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Insolvency Statistics in Canada

Fourth Quarter of 2021

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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 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Newfoundland and Labrador	406	371	472	9.4	-14.0	1,749	1,883	-7.1
Bankruptcies	147	133	157	10.5	-6.4	653	778	-16.1
Proposals	259	238	315	8.8	-17.8	1,096	1,105	-0.8
Prince Edward Island	109	80	103	36.3	5.8	388	428	-9.3
Bankruptcies	47	33	44	42.4	6.8	172	204	-15.7
Proposals	62	47	59	31.9	5.1	216	224	-3.6
Nova Scotia	697	705	807	-1.1	-13.6	3,024	3,517	-14.0
Bankruptcies	285	298	362	-4.4	-21.3	1,281	1,615	-20.7
Proposals	412	407	445	1.2	-7.4	1,743	1,902	-8.4
New Brunswick	664	691	865	-3.9	-23.2	2,997	3,389	-11.6
Bankruptcies	251	282	415	-11.0	-39.5	1,251	1,502	-16.7
Proposals	413	409	450	1.0	-8.2	1,746	1,887	-7.5
Quebec	6,256	5,986	6,630	4.5	-5.6	25,197	28,282	-10.9
Bankruptcies	2,807	2,702	3,145	3.9	-10.7	11,373	12,972	-12.3
Proposals	3,449	3,284	3,485	5.0	-1.0	13,824	15,310	-9.7
Ontario	7,864	7,225	8,409	8.8	-6.5	30,940	34,751	-11.0
Bankruptcies	2,006	1,818	2,343	10.3	-14.4	8,027	9,749	-17.7
Proposals	5,858	5,407	6,066	8.3	-3.4	22,913	25,002	-8.4
Manitoba	658	614	595	7.2	10.6	2,538	2,562	-0.9
Bankruptcies	206	200	191	3.0	7.9	807	815	-1.0
Proposals	452	414	404	9.2	11.9	1,731	1,747	-0.9
Saskatchewan	718	609	697	17.9	3.0	2,772	2,689	3.1
Bankruptcies	184	172	235	7.0	-21.7	780	918	-15.0
Proposals	534	437	462	22.2	15.6	1,992	1,771	12.5
Alberta	3,457	3,268	3,329	5.8	3.8	14,095	13,249	6.4
Bankruptcies	651	598	890	8.9	-26.9	2,819	3,724	-24.3
Proposals	2,806	2,670	2,439	5.1	15.0	11,276	9,525	18.4
British Columbia	2,139	2,078	2,099	2.9	1.9	8,773	8,398	4.5
Bankruptcies	481	502	593	-4.2	-18.9	2,221	2,689	-17.4
Proposals	1,658	1,576	1,506	5.2	10.1	6,552	5,709	14.8
Northwest Territories	16	9	8	77.8	100.0	53	47	12.8
Bankruptcies	4	0	0	--	--	9	10	-10.0
Proposals	12	9	8	33.3	50.0	44	37	18.9
Yukon	11	9	12	22.2	-8.3	34	36	-5.6
Bankruptcies	2	1	4	100.0	-50.0	9	11	-18.2
Proposals	9	8	8	12.5	12.5	25	25	0.0
Nunavut	4	4	6	0.0	-33.3	12	13	-7.7
Bankruptcies	0	1	0	-100.0	--	1	1	0.0
Proposals	4	3	6	33.3	-33.3	11	12	-8.3
Canada	22,999	21,649	24,032	6.2	-4.3	92,572	99,244	-6.7
Bankruptcies	7,071	6,740	8,379	4.9	-15.6	29,403	34,988	-16.0
Proposals	15,928	14,909	15,653	6.8	1.8	63,169	64,256	-1.7

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Newfoundland and Labrador	403	368	470	9.5	-14.3	1,737	1,873	-7.3
Bankruptcies	145	130	155	11.5	-6.5	642	768	-16.4
Proposals	258	238	315	8.4	-18.1	1,095	1,105	-0.9
Prince Edward Island	107	78	103	37.2	3.9	384	426	-9.9
Bankruptcies	45	32	44	40.6	2.3	169	203	-16.7
Proposals	62	46	59	34.8	5.1	215	223	-3.6
Nova Scotia	690	704	803	-2.0	-14.1	3,007	3,498	-14.0
Bankruptcies	281	297	359	-5.4	-21.7	1,268	1,599	-20.7
Proposals	409	407	444	0.5	-7.9	1,739	1,899	-8.4
New Brunswick	660	688	854	-4.1	-22.7	2,985	3,365	-11.3
Bankruptcies	248	279	408	-11.1	-39.2	1,241	1,486	-16.5
Proposals	412	409	446	0.7	-7.6	1,744	1,879	-7.2
Quebec	5,781	5,691	6,247	1.6	-7.5	23,667	26,683	-11.3
Bankruptcies	2,419	2,456	2,827	-1.5	-14.4	10,113	11,714	-13.7
Proposals	3,362	3,235	3,420	3.9	-1.7	13,554	14,969	-9.5
Ontario	7,679	7,065	8,224	8.7	-6.6	30,327	33,992	-10.8
Bankruptcies	1,869	1,704	2,215	9.7	-15.6	7,580	9,213	-17.7
Proposals	5,810	5,361	6,009	8.4	-3.3	22,747	24,779	-8.2
Manitoba	653	603	591	8.3	10.5	2,507	2,527	-0.8
Bankruptcies	202	191	187	5.8	8.0	782	787	-0.6
Proposals	451	412	404	9.5	11.6	1,725	1,740	-0.9
Saskatchewan	707	602	689	17.4	2.6	2,724	2,640	3.2
Bankruptcies	176	168	227	4.8	-22.5	744	878	-15.3
Proposals	531	434	462	22.4	14.9	1,980	1,762	12.4
Alberta	3,430	3,234	3,288	6.1	4.3	13,956	13,089	6.6
Bankruptcies	632	577	860	9.5	-26.5	2,731	3,602	-24.2
Proposals	2,798	2,657	2,428	5.3	15.2	11,225	9,487	18.3
British Columbia	2,125	2,058	2,069	3.3	2.7	8,699	8,270	5.2
Bankruptcies	469	488	569	-3.9	-17.6	2,172	2,609	-16.7
Proposals	1,656	1,570	1,500	5.5	10.4	6,527	5,661	15.3
Northwest Territories	16	9	8	77.8	100.0	53	47	12.8
Bankruptcies	4	0	0	--	--	9	10	-10.0
Proposals	12	9	8	33.3	50.0	44	37	18.9
Yukon	11	9	12	22.2	-8.3	34	36	-5.6
Bankruptcies	2	1	4	100.0	-50.0	9	11	-18.2
Proposals	9	8	8	12.5	12.5	25	25	0.0
Nunavut	4	4	6	0.0	-33.3	12	12	0.0
Bankruptcies	0	1	0	-100.0	--	1	0	--
Proposals	4	3	6	33.3	-33.3	11	12	-8.3
Canada	22,266	21,113	23,364	5.5	-4.7	90,092	96,458	-6.6
Bankruptcies	6,492	6,324	7,855	2.7	-17.4	27,461	32,880	-16.5
Proposals	15,774	14,789	15,509	6.7	1.7	62,631	63,578	-1.5

