



2020

Insolvency Statistics in Canada

Second Quarter of 2020

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		
	Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Newfoundland and Labrador	344	624	919	-44.9	-62.6	2,539	3,077	-17.5
Bankruptcies	170	270	438	-37.0	-61.2	1,177	1,466	-19.7
Proposals	174	354	481	-50.8	-63.8	1,362	1,611	-15.5
Prince Edward Island	91	139	207	-34.5	-56.0	611	732	-16.5
Bankruptcies	40	81	105	-50.6	-61.9	319	393	-18.8
Proposals	51	58	102	-12.1	-50.0	292	339	-13.9
Nova Scotia	682	1,277	1,625	-46.6	-58.0	5,038	5,792	-13.0
Bankruptcies	311	593	906	-47.6	-65.7	2,455	3,431	-28.4
Proposals	371	684	719	-45.8	-48.4	2,583	2,361	9.4
New Brunswick	608	1,150	1,321	-47.1	-54.0	4,234	4,804	-11.9
Bankruptcies	280	456	652	-38.6	-57.1	1,932	2,396	-19.4
Proposals	328	694	669	-52.7	-51.0	2,302	2,408	-4.4
Quebec	4,881	10,861	11,290	-55.1	-56.8	38,272	43,882	-12.8
Bankruptcies	2,345	4,627	5,555	-49.3	-57.8	17,796	22,007	-19.1
Proposals	2,536	6,234	5,735	-59.3	-55.8	20,476	21,875	-6.4
Ontario	7,312	11,396	11,825	-35.8	-38.2	42,227	42,086	0.3
Bankruptcies	2,017	3,280	4,147	-38.5	-51.4	12,939	15,095	-14.3
Proposals	5,295	8,116	7,678	-34.8	-31.0	29,288	26,991	8.5
Manitoba	597	803	833	-25.7	-28.3	3,036	3,028	0.3
Bankruptcies	181	234	410	-22.6	-55.9	1,080	1,427	-24.3
Proposals	416	569	423	-26.9	-1.7	1,956	1,601	22.2
Saskatchewan	571	861	840	-33.7	-32.0	3,289	3,528	-6.8
Bankruptcies	189	321	321	-41.1	-41.1	1,236	1,365	-9.5
Proposals	382	540	519	-29.3	-26.4	2,053	2,163	-5.1
Alberta	2,763	4,345	4,284	-36.4	-35.5	15,726	15,694	0.2
Bankruptcies	763	1,248	1,469	-38.9	-48.1	4,857	5,415	-10.3
Proposals	2,000	3,097	2,815	-35.4	-29.0	10,869	10,279	5.7
British Columbia	1,890	2,635	2,881	-28.3	-34.4	10,398	10,525	-1.2
Bankruptcies	560	961	1,068	-41.7	-47.6	3,671	4,032	-9.0
Proposals	1,330	1,674	1,813	-20.5	-26.6	6,727	6,493	3.6
Northwest Territories	9	15	15	-40.0	-40.0	60	61	-1.6
Bankruptcies	3	5	0	-40.0	n/a	15	21	-28.6
Proposals	6	10	15	-40.0	-60.0	45	40	12.5
Yukon	16	4	10	300.0	60.0	37	32	15.6
Bankruptcies	5	2	3	150.0	66.7	15	10	50.0
Proposals	11	2	7	450.0	57.1	22	22	0.0
Nunavut	3	0	0	n/a	n/a	7	5	40.0
Bankruptcies	0	0	0	n/a	n/a	2	0	n/a
Proposals	3	0	0	n/a	n/a	5	5	0.0
Canada	19,767	34,110	36,050	-42.0	-45.2	125,474	133,246	-5.8
Bankruptcies	6,864	12,078	15,074	-43.2	-54.5	47,494	57,058	-16.8
Proposals	12,903	22,032	20,976	-41.4	-38.5	77,980	76,188	2.4

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Newfoundland and Labrador	343	622	908	-44.9	-62.2	2,516	3,039	-17.2
Bankruptcies	169	268	427	-36.9	-60.4	1,160	1,432	-19.0
Proposals	174	354	481	-50.8	-63.8	1,356	1,607	-15.6
Prince Edward Island	90	138	202	-34.8	-55.4	604	725	-16.7
Bankruptcies	40	80	100	-50.0	-60.0	314	387	-18.9
Proposals	50	58	102	-13.8	-51.0	290	338	-14.2
Nova Scotia	680	1,265	1,604	-46.2	-57.6	4,998	5,735	-12.9
Bankruptcies	309	583	888	-47.0	-65.2	2,421	3,386	-28.5
Proposals	371	682	716	-45.6	-48.2	2,577	2,349	9.7
New Brunswick	603	1,147	1,308	-47.4	-53.9	4,207	4,761	-11.6
Bankruptcies	277	453	640	-38.9	-56.7	1,913	2,363	-19.0
Proposals	326	694	668	-53.0	-51.2	2,294	2,398	-4.3
Quebec	4,559	10,335	10,727	-55.9	-57.5	36,435	41,721	-12.7
Bankruptcies	2,092	4,242	5,135	-50.7	-59.3	16,421	20,340	-19.3
Proposals	2,467	6,093	5,592	-59.5	-55.9	20,014	21,381	-6.4
Ontario	7,133	11,174	11,579	-36.2	-38.4	41,409	41,133	0.7
Bankruptcies	1,883	3,135	3,963	-39.9	-52.5	12,368	14,404	-14.1
Proposals	5,250	8,039	7,616	-34.7	-31.1	29,041	26,729	8.6
Manitoba	585	794	819	-26.3	-28.6	2,997	2,993	0.1
Bankruptcies	170	230	399	-26.1	-57.4	1,050	1,396	-24.8
Proposals	415	564	420	-26.4	-1.2	1,947	1,597	21.9
Saskatchewan	564	835	818	-32.5	-31.1	3,197	3,434	-6.9
Bankruptcies	185	298	311	-37.9	-40.5	1,167	1,315	-11.3
Proposals	379	537	507	-29.4	-25.2	2,030	2,119	-4.2
Alberta	2,726	4,296	4,240	-36.5	-35.7	15,523	15,480	0.3
Bankruptcies	741	1,206	1,439	-38.6	-48.5	4,712	5,251	-10.3
Proposals	1,985	3,090	2,801	-35.8	-29.1	10,811	10,229	5.7
British Columbia	1,849	2,602	2,846	-28.9	-35.0	10,264	10,409	-1.4
Bankruptcies	539	946	1,043	-43.0	-48.3	3,591	3,953	-9.2
Proposals	1,310	1,656	1,803	-20.9	-27.3	6,673	6,456	3.4
Northwest Territories	9	15	15	-40.0	-40.0	58	61	-4.9
Bankruptcies	3	5	0	-40.0	n/a	14	21	-33.3
Proposals	6	10	15	-40.0	-60.0	44	40	10.0
Yukon	16	4	10	300.0	60.0	37	32	15.6
Bankruptcies	5	2	3	150.0	66.7	15	10	50.0
Proposals	11	2	7	450.0	57.1	22	22	0.0
Nunavut	3	0	0	n/a	n/a	5	5	0.0
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	3	0	0	n/a	n/a	5	5	0.0
Canada	19,160	33,227	35,076	-42.3	-45.4	122,250	129,528	-5.6
Bankruptcies	6,413	11,448	14,348	-44.0	-55.3	45,146	54,258	-16.8
Proposals	12,747	21,779	20,728	-41.5	-38.5	77,104	75,270	2.4

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Newfoundland and Labrador	1	2	11	-50.0	-90.9	23	38	-39.5
Bankruptcies	1	2	11	-50.0	-90.9	17	34	-50.0
Proposals	0	0	0	n/a	n/a	6	4	50.0
Prince Edward Island	1	1	5	0.0	-80.0	7	7	0.0
Bankruptcies	0	1	5	-100.0	-100.0	5	6	-16.7
Proposals	1	0	0	n/a	n/a	2	1	100.0
Nova Scotia	2	12	21	-83.3	-90.5	40	57	-29.8
Bankruptcies	2	10	18	-80.0	-88.9	34	45	-24.4
Proposals	0	2	3	-100.0	-100.0	6	12	-50.0
New Brunswick	5	3	13	66.7	-61.5	27	43	-37.2
Bankruptcies	3	3	12	0.0	-75.0	19	33	-42.4
Proposals	2	0	1	n/a	100.0	8	10	-20.0
Quebec	322	526	563	-38.8	-42.8	1,837	2,161	-15.0
Bankruptcies	253	385	420	-34.3	-39.8	1,375	1,667	-17.5
Proposals	69	141	143	-51.1	-51.7	462	494	-6.5
Ontario	179	222	246	-19.4	-27.2	818	953	-14.2
Bankruptcies	134	145	184	-7.6	-27.2	571	691	-17.4
Proposals	45	77	62	-41.6	-27.4	247	262	-5.7
Manitoba	12	9	14	33.3	-14.3	39	35	11.4
Bankruptcies	11	4	11	175.0	0.0	30	31	-3.2
Proposals	1	5	3	-80.0	-66.7	9	4	125.0
Saskatchewan	7	26	22	-73.1	-68.2	92	94	-2.1
Bankruptcies	4	23	10	-82.6	-60.0	69	50	38.0
Proposals	3	3	12	0.0	-75.0	23	44	-47.7
Alberta	37	49	44	-24.5	-15.9	203	214	-5.1
Bankruptcies	22	42	30	-47.6	-26.7	145	164	-11.6
Proposals	15	7	14	114.3	7.1	58	50	16.0
British Columbia	41	33	35	24.2	17.1	134	116	15.5
Bankruptcies	21	15	25	40.0	-16.0	80	79	1.3
Proposals	20	18	10	11.1	100.0	54	37	45.9
Northwest Territories	0	0	0	n/a	n/a	2	0	n/a
Bankruptcies	0	0	0	n/a	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	1	0	n/a
Yukon	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nunavut	0	0	0	n/a	n/a	2	0	n/a
Bankruptcies	0	0	0	n/a	n/a	2	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Canada	607	883	974	-31.3	-37.7	3,224	3,718	-13.3
Bankruptcies	451	630	726	-28.4	-37.9	2,348	2,800	-16.1
Proposals	156	253	248	-38.3	-37.1	876	918	-4.6

