



2020

Insolvency Statistics in Canada

Fourth Quarter of 2020

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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		
	Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Newfoundland and Labrador	472	443	768	6.5	-38.5	1,883	3,262	-42.3
Bankruptcies	157	181	360	-13.3	-56.4	778	1,501	-48.2
Proposals	315	262	408	20.2	-22.8	1,105	1,761	-37.3
Prince Edward Island	103	95	207	8.4	-50.2	428	759	-43.6
Bankruptcies	44	39	106	12.8	-58.5	204	395	-48.4
Proposals	59	56	101	5.4	-41.6	224	364	-38.5
Nova Scotia	807	751	1,564	7.5	-48.4	3,517	6,099	-42.3
Bankruptcies	362	349	760	3.7	-52.4	1,615	3,244	-50.2
Proposals	445	402	804	10.7	-44.7	1,902	2,855	-33.4
New Brunswick	865	766	1,207	12.9	-28.3	3,389	4,896	-30.8
Bankruptcies	415	351	573	18.2	-27.6	1,502	2,377	-36.8
Proposals	450	415	634	8.4	-29.0	1,887	2,519	-25.1
Quebec	6,630	5,910	11,384	12.2	-41.8	28,282	44,991	-37.1
Bankruptcies	3,145	2,855	5,423	10.2	-42.0	12,972	21,658	-40.1
Proposals	3,485	3,055	5,961	14.1	-41.5	15,310	23,333	-34.4
Ontario	8,409	7,634	11,793	10.2	-28.7	34,751	45,754	-24.0
Bankruptcies	2,343	2,109	3,750	11.1	-37.5	9,749	15,229	-36.0
Proposals	6,066	5,525	8,043	9.8	-24.6	25,002	30,525	-18.1
Manitoba	595	567	846	4.9	-29.7	2,562	3,185	-19.6
Bankruptcies	191	209	310	-8.6	-38.4	815	1,377	-40.8
Proposals	404	358	536	12.8	-24.6	1,747	1,808	-3.4
Saskatchewan	697	560	1,008	24.5	-30.9	2,689	3,557	-24.4
Bankruptcies	235	173	425	35.8	-44.7	918	1,381	-33.5
Proposals	462	387	583	19.4	-20.8	1,771	2,176	-18.6
Alberta	3,329	2,812	4,343	18.4	-23.3	13,249	16,898	-21.6
Bankruptcies	890	823	1,407	8.1	-36.7	3,724	5,744	-35.2
Proposals	2,439	1,989	2,936	22.6	-16.9	9,525	11,154	-14.6
British Columbia	2,099	1,774	2,911	18.3	-27.9	8,398	11,348	-26.0
Bankruptcies	593	575	1,055	3.1	-43.8	2,689	4,224	-36.3
Proposals	1,506	1,199	1,856	25.6	-18.9	5,709	7,124	-19.9
Northwest Territories	8	15	16	-46.7	-50.0	47	68	-30.9
Bankruptcies	0	2	2	-100.0	-100.0	10	10	0.0
Proposals	8	13	14	-38.5	-42.9	37	58	-36.2
Yukon	12	4	11	200.0	9.1	36	33	9.1
Bankruptcies	4	0	5	n/a	-20.0	11	13	-15.4
Proposals	8	4	6	100.0	33.3	25	20	25.0
Nunavut	6	4	4	50.0	50.0	13	8	62.5
Bankruptcies	0	1	2	-100.0	-100.0	1	2	-50.0
Proposals	6	3	2	100.0	200.0	12	6	100.0
Canada	24,032	21,335	36,062	12.6	-33.4	99,244	140,858	-29.5
Bankruptcies	8,379	7,667	14,178	9.3	-40.9	34,988	57,155	-38.8
Proposals	15,653	13,668	21,884	14.5	-28.5	64,256	83,703	-23.2

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Newfoundland and Labrador	470	438	758	7.3	-38.0	1,873	3,221	-41.9
Bankruptcies	155	176	355	-11.9	-56.3	768	1,466	-47.6
Proposals	315	262	403	20.2	-21.8	1,105	1,755	-37.0
Prince Edward Island	103	95	204	8.4	-49.5	426	749	-43.1
Bankruptcies	44	39	103	12.8	-57.3	203	386	-47.4
Proposals	59	56	101	5.4	-41.6	223	363	-38.6
Nova Scotia	803	750	1,550	7.1	-48.2	3,498	6,040	-42.1
Bankruptcies	359	348	746	3.2	-51.9	1,599	3,193	-49.9
Proposals	444	402	804	10.4	-44.8	1,899	2,847	-33.3
New Brunswick	854	761	1,202	12.2	-29.0	3,365	4,851	-30.6
Bankruptcies	408	348	569	17.2	-28.3	1,486	2,343	-36.6
Proposals	446	413	633	8.0	-29.5	1,879	2,508	-25.1
Quebec	6,247	5,542	10,840	12.7	-42.4	26,683	42,865	-37.8
Bankruptcies	2,827	2,553	5,026	10.7	-43.8	11,714	20,038	-41.5
Proposals	3,420	2,989	5,814	14.4	-41.2	14,969	22,827	-34.4
Ontario	8,224	7,461	11,588	10.2	-29.0	33,992	44,852	-24.2
Bankruptcies	2,215	1,980	3,612	11.9	-38.7	9,213	14,577	-36.8
Proposals	6,009	5,481	7,976	9.6	-24.7	24,779	30,275	-18.2
Manitoba	591	557	837	6.1	-29.4	2,527	3,146	-19.7
Bankruptcies	187	200	303	-6.5	-38.3	787	1,344	-41.4
Proposals	404	357	534	13.2	-24.3	1,740	1,802	-3.4
Saskatchewan	689	552	973	24.8	-29.2	2,640	3,453	-23.5
Bankruptcies	227	168	399	35.1	-43.1	878	1,317	-33.3
Proposals	462	384	574	20.3	-19.5	1,762	2,136	-17.5
Alberta	3,288	2,779	4,286	18.3	-23.3	13,089	16,675	-21.5
Bankruptcies	860	795	1,369	8.2	-37.2	3,602	5,589	-35.6
Proposals	2,428	1,984	2,917	22.4	-16.8	9,487	11,086	-14.4
British Columbia	2,069	1,750	2,888	18.2	-28.4	8,270	11,221	-26.3
Bankruptcies	569	555	1,039	2.5	-45.2	2,609	4,134	-36.9
Proposals	1,500	1,195	1,849	25.5	-18.9	5,661	7,087	-20.1
Northwest Territories	8	15	16	-46.7	-50.0	47	66	-28.8
Bankruptcies	0	2	2	-100.0	-100.0	10	9	11.1
Proposals	8	13	14	-38.5	-42.9	37	57	-35.1
Yukon	12	4	11	200.0	9.1	36	33	9.1
Bankruptcies	4	0	5	n/a	-20.0	11	13	-15.4
Proposals	8	4	6	100.0	33.3	25	20	25.0
Nunavut	6	3	2	100.0	200.0	12	6	100.0
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	6	3	2	100.0	200.0	12	6	100.0
Canada	23,364	20,707	35,155	12.8	-33.5	96,458	137,178	-29.7
Bankruptcies	7,855	7,164	13,528	9.6	-41.9	32,880	54,409	-39.6
Proposals	15,509	13,543	21,627	14.5	-28.3	63,578	82,769	-23.2

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Newfoundland and Labrador	2	5	10	-60.0	-80.0	10	41	-75.6
Bankruptcies	2	5	5	-60.0	-60.0	10	35	-71.4
Proposals	0	0	5	n/a	-100.0	0	6	-100.0
Prince Edward Island	0	0	3	n/a	-100.0	2	10	-80.0
Bankruptcies	0	0	3	n/a	-100.0	1	9	-88.9
Proposals	0	0	0	n/a	n/a	1	1	0.0
Nova Scotia	4	1	14	300.0	-71.4	19	59	-67.8
Bankruptcies	3	1	14	200.0	-78.6	16	51	-68.6
Proposals	1	0	0	n/a	n/a	3	8	-62.5
New Brunswick	11	5	5	120.0	120.0	24	45	-46.7
Bankruptcies	7	3	4	133.3	75.0	16	34	-52.9
Proposals	4	2	1	100.0	300.0	8	11	-27.3
Quebec	383	368	544	4.1	-29.6	1,599	2,126	-24.8
Bankruptcies	318	302	397	5.3	-19.9	1,258	1,620	-22.3
Proposals	65	66	147	-1.5	-55.8	341	506	-32.6
Ontario	185	173	205	6.9	-9.8	759	902	-15.9
Bankruptcies	128	129	138	-0.8	-7.2	536	652	-17.8
Proposals	57	44	67	29.5	-14.9	223	250	-10.8
Manitoba	4	10	9	-60.0	-55.6	35	39	-10.3
Bankruptcies	4	9	7	-55.6	-42.9	28	33	-15.2
Proposals	0	1	2	-100.0	-100.0	7	6	16.7
Saskatchewan	8	8	35	0.0	-77.1	49	104	-52.9
Bankruptcies	8	5	26	60.0	-69.2	40	64	-37.5
Proposals	0	3	9	-100.0	-100.0	9	40	-77.5
Alberta	41	33	57	24.2	-28.1	160	223	-28.3
Bankruptcies	30	28	38	7.1	-21.1	122	155	-21.3
Proposals	11	5	19	120.0	-42.1	38	68	-44.1
British Columbia	30	24	23	25.0	30.4	128	127	0.8
Bankruptcies	24	20	16	20.0	50.0	80	90	-11.1
Proposals	6	4	7	50.0	-14.3	48	37	29.7
Northwest Territories	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
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	1	2	-100.0	-100.0	1	2	-50.0
Bankruptcies	0	1	2	-100.0	-100.0	1	2	-50.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Canada	668	628	907	6.4	-26.4	2,786	3,680	-24.3
Bankruptcies	524	503	650	4.2	-19.4	2,108	2,746	-23.2
Proposals	144	125	257	15.2	-44.0	678	934	-27.4