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Newfoundland and Labrador	3	3	2	0.0	50.0	12	10	20.0
Bankruptcies	2	3	2	-33.3	0.0	11	10	10.0
Proposals	1	0	0	--	--	1	0	--
Prince Edward Island	2	2	0	0.0	--	4	2	100.0
Bankruptcies	2	1	0	100.0	--	3	1	200.0
Proposals	0	1	0	-100.0	--	1	1	0.0
Nova Scotia	7	1	4	600.0	75.0	17	19	-10.5
Bankruptcies	4	1	3	300.0	33.3	13	16	-18.8
Proposals	3	0	1	--	200.0	4	3	33.3
New Brunswick	4	3	11	33.3	-63.6	12	24	-50.0
Bankruptcies	3	3	7	0.0	-57.1	10	16	-37.5
Proposals	1	0	4	--	-75.0	2	8	-75.0
Quebec	475	295	383	61.0	24.0	1,530	1,599	-4.3
Bankruptcies	388	246	318	57.7	22.0	1,260	1,258	0.2
Proposals	87	49	65	77.6	33.8	270	341	-20.8
Ontario	185	160	185	15.6	0.0	613	759	-19.2
Bankruptcies	137	114	128	20.2	7.0	447	536	-16.6
Proposals	48	46	57	4.3	-15.8	166	223	-25.6
Manitoba	5	11	4	-54.5	25.0	31	35	-11.4
Bankruptcies	4	9	4	-55.6	0.0	25	28	-10.7
Proposals	1	2	0	-50.0	--	6	7	-14.3
Saskatchewan	11	7	8	57.1	37.5	48	49	-2.0
Bankruptcies	8	4	8	100.0	0.0	36	40	-10.0
Proposals	3	3	0	0.0	--	12	9	33.3
Alberta	27	34	41	-20.6	-34.1	139	160	-13.1
Bankruptcies	19	21	30	-9.5	-36.7	88	122	-27.9
Proposals	8	13	11	-38.5	-27.3	51	38	34.2
British Columbia	14	20	30	-30.0	-53.3	74	128	-42.2
Bankruptcies	12	14	24	-14.3	-50.0	49	80	-38.8
Proposals	2	6	6	-66.7	-66.7	25	48	-47.9
Northwest Territories	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Nunavut	0	0	0	--	--	0	1	-100.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	0	--	--	0	0	--
Canada	733	536	668	36.8	9.7	2,480	2,786	-11.0
Bankruptcies	579	416	524	39.2	10.5	1,942	2,108	-7.9
Proposals	154	120	144	28.3	6.9	538	678	-20.6

Table 3a: Insolvencies Filed by Corporations

	Volume			% Change		12-Month Period Ending		
	Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Newfoundland and Labrador	1	1	0	0.0	--	5	3	66.7
Bankruptcies	0	1	0	-100.0	--	4	3	33.3
Proposals	1	0	0	--	--	1	0	--
Prince Edward Island	0	1	0	-100.0	--	1	1	0.0
Bankruptcies	0	1	0	-100.0	--	1	0	--
Proposals	0	0	0	--	--	0	1	-100.0
Nova Scotia	1	0	2	--	-50.0	6	11	-45.5
Bankruptcies	1	0	2	--	-50.0	5	9	-44.4
Proposals	0	0	0	--	--	1	2	-50.0
New Brunswick	4	1	5	300.0	-20.0	9	14	-35.7
Bankruptcies	3	1	4	200.0	-25.0	7	12	-41.7
Proposals	1	0	1	--	0.0	2	2	0.0
Quebec	418	256	329	63.3	27.1	1,338	1,414	-5.4
Bankruptcies	357	223	280	60.1	27.5	1,147	1,138	0.8
Proposals	61	33	49	84.8	24.5	191	276	-30.8
Ontario	131	117	111	12.0	18.0	435	490	-11.2
Bankruptcies	105	95	87	10.5	20.7	349	381	-8.4
Proposals	26	22	24	18.2	8.3	86	109	-21.1
Manitoba	0	7	1	-100.0	-100.0	13	14	-7.1
Bankruptcies	0	5	1	-100.0	-100.0	10	9	11.1
Proposals	0	2	0	-100.0	--	3	5	-40.0
Saskatchewan	0	0	5	--	-100.0	15	13	15.4
Bankruptcies	0	0	5	--	-100.0	12	11	9.1
Proposals	0	0	0	--	--	3	2	50.0
Alberta	15	20	29	-25.0	-48.3	81	96	-15.6
Bankruptcies	13	14	24	-7.1	-45.8	57	76	-25.0
Proposals	2	6	5	-66.7	-60.0	24	20	20.0
British Columbia	8	8	20	0.0	-60.0	39	85	-54.1
Bankruptcies	7	8	15	-12.5	-53.3	28	54	-48.1
Proposals	1	0	5	--	-80.0	11	31	-64.5
Northwest Territories	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Nunavut	0	0	0	--	--	0	1	-100.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	0	--	--	0	0	--
Canada	578	411	502	40.6	15.1	1,942	2,142	-9.3
Bankruptcies	486	348	418	39.7	16.3	1,620	1,694	-4.4
Proposals	92	63	84	46.0	9.5	322	448	-28.1

Table 3b: Insolvencies Filed by Individual Businesses

	Volume			% Change		12-Month Period Ending		
	Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Newfoundland and Labrador	2	2	2	0.0	0.0	7	7	0.0
Bankruptcies	2	2	2	0.0	0.0	7	7	0.0
Proposals	0	0	0	--	--	0	0	--
Prince Edward Island	2	1	0	100.0	--	3	1	200.0
Bankruptcies	2	0	0	--	--	2	1	100.0
Proposals	0	1	0	-100.0	--	1	0	--
Nova Scotia	6	1	2	500.0	200.0	11	8	37.5
Bankruptcies	3	1	1	200.0	200.0	8	7	14.3
Proposals	3	0	1	--	200.0	3	1	200.0
New Brunswick	0	2	6	-100.0	-100.0	3	10	-70.0
Bankruptcies	0	2	3	-100.0	-100.0	3	4	-25.0
Proposals	0	0	3	--	-100.0	0	6	-100.0
Quebec	57	39	54	46.2	5.6	192	185	3.8
Bankruptcies	31	23	38	34.8	-18.4	113	120	-5.8
Proposals	26	16	16	62.5	62.5	79	65	21.5
Ontario	54	43	74	25.6	-27.0	178	269	-33.8
Bankruptcies	32	19	41	68.4	-22.0	98	155	-36.8
Proposals	22	24	33	-8.3	-33.3	80	114	-29.8
Manitoba	5	4	3	25.0	66.7	18	21	-14.3
Bankruptcies	4	4	3	0.0	33.3	15	19	-21.1
Proposals	1	0	0	--	--	3	2	50.0
Saskatchewan	11	7	3	57.1	266.7	33	36	-8.3
Bankruptcies	8	4	3	100.0	166.7	24	29	-17.2
Proposals	3	3	0	0.0	--	9	7	28.6
Alberta	12	14	12	-14.3	0.0	58	64	-9.4
Bankruptcies	6	7	6	-14.3	0.0	31	46	-32.6
Proposals	6	7	6	-14.3	0.0	27	18	50.0
British Columbia	6	12	10	-50.0	-40.0	35	43	-18.6
Bankruptcies	5	6	9	-16.7	-44.4	21	26	-19.2
Proposals	1	6	1	-83.3	0.0	14	17	-17.6
Northwest Territories	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Nunavut	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Canada	155	125	166	24.0	-6.6	538	644	-16.5
Bankruptcies	93	68	106	36.8	-12.3	322	414	-22.2
Proposals	62	57	60	8.8	3.3	216	230	-6.1