Table 3a: Insolvencies Filed by Corporations

	Volume			% Change		12-Month Period Ending		
	Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Newfoundland and Labrador	1	0	1	n/a	0.0	10	14	-28.6
Bankruptcies	1	0	1	n/a	0.0	7	10	-30.0
Proposals	0	0	0	n/a	n/a	3	4	-25.0
Prince Edward Island	1	0	2	n/a	-50.0	3	2	50.0
Bankruptcies	0	0	2	n/a	-100.0	1	2	-50.0
Proposals	1	0	0	n/a	n/a	2	0	n/a
Nova Scotia	0	8	11	-100.0	-100.0	22	30	-26.7
Bankruptcies	0	6	9	-100.0	-100.0	16	24	-33.3
Proposals	0	2	2	-100.0	-100.0	6	6	0.0
New Brunswick	4	3	9	33.3	-55.6	21	26	-19.2
Bankruptcies	3	3	8	0.0	-62.5	15	23	-34.8
Proposals	1	0	1	n/a	0.0	6	3	100.0
Quebec	298	462	503	-35.5	-40.8	1,617	1,890	-14.4
Bankruptcies	240	349	387	-31.2	-38.0	1,242	1,487	-16.5
Proposals	58	113	116	-48.7	-50.0	375	403	-6.9
Ontario	130	115	138	13.0	-5.8	455	560	-18.8
Bankruptcies	106	85	109	24.7	-2.8	340	417	-18.5
Proposals	24	30	29	-20.0	-17.2	115	143	-19.6
Manitoba	5	6	5	-16.7	0.0	19	8	137.5
Bankruptcies	5	1	4	400.0	25.0	13	7	85.7
Proposals	0	5	1	-100.0	-100.0	6	1	500.0
Saskatchewan	2	4	1	-50.0	100.0	12	4	200.0
Bankruptcies	1	4	0	-75.0	n/a	9	2	350.0
Proposals	1	0	1	n/a	0.0	3	2	50.0
Alberta	22	32	18	-31.3	22.2	126	93	35.5
Bankruptcies	13	27	12	-51.9	8.3	94	72	30.6
Proposals	9	5	6	80.0	50.0	32	21	52.4
British Columbia	32	15	14	113.3	128.6	70	50	40.0
Bankruptcies	16	8	9	100.0	77.8	42	28	50.0
Proposals	16	7	5	128.6	220.0	28	22	27.3
Northwest Territories	0	0	0	n/a	n/a	1	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	1	0	n/a
Yukon	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nunavut	0	0	0	n/a	n/a	2	0	n/a
Bankruptcies	0	0	0	n/a	n/a	2	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Canada	495	645	702	-23.3	-29.5	2,358	2,677	-11.9
Bankruptcies	385	483	541	-20.3	-28.8	1,781	2,072	-14.0
Proposals	110	162	161	-32.1	-31.7	577	605	-4.6

Table 3b: Insolvencies Filed by Individual Businesses

	Volume			% Change		12-Month Period Ending		
	Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Newfoundland and Labrador	0	2	10	-100.0	-100.0	13	24	-45.8
Bankruptcies	0	2	10	-100.0	-100.0	10	24	-58.3
Proposals	0	0	0	n/a	n/a	3	0	n/a
Prince Edward Island	0	1	3	-100.0	-100.0	4	5	-20.0
Bankruptcies	0	1	3	-100.0	-100.0	4	4	0.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
Nova Scotia	2	4	10	-50.0	-80.0	18	27	-33.3
Bankruptcies	2	4	9	-50.0	-77.8	18	21	-14.3
Proposals	0	0	1	n/a	-100.0	0	6	-100.0
New Brunswick	1	0	4	n/a	-75.0	6	17	-64.7
Bankruptcies	0	0	4	n/a	-100.0	4	10	-60.0
Proposals	1	0	0	n/a	n/a	2	7	-71.4
Quebec	24	64	60	-62.5	-60.0	220	271	-18.8
Bankruptcies	13	36	33	-63.9	-60.6	133	180	-26.1
Proposals	11	28	27	-60.7	-59.3	87	91	-4.4
Ontario	49	107	108	-54.2	-54.6	363	393	-7.6
Bankruptcies	28	60	75	-53.3	-62.7	231	274	-15.7
Proposals	21	47	33	-55.3	-36.4	132	119	10.9
Manitoba	7	3	9	133.3	-22.2	20	27	-25.9
Bankruptcies	6	3	7	100.0	-14.3	17	24	-29.2
Proposals	1	0	2	n/a	-50.0	3	3	0.0
Saskatchewan	5	22	21	-77.3	-76.2	80	90	-11.1
Bankruptcies	3	19	10	-84.2	-70.0	60	48	25.0
Proposals	2	3	11	-33.3	-81.8	20	42	-52.4
Alberta	15	17	26	-11.8	-42.3	77	121	-36.4
Bankruptcies	9	15	18	-40.0	-50.0	51	92	-44.6
Proposals	6	2	8	200.0	-25.0	26	29	-10.3
British Columbia	9	18	21	-50.0	-57.1	64	66	-3.0
Bankruptcies	5	7	16	-28.6	-68.8	38	51	-25.5
Proposals	4	11	5	-63.6	-20.0	26	15	73.3
Northwest Territories	0	0	0	n/a	n/a	1	0	n/a
Bankruptcies	0	0	0	n/a	n/a	1	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	112	238	272	-52.9	-58.8	866	1,041	-16.8
Bankruptcies	66	147	185	-55.1	-64.3	567	728	-22.1
Proposals	46	91	87	-49.5	-47.1	299	313	-4.5

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Agriculture, Forestry, Fishing and Hunting	12	18	11	-33.3	9.1	62	61	1.6
Bankruptcies	11	11	8	0.0	37.5	42	44	-4.5
Proposals	1	7	3	-85.7	-66.7	20	17	17.6
Mining and Oil and Gas Extraction	6	5	10	20.0	-40.0	29	38	-23.7
Bankruptcies	2	5	6	-60.0	-66.7	17	24	-29.2
Proposals	4	0	4	n/a	0.0	12	14	-14.3
Utilities	1	2	3	-50.0	-66.7	7	6	16.7
Bankruptcies	1	2	1	-50.0	0.0	6	2	200.0
Proposals	0	0	2	n/a	-100.0	1	4	-75.0
Construction	65	137	185	-52.6	-64.9	520	710	-26.8
Bankruptcies	45	98	130	-54.1	-65.4	369	530	-30.4
Proposals	20	39	55	-48.7	-63.6	151	180	-16.1
Manufacturing	55	79	91	-30.4	-39.6	304	325	-6.5
Bankruptcies	43	49	71	-12.2	-39.4	210	244	-13.9
Proposals	12	30	20	-60.0	-40.0	94	81	16.0
Wholesale Trade	30	40	47	-25.0	-36.2	160	184	-13.0
Bankruptcies	24	32	34	-25.0	-29.4	116	132	-12.1
Proposals	6	8	13	-25.0	-53.8	44	52	-15.4
Retail Trade	90	120	92	-25.0	-2.2	406	399	1.8
Bankruptcies	59	84	70	-29.8	-15.7	289	313	-7.7
Proposals	31	36	22	-13.9	40.9	117	86	36.0
Transportation and Warehousing	20	65	51	-69.2	-60.8	181	232	-22.0
Bankruptcies	15	47	36	-68.0	-58.3	137	170	-19.4
Proposals	5	18	15	-72.2	-66.7	44	62	-29.0
Information and Cultural Industries	7	21	23	-66.7	-69.6	61	77	-20.8
Bankruptcies	4	18	16	-77.8	-75.0	46	56	-17.9
Proposals	3	3	7	0.0	-57.1	15	21	-28.6
Finance and Insurance	7	10	19	-30.0	-63.2	41	76	-46.1
Bankruptcies	3	9	16	-66.7	-81.3	32	61	-47.5
Proposals	4	1	3	300.0	33.3	9	15	-40.0
Real Estate and Rental and Leasing	38	29	37	31.0	2.7	150	151	-0.7
Bankruptcies	24	19	31	26.3	-22.6	98	107	-8.4
Proposals	14	10	6	40.0	133.3	52	44	18.2
Professional, Scientific and Technical Services	27	65	83	-58.5	-67.5	220	270	-18.5
Bankruptcies	20	40	66	-50.0	-69.7	164	211	-22.3
Proposals	7	25	17	-72.0	-58.8	56	59	-5.1

