



2019

Insolvency Statistics in Canada

First Quarter of 2019

List of Tables

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

Glossary

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

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

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

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

Corporation: A commercial entity or organization.

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

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

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

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

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Newfoundland and Labrador	772	707	695	9.2	11.1	2,903	2,607	11.4
Bankruptcies	326	343	315	-5.0	3.5	1,407	1,366	3.0
Proposals	446	364	380	22.5	17.4	1,496	1,241	20.5
Prince Edward Island	171	189	192	-9.5	-10.9	714	697	2.4
Bankruptcies	92	103	113	-10.7	-18.6	408	416	-1.9
Proposals	79	86	79	-8.1	0.0	306	281	8.9
Nova Scotia	1,395	1,393	1,315	0.1	6.1	5,722	5,709	0.2
Bankruptcies	787	852	799	-7.6	-1.5	3,504	3,750	-6.6
Proposals	608	541	516	12.4	17.8	2,218	1,959	13.2
New Brunswick	1,099	1,185	947	-7.3	16.1	4,669	4,374	6.7
Bankruptcies	529	599	458	-11.7	15.5	2,365	2,396	-1.3
Proposals	570	586	489	-2.7	16.6	2,304	1,978	16.5
Quebec	11,171	10,948	11,301	2.0	-1.2	43,701	43,895	-0.4
Bankruptcies	5,279	5,650	5,664	-6.6	-6.8	22,382	23,858	-6.2
Proposals	5,892	5,298	5,637	11.2	4.5	21,319	20,037	6.4
Ontario	10,410	10,229	9,507	1.8	9.5	40,696	38,684	5.2
Bankruptcies	3,440	3,764	3,638	-8.6	-5.4	15,150	15,678	-3.4
Proposals	6,970	6,465	5,869	7.8	18.8	25,546	23,006	11.0
Manitoba	716	794	580	-9.8	23.4	2,988	2,574	16.1
Bankruptcies	302	382	269	-20.9	12.3	1,423	1,363	4.4
Proposals	414	412	311	0.5	33.1	1,565	1,211	29.2
Saskatchewan	860	901	799	-4.6	7.6	3,559	3,293	8.1
Bankruptcies	334	346	303	-3.5	10.2	1,370	1,437	-4.7
Proposals	526	555	496	-5.2	6.0	2,189	1,856	17.9
Alberta	3,996	3,848	3,463	3.8	15.4	15,294	13,554	12.8
Bankruptcies	1,429	1,279	1,227	11.7	16.5	5,289	5,018	5.4
Proposals	2,567	2,569	2,236	-0.1	14.8	10,005	8,536	17.2
British Columbia	2,594	2,629	2,494	-1.3	4.0	10,375	9,997	3.8
Bankruptcies	1,006	966	1,064	4.1	-5.5	4,089	4,173	-2.0
Proposals	1,588	1,663	1,430	-4.5	11.0	6,286	5,824	7.9
Northwest Territories	17	11	24	54.5	-29.2	71	94	-24.5
Bankruptcies	3	8	9	-62.5	-66.7	36	58	-37.9
Proposals	14	3	15	366.7	-6.7	35	36	-2.8
Yukon	6	12	10	-50.0	-40.0	31	39	-20.5
Bankruptcies	2	5	4	-60.0	-50.0	11	19	-42.1
Proposals	4	7	6	-42.9	-33.3	20	20	0.0
Nunavut	4	0	0	n/a	n/a	7	4	75.0
Bankruptcies	0	0	0	n/a	n/a	0	2	-100.0
Proposals	4	0	0	n/a	n/a	7	2	250.0
Canada	33,211	32,846	31,327	1.1	6.0	130,730	125,521	4.1
Bankruptcies	13,529	14,297	13,863	-5.4	-2.4	57,434	59,534	-3.5
Proposals	19,682	18,549	17,464	6.1	12.7	73,296	65,987	11.1

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Newfoundland and Labrador	762	697	691	9.3	10.3	2,873	2,577	11.5
Bankruptcies	316	336	311	-6.0	1.6	1,381	1,343	2.8
Proposals	446	361	380	23.5	17.4	1,492	1,234	20.9
Prince Edward Island	171	189	191	-9.5	-10.5	711	690	3.0
Bankruptcies	92	103	112	-10.7	-17.9	406	411	-1.2
Proposals	79	86	79	-8.1	0.0	305	279	9.3
Nova Scotia	1,383	1,385	1,299	-0.1	6.5	5,679	5,653	0.5
Bankruptcies	776	845	787	-8.2	-1.4	3,472	3,704	-6.3
Proposals	607	540	512	12.4	18.6	2,207	1,949	13.2
New Brunswick	1,086	1,176	942	-7.7	15.3	4,624	4,320	7.0
Bankruptcies	520	592	453	-12.2	14.8	2,329	2,356	-1.1
Proposals	566	584	489	-3.1	15.7	2,295	1,964	16.9
Quebec	10,597	10,399	10,743	1.9	-1.4	41,590	41,821	-0.6
Bankruptcies	4,816	5,226	5,242	-7.8	-8.1	20,762	22,270	-6.8
Proposals	5,781	5,173	5,501	11.8	5.1	20,828	19,551	6.5
Ontario	10,171	9,976	9,272	2.0	9.7	39,755	37,795	5.2
Bankruptcies	3,264	3,587	3,458	-9.0	-5.6	14,466	15,023	-3.7
Proposals	6,907	6,389	5,814	8.1	18.8	25,289	22,772	11.1
Manitoba	709	789	572	-10.1	24.0	2,961	2,539	16.6
Bankruptcies	295	377	261	-21.8	13.0	1,398	1,334	4.8
Proposals	414	412	311	0.5	33.1	1,563	1,205	29.7
Saskatchewan	837	873	772	-4.1	8.4	3,464	3,160	9.6
Bankruptcies	322	328	288	-1.8	11.8	1,314	1,336	-1.6
Proposals	515	545	484	-5.5	6.4	2,150	1,824	17.9
Alberta	3,934	3,792	3,416	3.7	15.2	15,073	13,347	12.9
Bankruptcies	1,385	1,229	1,196	12.7	15.8	5,114	4,883	4.7
Proposals	2,549	2,563	2,220	-0.5	14.8	9,959	8,464	17.7
British Columbia	2,562	2,601	2,465	-1.5	3.9	10,269	9,873	4.0
Bankruptcies	985	949	1,042	3.8	-5.5	4,015	4,078	-1.5
Proposals	1,577	1,652	1,423	-4.5	10.8	6,254	5,795	7.9
Northwest Territories	17	11	24	54.5	-29.2	71	93	-23.7
Bankruptcies	3	8	9	-62.5	-66.7	36	57	-36.8
Proposals	14	3	15	366.7	-6.7	35	36	-2.8
Yukon	6	12	10	-50.0	-40.0	31	39	-20.5
Bankruptcies	2	5	4	-60.0	-50.0	11	19	-42.1
Proposals	4	7	6	-42.9	-33.3	20	20	0.0
Nunavut	4	0	0	n/a	n/a	7	4	75.0
Bankruptcies	0	0	0	n/a	n/a	0	2	-100.0
Proposals	4	0	0	n/a	n/a	7	2	250.0
Canada	32,239	31,900	30,397	1.1	6.1	127,108	121,911	4.3
Bankruptcies	12,776	13,585	13,163	-6.0	-2.9	54,704	56,816	-3.7
Proposals	19,463	18,315	17,234	6.3	12.9	72,404	65,095	11.2

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Newfoundland and Labrador	10	10	4	0.0	150.0	30	30	0.0
Bankruptcies	10	7	4	42.9	150.0	26	23	13.0
Proposals	0	3	0	-100.0	n/a	4	7	-42.9
Prince Edward Island	0	0	1	n/a	-100.0	3	7	-57.1
Bankruptcies	0	0	1	n/a	-100.0	2	5	-60.0
Proposals	0	0	0	n/a	n/a	1	2	-50.0
Nova Scotia	12	8	16	50.0	-25.0	43	56	-23.2
Bankruptcies	11	7	12	57.1	-8.3	32	46	-30.4
Proposals	1	1	4	0.0	-75.0	11	10	10.0
New Brunswick	13	9	5	44.4	160.0	45	54	-16.7
Bankruptcies	9	7	5	28.6	80.0	36	40	-10.0
Proposals	4	2	0	100.0	n/a	9	14	-35.7
Quebec	574	549	558	4.6	2.9	2,111	2,074	1.8
Bankruptcies	463	424	422	9.2	9.7	1,620	1,588	2.0
Proposals	111	125	136	-11.2	-18.4	491	486	1.0
Ontario	239	253	235	-5.5	1.7	941	889	5.8
Bankruptcies	176	177	180	-0.6	-2.2	684	655	4.4
Proposals	63	76	55	-17.1	14.5	257	234	9.8
Manitoba	7	5	8	40.0	-12.5	27	35	-22.9
Bankruptcies	7	5	8	40.0	-12.5	25	29	-13.8
Proposals	0	0	0	n/a	n/a	2	6	-66.7
Saskatchewan	23	28	27	-17.9	-14.8	95	133	-28.6
Bankruptcies	12	18	15	-33.3	-20.0	56	101	-44.6
Proposals	11	10	12	10.0	-8.3	39	32	21.9
Alberta	62	56	47	10.7	31.9	221	207	6.8
Bankruptcies	44	50	31	-12.0	41.9	175	135	29.6
Proposals	18	6	16	200.0	12.5	46	72	-36.1
British Columbia	32	28	29	14.3	10.3	106	124	-14.5
Bankruptcies	21	17	22	23.5	-4.5	74	95	-22.1
Proposals	11	11	7	0.0	57.1	32	29	10.3
Northwest Territories	0	0	0	n/a	n/a	0	1	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Yukon	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nunavut	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Canada	972	946	930	2.7	4.5	3,622	3,610	0.3
Bankruptcies	753	712	700	5.8	7.6	2,730	2,718	0.4
Proposals	219	234	230	-6.4	-4.8	892	892	0.0