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Agriculture, Forestry, Fishing and Hunting	13	13	15	0.0	-13.3	51	61	-16.4
Bankruptcies	12	10	9	20.0	33.3	44	44	0.0
Proposals	1	3	6	-66.7	-83.3	7	17	-58.8
Mining and Oil and Gas Extraction	1	7	17	-85.7	-94.1	39	36	8.3
Bankruptcies	0	7	13	-100.0	-100.0	28	25	12.0
Proposals	1	0	4	--	-75.0	11	11	0.0
Utilities	1	0	1	--	0.0	3	5	-40.0
Bankruptcies	1	0	1	--	0.0	2	5	-60.0
Proposals	0	0	0	--	--	1	0	--
Construction	114	67	73	70.1	56.2	369	338	9.2
Bankruptcies	79	53	64	49.1	23.4	277	258	7.4
Proposals	35	14	9	150.0	288.9	92	80	15.0
Manufacturing	50	58	49	-13.8	2.0	224	231	-3.0
Bankruptcies	36	45	35	-20.0	2.9	171	165	3.6
Proposals	14	13	14	7.7	0.0	53	66	-19.7
Wholesale Trade	36	21	33	71.4	9.1	101	139	-27.3
Bankruptcies	29	18	25	61.1	16.0	81	110	-26.4
Proposals	7	3	8	133.3	-12.5	20	29	-31.0
Retail Trade	72	62	71	16.1	1.4	255	377	-32.4
Bankruptcies	58	47	55	23.4	5.5	201	270	-25.6
Proposals	14	15	16	-6.7	-12.5	54	107	-49.5
Transportation and Warehousing	55	43	45	27.9	22.2	190	164	15.9
Bankruptcies	45	31	32	45.2	40.6	156	123	26.8
Proposals	10	12	13	-16.7	-23.1	34	41	-17.1
Information and Cultural Industries	11	11	13	0.0	-15.4	40	48	-16.7
Bankruptcies	10	7	11	42.9	-9.1	34	36	-5.6
Proposals	1	4	2	-75.0	-50.0	6	12	-50.0
Finance and Insurance	14	6	15	133.3	-6.7	53	38	39.5
Bankruptcies	10	4	11	150.0	-9.1	44	28	57.1
Proposals	4	2	4	100.0	0.0	9	10	-10.0
Real Estate and Rental and Leasing	39	26	51	50.0	-23.5	118	140	-15.7
Bankruptcies	26	14	39	85.7	-33.3	84	102	-17.6
Proposals	13	12	12	8.3	8.3	34	38	-10.5
Professional, Scientific and Technical Services	61	35	55	74.3	10.9	170	186	-8.6
Bankruptcies	54	27	51	100.0	5.9	141	142	-0.7
Proposals	7	8	4	-12.5	75.0	29	44	-34.1

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

	Volume			% Change		12-Month Period Ending		
	Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Management of Companies and Enterprises	14	11	17	27.3	-17.6	64	96	-33.3
Bankruptcies	11	8	12	37.5	-8.3	49	68	-27.9
Proposals	3	3	5	0.0	-40.0	15	28	-46.4
Administrative and Support, Waste Management and Remediation Services	43	35	32	22.9	34.4	145	120	20.8
Bankruptcies	32	30	24	6.7	33.3	108	84	28.6
Proposals	11	5	8	120.0	37.5	37	36	2.8
Educational Services	9	5	12	80.0	-25.0	26	39	-33.3
Bankruptcies	6	4	10	50.0	-40.0	21	32	-34.4
Proposals	3	1	2	200.0	50.0	5	7	-28.6
Health Care and Social Assistance	14	20	23	-30.0	-39.1	66	68	-2.9
Bankruptcies	14	14	19	0.0	-26.3	48	53	-9.4
Proposals	0	6	4	-100.0	-100.0	18	15	20.0
Arts, Entertainment and Recreation	17	16	23	6.3	-26.1	68	117	-41.9
Bankruptcies	12	15	16	-20.0	-25.0	49	93	-47.3
Proposals	5	1	7	400.0	-28.6	19	24	-20.8
Accommodation and Food Services	130	74	93	75.7	39.8	367	441	-16.8
Bankruptcies	111	63	72	76.2	54.2	296	357	-17.1
Proposals	19	11	21	72.7	-9.5	71	84	-15.5
Other Services (except Public Administration)	37	26	30	42.3	23.3	126	139	-9.4
Bankruptcies	31	19	25	63.2	24.0	103	111	-7.2
Proposals	6	7	5	-14.3	20.0	23	28	-17.9
Public Administration	1	0	0	--	--	4	3	33.3
Bankruptcies	1	0	0	--	--	4	2	100.0
Proposals	0	0	0	--	--	0	1	-100.0
Total	732	536	668	36.6	9.6	2,479	2,786	-11.0
Bankruptcies	578	416	524	38.9	10.3	1,941	2,108	-7.9
Proposals	154	120	144	28.3	6.9	538	678	-20.6