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

	Volume			% Change		12-Month Period Ending		
	Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Management of Companies and Enterprises	26	28	24	-7.1	8.3	92	89	3.4
Bankruptcies	19	17	18	11.8	5.6	69	72	-4.2
Proposals	7	11	6	-36.4	16.7	23	17	35.3
Administrative and Support, Waste Management and Remediation Services	19	33	52	-42.4	-63.5	133	165	-19.4
Bankruptcies	12	18	39	-33.3	-69.2	87	108	-19.4
Proposals	7	15	13	-53.3	-46.2	46	57	-19.3
Educational Services	10	8	6	25.0	66.7	36	31	16.1
Bankruptcies	8	7	5	14.3	60.0	27	22	22.7
Proposals	2	1	1	100.0	100.0	9	9	0.0
Health Care and Social Assistance	17	15	26	13.3	-34.6	70	86	-18.6
Bankruptcies	14	10	15	40.0	-6.7	49	56	-12.5
Proposals	3	5	11	-40.0	-72.7	21	30	-30.0
Arts, Entertainment and Recreation	37	28	18	32.1	105.6	105	66	59.1
Bankruptcies	31	21	14	47.6	121.4	84	51	64.7
Proposals	6	7	4	-14.3	50.0	21	15	40.0
Accommodation and Food Services	107	138	144	-22.5	-25.7	464	545	-14.9
Bankruptcies	92	109	110	-15.6	-16.4	369	441	-16.3
Proposals	15	29	34	-48.3	-55.9	95	104	-8.7
Other Services (except Public Administration)	33	42	52	-21.4	-36.5	183	205	-10.7
Bankruptcies	24	34	40	-29.4	-40.0	137	155	-11.6
Proposals	9	8	12	12.5	-25.0	46	50	-8.0
Public Administration	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
Total	607	883	974	-31.3	-37.7	3,224	3,718	-13.3
Bankruptcies	451	630	726	-28.4	-37.9	2,348	2,800	-16.1
Proposals	156	253	248	-38.3	-37.1	876	918	-4.6

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Newfoundland and Labrador	343	622	908	-44.9	-62.2	2,516	3,039	-17.2
Bankruptcies	169	268	427	-36.9	-60.4	1,160	1,432	-19.0
Proposals	174	354	481	-50.8	-63.8	1,356	1,607	-15.6
Avalon Peninsula	191	335	481	-43.0	-60.3	1,391	1,659	-16.2
Bankruptcies	90	149	226	-39.6	-60.2	610	759	-19.6
Proposals	101	186	255	-45.7	-60.4	781	900	-13.2
South Coast - Burin Peninsula	23	53	68	-56.6	-66.2	180	207	-13.0
Bankruptcies	9	20	34	-55.0	-73.5	79	110	-28.2
Proposals	14	33	34	-57.6	-58.8	101	97	4.1
West Coast - Northern Peninsula - Labrador	61	92	116	-33.7	-47.4	373	430	-13.3
Bankruptcies	30	38	52	-21.1	-42.3	164	185	-11.4
Proposals	31	54	64	-42.6	-51.6	209	245	-14.7
Notre Dame - Central Bonavista Bay	67	142	243	-52.8	-72.4	570	743	-23.3
Bankruptcies	39	61	115	-36.1	-66.1	306	379	-19.3
Proposals	28	81	128	-65.4	-78.1	264	364	-27.5
Prince Edward Island	90	138	202	-34.8	-55.4	604	725	-16.7
Bankruptcies	40	80	100	-50.0	-60.0	314	387	-18.9
Proposals	50	58	102	-13.8	-51.0	290	338	-14.2
Nova Scotia	680	1,265	1,604	-46.2	-57.6	4,998	5,735	-12.9
Bankruptcies	309	583	888	-47.0	-65.2	2,421	3,386	-28.5
Proposals	371	682	716	-45.6	-48.2	2,577	2,349	9.7
Cape Breton	118	227	278	-48.0	-57.6	887	1,072	-17.3
Bankruptcies	53	107	136	-50.5	-61.0	415	575	-27.8
Proposals	65	120	142	-45.8	-54.2	472	497	-5.0
North Shore	117	249	303	-53.0	-61.4	971	1,008	-3.7
Bankruptcies	49	120	179	-59.2	-72.6	470	617	-23.8
Proposals	68	129	124	-47.3	-45.2	501	391	28.1
Annapolis Valley	66	129	208	-48.8	-68.3	611	748	-18.3
Bankruptcies	31	57	117	-45.6	-73.5	326	473	-31.1
Proposals	35	72	91	-51.4	-61.5	285	275	3.6
Southern	88	157	223	-43.9	-60.5	689	787	-12.5
Bankruptcies	46	65	146	-29.2	-68.5	325	518	-37.3
Proposals	42	92	77	-54.3	-45.5	364	269	35.3
Halifax	291	503	594	-42.1	-51.0	1,840	2,121	-13.2
Bankruptcies	130	233	311	-44.2	-58.2	884	1,204	-26.6
Proposals	161	270	283	-40.4	-43.1	956	917	4.3

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

	Volume			% Change		12-Month Period Ending		
	Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
New Brunswick	603	1,147	1,308	-47.4	-53.9	4,207	4,761	-11.6
Bankruptcies	277	453	640	-38.9	-56.7	1,913	2,363	-19.0
Proposals	326	694	668	-53.0	-51.2	2,294	2,398	-4.3
Campbellton - Miramichi	133	214	263	-37.9	-49.4	899	969	-7.2
Bankruptcies	60	79	131	-24.1	-54.2	424	481	-11.9
Proposals	73	135	132	-45.9	-44.7	475	488	-2.7
Moncton - Richibucto	197	332	425	-40.7	-53.6	1,248	1,435	-13.0
Bankruptcies	86	122	190	-29.5	-54.7	529	682	-22.4
Proposals	111	210	235	-47.1	-52.8	719	753	-4.5
Saint John - St. Stephen	134	308	268	-56.5	-50.0	961	1,007	-4.6
Bankruptcies	62	132	146	-53.0	-57.5	457	500	-8.6
Proposals	72	176	122	-59.1	-41.0	504	507	-0.6
Fredericton - Oromocto	78	172	205	-54.7	-62.0	689	836	-17.6
Bankruptcies	38	74	102	-48.6	-62.7	311	432	-28.0
Proposals	40	98	103	-59.2	-61.2	378	404	-6.4
Edmundston - Woodstock	62	121	147	-48.8	-57.8	413	514	-19.6
Bankruptcies	32	46	71	-30.4	-54.9	195	268	-27.2
Proposals	30	75	76	-60.0	-60.5	218	246	-11.4
Quebec	4,559	10,335	10,727	-55.9	-57.5	36,435	41,721	-12.7
Bankruptcies	2,092	4,242	5,135	-50.7	-59.3	16,421	20,340	-19.3
Proposals	2,467	6,093	5,592	-59.5	-55.9	20,014	21,381	-6.4
Gaspésie - Îles-de-la-Madeleine	53	118	139	-55.1	-61.9	409	495	-17.4
Bankruptcies	21	40	58	-47.5	-63.8	162	211	-23.2
Proposals	32	78	81	-59.0	-60.5	247	284	-13.0
Bas-Saint-Laurent	87	255	256	-65.9	-66.0	853	927	-8.0
Bankruptcies	41	114	122	-64.0	-66.4	428	481	-11.0
Proposals	46	141	134	-67.4	-65.7	425	446	-4.7
Capitale-Nationale	401	958	901	-58.1	-55.5	3,240	3,583	-9.6
Bankruptcies	198	389	482	-49.1	-58.9	1,510	1,948	-22.5
Proposals	203	569	419	-64.3	-51.6	1,730	1,635	5.8
Chaudière - Appalaches	202	484	452	-58.3	-55.3	1,574	1,831	-14.0
Bankruptcies	95	220	259	-56.8	-63.3	766	1,043	-26.6
Proposals	107	264	193	-59.5	-44.6	808	788	2.5
Estrie	150	411	372	-63.5	-59.7	1,316	1,572	-16.3
Bankruptcies	86	201	213	-57.2	-59.6	719	926	-22.4
Proposals	64	210	159	-69.5	-59.7	597	646	-7.6
Centre-du-Québec	128	311	313	-58.8	-59.1	1,055	1,153	-8.5
Bankruptcies	74	150	142	-50.7	-47.9	542	543	-0.2
Proposals	54	161	171	-66.5	-68.4	513	610	-15.9