Table 3a: Insolvencies Filed by Corporations

	Volume			% Change		12-Month Period Ending		
	Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Newfoundland and Labrador	3	5	1	-40.0	400.0	13	16	-18.8
Bankruptcies	3	2	1	50.0	100.0	9	10	-10.0
Proposals	0	3	0	-100.0	n/a	4	6	-33.3
Prince Edward Island	0	0	0	n/a	n/a	1	3	-66.7
Bankruptcies	0	0	0	n/a	n/a	1	1	0.0
Proposals	0	0	0	n/a	n/a	0	2	-100.0
Nova Scotia	6	4	8	50.0	-50.0	22	20	10.0
Bankruptcies	5	4	6	25.0	-33.3	17	14	21.4
Proposals	1	0	2	n/a	-100.0	5	6	-16.7
New Brunswick	6	6	4	0.0	50.0	22	34	-35.3
Bankruptcies	6	5	4	20.0	25.0	20	24	-16.7
Proposals	0	1	0	-100.0	n/a	2	10	-80.0
Quebec	502	466	499	7.7	-6.6	1,834	1,854	-1.1
Bankruptcies	413	367	386	12.5	-4.9	1,428	1,432	-0.3
Proposals	89	99	113	-10.1	-12.4	406	422	-3.8
Ontario	140	154	106	-9.1	45.3	557	456	22.1
Bankruptcies	104	109	88	-4.6	23.9	413	346	19.4
Proposals	36	45	18	-20.0	150.0	144	110	30.9
Manitoba	0	1	2	-100.0	-50.0	4	9	-55.6
Bankruptcies	0	1	2	-100.0	-50.0	3	7	-57.1
Proposals	0	0	0	n/a	n/a	1	2	-50.0
Saskatchewan	1	1	3	0.0	-66.7	6	11	-45.5
Bankruptcies	1	1	1	0.0	0.0	4	7	-42.9
Proposals	0	0	2	n/a	-100.0	2	4	-50.0
Alberta	27	24	27	12.5	-11.1	99	127	-22.0
Bankruptcies	17	22	17	-22.7	29.4	77	75	2.7
Proposals	10	2	10	400.0	-80.0	22	52	-57.7
British Columbia	17	14	9	21.4	55.6	45	60	-25.0
Bankruptcies	9	7	6	28.6	16.7	27	39	-30.8
Proposals	8	7	3	14.3	133.3	18	21	-14.3
Northwest Territories	0	0	0	n/a	n/a	0	1	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Yukon	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nunavut	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Canada	702	675	659	4.0	2.4	2,603	2,591	0.5
Bankruptcies	558	518	511	7.7	1.4	1,999	1,956	2.2
Proposals	144	157	148	-8.3	6.1	604	635	-4.9

Table 3b: Insolvencies Filed by Individual Businesses

	Volume			% Change		12-Month Period Ending		
	Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Newfoundland and Labrador	7	5	3	40.0	66.7	17	14	21.4
Bankruptcies	7	5	3	40.0	66.7	17	13	30.8
Proposals	0	0	0	n/a	n/a	0	1	-100.0
Prince Edward Island	0	0	1	n/a	-100.0	2	4	-50.0
Bankruptcies	0	0	1	n/a	-100.0	1	4	-75.0
Proposals	0	0	0	n/a	n/a	1	0	n/a
Nova Scotia	6	4	8	50.0	-50.0	21	36	-41.7
Bankruptcies	6	3	6	100.0	-50.0	15	32	-53.1
Proposals	0	1	2	-100.0	-50.0	6	4	50.0
New Brunswick	7	3	1	133.3	200.0	23	20	15.0
Bankruptcies	3	2	1	50.0	100.0	16	16	0.0
Proposals	4	1	0	300.0	n/a	7	4	75.0
Quebec	72	83	59	-13.3	40.7	277	220	25.9
Bankruptcies	50	57	36	-12.3	58.3	192	156	23.1
Proposals	22	26	23	-15.4	13.0	85	64	32.8
Ontario	99	99	129	0.0	-23.3	384	433	-11.3
Bankruptcies	72	68	92	5.9	-26.1	271	309	-12.3
Proposals	27	31	37	-12.9	-16.2	113	124	-8.9
Manitoba	7	4	6	75.0	-33.3	23	26	-11.5
Bankruptcies	7	4	6	75.0	-33.3	22	22	0.0
Proposals	0	0	0	n/a	n/a	1	4	-75.0
Saskatchewan	22	27	24	-18.5	12.5	89	122	-27.0
Bankruptcies	11	17	14	-35.3	21.4	52	94	-44.7
Proposals	11	10	10	10.0	0.0	37	28	32.1
Alberta	35	32	20	9.4	60.0	122	80	52.5
Bankruptcies	27	28	14	-3.6	100.0	98	60	63.3
Proposals	8	4	6	100.0	-33.3	24	20	20.0
British Columbia	15	14	20	7.1	-30.0	61	64	-4.7
Bankruptcies	12	10	16	20.0	-37.5	47	56	-16.1
Proposals	3	4	4	-25.0	0.0	14	8	75.0
Northwest Territories	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Yukon	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nunavut	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Canada	270	271	271	-0.4	0.0	1,019	1,019	0.0
Bankruptcies	195	194	189	0.5	2.6	731	762	-4.1
Proposals	75	77	82	-2.6	-6.1	288	257	12.1

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Agriculture, Forestry, Fishing and Hunting	21	13	14	61.5	50.0	71	66	7.6
Bankruptcies	18	9	12	100.0	50.0	52	49	6.1
Proposals	3	4	2	-25.0	50.0	19	17	11.8
Mining and Oil and Gas Extraction	14	11	4	27.3	250.0	34	44	-22.7
Bankruptcies	9	8	1	12.5	800.0	23	28	-17.9
Proposals	5	3	3	66.7	66.7	11	16	-31.3
Utilities	0	2	4	-100.0	-100.0	4	8	-50.0
Bankruptcies	0	1	3	-100.0	-100.0	2	7	-71.4
Proposals	0	1	1	-100.0	-100.0	2	1	100.0
Construction	181	181	199	0.0	-9.0	705	690	2.2
Bankruptcies	143	139	139	2.9	2.9	531	501	6.0
Proposals	38	42	60	-9.5	-36.7	174	189	-7.9
Manufacturing	77	79	65	-2.5	18.5	309	321	-3.7
Bankruptcies	54	57	44	-5.3	22.7	223	222	0.5
Proposals	23	22	21	4.5	9.5	86	99	-13.1
Wholesale Trade	54	37	36	45.9	50.0	175	167	4.8
Bankruptcies	38	29	28	31.0	35.7	131	124	5.6
Proposals	16	8	8	100.0	100.0	44	43	2.3
Retail Trade	96	111	112	-13.5	-14.3	393	398	-1.3
Bankruptcies	77	87	88	-11.5	-12.5	311	319	-2.5
Proposals	19	24	24	-20.8	-20.8	82	79	3.8
Transportation and Warehousing	72	52	58	38.5	24.1	244	219	11.4
Bankruptcies	53	42	47	26.2	12.8	184	177	4.0
Proposals	19	10	11	90.0	72.7	60	42	42.9
Information and Cultural Industries	24	19	19	26.3	26.3	68	59	15.3
Bankruptcies	20	13	19	53.8	5.3	50	50	0.0
Proposals	4	6	0	-33.3	n/a	18	9	100.0
Finance and Insurance	20	23	17	-13.0	17.6	67	66	1.5
Bankruptcies	16	18	14	-11.1	14.3	50	51	-2.0
Proposals	4	5	3	-20.0	33.3	17	15	13.3
Real Estate and Rental and Leasing	39	43	38	-9.3	2.6	150	144	4.2
Bankruptcies	33	25	31	32.0	6.5	107	110	-2.7
Proposals	6	18	7	-66.7	-14.3	43	34	26.5
Professional, Scientific and Technical Services	74	66	63	12.1	17.5	260	259	0.4
Bankruptcies	54	54	48	0.0	12.5	196	197	-0.5
Proposals	20	12	15	66.7	33.3	64	62	3.2

