		0	0	0	--	--	2	3	-33.3
Guelph	Ont.	2	1	2	100.0	0.0	5	6	-16.7
Bankruptcies		2	1	2	100.0	0.0	5	3	66.7
Proposals		0	0	0	--	--	0	3	-100.0
London	Ont.	7	7	7	0.0	0.0	25	19	31.6
Bankruptcies		5	2	5	150.0	0.0	14	13	7.7
Proposals		2	5	2	-60.0	0.0	11	6	83.3
Windsor	Ont.	2	3	4	-33.3	-50.0	9	17	-47.1
Bankruptcies		1	1	4	0.0	-75.0	6	14	-57.1
Proposals		1	2	0	-50.0	--	3	3	0.0
Barrie	Ont.	4	2	0	100.0	--	10	5	100.0
Bankruptcies		3	1	0	200.0	--	6	3	100.0
Proposals		1	1	0	0.0	--	4	2	100.0
Greater Sudbury	Ont.	3	3	0	0.0	--	7	4	75.0
Bankruptcies		1	3	0	-66.7	--	5	3	66.7
Proposals		2	0	0	--	--	2	1	100.0
Thunder Bay	Ont.	2	0	0	--	--	4	0	--
Bankruptcies		1	0	0	--	--	2	0	--
Proposals		1	0	0	--	--	2	0	--
Winnipeg	Man.	6	3	1	100.0	500.0	17	18	-5.6
Bankruptcies		2	1	0	100.0	--	9	12	-25.0
Proposals		4	2	1	100.0	300.0	8	6	33.3
Regina	Sask.	3	1	1	200.0	200.0	6	7	-14.3
Bankruptcies		3	1	1	200.0	200.0	6	5	20.0
Proposals		0	0	0	--	--	0	2	-100.0

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	% Change
Saskatoon	Sask.	4	8	5	-50.0	-20.0	21	19	10.5
Bankruptcies		0	4	3	-100.0	-100.0	9	16	-43.8
Proposals		4	4	2	0.0	100.0	12	3	300.0
Calgary	Alta.	28	35	9	-20.0	211.1	98	47	108.5
Bankruptcies		13	13	7	0.0	85.7	47	36	30.6
Proposals		15	22	2	-31.8	650.0	51	11	363.6
Edmonton	Alta.	18	16	9	12.5	100.0	64	51	25.5
Bankruptcies		10	8	6	25.0	66.7	41	23	78.3
Proposals		8	8	3	0.0	166.7	23	28	-17.9
Kelowna	B.C.	5	2	1	150.0	400.0	9	4	125.0
Bankruptcies		2	1	1	100.0	100.0	5	4	25.0
Proposals		3	1	0	200.0	--	4	0	--
Abbotsford	B.C.	0	3	0	-100.0	--	9	1	800.0
Bankruptcies		0	2	0	-100.0	--	5	1	400.0
Proposals		0	1	0	-100.0	--	4	0	--
Vancouver	B.C.	18	24	9	-25.0	100.0	79	39	102.6
Bankruptcies		10	17	8	-41.2	25.0	54	27	100.0
Proposals		8	7	1	14.3	700.0	25	12	108.3
Victoria	B.C.	2	2	0	0.0	--	5	3	66.7
Bankruptcies		1	2	0	-50.0	--	3	2	50.0
Proposals		1	0	0	--	--	2	1	100.0

Notes for Tables 9, 10 and 11

The CCAA proceedings filed in the quarter count is accurate as of the last day of the quarter, and counts only filings received by the OSB.

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		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	+/- Change
Total Domestic Proceedings Filed	15	10	6	5	9	38	26	12
Filed by Privately-Held Companies	11	5	3	6	8	25	21	4
Filed by Publicly-traded Companies	4	5	3	-1	1	13	5	8
Filing Affiliates	191	70	6	121	185	338	180	158
Total Liabilities (in millions)	1,943,790,707	816,403,413	515,178,103	1,127,387,294	1,428,612,604	3,744,801,653	4,060,817,286	-316,015,633
Secured Liabilities (%)	65.1	34.1	54.0	n/a	n/a	58.3	32.5	n/a
Unsecured Liabilities (%)	34.9	65.9	46.0	n/a	n/a	41.7	67.5	n/a
Total Assets (in millions)	2,589,742,912	1,193,957,904	494,339,412	1,395,785,008	2,095,403,500	5,141,366,146	3,807,580,464	1,333,785,682

Table 10: CCAA Proceedings by Province

	Volume			+/- Change		12-Month Period Ending		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	+/- Change
Newfoundland and Labrador	1	0	0	1	1	3	0	3
Nova Scotia	0	1	0	-1	0	1	0	1
Prince Edward Island	0	0	0	0	0	0	0	0
New Brunswick	0	0	0	0	0	0	0	0
Quebec	2	3	1	-1	1	6	5	1
Ontario	6	2	3	4	3	13	13	0
Manitoba	1	0	0	1	1	1	0	1
Saskatchewan	0	0	0	0	0	0	0	0
Alberta	1	1	1	0	0	2	5	-3
British Columbia	4	3	0	1	4	12	3	9
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	15	10	5	5	10	38	26	12

Table 11: CCAA Proceedings by NAICS Sectors

	Volume			+/- Change		12-Month Period Ending		
	Q4 2022	Q3 2022	Q4 2021	Q3 2022 to Q4 2022	Q4 2021 to Q4 2022	12-31-2022	12-31-2021	+/- Change
Agriculture, Forestry, Fishing and Hunting	1	2	0	-1	1	5	1	4
Mining and Oil and Gas Extraction	2	1	4	1	-2	5	8	-3
Utilities	0	0	0	0	0	0	1	-1
Construction	1	1	1	0	0	3	1	2
Manufacturing	5	5	0	0	5	12	5	7
Wholesale Trade	0	1	0	-1	0	1	1	0
Retail Trade	1	0	0	1	1	3	2	1
Transportation and Warehousing	1	0	0	1	1	1	1	0
Information and Cultural Industries	0	0	0	0	0	0	0	0
Finance and Insurance	1	0	0	1	1	1	2	-1
Real Estate and Rental and Leasing	1	0	0	1	1	3	0	3
Professional, Scientific and Technical Services	0	2	1	-2	-1	3	1	2
Management of Companies and Enterprises	1	0	0	1	1	2	2	0
Administrative and Support, Waste Management and Remediation Services	0	0	0	0	0	0	0	0
Educational Services	0	0	0	0	0	1	1	0
Health Care and Social Assistance	1	0	0	1	1	1	0	1
Arts, Entertainment and Recreation	0	0	0	0	0	0	0	0
Accommodation and Food Services	0	0	0	0	0	0	2	-2
Other Services (except Public Administration)	0	0	0	0	0	1	0	1
Public Administration	0	0	0	0	0	0	0	0
Total	15	12	6	3	9	42	28	14