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

	Volume			% Change		12-Month Period Ending		
	Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Montréal	808	1,939	2,026	-58.3	-60.1	6,814	7,930	-14.1
Bankruptcies	337	722	877	-53.3	-61.6	2,865	3,557	-19.5
Proposals	471	1,217	1,149	-61.3	-59.0	3,949	4,373	-9.7
Montréal	1,049	1,940	2,074	-45.9	-49.4	7,391	8,020	-7.8
Bankruptcies	480	863	1,057	-44.4	-54.6	3,425	4,046	-15.3
Proposals	569	1,077	1,017	-47.2	-44.1	3,966	3,974	-0.2
Laval	225	468	481	-51.9	-53.2	1,733	1,963	-11.7
Bankruptcies	94	183	227	-48.6	-58.6	725	883	-17.9
Proposals	131	285	254	-54.0	-48.4	1,008	1,080	-6.7
Lanaudière	297	823	883	-63.9	-66.4	2,729	3,318	-17.8
Bankruptcies	143	282	349	-49.3	-59.0	1,065	1,390	-23.4
Proposals	154	541	534	-71.5	-71.2	1,664	1,928	-13.7
Laurentides	437	1,015	1,060	-56.9	-58.8	3,580	4,207	-14.9
Bankruptcies	197	378	483	-47.9	-59.2	1,526	1,890	-19.3
Proposals	240	637	577	-62.3	-58.4	2,054	2,317	-11.4
Outaouais	301	628	673	-52.1	-55.3	2,184	2,665	-18.0
Bankruptcies	115	235	255	-51.1	-54.9	907	1,135	-20.1
Proposals	186	393	418	-52.7	-55.5	1,277	1,530	-16.5
Abitibi - Témiscamingue	78	164	204	-52.4	-61.8	616	702	-12.3
Bankruptcies	27	49	76	-44.9	-64.5	205	326	-37.1
Proposals	51	115	128	-55.7	-60.2	411	376	9.3
Mauricie	143	357	392	-59.9	-63.5	1,326	1,491	-11.1
Bankruptcies	76	179	238	-57.5	-68.1	744	888	-16.2
Proposals	67	178	154	-62.4	-56.5	582	603	-3.5
Saguenay - Lac-Saint-Jean	143	338	363	-57.7	-60.6	1,204	1,355	-11.1
Bankruptcies	70	177	219	-55.4	-63.9	622	799	-22.2
Proposals	64	161	144	-60.2	-55.6	582	556	4.7
Côte-Nord	48	115	119	-58.3	-59.7	362	451	-19.7
Bankruptcies	25	56	69	-55.4	-63.8	194	248	-21.8
Proposals	23	59	50	-61.0	-54.0	168	203	-17.2
Nord-du-Québec	7	14	18	-50.0	-61.1	52	53	-1.9
Bankruptcies	5	4	8	25.0	-37.5	17	23	-26.1
Proposals	2	10	10	-80.0	-80.0	35	30	16.7
Ontario	7,133	11,174	11,579	-36.2	-38.4	41,409	41,133	0.7
Bankruptcies	1,883	3,135	3,963	-39.9	-52.5	12,368	14,404	-14.1
Proposals	5,250	8,039	7,616	-34.7	-31.1	29,041	26,729	8.6
Ottawa	657	1,078	1,169	-39.1	-43.8	4,026	4,214	-4.5
Bankruptcies	233	385	468	-39.5	-50.2	1,535	1,764	-13.0
Proposals	424	693	701	-38.8	-39.5	2,491	2,450	1.7

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

	Volume			% Change		12-Month Period Ending		
	Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Kingston - Pembroke	209	420	464	-50.2	-55.0	1,569	1,646	-4.7
Bankruptcies	65	143	175	-54.5	-62.9	542	649	-16.5
Proposals	144	277	289	-48.0	-50.2	1,027	997	3.0
Muskoka - Kawarthas	188	287	346	-34.5	-45.7	1,142	1,158	-1.4
Bankruptcies	46	86	97	-46.5	-52.6	347	373	-7.0
Proposals	142	201	249	-29.4	-43.0	795	785	1.3
Toronto	3,296	4,843	4,912	-31.9	-32.9	17,986	17,079	5.3
Bankruptcies	738	1,081	1,429	-31.7	-48.4	4,419	4,973	-11.1
Proposals	2,558	3,762	3,483	-32.0	-26.6	13,567	12,106	12.1
Kitchener - Waterloo - Barrie	707	1,207	1,177	-41.4	-39.9	4,259	4,197	1.5
Bankruptcies	188	310	415	-39.4	-54.7	1,266	1,523	-16.9
Proposals	519	897	762	-42.1	-31.9	2,993	2,674	11.9
Hamilton - Niagara Peninsula	707	1,116	1,171	-36.6	-39.6	4,154	4,197	-1.0
Bankruptcies	210	324	430	-35.2	-51.2	1,272	1,503	-15.4
Proposals	497	792	741	-37.2	-32.9	2,882	2,694	7.0
London	398	597	602	-33.3	-33.9	2,306	2,368	-2.6
Bankruptcies	118	181	217	-34.8	-45.6	723	879	-17.7
Proposals	280	416	385	-32.7	-27.3	1,583	1,489	6.3
Windsor - Sarnia	303	525	609	-42.3	-50.2	2,004	2,161	-7.3
Bankruptcies	85	194	266	-56.2	-68.0	709	951	-25.4
Proposals	218	331	343	-34.1	-36.4	1,295	1,210	7.0
Stratford - Bruce Peninsula	97	163	170	-40.5	-42.9	575	603	-4.6
Bankruptcies	26	68	76	-61.8	-65.8	238	283	-15.9
Proposals	71	95	94	-25.3	-24.5	337	320	5.3
Northeast	475	787	809	-39.6	-41.3	2,857	2,924	-2.3
Bankruptcies	134	276	310	-51.4	-56.8	1,023	1,173	-12.8
Proposals	341	511	499	-33.3	-31.7	1,834	1,751	4.7
Northwest	95	152	150	-37.5	-36.7	530	589	-10.0
Bankruptcies	40	88	79	-54.5	-49.4	294	334	-12.0
Proposals	55	64	71	-14.1	-22.5	236	255	-7.5
Manitoba	585	794	819	-26.3	-28.6	2,997	2,993	0.1
Bankruptcies	170	230	399	-26.1	-57.4	1,050	1,396	-24.8
Proposals	415	564	420	-26.4	-1.2	1,947	1,597	21.9
Southeast	50	52	77	-3.8	-35.1	222	243	-8.6
Bankruptcies	20	19	35	5.3	-42.9	103	115	-10.4
Proposals	30	33	42	-9.1	-28.6	119	128	-7.0
South Central	17	26	35	-34.6	-51.4	79	100	-21.0
Bankruptcies	7	3	17	133.3	-58.8	32	54	-40.7
Proposals	10	23	18	-56.5	-44.4	47	46	2.2

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

	Volume			% Change		12-Month Period Ending		
	Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Southwest	58	82	76	-29.3	-23.7	319	330	-3.3
Bankruptcies	19	24	42	-20.8	-54.8	103	149	-30.9
Proposals	39	58	34	-32.8	14.7	216	181	19.3
North Central	8	19	29	-57.9	-72.4	87	107	-18.7
Bankruptcies	2	8	15	-75.0	-86.7	31	45	-31.1
Proposals	6	11	14	-45.5	-57.1	56	62	-9.7
Winnipeg	373	544	503	-31.4	-25.8	1,978	1,889	4.7
Bankruptcies	99	144	230	-31.3	-57.0	658	860	-23.5
Proposals	274	400	273	-31.5	0.4	1,320	1,029	28.3
Interlake	44	33	60	33.3	-26.7	168	188	-10.6
Bankruptcies	10	16	35	-37.5	-71.4	66	105	-37.1
Proposals	34	17	25	100.0	36.0	102	83	22.9
Parklands	16	25	19	-36.0	-15.8	86	75	14.7
Bankruptcies	9	14	10	-35.7	-10.0	39	39	0.0
Proposals	7	11	9	-36.4	-22.2	47	36	30.6
North	18	15	19	20.0	-5.3	55	59	-6.8
Bankruptcies	5	2	15	150.0	-66.7	17	27	-37.0
Proposals	13	13	4	0.0	225.0	38	32	18.8
Saskatchewan	564	835	818	-32.5	-31.1	3,197	3,434	-6.9
Bankruptcies	185	298	311	-37.9	-40.5	1,167	1,315	-11.3
Proposals	379	537	507	-29.4	-25.2	2,030	2,119	-4.2
Regina - Moose Mountain	177	288	320	-38.5	-44.7	1,093	1,215	-10.0
Bankruptcies	35	87	110	-59.8	-68.2	301	378	-20.4
Proposals	142	201	210	-29.4	-32.4	792	837	-5.4
Swift Current - Moose Jaw	54	71	64	-23.9	-15.6	272	246	10.6
Bankruptcies	26	27	25	-7.4	0.0	119	123	-3.3
Proposals	29	44	39	-34.1	-25.6	153	123	24.4
Saskatoon - Biggar	195	273	227	-28.6	-14.1	1,061	1,085	-2.2
Bankruptcies	67	99	84	-32.3	-20.2	413	424	-2.6
Proposals	128	174	143	-26.4	-10.5	648	661	-2.0
Yorkton - Melville	31	52	47	-40.4	-34.0	175	202	-13.4
Bankruptcies	8	24	26	-66.7	-69.2	60	102	-41.2
Proposals	23	28	21	-17.9	9.5	115	100	15.0
Prince Albert	101	140	146	-27.9	-30.8	544	636	-14.5
Bankruptcies	50	57	60	-12.3	-16.7	250	266	-6.0
Proposals	51	83	86	-38.6	-40.7	294	370	-20.5
Northern	6	11	14	-45.5	-57.1	51	48	6.3
Bankruptcies	0	4	6	-100.0	-100.0	23	21	9.5
Proposals	6	7	8	-14.3	-25.0	28	27	3.7