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

	Volume			% Change		12-Month Period Ending		
	Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Management of Companies and Enterprises	22	26	21	-15.4	4.8	82	86	-4.7
Bankruptcies	17	21	16	-19.0	6.3	67	65	3.1
Proposals	5	5	5	0.0	0.0	15	21	-28.6
Administrative and Support, Waste Management and Remediation Services	42	39	41	7.7	2.4	158	146	8.2
Bankruptcies	28	24	34	16.7	-17.6	103	110	-6.4
Proposals	14	15	7	-6.7	100.0	55	36	52.8
Educational Services	9	8	7	12.5	28.6	31	22	40.9
Bankruptcies	6	6	5	0.0	20.0	23	16	43.8
Proposals	3	2	2	50.0	50.0	8	6	33.3
Health Care and Social Assistance	21	22	20	-4.5	5.0	81	81	0.0
Bankruptcies	18	8	12	125.0	50.0	54	58	-6.9
Proposals	3	14	8	-78.6	-62.5	27	23	17.4
Arts, Entertainment and Recreation	20	11	24	81.8	-16.7	64	86	-25.6
Bankruptcies	16	8	18	100.0	-11.1	50	65	-23.1
Proposals	4	3	6	33.3	-33.3	14	21	-33.3
Accommodation and Food Services	143	138	150	3.6	-4.7	530	557	-4.8
Bankruptcies	122	112	109	8.9	11.9	424	407	4.2
Proposals	21	26	41	-19.2	-48.8	106	150	-29.3
Other Services (except Public Administration)	43	64	37	-32.8	16.2	193	186	3.8
Bankruptcies	31	50	31	-38.0	0.0	147	158	-7.0
Proposals	12	14	6	-14.3	100.0	46	28	64.3
Public Administration	0	1	1	-100.0	-100.0	3	5	-40.0
Bankruptcies	0	1	1	-100.0	-100.0	2	4	-50.0
Proposals	0	0	0	n/a	n/a	1	1	0.0
Total	972	946	930	2.7	4.5	3,622	3,610	0.3
Bankruptcies	753	712	700	5.8	7.6	2,730	2,718	0.4
Proposals	219	234	230	-6.4	-4.8	892	892	0.0

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Newfoundland and Labrador	762	697	691	9.3	10.3	2,873	2,577	11.5
Bankruptcies	316	336	311	-6.0	1.6	1,381	1,343	2.8
Proposals	446	361	380	23.5	17.4	1,492	1,234	20.9
Avalon Peninsula	422	369	430	14.4	-1.9	1,611	1,490	8.1
Bankruptcies	176	161	176	9.3	0.0	742	756	-1.9
Proposals	246	208	254	18.3	-3.1	869	734	18.4
South Coast - Burin Peninsula	54	40	38	35.0	42.1	192	155	23.9
Bankruptcies	24	21	20	14.3	20.0	104	86	20.9
Proposals	30	19	18	57.9	66.7	88	69	27.5
West Coast - Northern Peninsula - Labrador	99	106	79	-6.6	25.3	400	346	15.6
Bankruptcies	39	47	40	-17.0	-2.5	180	189	-4.8
Proposals	60	59	39	1.7	53.8	220	157	40.1
Notre Dame - Central Bonavista Bay	188	181	143	3.9	31.5	669	585	14.4
Bankruptcies	78	106	74	-26.4	5.4	356	311	14.5
Proposals	110	75	69	46.7	59.4	313	274	14.2
Prince Edward Island	171	189	191	-9.5	-10.5	711	690	3.0
Bankruptcies	92	103	112	-10.7	-17.9	406	411	-1.2
Proposals	79	86	79	-8.1	0.0	305	279	9.3
Nova Scotia	1,383	1,385	1,299	-0.1	6.5	5,679	5,653	0.5
Bankruptcies	776	845	787	-8.2	-1.4	3,472	3,704	-6.3
Proposals	607	540	512	12.4	18.6	2,207	1,949	13.2
Cape Breton	270	289	249	-6.6	8.4	1,077	1,040	3.6
Bankruptcies	134	167	120	-19.8	11.7	589	564	4.4
Proposals	136	122	129	11.5	5.4	488	476	2.5
North Shore	254	226	230	12.4	10.4	984	1,006	-2.2
Bankruptcies	142	154	153	-7.8	-7.2	623	698	-10.7
Proposals	112	72	77	55.6	45.5	361	308	17.2
Annapolis Valley	189	162	184	16.7	2.7	736	744	-1.1
Bankruptcies	109	106	137	2.8	-20.4	502	571	-12.1
Proposals	80	56	47	42.9	70.2	234	173	35.3
Southern	184	185	182	-0.5	1.1	789	810	-2.6
Bankruptcies	116	130	119	-10.8	-2.5	529	519	1.9
Proposals	68	55	63	23.6	7.9	260	291	-10.7
Halifax	485	524	454	-7.4	6.8	2,092	2,054	1.9
Bankruptcies	275	289	258	-4.8	6.6	1,229	1,353	-9.2
Proposals	210	235	196	-10.6	7.1	863	701	23.1

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

	Volume			% Change		12-Month Period Ending		
	Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
New Brunswick	1,086	1,176	942	-7.7	15.3	4,624	4,320	7.0
Bankruptcies	520	592	453	-12.2	14.8	2,329	2,356	-1.1
Proposals	566	584	489	-3.1	15.7	2,295	1,964	16.9
Campbellton - Miramichi	214	237	206	-9.7	3.9	940	859	9.4
Bankruptcies	96	114	124	-14.0	-21.0	465	509	-8.6
Proposals	116	123	82	-5.7	41.5	475	350	35.7
Moncton - Richibucto	333	329	244	1.2	36.5	1,340	1,245	7.6
Bankruptcies	155	176	105	-11.9	47.6	667	657	1.5
Proposals	178	153	139	16.3	28.1	673	588	14.5
Saint John - St. Stephen	202	285	196	-29.1	3.1	1,024	1,013	1.1
Bankruptcies	97	136	79	-28.7	22.8	492	520	-5.4
Proposals	105	149	117	-29.5	-10.3	532	493	7.9
Fredericton - Oromocto	222	200	184	11.0	20.7	843	748	12.7
Bankruptcies	114	93	93	22.6	22.6	445	422	5.5
Proposals	108	107	91	0.9	18.7	398	326	22.1
Edmundston - Woodstock	116	125	111	-7.2	4.5	478	455	5.1
Bankruptcies	56	73	52	-23.3	7.7	260	249	4.4
Proposals	60	52	59	15.4	1.7	218	206	5.8
Quebec	10,597	10,399	10,743	1.9	-1.4	41,590	41,821	-0.6
Bankruptcies	4,816	5,226	5,242	-7.8	-8.1	20,762	22,270	-6.8
Proposals	5,781	5,173	5,501	11.8	5.1	20,828	19,551	6.5
Gaspésie - Îles-de-la-Madeleine	118	117	119	0.9	-0.8	452	453	-0.2
Bankruptcies	46	50	55	-8.0	-16.4	193	224	-13.8
Proposals	72	67	64	7.5	12.5	259	229	13.1
Bas-Saint-Laurent	217	250	234	-13.2	-7.3	887	905	-2.0
Bankruptcies	96	147	115	-34.7	-16.5	480	486	-1.2
Proposals	121	103	119	17.5	1.7	407	419	-2.9
Capitale-Nationale	953	904	887	5.4	7.4	3,521	3,511	0.3
Bankruptcies	482	494	428	-2.4	12.6	1,935	1,937	-0.1
Proposals	471	410	459	14.9	2.6	1,586	1,574	0.8
Chaudière - Appalaches	468	474	455	-1.3	2.9	1,797	1,712	5.0
Bankruptcies	250	270	268	-7.4	-6.7	1,010	1,042	-3.1
Proposals	218	204	187	6.9	16.6	787	670	17.5
Etrie	413	392	405	5.4	2.0	1,604	1,555	3.2
Bankruptcies	230	234	242	-1.7	-5.0	970	1,019	-4.8
Proposals	183	158	163	15.8	12.3	634	536	18.3
Centre-du-Québec	277	304	286	-8.9	-3.1	1,133	1,171	-3.2
Bankruptcies	116	155	134	-25.2	-13.4	558	647	-13.8
Proposals	161	149	152	8.1	5.9	575	524	9.7