Table 3a: Insolvencies Filed by Corporations

	Volume			% Change		12-Month Period Ending		
	Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Newfoundland and Labrador	0	2	4	-100.0	-100.0	3	13	-76.9
Bankruptcies	0	2	2	-100.0	-100.0	3	10	-70.0
Proposals	0	0	2	n/a	-100.0	0	3	-100.0
Prince Edward Island	0	0	0	n/a	n/a	1	4	-75.0
Bankruptcies	0	0	0	n/a	n/a	0	3	-100.0
Proposals	0	0	0	n/a	n/a	1	1	0.0
Nova Scotia	2	1	8	100.0	-75.0	11	31	-64.5
Bankruptcies	2	1	8	100.0	-75.0	9	24	-62.5
Proposals	0	0	0	n/a	n/a	2	7	-71.4
New Brunswick	5	2	3	150.0	66.7	14	29	-51.7
Bankruptcies	4	2	2	100.0	100.0	12	23	-47.8
Proposals	1	0	1	n/a	0.0	2	6	-66.7
Quebec	329	325	464	1.2	-29.1	1,414	1,862	-24.1
Bankruptcies	280	269	351	4.1	-20.2	1,138	1,453	-21.7
Proposals	49	56	113	-12.5	-56.6	276	409	-32.5
Ontario	111	134	108	-17.2	2.8	490	488	0.4
Bankruptcies	87	103	74	-15.5	17.6	381	362	5.2
Proposals	24	31	34	-22.6	-29.4	109	126	-13.5
Manitoba	1	2	3	-50.0	-66.7	14	13	7.7
Bankruptcies	1	2	2	-50.0	-50.0	9	11	-18.2
Proposals	0	0	1	n/a	-100.0	5	2	150.0
Saskatchewan	5	2	2	150.0	150.0	13	8	62.5
Bankruptcies	5	1	2	400.0	150.0	11	5	120.0
Proposals	0	1	0	-100.0	n/a	2	3	-33.3
Alberta	29	13	35	123.1	-17.1	96	117	-17.9
Bankruptcies	24	12	23	100.0	4.3	76	83	-8.4
Proposals	5	1	12	400.0	-58.3	20	34	-41.2
British Columbia	20	18	7	11.1	185.7	85	54	57.4
Bankruptcies	15	15	6	0.0	150.0	54	36	50.0
Proposals	5	3	1	66.7	400.0	31	18	72.2
Northwest Territories	0	0	0	n/a	n/a	0	1	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	1	-100.0
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	1	2	-100.0	-100.0	1	2	-50.0
Bankruptcies	0	1	2	-100.0	-100.0	1	2	-50.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Canada	502	500	636	0.4	-21.1	2,142	2,622	-18.3
Bankruptcies	418	408	472	2.5	-11.4	1,694	2,012	-15.8
Proposals	84	92	164	-8.7	-48.8	448	610	-26.6

Table 3b: Insolvencies Filed by Individual Businesses

	Volume			% Change		12-Month Period Ending		
	Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Newfoundland and Labrador	2	3	6	-33.3	-66.7	7	28	-75.0
Bankruptcies	2	3	3	-33.3	-33.3	7	25	-72.0
Proposals	0	0	3	n/a	-100.0	0	3	-100.0
Prince Edward Island	0	0	3	n/a	-100.0	1	6	-83.3
Bankruptcies	0	0	3	n/a	-100.0	1	6	-83.3
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nova Scotia	2	0	6	n/a	-66.7	8	28	-71.4
Bankruptcies	1	0	6	n/a	-83.3	7	27	-74.1
Proposals	1	0	0	n/a	n/a	1	1	0.0
New Brunswick	6	3	2	100.0	200.0	10	16	-37.5
Bankruptcies	3	1	2	200.0	50.0	4	11	-63.6
Proposals	3	2	0	50.0	n/a	6	5	20.0
Quebec	54	43	80	25.6	-32.5	185	264	-29.9
Bankruptcies	38	33	46	15.2	-17.4	120	167	-28.1
Proposals	16	10	34	60.0	-52.9	65	97	-33.0
Ontario	74	39	97	89.7	-23.7	269	414	-35.0
Bankruptcies	41	26	64	57.7	-35.9	155	290	-46.6
Proposals	33	13	33	153.8	0.0	114	124	-8.1
Manitoba	3	8	6	-62.5	-50.0	21	26	-19.2
Bankruptcies	3	7	5	-57.1	-40.0	19	22	-13.6
Proposals	0	1	1	-100.0	-100.0	2	4	-50.0
Saskatchewan	3	6	33	-50.0	-90.9	36	96	-62.5
Bankruptcies	3	4	24	-25.0	-87.5	29	59	-50.8
Proposals	0	2	9	-100.0	-100.0	7	37	-81.1
Alberta	12	20	22	-40.0	-45.5	64	106	-39.6
Bankruptcies	6	16	15	-62.5	-60.0	46	72	-36.1
Proposals	6	4	7	50.0	-14.3	18	34	-47.1
British Columbia	10	6	16	66.7	-37.5	43	73	-41.1
Bankruptcies	9	5	10	80.0	-10.0	26	54	-51.9
Proposals	1	1	6	0.0	-83.3	17	19	-10.5
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	166	128	271	29.7	-38.7	644	1,058	-39.1
Bankruptcies	106	95	178	11.6	-40.4	414	734	-43.6
Proposals	60	33	93	81.8	-35.5	230	324	-29.0

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Agriculture, Forestry, Fishing and Hunting	15	16	18	-6.3	-16.7	61	64	-4.7
Bankruptcies	9	13	13	-30.8	-30.8	44	46	-4.3
Proposals	6	3	5	100.0	20.0	17	18	-5.6
Mining and Oil and Gas Extraction	17	8	8	112.5	112.5	36	42	-14.3
Bankruptcies	13	5	4	160.0	225.0	25	25	0.0
Proposals	4	3	4	33.3	0.0	11	17	-35.3
Utilities	1	1	1	0.0	0.0	5	7	-28.6
Bankruptcies	1	1	0	0.0	n/a	5	4	25.0
Proposals	0	0	1	n/a	-100.0	0	3	-100.0
Construction	73	63	153	15.9	-52.3	338	684	-50.6
Bankruptcies	64	51	105	25.5	-39.0	258	499	-48.3
Proposals	9	12	48	-25.0	-81.3	80	185	-56.8
Manufacturing	49	48	98	2.1	-50.0	231	338	-31.7
Bankruptcies	35	38	64	-7.9	-45.3	165	243	-32.1
Proposals	14	10	34	40.0	-58.8	66	95	-30.5
Wholesale Trade	33	36	49	-8.3	-32.7	139	191	-27.2
Bankruptcies	25	29	32	-13.8	-21.9	110	132	-16.7
Proposals	8	7	17	14.3	-52.9	29	59	-50.8
Retail Trade	71	96	119	-26.0	-40.3	377	384	-1.8
Bankruptcies	55	72	85	-23.6	-35.3	270	293	-7.8
Proposals	16	24	34	-33.3	-52.9	107	91	17.6
Transportation and Warehousing	45	34	58	32.4	-22.4	164	219	-25.1
Bankruptcies	32	29	47	10.3	-31.9	123	164	-25.0
Proposals	13	5	11	160.0	18.2	41	55	-25.5
Information and Cultural Industries	13	7	18	85.7	-27.8	48	80	-40.0
Bankruptcies	11	3	15	266.7	-26.7	36	60	-40.0
Proposals	2	4	3	-50.0	-33.3	12	20	-40.0
Finance and Insurance	15	6	12	150.0	25.0	38	63	-39.7
Bankruptcies	11	5	11	120.0	0.0	28	52	-46.2
Proposals	4	1	1	300.0	300.0	10	11	-9.1
Real Estate and Rental and Leasing	51	22	46	131.8	10.9	140	159	-11.9
Bankruptcies	39	20	29	95.0	34.5	102	119	-14.3
Proposals	12	2	17	500.0	-29.4	38	40	-5.0
Professional, Scientific and Technical Services	55	39	52	41.0	5.8	186	285	-34.7
Bankruptcies	51	31	42	64.5	21.4	142	224	-36.6
Proposals	4	8	10	-50.0	-60.0	44	61	-27.9