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

	Volume			% Change		12-Month Period Ending		
	Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Alberta	2,726	4,296	4,240	-36.5	-35.7	15,523	15,480	0.3
Bankruptcies	741	1,206	1,439	-38.6	-48.5	4,712	5,251	-10.3
Proposals	1,985	3,090	2,801	-35.8	-29.1	10,811	10,229	5.7
Lethbridge - Medicine Hat	199	333	304	-40.2	-34.5	1,200	1,180	1.7
Bankruptcies	34	81	93	-58.0	-63.4	311	399	-22.1
Proposals	165	252	211	-34.5	-21.8	889	781	13.8
Camrose - Drumheller	111	156	152	-28.8	-27.0	578	545	6.1
Bankruptcies	46	73	61	-37.0	-24.6	229	219	4.6
Proposals	65	83	91	-21.7	-28.6	349	326	7.1
Calgary	1,001	1,582	1,574	-36.7	-36.4	5,713	5,734	-0.4
Bankruptcies	282	451	577	-37.5	-51.1	1,778	2,054	-13.4
Proposals	719	1,131	997	-36.4	-27.9	3,935	3,680	6.9
Banff - Jasper - Rocky Mountain House	56	67	56	-16.4	0.0	275	259	6.2
Bankruptcies	15	27	29	-44.4	-48.3	96	118	-18.6
Proposals	41	40	27	2.5	51.9	179	141	27.0
Red Deer	212	283	288	-25.1	-26.4	1,044	1,016	2.8
Bankruptcies	63	64	85	-1.6	-25.9	300	299	0.3
Proposals	149	219	203	-32.0	-26.6	744	717	3.8
Edmonton	911	1,505	1,484	-39.5	-38.6	5,305	5,333	-0.5
Bankruptcies	225	393	462	-42.7	-51.3	1,522	1,671	-8.9
Proposals	686	1,112	1,022	-38.3	-32.9	3,783	3,662	3.3
Athabasca - Grande Prairie - Peace River	127	199	211	-36.2	-39.8	755	799	-5.5
Bankruptcies	41	67	87	-38.8	-52.9	270	296	-8.8
Proposals	86	132	124	-34.8	-30.6	485	503	-3.6
Wood Buffalo - Cold Lake	110	168	170	-34.5	-35.3	649	613	5.9
Bankruptcies	36	49	45	-26.5	-20.0	205	195	5.1
Proposals	74	119	125	-37.8	-40.8	444	418	6.2
British Columbia	1,849	2,602	2,846	-28.9	-35.0	10,264	10,409	-1.4
Bankruptcies	539	946	1,043	-43.0	-48.3	3,591	3,953	-9.2
Proposals	1,310	1,656	1,803	-20.9	-27.3	6,673	6,456	3.4
Vancouver Island and Coast	436	529	593	-17.6	-26.5	2,203	2,226	-1.0
Bankruptcies	133	203	222	-34.5	-40.1	839	863	-2.8
Proposals	303	326	371	-7.1	-18.3	1,364	1,363	0.1
Lower Mainland - Southwest	972	1,389	1,563	-30.0	-37.8	5,524	5,555	-0.6
Bankruptcies	262	476	546	-45.0	-52.0	1,785	2,015	-11.4
Proposals	710	913	1,017	-22.2	-30.2	3,739	3,540	5.6

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

	Volume			% Change		12-Month Period Ending		
	Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Thompson - Okanagan	250	407	429	-38.6	-41.7	1,472	1,539	-4.4
Bankruptcies	80	148	155	-45.9	-48.4	533	602	-11.5
Proposals	170	259	274	-34.4	-38.0	939	937	0.2
Kootenay	58	66	67	-12.1	-13.4	312	292	6.8
Bankruptcies	16	27	29	-40.7	-44.8	127	124	2.4
Proposals	42	39	38	7.7	10.5	185	168	10.1
Cariboo	67	134	113	-50.0	-40.7	464	455	2.0
Bankruptcies	29	63	57	-54.0	-49.1	211	216	-2.3
Proposals	38	71	56	-46.5	-32.1	253	239	5.9
North Coast	20	11	19	81.8	5.3	53	71	-25.4
Bankruptcies	4	7	5	-42.9	-20.0	19	28	-32.1
Proposals	16	4	14	300.0	14.3	34	43	-20.9
Nechako	11	18	20	-38.9	-45.0	60	73	-17.8
Bankruptcies	4	4	8	0.0	-50.0	26	35	-25.7
Proposals	7	14	12	-50.0	-41.7	34	38	-10.5
Northeast	35	49	42	-28.6	-16.7	176	198	-11.1
Bankruptcies	11	19	22	-42.1	-50.0	51	71	-28.2
Proposals	24	30	20	-20.0	20.0	125	127	-1.6
Northwest Territories	9	15	15	-40.0	-40.0	58	61	-4.9
Bankruptcies	3	5	0	-40.0	n/a	14	21	-33.3
Proposals	6	10	15	-40.0	-60.0	44	40	10.0
Yukon	16	4	10	300.0	60.0	37	32	15.6
Bankruptcies	5	2	3	150.0	66.7	15	10	50.0
Proposals	11	2	7	450.0	57.1	22	22	0.0
Nunavut	3	0	0	n/a	n/a	5	5	0.0
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	3	0	0	n/a	n/a	5	5	0.0

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Newfoundland and Labrador	1	2	11	-50.0	-90.9	23	38	-39.5
Bankruptcies	1	2	11	-50.0	-90.9	17	34	-50.0
Proposals	0	0	0	n/a	n/a	6	4	50.0
Avalon Peninsula	1	0	5	n/a	-80.0	14	22	-36.4
Bankruptcies	1	0	5	n/a	-80.0	9	20	-55.0
Proposals	0	0	0	n/a	n/a	5	2	150.0
South Coast - Burin Peninsula	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
West Coast - Northern Peninsula - Labrador	0	0	2	n/a	-100.0	2	7	-71.4
Bankruptcies	0	0	2	n/a	-100.0	2	7	-71.4
Proposals	0	0	0	n/a	n/a	0	0	n/a
Notre Dame - Central Bonavista Bay	0	2	4	-100.0	-100.0	7	10	-30.0
Bankruptcies	0	2	4	-100.0	-100.0	6	8	-25.0
Proposals	0	0	0	n/a	n/a	1	2	-50.0
Prince Edward Island	1	1	5	0.0	-80.0	7	7	0.0
Bankruptcies	0	1	5	-100.0	-100.0	5	6	-16.7
Proposals	1	0	0	n/a	n/a	2	1	100.0
Nova Scotia	2	12	21	-83.3	-90.5	40	57	-29.8
Bankruptcies	2	10	18	-80.0	-88.9	34	45	-24.4
Proposals	0	2	3	-100.0	-100.0	6	12	-50.0
Cape Breton	1	1	5	0.0	-80.0	4	8	-50.0
Bankruptcies	1	1	5	0.0	-80.0	3	7	-57.1
Proposals	0	0	0	n/a	n/a	1	1	0.0
North Shore	0	2	2	-100.0	-100.0	4	6	-33.3
Bankruptcies	0	2	2	-100.0	-100.0	4	5	-20.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
Annapolis Valley	0	1	2	-100.0	-100.0	4	6	-33.3
Bankruptcies	0	1	2	-100.0	-100.0	4	4	0.0
Proposals	0	0	0	n/a	n/a	0	2	-100.0
Southern	0	2	3	-100.0	-100.0	6	7	-14.3
Bankruptcies	0	2	1	-100.0	-100.0	6	5	20.0
Proposals	0	0	2	n/a	-100.0	0	2	-100.0
Halifax	1	6	9	-83.3	-88.9	21	30	-30.0
Bankruptcies	1	4	8	-75.0	-87.5	16	24	-33.3
Proposals	0	2	1	-100.0	-100.0	5	6	-16.7

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

	Volume			% Change		12-Month Period Ending		
	Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
New Brunswick	5	3	13	66.7	-61.5	27	43	-37.2
Bankruptcies	3	3	12	0.0	-75.0	19	33	-42.4
Proposals	2	0	1	n/a	100.0	8	10	-20.0
Campbellton - Miramichi	1	0	0	n/a	n/a	5	5	0.0
Bankruptcies	0	0	0	n/a	n/a	3	3	0.0
Proposals	1	0	0	n/a	n/a	2	2	0.0
Moncton - Richibucto	1	0	6	n/a	-83.3	8	19	-57.9
Bankruptcies	0	0	6	n/a	-100.0	5	15	-66.7
Proposals	1	0	0	n/a	n/a	3	4	-25.0
Saint John - St. Stephen	0	2	4	-100.0	-100.0	6	9	-33.3
Bankruptcies	0	2	4	-100.0	-100.0	5	7	-28.6
Proposals	0	0	0	n/a	n/a	1	2	-50.0
Fredericton - Oromocto	0	0	3	n/a	-100.0	2	3	-33.3
Bankruptcies	0	0	2	n/a	-100.0	2	2	0.0
Proposals	0	0	1	n/a	-100.0	0	1	-100.0
Edmundston - Woodstock	3	1	0	200.0	n/a	6	7	-14.3
Bankruptcies	3	1	0	200.0	n/a	4	6	-33.3
Proposals	0	0	0	n/a	n/a	2	1	100.0
Quebec	322	526	563	-38.8	-42.8	1,837	2,161	-15.0
Bankruptcies	253	385	420	-34.3	-39.8	1,375	1,667	-17.5
Proposals	69	141	143	-51.1	-51.7	462	494	-6.5
Gaspésie - Îles-de-la-Madeleine	1	4	3	-75.0	-66.7	15	17	-11.8
Bankruptcies	1	4	3	-75.0	-66.7	13	17	-23.5
Proposals	0	0	0	n/a	n/a	2	0	n/a
Bas-Saint-Laurent	5	16	8	-68.8	-37.5	45	48	-6.3
Bankruptcies	4	12	7	-66.7	-42.9	35	41	-14.6
Proposals	1	4	1	-75.0	0.0	10	7	42.9
Capitale-Nationale	21	60	47	-65.0	-55.3	175	216	-19.0
Bankruptcies	17	43	32	-60.5	-46.9	134	166	-19.3
Proposals	4	17	15	-76.5	-73.3	41	50	-18.0
Chaudière - Appalaches	15	34	22	-55.9	-31.8	95	117	-18.8
Bankruptcies	15	24	19	-37.5	-21.1	74	84	-11.9
Proposals	0	10	3	-100.0	-100.0	21	33	-36.4
Estrie	14	19	12	-26.3	16.7	58	39	48.7
Bankruptcies	9	14	10	-35.7	-10.0	42	32	31.3
Proposals	5	5	2	0.0	150.0	16	7	128.6
Centre-du-Québec	12	18	11	-33.3	9.1	63	39	61.5
Bankruptcies	9	11	7	-18.2	28.6	45	31	45.2
Proposals	3	7	4	-57.1	-25.0	18	8	125.0