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

	Volume			% Change		12-Month Period Ending		
	Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Montérégie	2,032	1,912	1,971	6.3	3.1	7,941	7,758	2.4
Bankruptcies	847	901	947	-6.0	-10.6	3,705	3,980	-6.9
Proposals	1,185	1,011	1,024	17.2	15.7	4,236	3,778	12.1
Montréal	2,044	1,951	2,176	4.8	-6.1	8,078	8,435	-4.2
Bankruptcies	934	1,004	1,129	-7.0	-17.3	4,201	4,648	-9.6
Proposals	1,110	947	1,047	17.2	6.0	3,877	3,787	2.4
Laval	504	512	571	-1.6	-11.7	2,026	2,184	-7.2
Bankruptcies	199	226	237	-11.9	-16.0	897	967	-7.2
Proposals	305	286	334	6.6	-8.7	1,129	1,217	-7.2
Lanaudière	794	838	849	-5.3	-6.5	3,260	3,336	-2.3
Bankruptcies	340	358	350	-5.0	-2.9	1,390	1,577	-11.9
Proposals	454	480	499	-5.4	-9.0	1,870	1,759	6.3
Laurentides	1,081	1,088	1,038	-0.6	4.1	4,254	4,232	0.5
Bankruptcies	471	485	469	-2.9	0.4	1,929	2,097	-8.0
Proposals	610	603	569	1.2	7.2	2,325	2,135	8.9
Outaouais	703	599	711	17.4	-1.1	2,624	2,619	0.2
Bankruptcies	275	296	292	-7.1	-5.8	1,151	1,321	-12.9
Proposals	428	303	419	41.3	2.1	1,473	1,298	13.5
Abitibi - Témiscamingue	162	187	218	-13.4	-25.7	659	706	-6.7
Bankruptcies	81	99	96	-18.2	-15.6	337	326	3.4
Proposals	81	88	122	-8.0	-33.6	322	380	-15.3
Mauricie	369	387	347	-4.7	6.3	1,482	1,448	2.3
Bankruptcies	199	238	212	-16.4	-6.1	909	932	-2.5
Proposals	170	149	135	14.1	25.9	573	516	11.0
Saguenay - Lac-Saint-Jean	335	345	348	-2.9	-3.7	1,361	1,333	2.1
Bankruptcies	187	200	195	-6.5	-4.1	819	794	3.1
Proposals	148	145	153	2.1	-3.3	542	539	0.6
Côte-Nord	114	120	110	-5.0	3.6	458	396	15.7
Bankruptcies	60	59	61	1.7	-1.6	253	239	5.9
Proposals	54	61	49	-11.5	10.2	205	157	30.6
Nord-du-Québec	12	15	18	-20.0	-33.3	48	63	-23.8
Bankruptcies	2	8	12	-75.0	-83.3	23	34	-32.4
Proposals	10	7	6	42.9	66.7	25	29	-13.8
Ontario	10,171	9,976	9,272	2.0	9.7	39,755	37,795	5.2
Bankruptcies	3,264	3,587	3,458	-9.0	-5.6	14,466	15,023	-3.7
Proposals	6,907	6,389	5,814	8.1	18.8	25,289	22,772	11.1
Ottawa	1,032	1,012	1,013	2.0	1.9	4,173	4,039	3.3
Bankruptcies	398	426	481	-6.6	-17.3	1,815	1,983	-8.5
Proposals	634	586	532	8.2	19.2	2,358	2,056	14.7

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

	Volume			% Change		12-Month Period Ending		
	Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Kingston - Pembroke	390	395	382	-1.3	2.1	1,596	1,605	-0.6
Bankruptcies	145	156	177	-7.1	-18.1	660	702	-6.0
Proposals	245	239	205	2.5	19.5	936	903	3.7
Muskoka - Kawarthas	273	273	290	0.0	-5.9	1,131	1,119	1.1
Bankruptcies	85	109	88	-22.0	-3.4	405	422	-4.0
Proposals	188	164	202	14.6	-6.9	726	697	4.2
Toronto	4,282	4,025	3,764	6.4	13.8	16,202	15,427	5.0
Bankruptcies	1,116	1,187	1,170	-5.8	-4.4	4,901	5,298	-7.5
Proposals	3,164	2,838	2,594	11.5	22.0	11,301	10,129	11.6
Kitchener - Waterloo - Barrie	1,030	1,059	965	-2.7	6.7	4,087	3,838	6.5
Bankruptcies	361	388	326	-7.0	10.7	1,526	1,482	3.0
Proposals	669	671	639	-0.3	4.7	2,561	2,356	8.7
Hamilton - Niagara Peninsula	1,082	1,008	992	7.3	9.1	4,066	3,862	5.3
Bankruptcies	356	350	380	1.7	-6.3	1,478	1,527	-3.2
Proposals	726	658	612	10.3	18.6	2,588	2,335	10.8
London	592	601	532	-1.5	11.3	2,368	2,180	8.6
Bankruptcies	211	243	212	-13.2	-0.5	901	879	2.5
Proposals	381	358	320	6.4	19.1	1,467	1,301	12.8
Windsor - Samia	481	563	421	-14.6	14.3	2,094	1,927	8.7
Bankruptcies	186	265	191	-29.8	-2.6	956	870	9.9
Proposals	295	298	230	-1.0	28.3	1,138	1,057	7.7
Stratford - Bruce Peninsula	150	147	159	2.0	-5.7	621	604	2.8
Bankruptcies	57	72	67	-20.8	-14.9	286	300	-4.7
Proposals	93	75	92	24.0	1.1	335	304	10.2
Northeast	711	747	616	-4.8	15.4	2,851	2,680	6.4
Bankruptcies	265	303	290	-11.6	-7.6	1,204	1,265	-4.8
Proposals	443	444	326	-0.2	35.9	1,647	1,415	16.4
Northwest	151	146	139	3.4	8.6	568	518	9.7
Bankruptcies	80	88	76	-9.1	5.3	334	295	13.2
Proposals	71	58	63	22.4	12.7	234	223	4.9
Manitoba	709	789	572	-10.1	24.0	2,961	2,539	16.6
Bankruptcies	295	377	261	-21.8	13.0	1,398	1,334	4.8
Proposals	414	412	311	0.5	33.1	1,563	1,205	29.7
Southeast	51	60	42	-15.0	21.4	236	197	19.8
Bankruptcies	24	29	26	-17.2	-7.7	112	129	-13.2
Proposals	27	31	16	-12.9	68.8	124	68	82.4
South Central	27	26	18	3.8	50.0	101	94	7.4
Bankruptcies	11	18	11	-38.9	0.0	56	51	9.8
Proposals	16	8	7	100.0	128.6	45	43	4.7

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

	Volume			% Change		12-Month Period Ending		
	Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Southwest	97	79	62	22.8	56.5	325	282	15.2
Bankruptcies	30	34	23	5.9	56.5	148	126	17.5
Proposals	67	45	39	35.6	56.4	177	156	13.5
North Central	15	35	10	-57.1	50.0	94	64	46.9
Bankruptcies	9	14	5	-35.7	80.0	41	37	10.8
Proposals	6	21	5	-71.4	20.0	53	27	96.3
Winnipeg	455	500	384	-9.0	18.5	1,913	1,625	17.7
Bankruptcies	189	238	166	-20.6	13.9	896	831	7.8
Proposals	266	262	218	1.5	22.0	1,017	794	28.1
Interlake	39	49	25	-20.4	56.0	170	128	32.8
Bankruptcies	16	30	12	-46.7	33.3	92	78	17.9
Proposals	23	19	13	21.1	76.9	78	50	56.0
Parklands	12	26	17	-53.8	-29.4	70	75	-6.7
Bankruptcies	7	10	10	-30.0	-30.0	35	44	-20.5
Proposals	5	16	7	-68.8	-28.6	35	31	12.9
North	12	15	12	-20.0	0.0	51	66	-22.7
Bankruptcies	2	4	7	-50.0	-71.4	16	35	-54.3
Proposals	10	11	5	-9.1	100.0	35	31	12.9
Saskatchewan	837	873	772	-4.1	8.4	3,464	3,160	9.6
Bankruptcies	322	328	288	-1.8	11.8	1,314	1,336	-1.6
Proposals	515	545	484	-5.5	6.4	2,150	1,824	17.9
Regina - Moose Mountain	276	290	266	-4.8	3.8	1,193	1,047	13.9
Bankruptcies	80	95	78	-15.8	2.6	346	357	-3.1
Proposals	196	195	188	0.5	4.3	847	690	22.8
Swift Current - Moose Jaw	62	50	65	24.0	-4.6	248	214	15.9
Bankruptcies	35	26	27	34.6	29.6	127	112	13.4
Proposals	27	24	38	12.5	-28.9	121	102	18.6
Saskatoon - Biggar	276	324	267	-14.8	3.4	1,120	1,077	4.0
Bankruptcies	108	118	111	-8.5	-2.7	437	502	-12.9
Proposals	168	206	156	-18.4	7.7	683	575	18.8
Yorkton - Melville	54	55	41	-1.8	31.7	200	187	7.0
Bankruptcies	30	25	24	20.0	25.0	84	105	-20.0
Proposals	24	30	17	-20.0	41.2	116	82	41.5
Prince Albert	154	145	126	6.2	22.2	656	589	11.4
Bankruptcies	66	60	46	10.0	43.5	299	242	23.6
Proposals	88	85	80	3.5	10.0	357	347	2.9
Northern	13	10	7	30.0	85.7	44	40	10.0
Bankruptcies	2	5	3	-60.0	-33.3	19	16	18.8
Proposals	11	5	4	120.0	175.0	25	24	4.2