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Newfoundland and Labrador	403	368	470	9.5	-14.3	1,737	1,873	-7.3
Bankruptcies	145	130	155	11.5	-6.5	642	768	-16.4
Proposals	258	238	315	8.4	-18.1	1,095	1,105	-0.9
Avalon Peninsula	211	198	248	6.6	-14.9	909	1,016	-10.5
Bankruptcies	77	76	85	1.3	-9.4	349	418	-16.5
Proposals	134	122	163	9.8	-17.8	560	598	-6.4
South Coast - Burin Peninsula	31	32	33	-3.1	-6.1	123	135	-8.9
Bankruptcies	11	9	11	22.2	0.0	40	49	-18.4
Proposals	20	23	22	-13.0	-9.1	83	86	-3.5
West Coast - Northern Peninsula - Labrador	75	64	77	17.2	-2.6	307	309	-0.6
Bankruptcies	24	16	21	50.0	14.3	94	120	-21.7
Proposals	51	48	56	6.3	-8.9	213	189	12.7
Notre Dame - Central Bonavista Bay	84	75	113	12.0	-25.7	398	411	-3.2
Bankruptcies	32	29	38	10.3	-15.8	159	179	-11.2
Proposals	52	46	75	13.0	-30.7	239	232	3.0
Prince Edward Island	107	78	103	37.2	3.9	384	426	-9.9
Bankruptcies	45	32	44	40.6	2.3	169	203	-16.7
Proposals	62	46	59	34.8	5.1	215	223	-3.6
Nova Scotia	690	704	803	-2.0	-14.1	3,007	3,498	-14.0
Bankruptcies	281	297	359	-5.4	-21.7	1,268	1,599	-20.7
Proposals	409	407	444	0.5	-7.9	1,739	1,899	-8.4
Cape Breton	145	149	131	-2.7	10.7	577	588	-1.9
Bankruptcies	62	63	59	-1.6	5.1	250	273	-8.4
Proposals	83	86	72	-3.5	15.3	327	315	3.8
North Shore	98	118	150	-16.9	-34.7	520	657	-20.9
Bankruptcies	26	41	61	-36.6	-57.4	193	288	-33.0
Proposals	72	77	89	-6.5	-19.1	327	369	-11.4
Annapolis Valley	80	86	116	-7.0	-31.0	377	415	-9.2
Bankruptcies	38	44	63	-13.6	-39.7	178	203	-12.3
Proposals	42	42	53	0.0	-20.8	199	212	-6.1
Southern	86	93	99	-7.5	-13.1	378	446	-15.2
Bankruptcies	32	40	57	-20.0	-43.9	158	231	-31.6
Proposals	54	53	42	1.9	28.6	220	215	2.3
Halifax	281	252	304	11.5	-7.6	1,148	1,389	-17.4
Bankruptcies	123	105	117	17.1	5.1	484	602	-19.6
Proposals	158	147	187	7.5	-15.5	664	787	-15.6

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

	Volume			% Change		12-Month Period Ending		
	Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
New Brunswick	660	688	854	-4.1	-22.7	2,985	3,365	-11.3
Bankruptcies	248	279	408	-11.1	-39.2	1,241	1,486	-16.5
Proposals	412	409	446	0.7	-7.6	1,744	1,879	-7.2
Campbellton - Miramichi	160	144	207	11.1	-22.7	680	731	-7.0
Bankruptcies	72	52	86	38.5	-16.3	289	302	-4.3
Proposals	88	92	121	-4.3	-27.3	391	429	-8.9
Moncton - Richibucto	177	195	222	-9.2	-20.3	822	963	-14.6
Bankruptcies	57	83	110	-31.3	-48.2	330	431	-23.4
Proposals	120	112	112	7.1	7.1	492	532	-7.5
Saint John - St. Stephen	158	164	199	-3.7	-20.6	683	801	-14.7
Bankruptcies	57	64	97	-10.9	-41.2	277	360	-23.1
Proposals	101	100	102	1.0	-1.0	406	441	-7.9
Fredericton - Oromocto	87	107	114	-18.7	-23.7	464	486	-4.5
Bankruptcies	28	47	67	-40.4	-58.2	199	234	-15.0
Proposals	59	60	47	-1.7	25.5	265	252	5.2
Edmundston - Woodstock	77	76	114	1.3	-32.5	331	388	-14.7
Bankruptcies	34	33	49	3.0	-30.6	144	161	-10.6
Proposals	43	43	65	0.0	-33.8	187	227	-17.6
Quebec	5,781	5,691	6,247	1.6	-7.5	23,667	26,683	-11.3
Bankruptcies	2,419	2,456	2,827	-1.5	-14.4	10,113	11,714	-13.7
Proposals	3,362	3,235	3,420	3.9	-1.7	13,554	14,969	-9.5
Gaspésie - Îles-de-la-Madeleine	78	58	74	34.5	5.4	298	302	-1.3
Bankruptcies	33	22	33	50.0	0.0	132	118	11.9
Proposals	45	36	41	25.0	9.8	166	184	-9.8
Bas-Saint-Laurent	178	131	165	35.9	7.9	594	623	-4.7
Bankruptcies	71	64	72	10.9	-1.4	264	283	-6.7
Proposals	107	67	93	59.7	15.1	330	340	-2.9
Capitale-Nationale	541	504	567	7.3	-4.6	2,120	2,433	-12.9
Bankruptcies	203	220	261	-7.7	-22.2	863	1,088	-20.7
Proposals	338	284	306	19.0	10.5	1,257	1,345	-6.5
Chaudière - Appalaches	288	294	261	-2.0	10.3	1,184	1,230	-3.7
Bankruptcies	112	118	123	-5.1	-8.9	486	570	-14.7
Proposals	176	176	138	0.0	27.5	698	660	5.8
Estrie	233	239	204	-2.5	14.2	986	979	0.7
Bankruptcies	107	115	100	-7.0	7.0	451	495	-8.9
Proposals	126	124	104	1.6	21.2	535	484	10.5
Centre-du-Québec	182	192	212	-5.2	-14.2	752	834	-9.8
Bankruptcies	76	91	102	-16.5	-25.5	334	410	-18.5
Proposals	106	101	110	5.0	-3.6	418	424	-1.4

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

	Volume			% Change		12-Month Period Ending		
	Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Montréal	1,058	1,097	1,165	-3.6	-9.2	4,398	4,969	-11.5
Bankruptcies	445	434	473	2.5	-5.9	1,759	1,997	-11.9
Proposals	613	663	692	-7.5	-11.4	2,639	2,972	-11.2
Montréal	1,051	1,106	1,231	-5.0	-14.6	4,478	5,340	-16.1
Bankruptcies	473	493	595	-4.1	-20.5	2,017	2,477	-18.6
Proposals	578	613	636	-5.7	-9.1	2,461	2,863	-14.0
Laval	256	238	274	7.6	-6.6	1,056	1,237	-14.6
Bankruptcies	112	112	101	0.0	10.9	461	492	-6.3
Proposals	144	126	173	14.3	-16.8	595	745	-20.1
Lanaudière	420	413	522	1.7	-19.5	1,727	2,031	-15.0
Bankruptcies	172	177	230	-2.8	-25.2	700	815	-14.1
Proposals	248	236	292	5.1	-15.1	1,027	1,216	-15.5
Laurentides	493	495	566	-0.4	-12.9	2,023	2,478	-18.4
Bankruptcies	195	204	250	-4.4	-22.0	847	1,030	-17.8
Proposals	298	291	316	2.4	-5.7	1,176	1,448	-18.8
Outaouais	326	322	319	1.2	2.2	1,365	1,557	-12.3
Bankruptcies	126	135	151	-6.7	-16.6	557	637	-12.6
Proposals	200	187	168	7.0	19.0	808	920	-12.2
Abitibi - Témiscamingue	140	107	122	30.8	14.8	559	440	27.0
Bankruptcies	55	51	43	7.8	27.9	218	149	46.3
Proposals	85	56	79	51.8	7.6	341	291	17.2
Mauricie	251	196	261	28.1	-3.8	928	984	-5.7
Bankruptcies	122	96	145	27.1	-15.9	471	518	-9.1
Proposals	129	100	116	29.0	11.2	457	466	-1.9
Saguenay - Lac-Saint-Jean	213	225	210	-5.3	1.4	890	896	-0.7
Bankruptcies	93	99	116	-6.1	-19.8	432	475	-9.1
Proposals	120	126	94	-4.8	27.7	458	421	8.8
Côte-Nord	55	58	85	-5.2	-35.3	250	316	-20.9
Bankruptcies	21	25	25	-16.0	-16.0	108	144	-25.0
Proposals	34	33	60	3.0	-43.3	142	172	-17.4
Nord-du-Québec	20	17	7	17.6	185.7	55	36	52.8
Bankruptcies	3	4	6	-25.0	-50.0	15	17	-11.8
Proposals	17	13	1	30.8	1,600.0	40	19	110.5
Ontario	7,679	7,065	8,224	8.7	-6.6	30,327	33,992	-10.8
Bankruptcies	1,869	1,704	2,215	9.7	-15.6	7,580	9,213	-17.7
Proposals	5,810	5,361	6,009	8.4	-3.3	22,747	24,779	-8.2
Ottawa	734	655	755	12.1	-2.8	2,827	3,146	-10.1
Bankruptcies	253	226	253	11.9	0.0	983	1,083	-9.2
Proposals	481	429	502	12.1	-4.2	1,844	2,063	-10.6