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

	Volume			% Change		12-Month Period Ending		
	Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Montréal	58	88	107	-34.1	-45.8	339	382	-11.3
Bankruptcies	47	67	81	-29.9	-42.0	263	294	-10.5
Proposals	11	21	26	-47.6	-57.7	76	88	-13.6
Montréal	97	139	149	-30.2	-34.9	505	597	-15.4
Bankruptcies	70	95	107	-26.3	-34.6	360	455	-20.9
Proposals	27	44	42	-38.6	-35.7	145	142	2.1
Laval	25	21	28	19.0	-10.7	94	110	-14.5
Bankruptcies	18	16	22	12.5	-18.2	67	82	-18.3
Proposals	7	5	6	40.0	16.7	27	28	-3.6
Lanaudière	10	20	37	-50.0	-73.0	76	128	-40.6
Bankruptcies	8	16	29	-50.0	-72.4	51	98	-48.0
Proposals	2	4	8	-50.0	-75.0	25	30	-16.7
Laurentides	23	38	47	-39.5	-51.1	144	160	-10.0
Bankruptcies	21	33	36	-36.4	-41.7	117	132	-11.4
Proposals	2	5	11	-60.0	-81.8	27	28	-3.6
Outaouais	6	20	33	-70.0	-81.8	62	95	-34.7
Bankruptcies	6	16	22	-62.5	-72.7	44	67	-34.3
Proposals	0	4	11	-100.0	-100.0	18	28	-35.7
Abitibi - Témiscamingue	7	8	14	-12.5	-50.0	26	34	-23.5
Bankruptcies	7	5	11	40.0	-36.4	22	29	-24.1
Proposals	0	3	3	-100.0	-100.0	4	5	-20.0
Mauricie	13	15	17	-13.3	-23.5	60	74	-18.9
Bankruptcies	9	8	14	12.5	-35.7	43	59	-27.1
Proposals	4	7	3	-42.9	33.3	17	15	13.3
Saguenay - Lac-Saint-Jean	9	17	17	-47.1	-47.1	54	67	-19.4
Bankruptcies	7	14	12	-50.0	-41.7	46	53	-13.2
Proposals	2	3	5	-33.3	-60.0	8	14	-42.9
Côte-Nord	3	5	4	-40.0	-25.0	11	23	-52.2
Bankruptcies	3	4	3	-25.0	0.0	10	17	-41.2
Proposals	0	1	1	-100.0	-100.0	1	6	-83.3
Nord-du-Québec	1	0	2	n/a	-50.0	1	2	-50.0
Bankruptcies	1	0	2	n/a	-50.0	1	2	-50.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Ontario	179	222	246	-19.4	-27.2	818	953	-14.2
Bankruptcies	134	145	184	-7.6	-27.2	571	691	-17.4
Proposals	45	77	62	-41.6	-27.4	247	262	-5.7
Ottawa	17	30	42	-43.3	-59.5	109	121	-9.9
Bankruptcies	15	22	32	-31.8	-53.1	79	93	-15.1
Proposals	2	8	10	-75.0	-80.0	30	28	7.1

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

	Volume			% Change		12-Month Period Ending		
	Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Kingston - Pembroke	1	3	4	-66.7	-75.0	11	18	-38.9
Bankruptcies	1	3	2	-66.7	-50.0	9	11	-18.2
Proposals	0	0	2	n/a	-100.0	2	7	-71.4
Muskoka - Kawarthas	7	3	3	133.3	133.3	14	14	0.0
Bankruptcies	5	2	2	150.0	150.0	11	10	10.0
Proposals	2	1	1	100.0	100.0	3	4	-25.0
Toronto	114	124	119	-8.1	-4.2	467	516	-9.5
Bankruptcies	89	75	90	18.7	-1.1	316	376	-16.0
Proposals	25	49	29	-49.0	-13.8	151	140	7.9
Kitchener - Waterloo - Barrie	14	23	26	-39.1	-46.2	53	81	-34.6
Bankruptcies	10	15	20	-33.3	-50.0	36	60	-40.0
Proposals	4	8	6	-50.0	-33.3	17	21	-19.0
Hamilton - Niagara Peninsula	9	11	24	-18.2	-62.5	64	85	-24.7
Bankruptcies	6	10	19	-40.0	-68.4	55	61	-9.8
Proposals	3	1	5	200.0	-40.0	9	24	-62.5
London	6	8	7	-25.0	-14.3	35	31	12.9
Bankruptcies	1	2	3	-50.0	-66.7	20	19	5.3
Proposals	5	6	4	-16.7	25.0	15	12	25.0
Windsor - Sarnia	3	11	5	-72.7	-40.0	29	41	-29.3
Bankruptcies	1	7	4	-85.7	-75.0	19	29	-34.5
Proposals	2	4	1	-50.0	100.0	10	12	-16.7
Stratford - Bruce Peninsula	4	2	4	100.0	0.0	10	9	11.1
Bankruptcies	3	2	3	50.0	0.0	7	7	0.0
Proposals	1	0	1	n/a	0.0	3	2	50.0
Northeast	1	7	9	-85.7	-88.9	18	28	-35.7
Bankruptcies	1	6	6	-83.3	-83.3	13	18	-27.8
Proposals	0	1	3	-100.0	-100.0	5	10	-50.0
Northwest	1	0	2	n/a	-50.0	3	3	0.0
Bankruptcies	1	0	2	n/a	-50.0	2	3	-33.3
Proposals	0	0	0	n/a	n/a	1	0	n/a
Manitoba	12	9	14	33.3	-14.3	39	35	11.4
Bankruptcies	11	4	11	175.0	0.0	30	31	-3.2
Proposals	1	5	3	-80.0	-66.7	9	4	125.0
Southeast	1	0	1	n/a	0.0	4	4	0.0
Bankruptcies	1	0	1	n/a	0.0	4	4	0.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
South Central	1	0	2	n/a	-50.0	1	2	-50.0
Bankruptcies	1	0	1	n/a	0.0	1	1	0.0
Proposals	0	0	1	n/a	-100.0	0	1	-100.0

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

	Volume			% Change		12-Month Period Ending		
	Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Southwest	2	1	5	100.0	-60.0	3	9	-66.7
Bankruptcies	2	1	5	100.0	-60.0	3	9	-66.7
Proposals	0	0	0	n/a	n/a	0	0	n/a
North Central	0	0	1	n/a	-100.0	0	2	-100.0
Bankruptcies	0	0	1	n/a	-100.0	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
Winnipeg	6	2	5	200.0	20.0	20	16	25.0
Bankruptcies	6	2	3	200.0	100.0	17	14	21.4
Proposals	0	0	2	n/a	-100.0	3	2	50.0
Interlake	1	0	0	n/a	n/a	2	2	0.0
Bankruptcies	1	0	0	n/a	n/a	2	2	0.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Parklands	0	0	0	n/a	n/a	1	0	n/a
Bankruptcies	0	0	0	n/a	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
North	1	1	0	0.0	n/a	3	0	n/a
Bankruptcies	0	1	0	-100.0	n/a	2	0	n/a
Proposals	1	0	0	n/a	n/a	1	0	n/a
Saskatchewan	7	26	22	-73.1	-68.2	92	94	-2.1
Bankruptcies	4	23	10	-82.6	-60.0	69	50	38.0
Proposals	3	3	12	0.0	-75.0	23	44	-47.7
Regina - Moose Mountain	3	7	11	-57.1	-72.7	43	50	-14.0
Bankruptcies	2	6	7	-66.7	-71.4	29	24	20.8
Proposals	1	1	4	0.0	-75.0	14	26	-46.2
Swift Current - Moose Jaw	0	5	2	-100.0	-100.0	17	13	30.8
Bankruptcies	0	3	1	-100.0	-100.0	11	7	57.1
Proposals	0	2	1	-100.0	-100.0	6	6	0.0
Saskatoon - Biggar	4	10	5	-60.0	-20.0	17	18	-5.6
Bankruptcies	2	10	2	-80.0	0.0	15	13	15.4
Proposals	2	0	3	n/a	-33.3	2	5	-60.0
Yorkton - Melville	0	4	1	-100.0	-100.0	12	5	140.0
Bankruptcies	0	4	0	-100.0	n/a	12	2	500.0
Proposals	0	0	1	n/a	-100.0	0	3	-100.0
Prince Albert	0	0	3	n/a	-100.0	3	8	-62.5
Bankruptcies	0	0	0	n/a	n/a	2	4	-50.0
Proposals	0	0	3	n/a	-100.0	1	4	-75.0
Northern	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 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Alberta	37	49	44	-24.5	-15.9	203	214	-5.1
Bankruptcies	22	42	30	-47.6	-26.7	145	164	-11.6
Proposals	15	7	14	114.3	7.1	58	50	16.0
Lethbridge - Medicine Hat	0	1	1	-100.0	-100.0	2	8	-75.0
Bankruptcies	0	1	1	-100.0	-100.0	1	6	-83.3
Proposals	0	0	0	n/a	n/a	1	2	-50.0
Camrose - Drumheller	2	1	0	100.0	n/a	13	7	85.7
Bankruptcies	1	0	0	n/a	n/a	11	7	57.1
Proposals	1	1	0	0.0	n/a	2	0	n/a
Calgary	17	24	30	-29.2	-43.3	84	107	-21.5
Bankruptcies	8	23	19	-65.2	-57.9	60	80	-25.0
Proposals	9	1	11	800.0	-18.2	24	27	-11.1
Banff - Jasper - Rocky Mountain House	1	0	0	n/a	n/a	5	6	-16.7
Bankruptcies	1	0	0	n/a	n/a	3	4	-25.0
Proposals	0	0	0	n/a	n/a	2	2	0.0
Red Deer	0	2	1	-100.0	-100.0	7	6	16.7
Bankruptcies	0	1	0	-100.0	n/a	5	4	25.0
Proposals	0	1	1	-100.0	-100.0	2	2	0.0
Edmonton	13	15	10	-13.3	30.0	76	60	26.7
Bankruptcies	10	13	9	-23.1	11.1	55	48	14.6
Proposals	3	2	1	50.0	200.0	21	12	75.0
Athabasca - Grande Prairie - Peace River	0	4	0	-100.0	n/a	8	8	0.0
Bankruptcies	0	3	0	-100.0	n/a	5	7	-28.6
Proposals	0	1	0	-100.0	n/a	3	1	200.0
Wood Buffalo - Cold Lake	4	1	1	300.0	300.0	6	8	-25.0
Bankruptcies	2	1	1	100.0	100.0	4	7	-42.9
Proposals	2	0	0	n/a	n/a	2	1	100.0
British Columbia	41	33	35	24.2	17.1	134	116	15.5
Bankruptcies	21	15	25	40.0	-16.0	80	79	1.3
Proposals	20	18	10	11.1	100.0	54	37	45.9
Vancouver Island and Coast	3	3	7	0.0	-57.1	10	19	-47.4
Bankruptcies	3	3	6	0.0	-50.0	10	12	-16.7
Proposals	0	0	1	n/a	-100.0	0	7	-100.0
Lower Mainland - Southwest	27	26	19	3.8	42.1	99	75	32.0
Bankruptcies	14	10	15	40.0	-6.7	59	53	11.3
Proposals	13	16	4	-18.8	225.0	40	22	81.8