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

	Volume			% Change		12-Month Period Ending		
	Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Alberta	3,934	3,792	3,416	3.7	15.2	15,073	13,347	12.9
Bankruptcies	1,385	1,229	1,196	12.7	15.8	5,114	4,883	4.7
Proposals	2,549	2,563	2,220	-0.5	14.8	9,959	8,464	17.7
Lethbridge - Medicine Hat	329	295	264	11.5	24.6	1,180	948	24.5
Bankruptcies	117	99	95	18.2	23.2	408	375	8.8
Proposals	212	196	169	8.2	25.4	772	573	34.7
Camrose - Drumheller	142	122	116	16.4	22.4	531	545	-2.6
Bankruptcies	54	50	54	8.0	0.0	208	251	-17.1
Proposals	88	72	62	22.2	41.9	323	294	9.9
Calgary	1,388	1,399	1,260	-0.8	10.2	5,631	4,971	13.3
Bankruptcies	548	469	421	16.8	30.2	2,009	1,703	18.0
Proposals	840	930	839	-9.7	0.1	3,622	3,268	10.8
Banff - Jasper - Rocky Mountain House	61	72	64	-15.3	-4.7	272	231	17.7
Bankruptcies	23	36	25	-36.1	-8.0	120	95	26.3
Proposals	38	36	39	5.6	-2.6	152	136	11.8
Red Deer	263	238	204	10.5	28.9	958	811	18.1
Bankruptcies	76	65	79	16.9	-3.8	287	319	-10.0
Proposals	187	173	125	8.1	49.6	671	492	36.4
Edmonton	1,384	1,287	1,209	7.5	14.5	5,162	4,738	8.9
Bankruptcies	450	389	400	15.7	12.5	1,628	1,671	-2.6
Proposals	934	898	809	4.0	15.5	3,534	3,067	15.2
Athabasca - Grande Prairie - Peace River	220	195	175	12.8	25.7	775	687	12.8
Bankruptcies	70	64	65	9.4	7.7	270	294	-8.2
Proposals	150	131	110	14.5	36.4	505	393	28.5
Wood Buffalo - Cold Lake	148	184	124	-19.6	19.4	566	418	35.4
Bankruptcies	48	57	56	-15.8	-14.3	185	176	5.1
Proposals	100	127	68	-21.3	47.1	381	242	57.4
British Columbia	2,562	2,601	2,465	-1.5	3.9	10,269	9,873	4.0
Bankruptcies	985	949	1,042	3.8	-5.5	4,015	4,078	-1.5
Proposals	1,577	1,652	1,423	-4.5	10.8	6,254	5,795	7.9
Vancouver Island and Coast	536	601	533	-10.8	0.6	2,213	2,036	8.7
Bankruptcies	211	227	258	-7.0	-18.2	899	920	-2.3
Proposals	325	374	275	-13.1	18.2	1,314	1,116	17.7
Lower Mainland - Southwest	1,349	1,345	1,323	0.3	2.0	5,498	5,370	2.4
Bankruptcies	493	465	515	6.0	-4.3	2,033	2,053	-1.0
Proposals	856	880	808	-2.7	5.9	3,465	3,317	4.5

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

	Volume			% Change		12-Month Period Ending		
	Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Thompson - Okanagan	377	381	368	-1.0	2.4	1,462	1,429	2.3
Bankruptcies	147	135	167	8.9	-12.0	610	617	-1.1
Proposals	230	246	201	-6.5	14.4	852	812	4.9
Kootenay	91	74	86	23.0	5.8	313	317	-1.3
Bankruptcies	34	35	37	-2.9	-8.1	140	154	-9.1
Proposals	57	39	49	46.2	16.3	173	163	6.1
Cariboo	115	112	96	2.7	19.8	431	419	2.9
Bankruptcies	50	55	38	1.8	47.4	196	198	-1.0
Proposals	59	57	58	3.5	1.7	235	221	6.3
North Coast	17	22	14	-22.7	21.4	73	77	-5.2
Bankruptcies	8	11	5	-27.3	60.0	33	35	-5.7
Proposals	9	11	9	-18.2	0.0	40	42	-4.8
Nechako	21	15	9	40.0	133.3	70	42	66.7
Bankruptcies	12	7	3	71.4	300.0	34	20	70.0
Proposals	9	8	6	12.5	50.0	36	22	63.6
Northeast	56	50	35	12.0	60.0	207	179	15.6
Bankruptcies	25	13	19	92.3	31.6	69	80	-13.8
Proposals	31	37	16	-16.2	93.8	138	99	39.4
Northwest Territories	17	11	24	54.5	-29.2	71	93	-23.7
Bankruptcies	3	8	9	-62.5	-66.7	36	57	-36.8
Proposals	14	3	15	366.7	-6.7	35	36	-2.8
Yukon	6	12	10	-50.0	-40.0	31	39	-20.5
Bankruptcies	2	5	4	-60.0	-50.0	11	19	-42.1
Proposals	4	7	6	-42.9	-33.3	20	20	0.0
Nunavut	4	0	0	n/a	n/a	7	4	75.0
Bankruptcies	0	0	0	n/a	n/a	0	2	-100.0
Proposals	4	0	0	n/a	n/a	7	2	250.0

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Newfoundland and Labrador	10	10	4	0.0	150.0	30	30	0.0
Bankruptcies	10	7	4	42.9	150.0	26	23	13.0
Proposals	0	3	0	-100.0	n/a	4	7	-42.9
Avalon Peninsula	6	6	4	0.0	50.0	20	23	-13.0
Bankruptcies	6	4	4	50.0	50.0	18	17	5.9
Proposals	0	2	0	-100.0	n/a	2	6	-66.7
South Coast - Burin Peninsula	0	0	0	n/a	n/a	0	1	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
West Coast - Northern Peninsula - Labrador	2	1	0	100.0	n/a	5	5	0.0
Bankruptcies	2	1	0	100.0	n/a	5	5	0.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Notre Dame - Central Bonavista Bay	2	3	0	-33.3	n/a	6	1	500.0
Bankruptcies	2	2	0	0.0	n/a	4	0	n/a
Proposals	0	1	0	-100.0	n/a	2	1	100.0
Prince Edward Island	0	0	1	n/a	-100.0	3	7	-57.1
Bankruptcies	0	0	1	n/a	-100.0	2	5	-60.0
Proposals	0	0	0	n/a	n/a	1	2	-50.0
Nova Scotia	12	8	16	50.0	-25.0	43	56	-23.2
Bankruptcies	11	7	12	57.1	-8.3	32	46	-30.4
Proposals	1	1	4	0.0	-75.0	11	10	10.0
Cape Breton	1	0	1	n/a	0.0	4	4	0.0
Bankruptcies	1	0	0	n/a	n/a	3	2	50.0
Proposals	0	0	1	n/a	-100.0	1	2	-50.0
North Shore	2	1	1	100.0	100.0	4	8	-50.0
Bankruptcies	2	1	1	100.0	100.0	3	6	-50.0
Proposals	0	0	0	n/a	n/a	1	2	-50.0
Annapolis Valley	1	1	0	0.0	n/a	4	4	0.0
Bankruptcies	1	0	0	n/a	n/a	2	4	-50.0
Proposals	0	1	0	-100.0	n/a	2	0	n/a
Southern	2	1	1	100.0	100.0	7	4	75.0
Bankruptcies	2	1	0	100.0	n/a	7	3	133.3
Proposals	0	0	1	n/a	-100.0	0	1	-100.0
Halifax	6	5	13	20.0	-53.8	24	36	-33.3
Bankruptcies	5	5	11	0.0	-54.5	17	31	-45.2
Proposals	1	0	2	n/a	-50.0	7	5	40.0

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

	Volume			% Change		12-Month Period Ending		
	Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
New Brunswick	13	9	5	44.4	160.0	45	54	-16.7
Bankruptcies	9	7	5	28.6	80.0	36	40	-10.0
Proposals	4	2	0	100.0	n/a	9	14	-35.7
Campbellton - Miramichi	2	1	2	100.0	0.0	8	6	33.3
Bankruptcies	1	1	2	0.0	-50.0	6	5	20.0
Proposals	1	0	0	n/a	n/a	2	1	100.0
Moncton - Richibucto	7	2	1	250.0	600.0	18	22	-18.2
Bankruptcies	6	1	1	500.0	500.0	14	13	7.7
Proposals	1	1	0	0.0	n/a	4	9	-55.6
Saint John - St. Stephen	1	4	2	-75.0	-50.0	10	10	0.0
Bankruptcies	0	3	2	-100.0	-100.0	8	9	-11.1
Proposals	1	1	0	0.0	n/a	2	1	100.0
Fredericton - Oromocto	0	0	0	n/a	n/a	0	4	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	3	-100.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
Edmundston - Woodstock	3	2	0	50.0	n/a	9	11	-18.2
Bankruptcies	2	2	0	0.0	n/a	8	9	-11.1
Proposals	1	0	0	n/a	n/a	1	2	-50.0
Quebec	574	549	558	4.6	2.9	2,111	2,074	1.8
Bankruptcies	463	424	422	9.2	9.7	1,620	1,588	2.0
Proposals	111	125	136	-11.2	-18.4	491	486	1.0
Gaspésie - Îles-de-la-Madeleine	4	4	3	0.0	33.3	17	11	54.5
Bankruptcies	4	4	3	0.0	33.3	16	9	77.8
Proposals	0	0	0	n/a	n/a	1	2	-50.0
Bas-Saint-Laurent	12	11	10	9.1	20.0	51	43	18.6
Bankruptcies	11	9	6	22.2	83.3	42	33	27.3
Proposals	1	2	4	-50.0	-75.0	9	10	-10.0
Capitale-Nationale	54	64	50	-15.6	8.0	221	194	13.9
Bankruptcies	43	53	34	-18.9	26.5	178	149	19.5
Proposals	11	11	16	0.0	-31.3	43	45	-4.4
Chaudière - Appalaches	33	27	28	22.2	17.9	125	100	25.0
Bankruptcies	28	19	22	47.4	27.3	83	88	-5.7
Proposals	5	8	6	-37.5	-16.7	42	12	250.0
Estrie	8	12	8	-33.3	0.0	38	38	0.0
Bankruptcies	7	11	8	-36.4	-12.5	33	36	-8.3
Proposals	1	1	0	0.0	n/a	5	2	150.0
Centre-du-Québec	14	8	6	75.0	133.3	47	38	23.7
Bankruptcies	11	7	5	57.1	120.0	36	31	16.1
Proposals	3	1	1	200.0	200.0	11	7	57.1