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

	Volume			% Change		12-Month Period Ending		
	Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Management of Companies and Enterprises	17	25	16	-32.0	6.3	96	84	14.3
Bankruptcies	12	20	16	-40.0	-25.0	68	68	0.0
Proposals	5	5	0	0.0	n/a	28	16	75.0
Administrative and Support, Waste Management and Remediation Services	32	36	42	-11.1	-23.8	120	175	-31.4
Bankruptcies	24	30	30	-20.0	-20.0	84	124	-32.3
Proposals	8	6	12	33.3	-33.3	36	51	-29.4
Educational Services	12	9	8	33.3	50.0	39	33	18.2
Bankruptcies	10	7	5	42.9	100.0	32	23	39.1
Proposals	2	2	3	0.0	-33.3	7	10	-30.0
Health Care and Social Assistance	23	13	19	76.9	21.1	68	85	-20.0
Bankruptcies	19	10	14	90.0	35.7	53	58	-8.6
Proposals	4	3	5	33.3	-20.0	15	27	-44.4
Arts, Entertainment and Recreation	23	29	16	-20.7	43.8	117	78	50.0
Bankruptcies	16	25	12	-36.0	33.3	93	62	50.0
Proposals	7	4	4	75.0	75.0	24	16	50.0
Accommodation and Food Services	93	103	111	-9.7	-16.2	441	506	-12.8
Bankruptcies	72	84	83	-14.3	-13.3	357	400	-10.8
Proposals	21	19	28	10.5	-25.0	84	106	-20.8
Other Services (except Public Administration)	30	34	63	-11.8	-52.4	139	203	-31.5
Bankruptcies	25	28	43	-10.7	-41.9	111	150	-26.0
Proposals	5	6	20	-16.7	-75.0	28	53	-47.2
Public Administration	0	3	0	-100.0	n/a	3	0	n/a
Bankruptcies	0	2	0	-100.0	n/a	2	0	n/a
Proposals	0	1	0	-100.0	n/a	1	0	n/a
Total	668	628	907	6.4	-26.4	2,786	3,680	-24.3
Bankruptcies	524	503	650	4.2	-19.4	2,108	2,746	-23.2
Proposals	144	125	257	15.2	-44.0	678	934	-27.4

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Newfoundland and Labrador	470	438	758	7.3	-38.0	1,873	3,221	-41.9
Bankruptcies	155	176	355	-11.9	-56.3	768	1,466	-47.6
Proposals	315	262	403	20.2	-21.8	1,105	1,755	-37.0
Avalon Peninsula	248	242	413	2.5	-40.0	1,016	1,768	-42.5
Bankruptcies	85	94	168	-9.6	-49.4	418	773	-45.9
Proposals	163	148	245	10.1	-33.5	598	995	-39.9
South Coast - Burin Peninsula	33	26	52	26.9	-36.5	135	226	-40.3
Bankruptcies	11	9	25	22.2	-56.0	49	108	-54.6
Proposals	22	17	27	29.4	-18.5	86	118	-27.1
West Coast - Northern Peninsula - Labrador	77	79	101	-2.5	-23.8	309	435	-29.0
Bankruptcies	21	31	53	-32.3	-60.4	120	187	-35.8
Proposals	56	48	48	n/a	16.7	189	248	-23.8
Notre Dame - Central Bonavista Bay	113	89	191	27.0	-40.8	411	792	-48.1
Bankruptcies	38	41	109	-7.3	-65.1	179	399	-55.1
Proposals	75	48	82	56.3	-8.5	232	393	-41.0
Prince Edward Island	103	95	204	8.4	-49.5	426	749	-43.1
Bankruptcies	44	39	103	12.8	-57.3	203	386	-47.4
Proposals	59	56	101	5.4	-41.6	223	363	-38.6
Nova Scotia	803	750	1,550	7.1	-48.2	3,498	6,040	-42.1
Bankruptcies	359	348	746	3.2	-51.9	1,599	3,193	-49.9
Proposals	444	402	804	10.4	-44.8	1,899	2,847	-33.3
Cape Breton	131	112	288	17.0	-54.5	588	1,090	-46.1
Bankruptcies	59	54	124	9.3	-52.4	273	525	-48.0
Proposals	72	58	164	24.1	-56.1	315	565	-44.2
North Shore	150	141	283	6.4	-47.0	657	1,162	-43.5
Bankruptcies	61	58	142	5.2	-57.0	288	622	-53.7
Proposals	89	83	141	7.2	-36.9	369	540	-31.7
Annapolis Valley	116	104	216	11.5	-46.3	415	813	-49.0
Bankruptcies	63	52	123	21.2	-48.8	203	464	-56.3
Proposals	53	52	93	1.9	-43.0	212	349	-39.3
Southern	99	102	215	-2.9	-54.0	446	851	-47.6
Bankruptcies	57	63	99	-9.5	-42.4	231	476	-51.5
Proposals	42	39	116	7.7	-63.8	215	375	-42.7
Halifax	304	291	548	4.5	-44.5	1,389	2,125	-34.6
Bankruptcies	117	122	258	-4.1	-54.7	602	1,107	-45.6
Proposals	187	169	290	10.7	-35.5	787	1,018	-22.7

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

	Volume			% Change		12-Month Period Ending		
	Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
New Brunswick	854	761	1,202	12.2	-29.0	3,365	4,851	-30.6
Bankruptcies	408	348	569	17.2	-28.3	1,486	2,343	-36.6
Proposals	446	413	633	8.0	-29.5	1,879	2,508	-25.1
Campbellton - Miramichi	207	177	265	16.9	-21.9	731	1,029	-29.0
Bankruptcies	86	77	130	11.7	-33.8	302	514	-41.2
Proposals	121	100	135	21.0	-10.4	429	515	-16.7
Moncton - Richibucto	222	212	356	4.7	-37.6	963	1,477	-34.8
Bankruptcies	110	113	153	-2.7	-28.1	431	666	-35.3
Proposals	112	99	203	13.1	-44.8	532	811	-34.4
Saint John - St. Stephen	199	160	250	24.4	-20.4	801	989	-19.0
Bankruptcies	97	69	127	40.6	-23.6	360	506	-28.9
Proposals	102	91	123	12.1	-17.1	441	483	-8.7
Fredericton - Oromocto	114	122	214	-6.6	-46.7	486	866	-43.9
Bankruptcies	67	55	100	21.8	-33.0	234	415	-43.6
Proposals	47	67	114	-29.9	-58.8	252	451	-44.1
Edmundston - Woodstock	114	91	118	25.3	-3.4	388	493	-21.3
Bankruptcies	49	34	60	44.1	-18.3	161	244	-34.0
Proposals	65	57	58	14.0	12.1	227	249	-8.8
Quebec	6,247	5,542	10,840	12.7	-42.4	26,683	42,865	-37.8
Bankruptcies	2,827	2,553	5,026	10.7	-43.8	11,714	20,038	-41.5
Proposals	3,420	2,989	5,814	14.4	-41.2	14,969	22,827	-34.4
Gaspésie - Îles-de-la-Madeleine	74	57	132	29.8	-43.9	302	495	-39.0
Bankruptcies	33	24	58	37.5	-43.1	118	205	-42.4
Proposals	41	33	74	24.2	-44.6	184	290	-36.6
Bas-Saint-Laurent	165	116	266	42.2	-38.0	623	984	-36.7
Bankruptcies	72	56	139	28.6	-48.2	283	491	-42.4
Proposals	93	60	127	55.0	-26.8	340	493	-31.0
Capitale-Nationale	567	507	955	11.8	-40.6	2,433	3,735	-34.9
Bankruptcies	261	240	456	8.7	-42.8	1,088	1,887	-42.3
Proposals	306	267	499	14.6	-38.7	1,345	1,848	-27.2
Chaudière - Appalaches	261	283	452	-7.8	-42.3	1,230	1,808	-32.0
Bankruptcies	123	132	222	-6.8	-44.6	570	960	-40.6
Proposals	138	151	230	-8.6	-40.0	660	848	-22.2
Estrie	204	214	405	-4.7	-49.6	979	1,540	-36.4
Bankruptcies	100	108	232	-7.4	-56.9	495	875	-43.4
Proposals	104	106	173	-1.9	-39.9	484	665	-27.2
Centre-du-Québec	212	183	332	15.8	-36.1	834	1,206	-30.8
Bankruptcies	102	84	160	21.4	-36.3	410	576	-28.8
Proposals	110	99	172	11.1	-36.0	424	630	-32.7