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

	Volume			% Change		12-Month Period Ending		
	Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Thompson - Okanagan	8	4	7	100.0	14.3	18	14	28.6
Bankruptcies	1	2	2	-50.0	-50.0	7	7	0.0
Proposals	7	2	5	250.0	40.0	11	7	57.1
Kootenay	1	0	0	n/a	n/a	3	3	0.0
Bankruptcies	1	0	0	n/a	n/a	2	2	0.0
Proposals	0	0	0	n/a	n/a	1	1	0.0
Cariboo	2	0	0	n/a	n/a	3	1	200.0
Bankruptcies	2	0	0	n/a	n/a	2	1	100.0
Proposals	0	0	0	n/a	n/a	1	0	n/a
North Coast	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
Nechako	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
Northeast	0	0	1	n/a	-100.0	0	3	-100.0
Bankruptcies	0	0	1	n/a	-100.0	0	3	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Northwest Territories	0	0	0	n/a	n/a	2	0	n/a
Bankruptcies	0	0	0	n/a	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	1	0	n/a
Yukon	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nunavut	0	0	0	n/a	n/a	2	0	n/a
Bankruptcies	0	0	0	n/a	n/a	2	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		
		Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
St. John's	N.L.	128	245	351	-47.8	-63.5	964	1,212	-20.5
Bankruptcies		59	102	166	-42.2	-64.5	418	549	-23.9
Proposals		69	143	185	-51.7	-62.7	546	663	-17.6
Halifax	N.S.	279	492	583	-43.3	-52.1	1,794	2,084	-13.9
Bankruptcies		126	228	306	-44.7	-58.8	864	1,182	-26.9
Proposals		153	264	277	-42.0	-44.8	930	902	3.1
Moncton	N.B.	135	233	302	-42.1	-55.3	888	1,019	-12.9
Bankruptcies		61	89	138	-31.5	-55.8	372	485	-23.3
Proposals		74	144	164	-48.6	-54.9	516	534	-3.4
Saint John	N.B.	107	246	208	-56.5	-48.6	741	766	-3.3
Bankruptcies		49	104	112	-52.9	-56.3	351	376	-6.6
Proposals		58	142	96	-59.2	-39.6	390	390	0.0
Saguenay	Que.	94	228	241	-58.8	-61.0	801	905	-11.5
Bankruptcies		52	124	142	-58.1	-63.4	409	503	-18.7
Proposals		42	104	99	-59.6	-57.6	392	402	-2.5
Québec	Que.	414	976	933	-57.6	-55.6	3,330	3,719	-10.5
Bankruptcies		201	396	504	-49.2	-60.1	1,550	2,018	-23.2
Proposals		213	580	429	-63.3	-50.3	1,780	1,701	4.6
Sherbrooke	Que.	99	277	248	-64.3	-60.1	893	1,081	-17.4
Bankruptcies		63	143	148	-55.9	-57.4	510	653	-21.9
Proposals		36	134	100	-73.1	-64.0	383	428	-10.5
Trois-Rivières	Que.	91	227	233	-59.9	-60.9	810	917	-11.7
Bankruptcies		41	109	144	-62.4	-71.5	439	545	-19.4
Proposals		50	118	89	-57.6	-43.8	371	372	-0.3
Montréal	Que.	2,116	4,439	4,691	-52.3	-54.9	16,321	18,417	-11.4
Bankruptcies		930	1,751	2,157	-46.9	-56.9	7,023	8,487	-17.2
Proposals		1,186	2,688	2,534	-55.9	-53.2	9,298	9,930	-6.4
Ottawa - Gatineau	Ont./ Que.	668	1,181	1,302	-43.4	-48.7	4,349	4,896	-11.2
Bankruptcies		236	406	473	-41.9	-50.1	1,639	1,953	-16.1
Proposals		432	775	829	-44.3	-47.9	2,710	2,943	-7.9
Kingston	Ont.	71	143	123	-50.3	-42.3	524	521	0.6
Bankruptcies		25	50	48	-50.0	-47.9	191	223	-14.3
Proposals		46	93	75	-50.5	-38.7	333	298	11.7
Peterborough	Ont.	55	78	94	-29.5	-41.5	372	360	3.3
Bankruptcies		9	24	24	-62.5	-62.5	96	113	-15.0
Proposals		46	54	70	-14.8	-34.3	276	247	11.7
Oshawa	Ont.	196	398	369	-50.8	-46.9	1,397	1,279	9.2
Bankruptcies		66	86	119	-23.3	-44.5	376	414	-9.2
Proposals		130	312	250	-58.3	-48.0	1,021	865	18.0

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

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Toronto	Ont.	3,010	4,348	4,460	-30.8	-32.5	16,175	15,578	3.8
Bankruptcies		664	965	1,288	-31.2	-48.4	3,961	4,510	-12.2
Proposals		2,346	3,383	3,172	-30.7	-26.0	12,214	11,068	10.4
Hamilton	Ont.	342	535	582	-36.1	-41.2	1,996	2,021	-1.2
Bankruptcies		102	138	206	-26.1	-50.5	578	678	-14.7
Proposals		240	397	376	-39.5	-36.2	1,418	1,343	5.6
St. Catharines - Niagara	Ont.	223	356	378	-37.4	-41.0	1,315	1,376	-4.4
Bankruptcies		75	115	144	-34.8	-47.9	460	549	-16.2
Proposals		148	241	234	-38.6	-36.8	855	827	3.4
Kitchener	Ont.	251	422	445	-40.5	-43.6	1,482	1,595	-7.1
Bankruptcies		62	108	147	-42.6	-57.8	445	570	-21.9
Proposals		189	314	298	-39.8	-36.6	1,037	1,025	1.2
Brantford	Ont.	70	96	102	-27.1	-31.4	414	407	1.7
Bankruptcies		18	27	43	-33.3	-58.1	103	148	-30.4
Proposals		52	69	59	-24.6	-11.9	311	259	20.1
Guelph	Ont.	64	117	127	-45.3	-49.6	434	414	4.8
Bankruptcies		17	36	60	-52.8	-71.7	149	193	-22.8
Proposals		47	81	67	-42.0	-29.9	285	221	29.0
London	Ont.	284	459	451	-38.1	-37.0	1,725	1,787	-3.5
Bankruptcies		88	144	166	-38.9	-47.0	548	662	-17.2
Proposals		196	315	285	-37.8	-31.2	1,177	1,125	4.6
Windsor	Ont.	149	271	290	-45.0	-48.6	1,016	1,094	-7.1
Bankruptcies		39	95	125	-58.9	-68.8	339	460	-26.3
Proposals		110	176	165	-37.5	-33.3	677	634	6.8
Barrie	Ont.	142	257	241	-44.7	-41.1	880	875	0.6
Bankruptcies		39	56	77	-30.4	-49.4	225	278	-19.1
Proposals		103	201	164	-48.8	-37.2	655	597	9.7
Greater Sudbury	Ont.	124	265	265	-53.2	-53.2	882	910	-3.1
Bankruptcies		37	90	109	-58.9	-66.1	291	338	-13.9
Proposals		87	175	156	-50.3	-44.2	591	572	3.3
Thunder Bay	Ont.	56	105	104	-47.6	-47.1	352	388	-9.3
Bankruptcies		29	62	56	-53.2	-48.2	205	229	-10.5
Proposals		26	43	48	-39.5	-45.8	147	159	-7.5
Winnipeg	Man.	378	529	515	-28.5	-26.6	1,975	1,928	2.4
Bankruptcies		97	138	236	-29.7	-58.9	654	889	-26.4
Proposals		281	391	279	-28.1	0.7	1,321	1,039	27.1
Regina	Sask.	129	208	256	-38.0	-49.6	813	943	-13.8
Bankruptcies		25	63	90	-60.3	-72.2	210	269	-21.9
Proposals		104	145	166	-28.3	-37.3	603	674	-10.5