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

	Volume			% Change		12-Month Period Ending		
	Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Montérégie	104	91	91	14.3	14.3	373	336	11.0
Bankruptcies	81	73	69	11.0	17.4	292	261	11.9
Proposals	23	18	22	27.8	4.5	81	75	8.0
Montréal	164	143	151	14.7	8.6	560	572	-2.1
Bankruptcies	128	112	110	14.3	16.4	420	412	1.9
Proposals	36	31	41	16.1	-12.2	140	160	-12.5
Laval	15	35	37	-57.1	-59.5	106	140	-24.3
Bankruptcies	10	24	32	-58.3	-68.8	81	108	-25.0
Proposals	5	11	5	-54.5	0.0	25	32	-21.9
Lanaudière	31	36	39	-13.9	-20.5	119	128	-7.0
Bankruptcies	25	28	27	-10.7	-7.4	89	96	-7.3
Proposals	6	8	12	-25.0	-50.0	30	32	-6.3
Laurentides	46	40	50	15.0	-8.0	160	169	-5.3
Bankruptcies	40	32	38	25.0	5.3	129	130	-0.8
Proposals	6	8	12	-25.0	-50.0	31	39	-20.5
Outaouais	21	27	22	-22.2	-4.5	81	68	19.1
Bankruptcies	14	19	16	-26.3	-12.5	56	46	21.7
Proposals	7	8	6	-12.5	16.7	25	22	13.6
Abitibi - Témiscamingue	7	7	10	0.0	-30.0	33	45	-26.7
Bankruptcies	7	6	10	16.7	-30.0	28	40	-30.0
Proposals	0	1	0	-100.0	n/a	5	5	0.0
Mauricie	19	21	23	-9.5	-17.4	81	98	-17.3
Bankruptcies	18	12	16	50.0	12.5	62	73	-15.1
Proposals	1	9	7	-88.9	-85.7	19	25	-24.0
Saguenay - Lac-Saint-Jean	24	20	19	20.0	26.3	67	64	4.7
Bankruptcies	22	14	16	57.1	37.5	53	54	-1.9
Proposals	2	6	3	-66.7	-33.3	14	10	40.0
Côte-Nord	15	1	5	1,400.0	200.0	22	16	37.5
Bankruptcies	12	0	4	n/a	200.0	16	11	45.5
Proposals	3	1	1	200.0	200.0	6	5	20.0
Nord-du-Québec	0	0	4	n/a	-100.0	0	6	-100.0
Bankruptcies	0	0	4	n/a	-100.0	0	5	-100.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
Ontario	239	253	235	-5.5	1.7	941	889	5.8
Bankruptcies	176	177	180	-0.6	-2.2	684	655	4.4
Proposals	63	76	55	-17.1	14.5	257	234	9.8
Ottawa	30	31	31	-3.2	-3.2	107	114	-6.1
Bankruptcies	25	25	30	0.0	-16.7	80	93	-14.0
Proposals	5	6	1	-16.7	400.0	27	21	28.6

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

	Volume			% Change		12-Month Period Ending		
	Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Kingston - Pembroke	6	6	3	0.0	100.0	19	16	18.8
Bankruptcies	3	4	3	-25.0	0.0	14	15	-6.7
Proposals	3	2	0	50.0	n/a	5	1	400.0
Muskoka - Kawarthas	1	5	5	-80.0	-80.0	14	17	-17.6
Bankruptcies	1	4	2	-75.0	-50.0	11	9	22.2
Proposals	0	1	3	-100.0	-100.0	3	8	-62.5
Toronto	129	140	130	-7.9	-0.8	533	482	10.6
Bankruptcies	99	94	96	5.3	3.1	385	345	11.6
Proposals	30	46	34	-34.8	-11.8	148	137	8.0
Kitchener - Waterloo - Barrie	17	17	12	0.0	41.7	65	49	32.7
Bankruptcies	9	14	10	-35.7	-10.0	49	39	25.6
Proposals	8	3	2	166.7	300.0	16	10	60.0
Hamilton - Niagara Peninsula	27	21	28	28.6	-3.6	81	97	-16.5
Bankruptcies	20	12	20	66.7	0.0	58	72	-19.4
Proposals	7	9	8	-22.2	-12.5	23	25	-8.0
London	8	9	4	-11.1	100.0	37	25	48.0
Bankruptcies	6	6	4	0.0	50.0	25	17	47.1
Proposals	2	3	0	-33.3	n/a	12	8	50.0
Windsor - Sarnia	13	12	9	8.3	44.4	38	33	15.2
Bankruptcies	8	11	5	-27.3	60.0	27	19	42.1
Proposals	5	1	4	400.0	25.0	11	14	-21.4
Stratford - Bruce Peninsula	0	1	1	-100.0	-100.0	8	12	-33.3
Bankruptcies	0	1	1	-100.0	-100.0	7	11	-36.4
Proposals	0	0	0	n/a	n/a	1	1	0.0
Northeast	7	8	8	-12.5	-12.5	28	27	3.7
Bankruptcies	4	4	6	0.0	-33.3	20	23	-13.0
Proposals	3	4	2	-25.0	50.0	8	4	100.0
Northwest	0	1	3	-100.0	-100.0	3	12	-75.0
Bankruptcies	0	1	2	-100.0	-100.0	3	9	-66.7
Proposals	0	0	1	n/a	-100.0	0	3	-100.0
Manitoba	7	5	8	40.0	-12.5	27	35	-22.9
Bankruptcies	7	5	8	40.0	-12.5	25	29	-13.8
Proposals	0	0	0	n/a	n/a	2	6	-66.7
Southeast	2	1	1	100.0	100.0	3	5	-40.0
Bankruptcies	2	1	1	100.0	100.0	3	5	-40.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
South Central	0	0	0	n/a	n/a	0	2	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0

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

	Volume			% Change		12-Month Period Ending		
	Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Southwest	1	1	1	0.0	0.0	6	5	20.0
Bankruptcies	1	1	1	0.0	0.0	5	4	25.0
Proposals	0	0	0	n/a	n/a	1	1	0.0
North Central	0	0	0	n/a	n/a	1	2	-50.0
Bankruptcies	0	0	0	n/a	n/a	0	2	-100.0
Proposals	0	0	0	n/a	n/a	1	0	n/a
Winnipeg	4	3	5	33.3	-20.0	14	12	16.7
Bankruptcies	4	3	5	33.3	-20.0	14	10	40.0
Proposals	0	0	0	n/a	n/a	0	2	-100.0
Interlake	0	0	0	n/a	n/a	2	3	-33.3
Bankruptcies	0	0	0	n/a	n/a	2	3	-33.3
Proposals	0	0	0	n/a	n/a	0	0	n/a
Parklands	0	0	1	n/a	-100.0	1	6	-83.3
Bankruptcies	0	0	1	n/a	-100.0	1	4	-75.0
Proposals	0	0	0	n/a	n/a	0	2	-100.0
North	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Saskatchewan	23	28	27	-17.9	-14.8	95	133	-28.6
Bankruptcies	12	18	15	-33.3	-20.0	56	101	-44.6
Proposals	11	10	12	10.0	-8.3	39	32	21.9
Regina - Moose Mountain	12	14	9	-14.3	33.3	54	39	38.5
Bankruptcies	4	8	5	-50.0	-20.0	28	26	7.7
Proposals	8	6	4	33.3	100.0	26	13	100.0
Swift Current - Moose Jaw	3	3	1	0.0	200.0	11	13	-15.4
Bankruptcies	2	1	1	100.0	100.0	6	9	-33.3
Proposals	1	2	0	-50.0	n/a	5	4	25.0
Saskatoon - Biggar	6	6	11	0.0	-45.5	19	49	-61.2
Bankruptcies	5	5	6	0.0	-16.7	15	41	-63.4
Proposals	1	1	5	0.0	-80.0	4	8	-50.0
Yorkton - Melville	1	2	2	-50.0	-50.0	4	10	-60.0
Bankruptcies	1	1	1	0.0	0.0	2	8	-75.0
Proposals	0	1	1	-100.0	-100.0	2	2	0.0
Prince Albert	1	3	4	-66.7	-75.0	7	18	-61.1
Bankruptcies	0	3	2	-100.0	-100.0	5	14	-64.3
Proposals	1	0	2	n/a	-50.0	2	4	-50.0
Northern	0	0	0	n/a	n/a	0	3	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	2	-100.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0