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

	Volume			% Change		12-Month Period Ending		
	Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Montréal	1,165	1,057	2,057	10.2	-43.4	4,969	8,125	-38.8
Bankruptcies	473	465	921	1.7	-48.6	1,997	3,530	-43.4
Proposals	692	592	1,136	16.9	-39.1	2,972	4,595	-35.3
Montréal	1,231	1,120	2,153	9.9	-42.8	5,340	8,520	-37.3
Bankruptcies	595	539	993	10.4	-40.1	2,477	4,073	-39.2
Proposals	636	581	1,160	9.5	-45.2	2,863	4,447	-35.6
Laval	274	270	492	1.5	-44.3	1,237	2,025	-38.9
Bankruptcies	101	114	234	-11.4	-56.8	492	874	-43.7
Proposals	173	156	258	10.9	-32.9	745	1,151	-35.3
Lanaudière	522	389	836	34.2	-37.6	2,031	3,286	-38.2
Bankruptcies	230	160	315	43.8	-27.0	815	1,329	-38.7
Proposals	292	229	521	27.5	-44.0	1,216	1,957	-37.9
Laurentides	566	460	1,054	23.0	-46.3	2,478	4,269	-42.0
Bankruptcies	250	205	459	22.0	-45.5	1,030	1,905	-45.9
Proposals	316	255	595	23.9	-46.9	1,448	2,364	-38.7
Outaouais	319	309	598	3.2	-46.7	1,557	2,631	-40.8
Bankruptcies	151	136	281	11.0	-46.3	637	1,087	-41.4
Proposals	168	173	317	-2.9	-47.0	920	1,544	-40.4
Abitibi - Témiscamingue	122	76	195	60.5	-37.4	440	740	-40.5
Bankruptcies	43	30	65	43.3	-33.8	149	286	-47.9
Proposals	79	46	130	71.7	-39.2	291	454	-35.9
Mauricie	261	223	433	17.0	-39.7	984	1,587	-38.0
Bankruptcies	145	118	245	22.9	-40.8	518	926	-44.1
Proposals	116	105	188	10.5	-38.3	466	661	-29.5
Saguenay - Lac-Saint-Jean	210	205	352	2.4	-40.3	896	1,421	-36.9
Bankruptcies	116	103	182	12.6	-36.3	475	772	-38.5
Proposals	94	102	170	-7.8	-44.7	421	649	-35.1
Côte-Nord	85	68	108	25.0	-21.3	316	432	-26.9
Bankruptcies	25	38	59	-34.2	-57.6	144	242	-40.5
Proposals	60	30	49	100.0	22.4	172	190	-9.5
Nord-du-Québec	7	8	21	-12.5	-66.7	36	61	-41.0
Bankruptcies	6	2	5	200.0	20.0	17	18	-5.6
Proposals	1	6	16	-83.3	-93.8	19	43	-55.8
Ontario	8,224	7,461	11,588	10.2	-29.0	33,992	44,852	-24.2
Bankruptcies	2,215	1,980	3,612	11.9	-38.7	9,213	14,577	-36.8
Proposals	6,009	5,481	7,976	9.6	-24.7	24,779	30,275	-18.2
Ottawa	755	656	1,135	15.1	-33.5	3,146	4,492	-30.0
Bankruptcies	253	212	445	19.3	-43.1	1,083	1,783	-39.3
Proposals	502	444	690	13.1	-27.2	2,063	2,709	-23.8

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

	Volume			% Change		12-Month Period Ending		
	Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Kingston - Pembroke	329	241	511	36.5	-35.6	1,199	1,794	-33.2
Bankruptcies	102	69	177	47.8	-42.4	379	654	-42.0
Proposals	227	172	334	32.0	-32.0	820	1,140	-28.1
Muskoka - Kawarthas	199	167	328	19.2	-39.3	841	1,286	-34.6
Bankruptcies	59	47	106	25.5	-44.3	238	397	-40.1
Proposals	140	120	222	16.7	-36.9	603	889	-32.2
Toronto	3,579	3,523	4,922	1.6	-27.3	15,241	19,041	-20.0
Bankruptcies	820	793	1,253	3.4	-34.6	3,432	5,147	-33.3
Proposals	2,759	2,730	3,669	1.1	-24.8	11,809	13,894	-15.0
Kitchener - Waterloo - Barrie	839	678	1,110	23.7	-24.4	3,431	4,552	-24.6
Bankruptcies	248	174	361	42.5	-31.3	920	1,544	-40.4
Proposals	591	504	749	17.3	-21.1	2,511	3,008	-16.5
Hamilton - Niagara Peninsula	822	768	1,187	7.0	-30.7	3,413	4,584	-25.5
Bankruptcies	218	242	365	-9.9	-40.3	994	1,524	-34.8
Proposals	604	526	822	14.8	-26.5	2,419	3,060	-20.9
London	460	381	648	20.7	-29.0	1,836	2,505	-26.7
Bankruptcies	125	112	215	11.6	-41.9	536	852	-37.1
Proposals	335	269	433	24.5	-22.6	1,300	1,653	-21.4
Windsor - Sarnia	425	340	590	25.0	-28.0	1,593	2,266	-29.7
Bankruptcies	130	92	220	41.3	-40.9	501	882	-43.2
Proposals	295	248	370	19.0	-20.3	1,092	1,384	-21.1
Stratford - Bruce Peninsula	135	103	168	31.1	-19.6	498	635	-21.6
Bankruptcies	43	40	78	7.5	-44.9	177	277	-36.1
Proposals	92	63	90	46.0	2.2	321	358	-10.3
Northeast	559	113	830	394.7	-32.7	1,934	3,115	-37.9
Bankruptcies	163	58	300	181.0	-45.7	631	1,191	-47.0
Proposals	396	55	530	620.0	-25.3	1,303	1,924	-32.3
Northwest	121	490	155	-75.3	-21.9	858	584	46.9
Bankruptcies	53	142	91	-62.7	-41.8	323	325	-0.6
Proposals	68	348	64	-80.5	6.3	535	259	106.6
Manitoba	591	557	837	6.1	-29.4	2,527	3,146	-19.7
Bankruptcies	187	200	303	-6.5	-38.3	787	1,344	-41.4
Proposals	404	357	534	13.2	-24.3	1,740	1,802	-3.4
Southeast	48	48	69	0.0	-30.4	198	248	-20.2
Bankruptcies	14	21	38	-33.3	-63.2	74	123	-39.8
Proposals	34	27	31	25.9	9.7	124	125	-0.8
South Central	25	29	19	-13.8	31.6	97	98	-1.0
Bankruptcies	8	8	9	0.0	-11.1	26	50	-48.0
Proposals	17	21	10	-19.0	70.0	71	48	47.9

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

	Volume			% Change		12-Month Period Ending		
	Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Southwest	67	55	101	21.8	-33.7	262	352	-25.6
Bankruptcies	18	24	29	-25.0	-37.9	85	138	-38.4
Proposals	49	31	72	58.1	-31.9	177	214	-17.3
North Central	18	7	33	157.1	-45.5	52	104	-50.0
Bankruptcies	5	3	9	66.7	-44.4	18	45	-60.0
Proposals	13	4	24	225.0	-45.8	34	59	-42.4
Winnipeg	374	358	532	4.5	-29.7	1,649	2,019	-18.3
Bankruptcies	118	116	188	1.7	-37.2	477	834	-42.8
Proposals	256	242	344	5.8	-25.6	1,172	1,185	-1.1
Interlake	25	29	49	-13.8	-49.0	131	190	-31.1
Bankruptcies	8	12	18	-33.3	-55.6	46	91	-49.5
Proposals	17	17	31	0.0	-45.2	85	99	-14.1
Parklands	18	12	24	50.0	-25.0	71	76	-6.6
Bankruptcies	10	6	10	66.7	0.0	39	33	18.2
Proposals	8	6	14	33.3	-42.9	32	43	-25.6
North	16	17	8	-5.9	100.0	66	53	24.5
Bankruptcies	5	9	1	-44.4	400.0	21	27	-22.2
Proposals	11	8	7	37.5	57.1	45	26	73.1
Saskatchewan	689	552	973	24.8	-29.2	2,640	3,453	-23.5
Bankruptcies	227	168	399	35.1	-43.1	878	1,317	-33.3
Proposals	462	384	574	20.3	-19.5	1,762	2,136	-17.5
Regina - Moose Mountain	258	180	346	43.3	-25.4	903	1,224	-26.2
Bankruptcies	66	36	109	83.3	-39.4	224	369	-39.3
Proposals	192	144	237	33.3	-19.0	679	855	-20.6
Swift Current - Moose Jaw	56	57	68	-1.8	-17.6	238	273	-12.8
Bankruptcies	16	23	32	-30.4	-50.0	91	127	-28.3
Proposals	40	34	36	17.6	11.1	147	146	0.7
Saskatoon - Biggar	185	190	325	-2.6	-43.1	843	1,096	-23.1
Bankruptcies	74	67	139	10.4	-46.8	307	439	-30.1
Proposals	111	123	186	-9.8	-40.3	536	657	-18.4
Yorkton - Melville	63	43	46	46.5	37.0	189	193	-2.1
Bankruptcies	28	11	18	154.5	55.6	71	84	-15.5
Proposals	35	32	28	9.4	25.0	118	109	8.3
Prince Albert	115	70	169	64.3	-32.0	426	603	-29.4
Bankruptcies	38	28	88	35.7	-56.8	173	269	-35.7
Proposals	77	42	81	83.3	-4.9	253	334	-24.3
Northern	9	12	19	-25.0	-52.6	38	61	-37.7
Bankruptcies	3	3	12	0.0	-75.0	10	27	-63.0
Proposals	6	9	7	-33.3	-14.3	28	34	-17.6