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

	Volume			% Change		12-Month Period Ending		
	Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Kingston - Pembroke	326	286	329	14.0	-0.9	1,271	1,199	6.0
Bankruptcies	89	78	102	14.1	-12.7	350	379	-7.7
Proposals	237	208	227	13.9	4.4	921	820	12.3
Muskoka - Kawarthas	198	184	199	7.6	-0.5	849	841	1.0
Bankruptcies	56	41	59	36.6	-5.1	227	238	-4.6
Proposals	142	143	140	-0.7	1.4	622	603	3.2
Toronto	3,182	2,928	3,579	8.7	-11.1	12,694	15,241	-16.7
Bankruptcies	672	632	820	6.3	-18.0	2,725	3,432	-20.6
Proposals	2,510	2,296	2,759	9.3	-9.0	9,969	11,809	-15.6
Kitchener - Waterloo - Barrie	181	732	839	-75.3	-78.4	2,495	3,431	-27.3
Bankruptcies	181	161	248	12.4	-27.0	770	920	-16.3
Proposals	0	571	591	-100.0	-100.0	1,725	2,511	-31.3
Hamilton - Niagara Peninsula	820	769	822	6.6	-0.2	3,120	3,413	-8.6
Bankruptcies	195	196	218	-0.5	-10.6	791	994	-20.4
Proposals	625	573	604	9.1	3.5	2,329	2,419	-3.7
London	489	420	460	16.4	6.3	1,828	1,836	-0.4
Bankruptcies	114	98	125	16.3	-8.8	460	536	-14.2
Proposals	375	322	335	16.5	11.9	1,368	1,300	5.2
Windsor - Sarnia	401	406	425	-1.2	-5.6	1,624	1,593	1.9
Bankruptcies	94	90	130	4.4	-27.7	376	501	-25.0
Proposals	307	316	295	-2.8	4.1	1,248	1,092	14.3
Stratford - Bruce Peninsula	117	118	135	-0.8	-13.3	527	498	5.8
Bankruptcies	31	32	43	-3.1	-27.9	148	177	-16.4
Proposals	86	86	92	0.0	-6.5	379	321	18.1
Northeast	145	101	559	43.6	-74.1	530	1,934	-72.6
Bankruptcies	44	39	163	12.8	-73.0	182	631	-71.2
Proposals	101	62	396	62.9	-74.5	348	1,303	-73.3
Northwest	475	465	121	2.2	292.6	1,953	858	127.6
Bankruptcies	141	108	53	30.6	166.0	571	323	76.8
Proposals	334	357	68	-6.4	391.2	1,382	535	158.3
Manitoba	653	603	591	8.3	10.5	2,507	2,527	-0.8
Bankruptcies	202	191	187	5.8	8.0	782	787	-0.6
Proposals	451	412	404	9.5	11.6	1,725	1,740	-0.9
Southeast	36	45	48	-20.0	-25.0	166	198	-16.2
Bankruptcies	11	13	14	-15.4	-21.4	63	74	-14.9
Proposals	25	32	34	-21.9	-26.5	103	124	-16.9
South Central	19	28	25	-32.1	-24.0	97	97	0.0
Bankruptcies	4	11	8	-63.6	-50.0	25	26	-3.8
Proposals	15	17	17	-11.8	-11.8	72	71	1.4

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

	Volume			% Change		12-Month Period Ending		
	Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Southwest	78	75	67	4.0	16.4	284	262	8.4
Bankruptcies	30	25	18	20.0	66.7	93	85	9.4
Proposals	48	50	49	-4.0	-2.0	191	177	7.9
North Central	25	25	18	0.0	38.9	87	52	67.3
Bankruptcies	14	5	5	180.0	180.0	37	18	105.6
Proposals	11	20	13	-45.0	-15.4	50	34	47.1
Winnipeg	409	353	374	15.9	9.4	1,544	1,649	-6.4
Bankruptcies	123	109	118	12.8	4.2	458	477	-4.0
Proposals	286	244	256	17.2	11.7	1,086	1,172	-7.3
Interlake	32	26	25	23.1	28.0	131	131	0.0
Bankruptcies	8	10	8	-20.0	0.0	49	46	6.5
Proposals	24	16	17	50.0	41.2	82	85	-3.5
Parklands	19	24	18	-20.8	5.6	83	71	16.9
Bankruptcies	3	10	10	-70.0	-70.0	26	39	-33.3
Proposals	16	14	8	14.3	100.0	57	32	78.1
North	37	23	16	60.9	131.3	111	66	68.2
Bankruptcies	10	5	5	100.0	100.0	25	21	19.0
Proposals	27	18	11	50.0	145.5	86	45	91.1
Saskatchewan	707	602	689	17.4	2.6	2,724	2,640	3.2
Bankruptcies	176	168	227	4.8	-22.5	744	878	-15.3
Proposals	531	434	462	22.4	14.9	1,980	1,762	12.4
Regina - Moose Mountain	224	219	258	2.3	-13.2	912	903	1.0
Bankruptcies	56	68	66	-17.6	-15.2	241	224	7.6
Proposals	168	151	192	11.3	-12.5	671	679	-1.2
Swift Current - Moose Jaw	65	75	56	-13.3	16.1	259	238	8.8
Bankruptcies	14	24	16	-41.7	-12.5	82	91	-9.9
Proposals	51	51	40	0.0	27.5	177	147	20.4
Saskatoon - Biggar	226	148	185	52.7	22.2	820	843	-2.7
Bankruptcies	57	32	74	78.1	-23.0	208	307	-32.2
Proposals	169	116	111	45.7	52.3	612	536	14.2
Yorkton - Melville	59	56	63	5.4	-6.3	220	189	16.4
Bankruptcies	17	11	28	54.5	-39.3	51	71	-28.2
Proposals	42	45	35	-6.7	20.0	169	118	43.2
Prince Albert	115	89	115	29.2	0.0	449	426	5.4
Bankruptcies	27	30	38	-10.0	-28.9	140	173	-19.1
Proposals	88	59	77	49.2	14.3	309	253	22.1
Northern	15	14	9	7.1	66.7	56	38	47.4
Bankruptcies	3	3	3	0.0	0.0	17	10	70.0
Proposals	12	11	6	9.1	100.0	39	28	39.3