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

	Volume			% Change		12-Month Period Ending		
	Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Alberta	62	56	47	10.7	31.9	221	207	6.8
Bankruptcies	44	50	31	-12.0	41.9	175	135	29.6
Proposals	18	6	16	200.0	12.5	46	72	-36.1
Lethbridge - Medicine Hat	3	2	1	50.0	200.0	7	3	133.3
Bankruptcies	1	2	1	-50.0	0.0	5	3	66.7
Proposals	2	0	0	n/a	n/a	2	0	n/a
Camrose - Drumheller	2	4	0	-50.0	n/a	9	2	350.0
Bankruptcies	2	4	0	-50.0	n/a	9	2	350.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Calgary	30	19	22	57.9	36.4	95	100	-5.0
Bankruptcies	22	17	17	29.4	29.4	74	77	-3.9
Proposals	8	2	5	300.0	60.0	21	23	-8.7
Banff - Jasper - Rocky Mountain House	2	2	0	0.0	n/a	7	1	600.0
Bankruptcies	1	2	0	-50.0	n/a	5	0	n/a
Proposals	1	0	0	n/a	n/a	2	1	100.0
Red Deer	3	1	2	200.0	50.0	11	5	120.0
Bankruptcies	3	1	2	200.0	50.0	10	5	100.0
Proposals	0	0	0	n/a	n/a	1	0	n/a
Edmonton	19	18	18	5.6	5.6	62	77	-19.5
Bankruptcies	13	16	7	-18.8	85.7	47	33	42.4
Proposals	6	2	11	200.0	-45.5	15	44	-65.9
Athabasca - Grande Prairie - Peace River	2	2	3	0.0	-33.3	15	12	25.0
Bankruptcies	2	2	3	0.0	-33.3	14	11	27.3
Proposals	0	0	0	n/a	n/a	1	1	0.0
Wood Buffalo - Cold Lake	1	5	1	-80.0	0.0	10	6	66.7
Bankruptcies	1	4	1	-75.0	0.0	8	4	100.0
Proposals	0	1	0	-100.0	n/a	2	2	0.0
British Columbia	33	28	29	14.3	10.3	106	124	-14.5
Bankruptcies	21	17	22	23.5	-4.5	74	95	-22.1
Proposals	11	11	7	0.0	57.1	32	29	10.3
Vancouver Island and Coast	6	3	6	100.0	0.0	15	15	0.0
Bankruptcies	4	1	4	300.0	0.0	8	9	-11.1
Proposals	2	2	2	0.0	0.0	7	6	16.7
Lower Mainland - Southwest	20	21	12	-4.8	66.7	75	84	-10.7
Bankruptcies	13	13	10	0.0	30.0	53	65	-18.5
Proposals	7	8	2	-12.5	250.0	22	19	15.8

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

	Volume			% Change		12-Month Period Ending		
	Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Thompson - Okanagan	2	3	7	-33.3	-71.4	10	18	-44.4
Bankruptcies	0	3	4	-100.0	-100.0	8	13	-38.5
Proposals	2	0	3	n/a	-33.3	2	5	-60.0
Kootenay	2	1	0	100.0	n/a	3	0	n/a
Bankruptcies	2	0	0	n/a	n/a	2	0	n/a
Proposals	0	1	0	-100.0	n/a	1	0	n/a
Cariboo	1	0	1	n/a	0.0	1	4	-75.0
Bankruptcies	1	0	1	n/a	0.0	1	4	-75.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
North Coast	0	0	1	n/a	-100.0	0	1	-100.0
Bankruptcies	0	0	1	n/a	-100.0	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nechako	0	0	0	n/a	n/a	0	1	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Northeast	1	0	1	n/a	0.0	2	1	100.0
Bankruptcies	1	0	1	n/a	0.0	2	1	100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Northwest Territories	0	0	0	n/a	n/a	0	1	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Yukon	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nunavut	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
St. John's	N.L.	325	257	290	26.5	12.1	1,181	1,059	11.5
Bankruptcies		135	114	119	18.4	13.4	536	542	-1.1
Proposals		190	143	171	32.9	11.1	645	517	24.8
Halifax	N.S.	475	515	449	-7.8	5.8	2,057	2,027	1.5
Bankruptcies		268	284	254	-5.6	5.5	1,207	1,333	-9.5
Proposals		207	231	195	-10.4	6.2	850	694	22.5
Moncton	N.B.	240	228	163	5.3	47.2	944	875	7.9
Bankruptcies		113	122	71	-7.4	59.2	470	468	0.4
Proposals		127	106	92	19.8	38.0	474	407	16.5
Saint John	N.B.	163	210	148	-22.4	10.1	785	787	-0.3
Bankruptcies		76	98	60	-22.4	26.7	376	402	-6.5
Proposals		87	112	88	-22.3	-1.1	409	385	6.2
Saguenay	Que.	227	230	234	-1.3	-3.0	896	884	1.4
Bankruptcies		119	120	123	-0.8	-3.3	509	517	-1.5
Proposals		108	110	111	-1.8	-2.7	387	367	5.4
Québec	Que.	983	943	911	4.2	7.9	3,656	3,629	0.7
Bankruptcies		494	512	460	-3.5	7.4	2,007	2,037	-1.5
Proposals		489	431	451	13.5	8.4	1,649	1,592	3.6
Sherbrooke	Que.	286	276	269	3.6	6.3	1,113	1,078	3.2
Bankruptcies		158	166	162	-4.8	-2.5	690	708	-2.5
Proposals		128	110	107	16.4	19.6	423	370	14.3
Trois-Rivières	Que.	216	243	182	-11.1	18.7	908	848	7.1
Bankruptcies		115	148	117	-22.3	-1.7	559	560	-0.2
Proposals		101	95	65	6.3	55.4	349	288	21.2
Montréal	Que.	4,659	4,562	4,916	2.1	-5.2	18,620	19,349	-3.8
Bankruptcies		1,981	2,140	2,340	-7.4	-15.3	8,784	9,813	-10.5
Proposals		2,678	2,422	2,576	10.6	4.0	9,836	9,536	3.1
Ottawa - Gatineau	Ont./ Que.	1,278	1,141	1,230	12.0	3.9	4,899	4,859	0.8
Bankruptcies		473	493	545	-4.1	-13.2	2,063	2,399	-14.0
Proposals		805	648	685	24.2	17.5	2,836	2,460	15.3
Kingston	Ont.	139	135	115	3.0	20.9	524	468	12.0
Bankruptcies		58	50	58	16.0	0.0	238	214	11.2
Proposals		81	85	57	-4.7	42.1	286	254	12.6
Peterborough	Ont.	80	100	86	-20.0	-7.0	353	372	-5.1
Bankruptcies		22	38	29	-42.1	-24.1	125	131	-4.6
Proposals		58	62	57	-6.5	1.8	228	241	-5.4
Oshawa	Ont.	341	298	286	14.4	19.2	1,186	1,044	13.6
Bankruptcies		96	95	84	1.1	14.3	392	370	5.9
Proposals		245	203	202	20.7	21.3	794	674	17.8

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

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Toronto	Ont.	3,885	3,685	3,455	5.4	12.4	14,882	14,318	3.9
Bankruptcies		1,021	1,081	1,071	-5.6	-4.7	4,475	4,900	-8.7
Proposals		2,864	2,604	2,384	10.0	20.1	10,407	9,418	10.5
Hamilton	Ont.	527	487	463	8.2	13.8	1,963	1,834	7.0
Bankruptcies		156	161	184	-3.1	-15.2	681	735	-7.3
Proposals		371	326	279	13.8	33.0	1,282	1,099	16.7
St. Catharines - Niagara	Ont.	349	330	350	5.8	-0.3	1,330	1,348	-1.3
Bankruptcies		133	129	131	3.1	1.5	540	540	0.0
Proposals		216	201	219	7.5	-1.4	790	808	-2.2
Kitchener	Ont.	393	400	358	-1.8	9.8	1,544	1,425	8.4
Bankruptcies		129	158	112	-18.4	15.2	562	560	0.4
Proposals		264	242	246	9.1	7.3	982	865	13.5
Brantford	Ont.	117	98	90	19.4	30.0	399	349	14.3
Bankruptcies		39	32	35	21.9	11.4	133	126	5.6
Proposals		78	66	55	18.2	41.8	266	223	19.3
Guelph	Ont.	76	108	77	-29.6	-1.3	407	357	14.0
Bankruptcies		32	53	36	-39.6	-11.1	194	149	30.2
Proposals		44	55	41	-20.0	7.3	213	208	2.4
London	Ont.	442	453	401	-2.4	10.2	1,799	1,678	7.2
Bankruptcies		150	186	164	-19.4	-8.5	681	681	0.0
Proposals		292	267	237	9.4	23.2	1,118	997	12.1
Windsor	Ont.	236	296	197	-20.3	19.8	1,073	991	8.3
Bankruptcies		89	131	88	-32.1	1.1	470	439	7.1
Proposals		147	165	109	-10.9	34.9	603	552	9.2
Barrie	Ont.	229	222	195	3.2	17.4	849	797	6.5
Bankruptcies		73	56	61	30.4	19.7	289	291	-0.7
Proposals		156	166	134	-6.0	16.4	560	506	10.7
Greater Sudbury	Ont.	206	231	197	-10.8	4.6	887	911	-2.6
Bankruptcies		60	88	75	-31.8	-20.0	324	351	-7.7
Proposals		146	143	122	2.1	19.7	563	560	0.5
Thunder Bay	Ont.	88	102	92	-13.7	-4.3	371	337	10.1
Bankruptcies		50	63	50	-20.6	0.0	230	193	19.2
Proposals		38	39	42	-2.6	-9.5	141	144	-2.1
Winnipeg	Man.	461	507	398	-9.1	15.8	1,959	1,671	17.2
Bankruptcies		197	246	177	-19.9	11.3	928	861	7.8
Proposals		264	261	221	1.1	19.5	1,031	810	27.3
Regina	Sask.	216	212	199	1.9	8.5	913	796	14.7
Bankruptcies		54	57	52	-5.3	3.8	232	258	-10.1
Proposals		162	155	147	4.5	10.2	681	538	26.6