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

	Volume			% Change		12-Month Period Ending		
	Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Alberta	3,288	2,779	4,286	18.3	-23.3	13,089	16,675	-21.5
Bankruptcies	860	795	1,369	8.2	-37.2	3,602	5,589	-35.6
Proposals	2,428	1,984	2,917	22.4	-16.8	9,487	11,086	-14.4
Lethbridge - Medicine Hat	246	217	341	13.4	-27.9	995	1,301	-23.5
Bankruptcies	43	61	102	-29.5	-57.8	219	406	-46.1
Proposals	203	156	239	30.1	-15.1	776	895	-13.3
Camrose - Drumheller	129	75	173	72.0	-25.4	471	605	-22.1
Bankruptcies	43	29	54	48.3	-20.4	191	225	-15.1
Proposals	86	46	119	87.0	-27.7	280	380	-26.3
Calgary	1,143	1,000	1,593	14.3	-28.2	4,726	6,092	-22.4
Bankruptcies	327	307	525	6.5	-37.7	1,367	2,170	-37.0
Proposals	816	693	1,068	17.7	-23.6	3,359	3,922	-14.4
Banff - Jasper - Rocky Mountain House	58	58	84	0.0	-31.0	239	269	-11.2
Bankruptcies	20	20	24	0.0	-16.7	82	106	-22.6
Proposals	38	38	60	0.0	-36.7	157	163	-3.7
Red Deer	206	160	278	28.8	-25.9	861	1,100	-21.7
Bankruptcies	62	50	88	24.0	-29.5	239	334	-28.4
Proposals	144	110	190	30.9	-24.2	622	766	-18.8
Edmonton	1,140	1,012	1,440	12.6	-20.8	4,568	5,757	-20.7
Bankruptcies	284	244	453	16.4	-37.3	1,146	1,816	-36.9
Proposals	856	768	987	11.5	-13.3	3,422	3,941	-13.2
Athabasca - Grande Prairie - Peace River	202	148	216	36.5	-6.5	676	860	-21.4
Bankruptcies	49	45	80	8.9	-38.8	202	319	-36.7
Proposals	153	103	136	48.5	12.5	474	541	-12.4
Wood Buffalo - Cold Lake	161	111	161	45.0	0.0	550	689	-20.2
Bankruptcies	32	36	43	-11.1	-25.6	153	213	-28.2
Proposals	129	75	118	72.0	9.3	397	476	-16.6
British Columbia	2,069	1,750	2,888	18.2	-28.4	8,270	11,221	-26.3
Bankruptcies	569	555	1,039	2.5	-45.2	2,609	4,134	-36.9
Proposals	1,500	1,195	1,849	25.5	-18.9	5,661	7,087	-20.1
Vancouver Island and Coast	421	333	626	26.4	-32.7	1,719	2,367	-27.4
Bankruptcies	108	108	247	0.0	-56.3	552	936	-41.0
Proposals	313	225	379	39.1	-17.4	1,167	1,431	-18.4
Lower Mainland - Southwest	1,130	1,006	1,542	12.3	-26.7	4,497	6,075	-26.0
Bankruptcies	319	303	504	5.3	-36.7	1,360	2,086	-34.8
Proposals	811	703	1,038	15.4	-21.9	3,137	3,989	-21.4

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

	Volume			% Change		12-Month Period Ending		
	Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Thompson - Okanagan	301	226	410	33.2	-26.6	1,184	1,621	-27.0
Bankruptcies	65	79	159	-17.7	-59.1	372	607	-38.7
Proposals	236	147	251	60.5	-6.0	812	1,014	-19.9
Kootenay	55	57	93	-3.5	-40.9	236	346	-31.8
Bankruptcies	14	18	32	-22.2	-56.3	75	147	-49.0
Proposals	41	39	61	5.1	-32.8	161	199	-19.1
Cariboo	81	77	145	5.2	-44.1	359	491	-26.9
Bankruptcies	32	30	67	6.7	-52.2	154	232	-33.6
Proposals	49	47	78	4.3	-37.2	205	259	-20.8
North Coast	15	15	10	0.0	50.0	61	58	5.2
Bankruptcies	6	4	4	50.0	50.0	21	21	0.0
Proposals	9	11	6	-18.2	50.0	40	37	8.1
Nechako	18	7	20	157.1	-10.0	54	72	-25.0
Bankruptcies	9	2	13	350.0	-30.8	19	38	-50.0
Proposals	9	5	7	80.0	28.6	35	34	2.9
Northeast	51	30	42	70.0	21.4	165	190	-13.2
Bankruptcies	17	12	13	41.7	30.8	59	68	-13.2
Proposals	34	18	29	88.9	17.2	106	122	-13.1
Northwest Territories	8	15	16	-46.7	-50.0	47	66	-28.8
Bankruptcies	0	2	2	-100.0	-100.0	10	9	11.1
Proposals	8	13	14	-38.5	-42.9	37	57	-35.1
Yukon	12	4	11	200.0	9.1	36	33	9.1
Bankruptcies	4	0	5	n/a	-20.0	11	13	-15.4
Proposals	8	4	6	100.0	33.3	25	20	25.0
Nunavut	6	3	2	100.0	200.0	12	6	100.0
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	6	3	2	100.0	200.0	12	6	100.0

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Newfoundland and Labrador	2	5	10	-60.0	-80.0	10	41	-75.6
Bankruptcies	2	5	5	-60.0	-60.0	10	35	-71.4
Proposals	0	0	5	n/a	-100.0	0	6	-100.0
Avalon Peninsula	2	3	8	-33.3	-75.0	6	24	-75.0
Bankruptcies	2	3	4	-33.3	-50.0	6	19	-68.4
Proposals	0	0	4	n/a	-100.0	0	5	-100.0
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	1	1	-100.0	-100.0	1	6	-83.3
Bankruptcies	0	1	1	-100.0	-100.0	1	6	-83.3
Proposals	0	0	0	n/a	n/a	0	0	n/a
Notre Dame - Central Bonavista Bay	0	1	1	-100.0	-100.0	3	11	-72.7
Bankruptcies	0	1	0	-100.0	n/a	3	10	-70.0
Proposals	0	0	1	n/a	-100.0	0	1	-100.0
Prince Edward Island	0	0	3	n/a	-100.0	2	10	-80.0
Bankruptcies	0	0	3	n/a	-100.0	1	9	-88.9
Proposals	0	0	0	n/a	n/a	1	1	0.0
Nova Scotia	4	1	14	300.0	-71.4	19	59	-67.8
Bankruptcies	3	1	14	200.0	-78.6	16	51	-68.6
Proposals	1	0	0	n/a	n/a	3	8	-62.5
Cape Breton	0	0	0	n/a	n/a	2	8	-75.0
Bankruptcies	0	0	0	n/a	n/a	2	7	-71.4
Proposals	0	0	0	n/a	n/a	0	1	-100.0
North Shore	1	0	2	n/a	-50.0	3	6	-50.0
Bankruptcies	1	0	2	n/a	-50.0	3	6	-50.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Annapolis Valley	1	0	2	n/a	-50.0	2	6	-66.7
Bankruptcies	1	0	2	n/a	-50.0	2	6	-66.7
Proposals	0	0	0	n/a	n/a	0	0	n/a
Southern	0	0	4	n/a	-100.0	2	9	-77.8
Bankruptcies	0	0	4	n/a	-100.0	2	7	-71.4
Proposals	0	0	0	n/a	n/a	0	2	-100.0
Halifax	2	0	5	n/a	-60.0	9	29	-69.0
Bankruptcies	2	0	5	n/a	-60.0	7	24	-70.8
Proposals	0	0	0	n/a	n/a	2	5	-60.0

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

	Volume			% Change		12-Month Period Ending		
	Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
New Brunswick	11	5	5	120.0	120.0	24	45	-46.7
Bankruptcies	7	3	4	133.3	75.0	16	34	-52.9
Proposals	4	2	1	100.0	300.0	8	11	-27.3
Campbellton - Miramichi	6	2	1	200.0	500.0	9	6	50.0
Bankruptcies	5	1	1	400.0	400.0	6	4	50.0
Proposals	1	1	0	0.0	n/a	3	2	50.0
Moncton - Richibucto	2	1	2	100.0	0.0	4	20	-80.0
Bankruptcies	2	0	1	n/a	100.0	2	17	-88.2
Proposals	0	1	1	-100.0	-100.0	2	3	-33.3
Saint John - St. Stephen	1	0	2	n/a	-50.0	3	9	-66.7
Bankruptcies	0	0	2	n/a	-100.0	2	7	-71.4
Proposals	1	0	0	n/a	n/a	1	2	-50.0
Fredericton - Oromocto	0	0	0	n/a	n/a	0	5	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	4	-100.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
Edmundston - Woodstock	2	2	0	0.0	n/a	8	5	60.0
Bankruptcies	0	2	0	-100.0	n/a	6	2	200.0
Proposals	2	0	0	n/a	n/a	2	3	-33.3
Quebec	383	368	544	4.1	-29.6	1,599	2,126	-24.8
Bankruptcies	318	302	397	5.3	-19.9	1,258	1,620	-22.3
Proposals	65	66	147	-1.5	-55.8	341	506	-32.6
Gaspésie - Îles-de-la-Madeleine	4	2	7	100.0	-42.9	11	17	-35.3
Bankruptcies	2	2	5	0.0	-60.0	9	15	-40.0
Proposals	2	0	2	n/a	0.0	2	2	0.0
Bas-Saint-Laurent	8	8	18	0.0	-55.6	37	44	-15.9
Bankruptcies	6	7	13	-14.3	-53.8	29	37	-21.6
Proposals	2	1	5	100.0	-60.0	8	7	14.3
Capitale-Nationale	32	37	60	-13.5	-46.7	150	195	-23.1
Bankruptcies	28	37	49	-24.3	-42.9	125	149	-16.1
Proposals	4	0	11	n/a	-63.6	25	46	-45.7
Chaudière - Appalaches	25	15	26	66.7	-3.8	89	101	-11.9
Bankruptcies	22	14	21	57.1	4.8	75	82	-8.5
Proposals	3	1	5	200.0	-40.0	14	19	-26.3
Estrie	14	10	14	40.0	0.0	57	45	26.7
Bankruptcies	9	9	12	0.0	-25.0	41	36	13.9
Proposals	5	1	2	400.0	150.0	16	9	77.8
Centre-du-Québec	14	9	20	55.6	-30.0	53	58	-8.6
Bankruptcies	12	8	15	50.0	-20.0	40	43	-7.0
Proposals	2	1	5	100.0	-60.0	13	15	-13.3