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

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Saskatoon	Sask.	172	242	208	-28.9	-17.3	934	962	-2.9
Bankruptcies		60	86	74	-30.2	-18.9	358	361	-0.8
Proposals		112	156	134	-28.2	-16.4	576	601	-4.2
Calgary	Alta.	884	1,411	1,422	-37.3	-37.8	5,055	5,158	-2.0
Bankruptcies		245	398	518	-38.4	-52.7	1,577	1,826	-13.6
Proposals		639	1,013	904	-36.9	-29.3	3,478	3,332	4.4
Edmonton	Alta.	821	1,370	1,360	-40.1	-39.6	4,835	4,926	-1.8
Bankruptcies		203	356	424	-43.0	-52.1	1,393	1,546	-9.9
Proposals		618	1,014	936	-39.1	-34.0	3,442	3,380	1.8
Kelowna	B.C.	93	142	159	-34.5	-41.5	512	559	-8.4
Bankruptcies		28	53	59	-47.2	-52.5	177	214	-17.3
Proposals		65	89	100	-27.0	-35.0	335	345	-2.9
Abbotsford	B.C.	77	93	135	-17.2	-43.0	389	399	-2.5
Bankruptcies		18	40	52	-55.0	-65.4	134	153	-12.4
Proposals		59	53	83	11.3	-28.9	255	246	3.7
Vancouver	B.C.	785	1,144	1,307	-31.4	-39.9	4,585	4,668	-1.8
Bankruptcies		201	375	427	-46.4	-52.9	1,399	1,607	-12.9
Proposals		584	769	880	-24.1	-33.6	3,186	3,061	4.1
Victoria	B.C.	224	244	278	-8.2	-19.4	998	1,038	-3.9
Bankruptcies		58	78	82	-25.6	-29.3	288	315	-8.6
Proposals		166	166	196	0.0	-15.3	710	723	-1.8

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
St. John's	N.L.	0	0	4	n/a	-100.0	8	15	-46.7
Bankruptcies		0	0	4	n/a	-100.0	6	13	-53.8
Proposals		0	0	0	n/a	n/a	2	2	0.0
Halifax	N.S.	1	6	9	-83.3	-88.9	21	30	-30.0
Bankruptcies		1	4	8	-75.0	-87.5	16	24	-33.3
Proposals		0	2	1	-100.0	-100.0	5	6	-16.7
Moncton	N.B.	1	0	6	n/a	-83.3	7	13	-46.2
Bankruptcies		0	0	6	n/a	-100.0	4	10	-60.0
Proposals		1	0	0	n/a	n/a	3	3	0.0
Saint John	N.B.	0	2	2	-100.0	-100.0	4	6	-33.3
Bankruptcies		0	2	2	-100.0	-100.0	3	5	-40.0
Proposals		0	0	0	n/a	n/a	1	1	0.0
Saguenay	Que.	6	8	11	-25.0	-45.5	34	35	-2.9
Bankruptcies		4	8	9	-50.0	-55.6	30	30	0.0
Proposals		2	0	2	n/a	0.0	4	5	-20.0
Québec	Que.	27	70	45	-61.4	-40.0	199	238	-16.4
Bankruptcies		23	50	31	-54.0	-25.8	155	183	-15.3
Proposals		4	20	14	-80.0	-71.4	44	55	-20.0
Sherbrooke	Que.	10	16	9	-37.5	11.1	42	31	35.5
Bankruptcies		7	11	7	-36.4	0.0	30	26	15.4
Proposals		3	5	2	-40.0	50.0	12	5	140.0
Trois-Rivières	Que.	11	6	11	83.3	0.0	38	50	-24.0
Bankruptcies		7	3	9	133.3	-22.2	30	41	-26.8
Proposals		4	3	2	33.3	100.0	8	9	-11.1
Montréal	Que.	181	264	305	-31.4	-40.7	958	1,125	-14.8
Bankruptcies		142	193	228	-26.4	-37.7	713	863	-17.4
Proposals		39	71	77	-45.1	-49.4	245	262	-6.5
Ottawa - Gatineau	Ont./	20	42	59	-52.4	-66.1	139	173	-19.7
Bankruptcies	Que.	18	30	40	-40.0	-55.0	99	124	-20.2
Proposals		2	12	19	-83.3	-89.5	40	49	-18.4
Kingston	Ont.	0	0	1	n/a	-100.0	1	3	-66.7
Bankruptcies		0	0	1	n/a	-100.0	1	2	-50.0
Proposals		0	0	0	n/a	n/a	0	1	-100.0
Peterborough	Ont.	1	0	0	n/a	n/a	2	4	-50.0
Bankruptcies		1	0	0	n/a	n/a	2	4	-50.0
Proposals		0	0	0	n/a	n/a	0	0	n/a
Oshawa	Ont.	2	2	4	0.0	-50.0	15	22	-31.8
Bankruptcies		1	0	3	n/a	-66.7	9	18	-50.0
Proposals		1	2	1	-50.0	0.0	6	4	50.0

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

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Toronto	Ont.	109	120	113	-9.2	-3.5	439	481	-8.7
Bankruptcies		87	71	83	22.5	4.8	300	348	-13.8
Proposals		22	49	30	-55.1	-26.7	139	133	4.5
Hamilton	Ont.	6	3	12	100.0	-50.0	33	48	-31.3
Bankruptcies		4	3	10	33.3	-60.0	29	36	-19.4
Proposals		2	0	2	n/a	0.0	4	12	-66.7
St. Catharines - Niagara	Ont.	2	4	6	-50.0	-66.7	19	21	-9.5
Bankruptcies		1	3	5	-66.7	-80.0	15	17	-11.8
Proposals		1	1	1	0.0	0.0	4	4	0.0
Kitchener	Ont.	6	3	13	100.0	-53.8	14	32	-56.3
Bankruptcies		5	2	12	150.0	-58.3	10	25	-60.0
Proposals		1	1	1	0.0	0.0	4	7	-42.9
Brantford	Ont.	1	1	3	0.0	-66.7	5	10	-50.0
Bankruptcies		1	1	2	0.0	-50.0	5	3	66.7
Proposals		0	0	1	n/a	-100.0	0	7	-100.0
Guelph	Ont.	4	6	2	-33.3	100.0	10	7	42.9
Bankruptcies		3	3	0	0.0	n/a	6	5	20.0
Proposals		1	3	2	-66.7	-50.0	4	2	100.0
London	Ont.	6	5	6	20.0	0.0	27	20	35.0
Bankruptcies		1	2	3	-50.0	-66.7	15	10	50.0
Proposals		5	3	3	66.7	66.7	12	10	20.0
Windsor	Ont.	3	6	2	-50.0	50.0	19	24	-20.8
Bankruptcies		1	4	2	-75.0	-50.0	15	18	-16.7
Proposals		2	2	0	0.0	n/a	4	6	-33.3
Barrie	Ont.	2	7	2	-71.4	0.0	12	17	-29.4
Bankruptcies		0	5	2	-100.0	-100.0	7	12	-41.7
Proposals		2	2	0	0.0	n/a	5	5	0.0
Greater Sudbury	Ont.	1	1	2	0.0	-50.0	4	6	-33.3
Bankruptcies		1	1	2	0.0	-50.0	3	4	-25.0
Proposals		0	0	0	n/a	n/a	1	2	-50.0
Thunder Bay	Ont.	1	0	1	n/a	0.0	3	2	50.0
Bankruptcies		1	0	1	n/a	0.0	2	2	0.0
Proposals		0	0	0	n/a	n/a	1	0	n/a
Winnipeg	Man.	7	2	5	250.0	40.0	23	17	35.3
Bankruptcies		7	2	3	250.0	133.3	20	15	33.3
Proposals		0	0	2	n/a	-100.0	3	2	50.0
Regina	Sask.	2	7	8	-71.4	-75.0	37	36	2.8
Bankruptcies		1	6	5	-83.3	-80.0	26	19	36.8
Proposals		1	1	3	0.0	-66.7	11	17	-35.3

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

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2020	Q1 2020	Q2 2019	Q1 2020 to Q2 2020	Q2 2019 to Q2 2020	06-30-2020	06-30-2019	% Change
Saskatoon	Sask.	2	8	2	-75.0	0.0	13	12	8.3
Bankruptcies		0	8	1	-100.0	-100.0	11	9	22.2
Proposals		2	0	1	n/a	100.0	2	3	-33.3
Calgary	Alta.	17	23	24	-26.1	-29.2	79	93	-15.1
Bankruptcies		7	22	17	-68.2	-58.8	56	71	-21.1
Proposals		10	1	7	900.0	42.9	23	22	4.5
Edmonton	Alta.	12	15	8	-20.0	50.0	71	57	24.6
Bankruptcies		10	13	7	-23.1	42.9	52	44	18.2
Proposals		2	2	1	0.0	100.0	19	13	46.2
Kelowna	B.C.	3	2	2	50.0	50.0	8	2	300.0
Bankruptcies		1	2	1	-50.0	0.0	4	1	300.0
Proposals		2	0	1	n/a	100.0	4	1	300.0
Abbotsford	B.C.	0	1	3	-100.0	-100.0	1	9	-88.9
Bankruptcies		0	1	2	-100.0	-100.0	1	8	-87.5
Proposals		0	0	1	n/a	-100.0	0	1	-100.0
Vancouver	B.C.	23	24	16	-4.2	43.8	83	60	38.3
Bankruptcies		13	8	13	62.5	0.0	50	39	28.2
Proposals		10	16	3	-37.5	233.3	33	21	57.1
Victoria	B.C.	1	3	6	-66.7	-83.3	5	14	-64.3
Bankruptcies		1	3	5	-66.7	-80.0	5	10	-50.0
Proposals		0	0	1	n/a	-100.0	0	4	-100.0