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

	Volume			% Change		12-Month Period Ending		
	Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Alberta	3,430	3,234	3,288	6.1	4.3	13,956	13,089	6.6
Bankruptcies	632	577	860	9.5	-26.5	2,731	3,602	-24.2
Proposals	2,798	2,657	2,428	5.3	15.2	11,225	9,487	18.3
Lethbridge - Medicine Hat	261	248	246	5.2	6.1	1,054	995	5.9
Bankruptcies	42	43	43	-2.3	-2.3	203	219	-7.3
Proposals	219	205	203	6.8	7.9	851	776	9.7
Camrose - Drumheller	154	137	129	12.4	19.4	640	471	35.9
Bankruptcies	34	34	43	0.0	-20.9	161	191	-15.7
Proposals	120	103	86	16.5	39.5	479	280	71.1
Calgary	1,140	1,070	1,143	6.5	-0.3	4,638	4,726	-1.9
Bankruptcies	215	211	327	1.9	-34.3	979	1,367	-28.4
Proposals	925	859	816	7.7	13.4	3,659	3,359	8.9
Banff - Jasper - Rocky Mountain House	75	81	58	-7.4	29.3	289	239	20.9
Bankruptcies	12	23	20	-47.8	-40.0	58	82	-29.3
Proposals	63	58	38	8.6	65.8	231	157	47.1
Red Deer	226	222	206	1.8	9.7	958	861	11.3
Bankruptcies	40	34	62	17.6	-35.5	166	239	-30.5
Proposals	186	188	144	-1.1	29.2	792	622	27.3
Edmonton	1,172	1,115	1,140	5.1	2.8	4,824	4,568	5.6
Bankruptcies	224	177	284	26.6	-21.1	904	1,146	-21.1
Proposals	948	938	856	1.1	10.7	3,920	3,422	14.6
Athabasca - Grande Prairie - Peace River	241	220	202	9.5	19.3	914	676	35.2
Bankruptcies	51	39	49	30.8	4.1	169	202	-16.3
Proposals	190	181	153	5.0	24.2	745	474	57.2
Wood Buffalo - Cold Lake	157	142	161	10.6	-2.5	632	550	14.9
Bankruptcies	14	19	32	-26.3	-56.3	92	153	-39.9
Proposals	143	123	129	16.3	10.9	540	397	36.0
British Columbia	2,125	2,058	2,069	3.3	2.7	8,699	8,270	5.2
Bankruptcies	469	488	569	-3.9	-17.6	2,172	2,609	-16.7
Proposals	1,656	1,570	1,500	5.5	10.4	6,527	5,661	15.3
Vancouver Island and Coast	420	405	421	3.7	-0.2	1,675	1,719	-2.6
Bankruptcies	93	87	108	6.9	-13.9	392	552	-29.0
Proposals	327	318	313	2.8	4.5	1,283	1,167	9.9
Lower Mainland - Southwest	1,129	1,094	1,130	3.2	-0.1	4,704	4,497	4.6
Bankruptcies	253	261	319	-3.1	-20.7	1,197	1,360	-12.0
Proposals	876	833	811	5.2	8.0	3,507	3,137	11.8

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

	Volume			% Change		12-Month Period Ending		
	Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Thompson - Okanagan	314	282	301	11.3	4.3	1,272	1,184	7.4
Bankruptcies	61	65	65	-6.2	-6.2	312	372	-16.1
Proposals	253	217	236	16.6	7.2	960	812	18.2
Kootenay	75	75	55	0.0	36.4	302	236	28.0
Bankruptcies	20	23	14	-13.0	42.9	83	75	10.7
Proposals	55	52	41	5.8	34.1	219	161	36.0
Cariboo	93	125	81	-25.6	14.8	376	359	4.7
Bankruptcies	25	37	32	-32.4	-21.9	104	154	-32.5
Proposals	68	88	49	-22.7	38.8	272	205	32.7
North Coast	22	25	15	-12.0	46.7	83	61	36.1
Bankruptcies	3	3	6	0.0	-50.0	15	21	-28.6
Proposals	19	22	9	-13.6	111.1	68	40	70.0
Nechako	20	12	18	66.7	11.1	72	54	33.3
Bankruptcies	5	3	9	66.7	-44.4	13	19	-31.6
Proposals	15	9	9	66.7	66.7	59	35	68.6
Northeast	48	41	51	17.1	-5.9	215	165	30.3
Bankruptcies	9	10	17	-10.0	-47.1	58	59	-1.7
Proposals	39	31	34	25.8	14.7	157	106	48.1
Northwest Territories	16	9	8	77.8	100.0	53	47	12.8
Bankruptcies	4	0	0	--	--	9	10	-10.0
Proposals	12	9	8	33.3	50.0	44	37	18.9
Yukon	11	9	12	22.2	-8.3	34	36	-5.6
Bankruptcies	2	1	4	100.0	-50.0	9	11	-18.2
Proposals	9	8	8	12.5	12.5	25	25	0.0
Nunavut	4	4	6	0.0	-33.3	12	12	0.0
Bankruptcies	0	1	0	-100.0	--	1	0	--
Proposals	4	3	6	33.3	-33.3	11	12	-8.3

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Newfoundland and Labrador	3	3	2	0.0	50.0	12	10	20.0
Bankruptcies	2	3	2	-33.3	0.0	11	10	10.0
Proposals	1	0	0	--	--	1	0	--
Avalon Peninsula	3	3	2	0.0	50.0	9	6	50.0
Bankruptcies	2	3	2	-33.3	0.0	8	6	33.3
Proposals	1	0	0	--	--	1	0	--
South Coast - Burin Peninsula	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
West Coast - Northern Peninsula - Labrador	0	0	0	--	--	2	1	100.0
Bankruptcies	0	0	0	--	--	2	1	100.0
Proposals	0	0	0	--	--	0	0	--
Notre Dame - Central Bonavista Bay	0	0	0	--	--	1	3	-66.7
Bankruptcies	0	0	0	--	--	1	3	-66.7
Proposals	0	0	0	--	--	0	0	--
Prince Edward Island	2	2	0	0.0	--	4	2	100.0
Bankruptcies	2	1	0	100.0	--	3	1	200.0
Proposals	0	1	0	-100.0	--	1	1	0.0
Nova Scotia	7	1	4	600.0	75.0	17	19	-10.5
Bankruptcies	4	1	3	300.0	33.3	13	16	-18.8
Proposals	3	0	1	--	200.0	4	3	33.3
Cape Breton	1	0	0	--	--	2	2	0.0
Bankruptcies	1	0	0	--	--	2	2	0.0
Proposals	0	0	0	--	--	0	0	--
North Shore	0	0	1	--	-100.0	1	3	-66.7
Bankruptcies	0	0	1	--	-100.0	1	3	-66.7
Proposals	0	0	0	--	--	0	0	--
Annapolis Valley	2	0	1	--	100.0	2	2	0.0
Bankruptcies	2	0	1	--	100.0	2	2	0.0
Proposals	0	0	0	--	--	0	0	--
Southern	1	0	0	--	--	2	2	0.0
Bankruptcies	0	0	0	--	--	1	2	-50.0
Proposals	1	0	0	--	--	1	0	--
Halifax	3	0	2	--	50.0	9	9	0.0
Bankruptcies	1	0	2	--	-50.0	6	7	-14.3
Proposals	2	0	0	--	--	3	2	50.0