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

	Volume			% Change		12-Month Period Ending		
	Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Montérégie	68	62	98	9.7	-30.6	276	404	-31.7
Bankruptcies	60	55	76	9.1	-21.1	229	311	-26.4
Proposals	8	7	22	14.3	-63.6	47	93	-49.5
Montréal	111	131	154	-15.3	-27.9	478	582	-17.9
Bankruptcies	86	94	101	-8.5	-14.9	345	430	-19.8
Proposals	25	37	53	-32.4	-52.8	133	152	-12.5
Laval	24	16	21	50.0	14.3	86	91	-5.5
Bankruptcies	18	14	15	28.6	20.0	66	65	1.5
Proposals	6	2	6	200.0	0.0	20	26	-23.1
Lanaudière	14	15	21	-6.7	-33.3	59	114	-48.2
Bankruptcies	14	14	13	0.0	7.7	52	81	-35.8
Proposals	0	1	8	-100.0	-100.0	7	33	-78.8
Laurentides	23	20	41	15.0	-43.9	104	176	-40.9
Bankruptcies	23	13	31	76.9	-25.8	90	139	-35.3
Proposals	0	7	10	-100.0	-100.0	14	37	-62.2
Outaouais	11	10	23	10.0	-52.2	47	90	-47.8
Bankruptcies	7	6	13	16.7	-46.2	35	58	-39.7
Proposals	4	4	10	0.0	-60.0	12	32	-62.5
Abitibi - Témiscamingue	6	8	3	-25.0	100.0	29	32	-9.4
Bankruptcies	6	7	3	-14.3	100.0	25	28	-10.7
Proposals	0	1	0	-100.0	n/a	4	4	0.0
Mauricie	18	9	17	100.0	5.9	55	68	-19.1
Bankruptcies	17	8	13	112.5	30.8	42	58	-27.6
Proposals	1	1	4	0.0	-75.0	13	10	30.0
Saguenay - Lac-Saint-Jean	8	10	15	-20.0	-46.7	44	69	-36.2
Bankruptcies	6	9	13	-33.3	-53.8	36	59	-39.0
Proposals	2	1	2	100.0	0.0	8	10	-20.0
Côte-Nord	0	3	2	-100.0	-100.0	11	22	-50.0
Bankruptcies	0	3	2	-100.0	-100.0	10	18	-44.4
Proposals	0	0	0	n/a	n/a	1	4	-75.0
Nord-du-Québec	0	1	0	-100.0	n/a	2	2	0.0
Bankruptcies	0	1	0	-100.0	n/a	2	2	0.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Ontario	185	173	205	6.9	-9.8	759	902	-15.9
Bankruptcies	128	129	138	-0.8	-7.2	536	652	-17.8
Proposals	57	44	67	29.5	-14.9	223	250	-10.8
Ottawa	17	16	27	6.3	-37.0	80	134	-40.3
Bankruptcies	15	10	18	50.0	-16.7	62	99	-37.4
Proposals	2	6	9	-66.7	-77.8	18	35	-48.6

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

	Volume			% Change		12-Month Period Ending		
	Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Kingston - Pembroke	3	3	2	0.0	50.0	10	17	-41.2
Bankruptcies	1	3	2	-66.7	-50.0	8	10	-20.0
Proposals	2	0	0	n/a	n/a	2	7	-71.4
Muskoka - Kawarthas	0	4	0	-100.0	n/a	14	8	75.0
Bankruptcies	0	4	0	-100.0	n/a	11	7	57.1
Proposals	0	0	0	n/a	n/a	3	1	200.0
Toronto	113	111	124	1.8	-8.9	462	477	-3.1
Bankruptcies	76	86	78	-11.6	-2.6	326	341	-4.4
Proposals	37	25	46	48.0	-19.6	136	136	0.0
Kitchener - Waterloo - Barrie	12	9	7	33.3	71.4	58	59	-1.7
Bankruptcies	7	6	4	16.7	75.0	38	40	-5.0
Proposals	5	3	3	66.7	66.7	20	19	5.3
Hamilton - Niagara Peninsula	12	13	16	-7.7	-25.0	45	95	-52.6
Bankruptcies	8	7	14	14.3	-42.9	31	78	-60.3
Proposals	4	6	2	-33.3	100.0	14	17	-17.6
London	8	4	14	100.0	-42.9	26	36	-27.8
Bankruptcies	2	2	10	0.0	-80.0	7	26	-73.1
Proposals	6	2	4	200.0	50.0	19	10	90.0
Windsor - Sarnia	7	4	7	75.0	0.0	25	33	-24.2
Bankruptcies	7	4	6	75.0	16.7	19	23	-17.4
Proposals	0	0	1	n/a	-100.0	6	10	-40.0
Stratford - Bruce Peninsula	4	3	1	33.3	300.0	13	8	62.5
Bankruptcies	3	3	1	0.0	200.0	11	5	120.0
Proposals	1	0	0	n/a	n/a	2	3	-33.3
Northeast	3	0	5	n/a	-40.0	11	26	-57.7
Bankruptcies	2	0	3	n/a	-33.3	9	16	-43.8
Proposals	1	0	2	n/a	-50.0	2	10	-80.0
Northwest	1	6	1	-83.3	0.0	8	4	100.0
Bankruptcies	1	3	1	-66.7	0.0	5	3	66.7
Proposals	0	3	0	-100.0	n/a	3	1	200.0
Manitoba	4	10	9	-60.0	-55.6	35	39	-10.3
Bankruptcies	4	9	7	-55.6	-42.9	28	33	-15.2
Proposals	0	1	2	-100.0	-100.0	7	6	16.7
Southeast	0	0	1	n/a	-100.0	1	6	-83.3
Bankruptcies	0	0	1	n/a	-100.0	1	6	-83.3
Proposals	0	0	0	n/a	n/a	0	0	n/a
South Central	0	0	0	n/a	n/a	1	2	-50.0
Bankruptcies	0	0	0	n/a	n/a	1	1	0.0
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		
	Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Southwest	1	3	0	-66.7	n/a	7	6	16.7
Bankruptcies	1	3	0	-66.7	n/a	7	6	16.7
Proposals	0	0	0	n/a	n/a	0	0	n/a
North Central	0	1	0	-100.0	n/a	1	1	0.0
Bankruptcies	0	1	0	-100.0	n/a	1	1	0.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Winnipeg	3	5	7	-40.0	-57.1	16	21	-23.8
Bankruptcies	3	4	5	-25.0	-40.0	15	16	-6.3
Proposals	0	1	2	-100.0	-100.0	1	5	-80.0
Interlake	0	0	1	n/a	-100.0	1	1	0.0
Bankruptcies	0	0	1	n/a	-100.0	1	1	0.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Parklands	0	1	0	-100.0	n/a	1	1	0.0
Bankruptcies	0	1	0	-100.0	n/a	1	1	0.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
North	0	0	0	n/a	n/a	2	1	100.0
Bankruptcies	0	0	0	n/a	n/a	1	1	0.0
Proposals	0	0	0	n/a	n/a	1	0	n/a
Saskatchewan	8	8	35	0.0	-77.1	49	104	-52.9
Bankruptcies	8	5	26	60.0	-69.2	40	64	-37.5
Proposals	0	3	9	-100.0	-100.0	9	40	-77.5
Regina - Moose Mountain	2	3	21	-33.3	-90.5	15	56	-73.2
Bankruptcies	2	3	13	-33.3	-84.6	13	32	-59.4
Proposals	0	0	8	n/a	-100.0	2	24	-91.7
Swift Current - Moose Jaw	2	0	4	n/a	-50.0	7	17	-58.8
Bankruptcies	2	0	4	n/a	-50.0	5	11	-54.5
Proposals	0	0	0	n/a	n/a	2	6	-66.7
Saskatoon - Biggar	1	1	3	0.0	-66.7	16	14	14.3
Bankruptcies	1	0	3	n/a	-66.7	13	10	30.0
Proposals	0	1	0	-100.0	n/a	3	4	-25.0
Yorkton - Melville	2	0	5	n/a	-60.0	6	10	-40.0
Bankruptcies	2	0	5	n/a	-60.0	6	9	-33.3
Proposals	0	0	0	n/a	n/a	0	1	-100.0
Prince Albert	1	4	2	-75.0	-50.0	5	7	-28.6
Bankruptcies	1	2	1	-50.0	0.0	3	2	50.0
Proposals	0	2	1	-100.0	-100.0	2	5	-60.0
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		
	Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Alberta	41	33	57	24.2	-28.1	160	223	-28.3
Bankruptcies	30	28	38	7.1	-21.1	122	155	-21.3
Proposals	11	5	19	120.0	-42.1	38	68	-44.1
Lethbridge - Medicine Hat	1	0	0	n/a	n/a	2	5	-60.0
Bankruptcies	1	0	0	n/a	n/a	2	2	0.0
Proposals	0	0	0	n/a	n/a	0	3	-100.0
Camrose - Drumheller	0	0	8	n/a	-100.0	3	12	-75.0
Bankruptcies	0	0	8	n/a	-100.0	1	12	-91.7
Proposals	0	0	0	n/a	n/a	2	0	n/a
Calgary	15	11	25	36.4	-40.0	67	103	-35.0
Bankruptcies	10	8	14	25.0	-28.6	49	70	-30.0
Proposals	5	3	11	66.7	-54.5	18	33	-45.5
Banff - Jasper - Rocky Mountain House	2	4	2	-50.0	0.0	7	6	16.7
Bankruptcies	1	2	0	-50.0	n/a	4	3	33.3
Proposals	1	2	2	-50.0	-50.0	3	3	0.0
Red Deer	3	1	2	200.0	50.0	6	9	-33.3
Bankruptcies	2	1	2	100.0	0.0	4	7	-42.9
Proposals	1	0	0	n/a	n/a	2	2	0.0
Edmonton	14	9	17	55.6	-17.6	51	77	-33.8
Bankruptcies	11	9	12	22.2	-8.3	43	54	-20.4
Proposals	3	0	5	n/a	-40.0	8	23	-65.2
Athabasca - Grande Prairie - Peace River	1	6	2	-83.3	-50.0	11	6	83.3
Bankruptcies	0	6	1	-100.0	-100.0	9	4	125.0
Proposals	1	0	1	n/a	0.0	2	2	0.0
Wood Buffalo - Cold Lake	3	2	1	50.0	200.0	10	3	233.3
Bankruptcies	3	2	1	50.0	200.0	8	3	166.7
Proposals	0	0	0	n/a	n/a	2	0	n/a
British Columbia	30	24	23	25.0	30.4	128	127	0.8
Bankruptcies	24	20	16	20.0	50.0	80	90	-11.1
Proposals	6	4	7	50.0	-14.3	48	37	29.7
Vancouver Island and Coast	5	1	2	400.0	150.0	12	17	-29.4
Bankruptcies	5	1	2	400.0	150.0	12	14	-14.3
Proposals	0	0	0	n/a	n/a	0	3	-100.0
Lower Mainland - Southwest	23	17	16	35.3	43.8	93	85	9.4
Bankruptcies	18	14	12	28.6	50.0	56	63	-11.1
Proposals	5	3	4	66.7	25.0	37	22	68.2