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

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Saskatoon	Sask.	245	286	242	-14.3	1.2	996	965	3.2
Bankruptcies		90	104	102	-13.5	-11.8	379	442	-14.3
Proposals		155	182	140	-14.8	10.7	617	523	18.0
Calgary	Alta.	1,240	1,264	1,143	-1.9	8.5	5,079	4,511	12.6
Bankruptcies		487	415	379	17.3	28.5	1,791	1,520	17.8
Proposals		753	849	764	-11.3	-1.4	3,288	2,991	9.9
Edmonton	Alta.	1,268	1,197	1,146	5.9	10.6	4,783	4,464	7.1
Bankruptcies		415	362	377	14.6	10.1	1,513	1,570	-3.6
Proposals		853	835	769	2.2	10.9	3,270	2,894	13.0
Kelowna	B.C.	139	140	155	-0.7	-10.3	538	547	-1.6
Bankruptcies		52	45	62	15.6	-16.1	219	215	1.9
Proposals		87	95	93	-8.4	-6.5	319	332	-3.9
Abbotsford	B.C.	88	92	94	-4.3	-6.4	352	408	-13.7
Bankruptcies		33	33	48	0.0	-31.3	132	183	-27.9
Proposals		55	59	46	-6.8	19.6	220	225	-2.2
Vancouver	B.C.	1,126	1,144	1,111	-1.6	1.4	4,638	4,512	2.8
Bankruptcies		393	377	401	4.2	-2.0	1,638	1,627	0.7
Proposals		733	767	710	-4.4	3.2	3,000	2,885	4.0
Victoria	B.C.	243	281	251	-13.5	-3.2	1,032	952	8.4
Bankruptcies		75	79	104	-5.1	-27.9	323	357	-9.5
Proposals		168	202	147	-16.8	14.3	709	595	19.2

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
St. John's	N.L.	4	6	3	-33.3	33.3	14	19	-26.3
Bankruptcies		4	4	3	0.0	33.3	12	15	-20.0
Proposals		0	2	0	-100.0	n/a	2	4	-50.0
Halifax	N.S.	6	5	12	20.0	-50.0	24	35	-31.4
Bankruptcies		5	5	10	0.0	-50.0	17	30	-43.3
Proposals		1	0	2	n/a	-50.0	7	5	40.0
Moncton	N.B.	2	2	1	0.0	100.0	9	16	-43.8
Bankruptcies		1	1	1	0.0	0.0	6	7	-14.3
Proposals		1	1	0	0.0	n/a	3	9	-66.7
Saint John	N.B.	1	3	2	-66.7	-50.0	8	9	-11.1
Bankruptcies		0	3	2	-100.0	-100.0	7	8	-12.5
Proposals		1	0	0	n/a	n/a	1	1	0.0
Saguenay	Que.	11	12	9	-8.3	22.2	34	35	-2.9
Bankruptcies		9	11	6	-18.2	50.0	28	27	3.7
Proposals		2	1	3	100.0	-33.3	6	8	-25.0
Québec	Que.	64	68	51	-5.9	25.5	248	212	17.0
Bankruptcies		53	56	35	-5.4	51.4	195	166	17.5
Proposals		11	12	16	-8.3	-31.3	53	46	15.2
Sherbrooke	Que.	6	10	8	-40.0	-25.0	31	31	0.0
Bankruptcies		5	10	8	-50.0	-37.5	28	30	-6.7
Proposals		1	0	0	n/a	n/a	3	1	200.0
Trois-Rivières	Que.	16	13	14	23.1	14.3	53	57	-7.0
Bankruptcies		15	8	8	87.5	87.5	41	42	-2.4
Proposals		1	5	6	-80.0	-83.3	12	15	-20.0
Montréal	Que.	286	285	298	0.4	-4.0	1,057	1,115	-5.2
Bankruptcies		223	221	230	0.9	-3.0	810	834	-2.9
Proposals		63	64	68	-1.6	-7.4	247	281	-12.1
Ottawa - Gatineau	Ont./ Que.	40	46	40	-13.0	0.0	152	139	9.4
Bankruptcies		30	33	34	-9.1	-11.8	108	102	5.9
Proposals		10	13	6	-23.1	66.7	44	37	18.9
Kingston	Ont.	0	1	2	-100.0	-100.0	4	4	0.0
Bankruptcies		0	0	2	n/a	-100.0	3	3	0.0
Proposals		0	1	0	-100.0	n/a	1	1	0.0
Peterborough	Ont.	1	1	0	0.0	n/a	5	4	25.0
Bankruptcies		1	1	0	0.0	n/a	5	2	150.0
Proposals		0	0	0	n/a	n/a	0	2	-100.0
Oshawa	Ont.	7	8	12	-12.5	-41.7	24	31	-22.6
Bankruptcies		6	7	11	-14.3	-45.5	20	27	-25.9
Proposals		1	1	1	0.0	0.0	4	4	0.0

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

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Toronto	Ont.	120	130	115	-7.7	4.3	496	439	13.0
Bankruptcies		91	86	84	5.8	8.3	358	311	15.1
Proposals		29	44	31	-34.1	-6.5	138	128	7.8
Hamilton	Ont.	15	14	10	7.1	50.0	50	45	11.1
Bankruptcies		13	8	7	62.5	85.7	38	33	15.2
Proposals		2	6	3	-66.7	-33.3	12	12	0.0
St. Catharines - Niagara	Ont.	7	4	11	75.0	-36.4	17	31	-45.2
Bankruptcies		5	3	7	66.7	-28.6	14	22	-36.4
Proposals		2	1	4	100.0	-50.0	3	9	-66.7
Kitchener	Ont.	9	6	3	50.0	200.0	21	13	61.5
Bankruptcies		4	5	2	-20.0	100.0	15	11	36.4
Proposals		5	1	1	400.0	400.0	6	2	200.0
Brantford	Ont.	3	2	3	50.0	0.0	9	11	-18.2
Bankruptcies		0	0	3	n/a	-100.0	2	10	-80.0
Proposals		3	2	0	50.0	n/a	7	1	600.0
Guelph	Ont.	1	2	0	-50.0	n/a	7	8	-12.5
Bankruptcies		1	2	0	-50.0	n/a	6	7	-14.3
Proposals		0	0	0	n/a	n/a	1	1	0.0
London	Ont.	2	8	3	-75.0	-33.3	23	19	21.1
Bankruptcies		1	5	3	-80.0	-66.7	13	13	0.0
Proposals		1	3	0	-66.7	n/a	10	6	66.7
Windsor	Ont.	7	8	4	-12.5	75.0	24	18	33.3
Bankruptcies		3	7	2	-57.1	50.0	18	11	63.6
Proposals		4	1	2	300.0	100.0	6	7	-14.3
Barrie	Ont.	2	6	4	-66.7	-50.0	15	11	36.4
Bankruptcies		0	5	4	-100.0	-100.0	10	9	11.1
Proposals		2	1	0	100.0	n/a	5	2	150.0
Greater Sudbury	Ont.	0	3	2	-100.0	-100.0	6	3	100.0
Bankruptcies		0	1	0	-100.0	n/a	4	0	n/a
Proposals		0	2	2	-100.0	-100.0	2	3	-33.3
Thunder Bay	Ont.	0	1	3	-100.0	-100.0	3	6	-50.0
Bankruptcies		0	1	2	-100.0	-100.0	3	5	-40.0
Proposals		0	0	1	n/a	-100.0	0	1	-100.0
Winnipeg	Man.	4	4	6	0.0	-33.3	15	16	-6.3
Bankruptcies		4	4	6	0.0	-33.3	15	14	7.1
Proposals		0	0	0	n/a	n/a	0	2	-100.0
Regina	Sask.	7	10	8	-30.0	-12.5	40	30	33.3
Bankruptcies		3	6	4	-50.0	-25.0	22	18	22.2
Proposals		4	4	4	0.0	0.0	18	12	50.0

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

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2019	Q4 2018	Q1 2018	Q4 2018 to Q1 2019	Q1 2018 to Q1 2019	03-31-2019	03-31-2018	% Change
Saskatoon	Sask.	5	4	10	25.0	-50.0	16	43	-62.8
Bankruptcies		4	3	5	33.3	-20.0	12	36	-66.7
Proposals		1	1	5	0.0	-80.0	4	7	-42.9
Calgary	Alta.	28	15	20	86.7	40.0	84	89	-5.6
Bankruptcies		22	13	15	69.2	46.7	64	68	-5.9
Proposals		6	2	5	200.0	20.0	20	21	-4.8
Edmonton	Alta.	19	17	17	11.8	11.8	60	74	-18.9
Bankruptcies		13	15	7	-13.3	85.7	44	31	41.9
Proposals		6	2	10	200.0	-40.0	16	43	-62.8
Kelowna	B.C.	0	0	2	n/a	-100.0	2	5	-60.0
Bankruptcies		0	0	1	n/a	-100.0	2	3	-33.3
Proposals		0	0	1	n/a	-100.0	0	2	-100.0
Abbotsford	B.C.	1	2	1	-50.0	0.0	9	7	28.6
Bankruptcies		1	2	1	-50.0	0.0	9	6	50.0
Proposals		0	0	0	n/a	n/a	0	1	-100.0
Vancouver	B.C.	17	17	9	0.0	88.9	58	71	-18.3
Bankruptcies		10	9	7	11.1	42.9	36	54	-33.3
Proposals		7	8	2	-12.5	250.0	22	17	29.4
Victoria	B.C.	4	3	1	33.3	300.0	9	4	125.0
Bankruptcies		3	1	1	200.0	200.0	5	3	66.7
Proposals		1	2	0	-50.0	n/a	4	1	300.0