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

	Volume			% Change		12-Month Period Ending		
	Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
New Brunswick	4	3	11	33.3	-63.6	12	24	-50.0
Bankruptcies	3	3	7	0.0	-57.1	10	16	-37.5
Proposals	1	0	4	--	-75.0	2	8	-75.0
Campbellton - Miramichi	0	2	6	-100.0	-100.0	3	9	-66.7
Bankruptcies	0	2	5	-100.0	-100.0	3	6	-50.0
Proposals	0	0	1	--	-100.0	0	3	-100.0
Moncton - Richibucto	1	1	2	0.0	-50.0	3	4	-25.0
Bankruptcies	0	1	2	-100.0	-100.0	2	2	0.0
Proposals	1	0	0	--	--	1	2	-50.0
Saint John - St. Stephen	2	0	1	--	100.0	2	3	-33.3
Bankruptcies	2	0	0	--	--	2	2	0.0
Proposals	0	0	1	--	-100.0	0	1	-100.0
Fredericton - Oromocto	1	0	0	--	--	3	0	--
Bankruptcies	1	0	0	--	--	3	0	--
Proposals	0	0	0	--	--	0	0	--
Edmundston - Woodstock	0	0	2	--	-100.0	1	8	-87.5
Bankruptcies	0	0	0	--	--	0	6	-100.0
Proposals	0	0	2	--	-100.0	1	2	-50.0
Quebec	475	295	383	61.0	24.0	1,530	1,599	-4.3
Bankruptcies	388	246	318	57.7	22.0	1,260	1,258	0.2
Proposals	87	49	65	77.6	33.8	270	341	-20.8
Gaspésie - Îles-de-la-Madeleine	6	0	4	--	50.0	10	11	-9.1
Bankruptcies	5	0	2	--	150.0	8	9	-10.7
Proposals	1	0	2	--	-50.0	2	2	1.6
Bas-Saint-Laurent	6	4	8	50.0	-25.0	23	37	-37.8
Bankruptcies	3	4	6	-25.0	-50.0	15	29	-47.8
Proposals	3	0	2	--	50.0	8	8	1.2
Capitale-Nationale	44	33	32	33.3	37.5	141	150	-6.0
Bankruptcies	34	28	28	21.4	21.4	112	125	-10.5
Proposals	10	5	4	100.0	150.0	29	25	16.8
Chaudière - Appalaches	18	17	25	5.9	-28.0	80	89	-10.1
Bankruptcies	15	14	22	7.1	-31.8	66	75	-12.6
Proposals	3	3	3	0.0	0.0	14	14	1.2
Estrie	8	1	14	700.0	-42.9	33	57	-42.1
Bankruptcies	7	0	9	--	-22.2	28	41	-30.8
Proposals	1	1	5	0.0	-80.0	5	16	-68.8
Centre-du-Québec	14	11	14	27.3	0.0	45	53	-15.1
Bankruptcies	12	11	12	9.1	0.0	43	40	8.4
Proposals	2	0	2	--	0.0	2	13	-84.6

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

	Volume			% Change		12-Month Period Ending		
	Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Montréal	73	60	68	21.7	7.4	239	276	-13.4
Bankruptcies	58	52	60	11.5	-3.3	202	229	-12.0
Proposals	15	8	8	87.5	87.5	37	47	-20.9
Montréal	162	83	111	95.2	45.9	495	478	3.6
Bankruptcies	135	66	86	104.5	57.0	393	345	13.8
Proposals	27	17	25	58.8	8.0	102	133	-23.3
Laval	33	11	24	200.0	37.5	92	86	7.0
Bankruptcies	23	9	18	155.6	27.8	71	66	7.3
Proposals	10	2	6	400.0	66.7	21	20	5.5
Lanaudière	29	15	14	93.3	107.1	80	59	35.6
Bankruptcies	25	11	14	127.3	78.6	66	52	27.8
Proposals	4	4	0	0.0	--	14	7	101.4
Laurentides	34	25	23	36.0	47.8	117	104	12.5
Bankruptcies	31	23	23	34.8	34.8	110	90	22.2
Proposals	3	2	0	50.0	--	7	14	-49.5
Ouataouais	14	11	11	27.3	27.3	55	47	17.0
Bankruptcies	12	10	7	20.0	71.4	50	35	43.7
Proposals	2	1	4	100.0	-50.0	5	12	-58.1
Abitibi - Témiscamingue	6	4	6	50.0	0.0	24	29	-17.2
Bankruptcies	6	4	6	50.0	0.0	23	25	-6.8
Proposals	0	0	0	--	--	1	4	-75.0
Mauricie	12	11	18	9.1	-33.3	43	55	-21.8
Bankruptcies	8	8	17	0.0	-52.9	32	42	-23.1
Proposals	4	3	1	33.3	300.0	11	13	-14.9
Saguenay - Lac-Saint-Jean	11	6	8	83.3	37.5	37	44	-15.9
Bankruptcies	10	4	6	150.0	66.7	30	36	-16.0
Proposals	1	2	2	-50.0	-50.0	7	8	-12.5
Côte-Nord	2	0	0	--	--	5	11	-54.5
Bankruptcies	2	0	0	--	--	4	10	-59.3
Proposals	0	0	0	--	--	1	1	0.0
Nord-du-Québec	2	1	0	100.0	--	3	2	50.0
Bankruptcies	1	1	0	0.0	--	2	2	0.0
Proposals	1	0	0	--	--	1	0	--
Ontario	185	160	185	15.6	0.0	613	759	-19.2
Bankruptcies	137	114	128	20.2	7.0	447	536	-16.6
Proposals	48	46	57	4.3	-15.8	166	223	-25.6
Ottawa	31	12	17	158.3	82.4	66	80	-17.5
Bankruptcies	19	10	15	90.0	26.7	50	62	-19.8
Proposals	12	2	2	500.0	500.0	16	18	-10.8