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

	Volume			% Change		12-Month Period Ending		
	Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Thompson - Okanagan	0	1	2	-100.0	-100.0	13	15	-13.3
Bankruptcies	0	1	1	-100.0	-100.0	4	6	-33.3
Proposals	0	0	1	n/a	-100.0	9	9	0.0
Kootenay	0	1	1	-100.0	-100.0	2	4	-50.0
Bankruptcies	0	1	1	-100.0	-100.0	2	3	-33.3
Proposals	0	0	0	n/a	n/a	0	1	-100.0
Cariboo	1	0	1	n/a	0.0	3	2	50.0
Bankruptcies	0	0	0	n/a	n/a	2	1	100.0
Proposals	1	0	1	n/a	0.0	1	1	0.0
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	1	1	0	0.0	n/a	2	1	100.0
Bankruptcies	1	1	0	0.0	n/a	2	1	100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Northeast	0	0	0	n/a	n/a	0	2	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	2	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Northwest Territories	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
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	1	2	-100.0	-100.0	1	2	-50.0
Bankruptcies	0	1	2	-100.0	-100.0	1	2	-50.0
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		
		Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
St. John's	N.L.	179	169	272	5.9	-34.2	721	1,267	-43.1
Bankruptcies		57	70	115	-18.6	-50.4	288	558	-48.4
Proposals		122	99	157	23.2	-22.3	433	709	-38.9
Halifax	N.S.	296	288	537	2.8	-44.9	1,355	2,081	-34.9
Bankruptcies		114	121	252	-5.8	-54.8	589	1,084	-45.7
Proposals		182	167	285	9.0	-36.1	766	997	-23.2
Moncton	N.B.	153	157	244	-2.5	-37.3	678	1,062	-36.2
Bankruptcies		75	85	104	-11.8	-27.9	310	473	-34.5
Proposals		78	72	140	8.3	-44.3	368	589	-37.5
Saint John	N.B.	154	115	185	33.9	-16.8	622	759	-18.1
Bankruptcies		77	49	92	57.1	-16.3	279	386	-27.7
Proposals		77	66	93	16.7	-17.2	343	373	-8.0
Saguenay	Que.	127	123	237	3.3	-46.4	572	947	-39.6
Bankruptcies		68	64	120	6.3	-43.3	308	494	-37.7
Proposals		59	59	117	0.0	-49.6	264	453	-41.7
Québec	Que.	562	545	977	3.1	-42.5	2,497	3,856	-35.2
Bankruptcies		257	247	471	4.0	-45.4	1,101	1,951	-43.6
Proposals		305	298	506	2.3	-39.7	1,396	1,905	-26.7
Sherbrooke	Que.	136	150	284	-9.3	-52.1	662	1,051	-37.0
Bankruptcies		62	73	166	-15.1	-62.7	341	610	-44.1
Proposals		74	77	118	-3.9	-37.3	321	441	-27.2
Trois-Rivières	Que.	159	124	250	28.2	-36.4	601	941	-36.1
Bankruptcies		91	64	140	42.2	-35.0	305	548	-44.3
Proposals		68	60	110	13.3	-38.2	296	393	-24.7
Montréal	Que.	2,666	2,411	4,852	10.6	-45.1	11,632	19,116	-39.2
Bankruptcies		1,181	1,067	2,143	10.7	-44.9	4,929	8,480	-41.9
Proposals		1,485	1,344	2,709	10.5	-45.2	6,703	10,636	-37.0
Ottawa - Gatineau	Ont./ Que.	710	702	1,229	1.1	-42.2	3,261	5,080	-35.8
Bankruptcies		261	245	498	6.5	-47.6	1,148	1,943	-40.9
Proposals		449	457	731	-1.8	-38.6	2,113	3,137	-32.6
Kingston	Ont.	124	80	148	55.0	-16.2	418	572	-26.9
Bankruptcies		42	27	49	55.6	-14.3	144	222	-35.1
Proposals		82	53	99	54.7	-17.2	274	350	-21.7
Peterborough	Ont.	62	54	117	14.8	-47.0	249	413	-39.7
Bankruptcies		19	11	35	72.7	-45.7	63	109	-42.2
Proposals		43	43	82	0.0	-47.6	186	304	-38.8
Oshawa	Ont.	239	223	413	7.2	-42.1	1,056	1,513	-30.2
Bankruptcies		55	48	110	14.6	-50.0	255	439	-41.9
Proposals		184	175	303	5.1	-39.3	801	1,074	-25.4

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Toronto	Ont.	3,250	3,185	4,385	2.0	-25.9	13,793	17,162	-19.6
Bankruptcies		749	716	1,114	4.6	-32.8	3,094	4,641	-33.3
Proposals		2,501	2,469	3,271	1.3	-23.5	10,699	12,521	-14.6
Hamilton	Ont.	390	373	548	4.6	-28.8	1,640	2,228	-26.4
Bankruptcies		104	114	160	-8.8	-35.0	458	700	-34.6
Proposals		286	259	388	10.4	-26.3	1,182	1,528	-22.6
St. Catharines - Niagara	Ont.	245	216	377	13.4	-35.0	1,040	1,463	-28.9
Bankruptcies		81	79	132	2.5	-38.6	350	547	-36.0
Proposals		164	137	245	19.7	-33.1	690	916	-24.7
Kitchener	Ont.	313	263	346	19.0	-9.5	1,249	1,647	-24.2
Bankruptcies		94	71	116	32.4	-19.0	335	551	-39.2
Proposals		219	192	230	14.1	-4.8	914	1,096	-16.6
Brantford	Ont.	98	77	127	27.3	-22.8	341	467	-27.0
Bankruptcies		14	20	30	-30.0	-53.3	79	140	-43.6
Proposals		84	57	97	47.4	-13.4	262	327	-19.9
Guelph	Ont.	83	53	134	56.6	-38.1	317	456	-30.5
Bankruptcies		21	19	53	10.5	-60.4	93	188	-50.5
Proposals		62	34	81	82.4	-23.5	224	268	-16.4
London	Ont.	323	274	467	17.9	-30.8	1,340	1,875	-28.5
Bankruptcies		97	73	156	32.9	-37.8	402	632	-36.4
Proposals		226	201	311	12.4	-27.3	938	1,243	-24.5
Windsor	Ont.	236	179	287	31.8	-17.8	835	1,122	-25.6
Bankruptcies		81	45	99	80.0	-18.2	260	419	-37.9
Proposals		155	134	188	15.7	-17.6	575	703	-18.2
Barrie	Ont.	156	135	257	15.6	-39.3	690	951	-27.4
Bankruptcies		38	29	69	31.0	-44.9	162	280	-42.1
Proposals		118	106	188	11.3	-37.2	528	671	-21.3
Greater Sudbury	Ont.	152	146	259	4.1	-41.3	687	964	-28.7
Bankruptcies		48	40	84	20.0	-42.9	215	333	-35.4
Proposals		104	106	175	-1.9	-40.6	472	631	-25.2
Thunder Bay	Ont.	67	68	103	-1.5	-35.0	295	384	-23.2
Bankruptcies		31	41	65	-24.4	-52.3	163	220	-25.9
Proposals		36	27	38	33.3	-5.3	132	164	-19.5
Winnipeg	Man.	364	350	531	4.0	-31.5	1,621	2,044	-20.7
Bankruptcies		115	115	191	0.0	-39.8	465	852	-45.4
Proposals		249	235	340	6.0	-26.8	1,156	1,192	-3.0
Regina	Sask.	181	143	259	26.6	-30.1	661	948	-30.3
Bankruptcies		52	26	73	100.0	-28.8	166	266	-37.6
Proposals		129	117	186	10.3	-30.6	495	682	-27.4

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Saskatoon	Sask.	158	165	281	-4.2	-43.8	737	973	-24.3
Bankruptcies		69	59	119	16.9	-42.0	274	376	-27.1
Proposals		89	106	162	-16.0	-45.1	463	597	-22.4
Calgary	Alta.	1,009	879	1,388	14.8	-27.3	4,183	5,422	-22.9
Bankruptcies		288	274	465	5.1	-38.1	1,205	1,939	-37.9
Proposals		721	605	923	19.2	-21.9	2,978	3,483	-14.5
Edmonton	Alta.	1,043	912	1,315	14.4	-20.7	4,146	5,272	-21.4
Bankruptcies		259	223	416	16.1	-37.7	1,041	1,673	-37.8
Proposals		784	689	899	13.8	-12.8	3,105	3,599	-13.7
Kelowna	B.C.	109	87	146	25.3	-25.3	431	575	-25.0
Bankruptcies		28	32	54	-12.5	-48.1	141	207	-31.9
Proposals		81	55	92	47.3	-12.0	290	368	-21.2
Abbotsford	B.C.	87	63	112	38.1	-22.3	320	442	-27.6
Bankruptcies		30	21	33	42.9	-9.1	109	161	-32.3
Proposals		57	42	79	35.7	-27.8	211	281	-24.9
Vancouver	B.C.	921	814	1,284	13.1	-28.3	3,664	5,089	-28.0
Bankruptcies		256	234	398	9.4	-35.7	1,066	1,643	-35.1
Proposals		665	580	886	14.7	-24.9	2,598	3,446	-24.6
Victoria	B.C.	169	152	262	11.2	-35.5	789	1,051	-24.9
Bankruptcies		37	34	76	8.8	-51.3	207	309	-33.0
Proposals		132	118	186	11.9	-29.0	582	742	-21.6

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
St. John's	N.L.	0	3	5	-100.0	-100.0	3	16	-81.3
Bankruptcies		0	3	4	-100.0	-100.0	3	14	-78.6
Proposals		0	0	1	n/a	-100.0	0	2	-100.0
Halifax	N.S.	3	0	5	n/a	-40.0	10	29	-65.5
Bankruptcies		2	0	5	n/a	-60.0	7	24	-70.8
Proposals		1	0	0	n/a	n/a	3	5	-40.0
Moncton	N.B.	2	1	2	100.0	0.0	4	14	-71.4
Bankruptcies		2	0	1	n/a	100.0	2	11	-81.8
Proposals		0	1	1	-100.0	-100.0	2	3	-33.3
Saint John	N.B.	1	0	1	n/a	0.0	3	5	-40.0
Bankruptcies		0	0	1	n/a	-100.0	2	3	-33.3
Proposals		1	0	0	n/a	n/a	1	2	-50.0
Saguenay	Que.	7	5	8	40.0	-12.5	26	42	-38.1
Bankruptcies		5	5	7	0.0	-28.6	22	36	-38.9
Proposals		2	0	1	n/a	100.0	4	6	-33.3
Québec	Que.	36	43	60	-16.3	-40.0	176	211	-16.6
Bankruptcies		32	43	52	-25.6	-38.5	148	166	-10.8
Proposals		4	0	8	n/a	-50.0	28	45	-37.8
Sherbrooke	Que.	7	7	9	0.0	-22.2	40	31	29.0
Bankruptcies		5	6	9	-16.7	-44.4	29	24	20.8
Proposals		2	1	0	100.0	n/a	11	7	57.1
Trois-Rivières	Que.	15	2	11	650.0	36.4	34	48	-29.2
Bankruptcies		14	2	11	600.0	27.3	26	44	-40.9
Proposals		1	0	0	n/a	n/a	8	4	100.0
Montréal	Que.	207	213	268	-2.8	-22.8	865	1,104	-21.6
Bankruptcies		170	164	191	3.7	-11.0	669	829	-19.3
Proposals		37	49	77	-24.5	-51.9	196	275	-28.7
Ottawa - Gatineau	Ont./ Que.	23	22	41	4.5	-43.9	107	176	-39.2
Bankruptcies		18	14	27	28.6	-33.3	80	121	-33.9
Proposals		5	8	14	-37.5	-64.3	27	55	-50.9
Kingston	Ont.	1	1	1	0.0	0.0	2	2	0.0
Bankruptcies		1	1	1	0.0	0.0	2	2	0.0
Proposals		0	0	0	0.0	0.0	0	0	0.0
Peterborough	Ont.	0	0	0	n/a	n/a	1	2	-50.0
Bankruptcies		0	0	0	n/a	n/a	1	2	-50.0
Proposals		0	0	0	0.0	0.0	0	0	0.0
Oshawa	Ont.	0	2	5	-100.0	-100.0	6	22	-72.7
Bankruptcies		0	2	5	-100.0	-100.0	3	17	-82.4
Proposals		0	0	0	n/a	n/a	3	5	-40.0

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Toronto	Ont.	110	107	117	2.8	-6.0	446	443	0.7
Bankruptcies		75	83	73	-9.6	2.7	316	316	0.0
Proposals		35	24	44	45.8	-20.5	130	127	2.4
Hamilton	Ont.	8	9	5	-11.1	60.0	26	51	-49.0
Bankruptcies		6	6	5	0.0	20.0	19	45	-57.8
Proposals		2	3	0	-33.3	n/a	7	6	16.7
St. Catharines - Niagara	Ont.	3	2	6	50.0	-50.0	11	26	-57.7
Bankruptcies		1	0	5	n/a	-80.0	5	21	-76.2
Proposals		2	2	1	0.0	100.0	6	5	20.0
Kitchener	Ont.	9	4	1	125.0	800.0	22	27	-18.5
Bankruptcies		5	2	0	150.0	n/a	14	19	-26.3
Proposals		4	2	1	100.0	300.0	8	8	0.0
Brantford	Ont.	1	2	2	-50.0	-50.0	5	9	-44.4
Bankruptcies		1	1	2	0.0	-50.0	4	5	-20.0
Proposals		0	1	0	-100.0	n/a	1	4	-75.0
Guelph	Ont.	0	1	0	-100.0	n/a	11	3	266.7
Bankruptcies		0	1	0	-100.0	n/a	7	1	600.0
Proposals		0	0	0	n/a	n/a	4	2	100.0
London	Ont.	8	3	10	166.7	-20.0	22	24	-8.3
Bankruptcies		2	1	6	100.0	-66.7	6	16	-62.5
Proposals		6	2	4	200.0	50.0	16	8	100.0
Windsor	Ont.	1	1	5	0.0	-80.0	11	19	-42.1
Bankruptcies		1	1	5	0.0	-80.0	7	15	-53.3
Proposals		0	0	0	n/a	n/a	4	4	0.0
Barrie	Ont.	2	3	2	-33.3	0.0	14	7	100.0
Bankruptcies		2	2	2	0.0	0.0	9	4	125.0
Proposals		0	1	0	-100.0	n/a	5	3	66.7
Greater Sudbury	Ont.	3	0	2	n/a	50.0	5	4	25.0
Bankruptcies		2	0	1	n/a	100.0	4	3	33.3
Proposals		1	0	1	n/a	0.0	1	1	0.0
Thunder Bay	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
Winnipeg	Man.	3	5	7	-40.0	-57.1	17	23	-26.1
Bankruptcies		3	4	5	-25.0	-40.0	16	18	-11.1
Proposals		0	1	2	-100.0	-100.0	1	5	-80.0
Regina	Sask.	2	3	19	-33.3	-89.5	14	43	-67.4
Bankruptcies		2	3	12	-33.3	-83.3	12	27	-55.6
Proposals		0	0	7	n/a	-100.0	2	16	-87.5

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2020	Q3 2020	Q4 2019	Q3 2020 to Q4 2020	Q4 2019 to Q4 2020	12-31-2020	12-31-2019	% Change
Saskatoon	Sask.	1	1	3	0.0	-66.7	12	10	20.0
Bankruptcies		1	0	3	n/a	-66.7	9	8	12.5
Proposals		0	1	0	-100.0	n/a	3	2	50.0
Calgary	Alta.	15	10	22	50.0	-31.8	65	91	-28.6
Bankruptcies		10	7	13	42.9	-23.1	46	66	-30.3
Proposals		5	3	9	66.7	-44.4	19	25	-24.0
Edmonton	Alta.	11	7	16	57.1	-31.3	45	71	-36.6
Bankruptcies		9	7	11	28.6	-18.2	39	49	-20.4
Proposals		2	0	5	n/a	-60.0	6	22	-72.7
Kelowna	B.C.	0	0	2	n/a	-100.0	5	5	0.0
Bankruptcies		0	0	1	n/a	-100.0	3	2	50.0
Proposals		0	0	1	n/a	-100.0	2	3	-33.3
Abbotsford	B.C.	1	0	0	n/a	n/a	2	4	-50.0
Bankruptcies		1	0	0	n/a	n/a	2	3	-33.3
Proposals		0	0	0	n/a	n/a	0	1	-100.0
Vancouver	B.C.	21	15	9	40.0	133.3	83	69	20.3
Bankruptcies		17	12	7	41.7	142.9	50	52	-3.8
Proposals		4	3	2	33.3	100.0	33	17	94.1
Victoria	B.C.	4	0	1	n/a	300.0	8	11	-27.3
Bankruptcies		4	0	1	n/a	300.0	8	9	-11.1
Proposals		0	0	0	n/a	n/a	0	2	-100.0