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

	Volume			% Change		12-Month Period Ending		
	Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Kingston - Pembroke	3	3	3	0.0	0.0	8	10	-20.0
Bankruptcies	2	0	1	--	100.0	4	8	-49.2
Proposals	1	3	2	-66.7	-50.0	4	2	100.0
Muskoka - Kawarthas	2	0	0	--	--	5	14	-64.3
Bankruptcies	2	0	0	--	--	5	11	-54.0
Proposals	0	0	0	--	--	0	3	-100.0
Toronto	104	100	113	4.0	-8.0	374	462	-19.0
Bankruptcies	81	75	76	8.0	6.6	280	326	-14.2
Proposals	23	25	37	-8.0	-37.8	94	136	-30.8
Kitchener - Waterloo - Barrie	5	7	12	-28.6	-58.3	32	58	-44.8
Bankruptcies	3	6	7	-50.0	-57.1	23	38	-38.4
Proposals	2	1	5	100.0	-60.0	9	20	-54.5
Hamilton - Niagara Peninsula	20	15	12	33.3	66.7	54	45	20.0
Bankruptcies	17	7	8	142.9	112.5	35	31	13.9
Proposals	3	8	4	-62.5	-25.0	19	14	37.2
London	8	9	8	-11.1	0.0	24	26	-7.7
Bankruptcies	5	5	2	0.0	150.0	15	7	115.2
Proposals	3	4	6	-25.0	-50.0	9	19	-52.4
Windsor - Sarnia	6	9	7	-33.3	-14.3	24	25	-4.0
Bankruptcies	5	8	7	-37.5	-28.6	20	19	6.5
Proposals	1	1	0	0.0	--	4	6	-32.5
Stratford - Bruce Peninsula	5	1	4	400.0	25.0	7	13	-46.2
Bankruptcies	5	0	3	--	66.7	6	11	-44.9
Proposals	0	1	1	-100.0	-100.0	1	2	-50.0
Northeast	1	2	3	-50.0	-66.7	14	11	27.3
Bankruptcies	0	2	2	-100.0	-100.0	10	9	13.8
Proposals	1	0	1	--	0.0	4	2	102.6
Northwest	0	1	1	-100.0	-100.0	2	8	-75.0
Bankruptcies	0	1	1	-100.0	-100.0	2	5	-58.8
Proposals	0	0	0	--	--	0	3	-100.0
Manitoba	5	11	4	-54.5	25.0	31	35	-11.4
Bankruptcies	4	9	4	-55.6	0.0	25	28	-10.7
Proposals	1	2	0	-50.0	--	6	7	-14.3
Southeast	0	1	0	-100.0	--	1	1	0.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	1	0	-100.0	--	1	0	--
South Central	0	1	0	-100.0	--	1	1	0.0
Bankruptcies	0	1	0	-100.0	--	1	1	0.0
Proposals	0	0	0	--	--	0	0	--

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

	Volume			% Change		12-Month Period Ending		
	Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Southwest	2	1	1	100.0	100.0	5	7	-28.6
Bankruptcies	2	1	1	100.0	100.0	5	7	-28.6
Proposals	0	0	0	--	--	0	0	--
North Central	0	0	0	--	--	1	1	0.0
Bankruptcies	0	0	0	--	--	1	1	0.0
Proposals	0	0	0	--	--	0	0	--
Winnipeg	1	6	3	-83.3	-66.7	15	16	-6.3
Bankruptcies	0	5	3	-100.0	-100.0	10	15	-33.3
Proposals	1	1	0	0.0	--	5	1	400.0
Interlake	0	1	0	-100.0	--	3	1	200.0
Bankruptcies	0	1	0	-100.0	--	3	1	200.0
Proposals	0	0	0	--	--	0	0	--
Parklands	2	1	0	100.0	--	3	1	200.0
Bankruptcies	2	1	0	100.0	--	3	1	200.0
Proposals	0	0	0	--	--	0	0	--
North	0	0	0	--	--	0	2	-100.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	0	--	--	0	1	-100.0
Saskatchewan	11	7	8	57.1	37.5	48	49	-2.0
Bankruptcies	8	4	8	100.0	0.0	36	40	-10.0
Proposals	3	3	0	0.0	--	12	9	33.3
Regina - Moose Mountain	2	3	2	-33.3	0.0	10	15	-33.3
Bankruptcies	2	2	2	0.0	0.0	8	13	-38.5
Proposals	0	1	0	-100.0	--	2	2	0.0
Swift Current - Moose Jaw	1	1	2	0.0	-50.0	5	7	-28.6
Bankruptcies	1	1	2	0.0	-50.0	5	5	0.0
Proposals	0	0	0	--	--	0	2	-100.0
Saskatoon - Biggar	5	0	1	--	400.0	19	16	18.8
Bankruptcies	3	0	1	--	200.0	16	13	23.1
Proposals	2	0	0	--	--	3	3	0.0
Yorkton - Melville	0	0	2	--	-100.0	2	6	-66.7
Bankruptcies	0	0	2	--	-100.0	0	6	-100.0
Proposals	0	0	0	--	--	2	0	--
Prince Albert	3	3	1	0.0	200.0	11	5	120.0
Bankruptcies	2	1	1	100.0	100.0	6	3	100.0
Proposals	1	2	0	-50.0	--	5	2	150.0
Northern	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--

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

	Volume			% Change		12-Month Period Ending		
	Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Alberta	27	34	41	-20.6	-34.1	139	160	-13.1
Bankruptcies	19	21	30	-9.5	-36.7	88	122	-27.9
Proposals	8	13	11	-38.5	-27.3	51	38	34.2
Lethbridge - Medicine Hat	3	0	1	--	200.0	5	2	150.0
Bankruptcies	3	0	1	--	200.0	5	2	156.0
Proposals	0	0	0	--	--	0	0	--
Camrose - Drumheller	0	1	0	-100.0	--	4	3	33.3
Bankruptcies	0	1	0	-100.0	--	2	1	100.0
Proposals	0	0	0	--	--	2	2	0.0
Calgary	9	7	15	28.6	-40.0	56	67	-16.4
Bankruptcies	7	6	10	16.7	-30.0	45	49	-8.3
Proposals	2	1	5	100.0	-60.0	11	18	-38.9
Banff - Jasper - Rocky Mountain House	2	0	2	--	0.0	2	7	-71.4
Bankruptcies	1	0	1	--	0.0	1	4	-75.0
Proposals	1	0	1	--	0.0	1	3	-66.7
Red Deer	0	1	3	-100.0	-100.0	1	6	-83.3
Bankruptcies	0	1	2	-100.0	-100.0	1	4	-75.0
Proposals	0	0	1	--	-100.0	0	2	-100.0
Edmonton	10	20	14	-50.0	-28.6	56	51	9.8
Bankruptcies	7	8	11	-12.5	-36.4	26	43	-39.9
Proposals	3	12	3	-75.0	0.0	30	8	275.0
Athabasca - Grande Prairie - Peace River	2	2	1	0.0	100.0	10	11	-9.1
Bankruptcies	1	2	0	-50.0	--	5	9	-44.4
Proposals	1	0	1	--	0.0	5	2	150.0
Wood Buffalo - Cold Lake	0	2	3	-100.0	-100.0	3	10	-70.0
Bankruptcies	0	2	3	-100.0	-100.0	3	8	-61.0
Proposals	0	0	0	--	--	0	2	-100.0
British Columbia	14	20	30	-30.0	-53.3	74	128	-42.2
Bankruptcies	12	14	24	-14.3	-50.0	49	80	-38.8
Proposals	2	6	6	-66.7	-66.7	25	48	-47.9
Vancouver Island and Coast	0	3	5	-100.0	-100.0	3	12	-75.0
Bankruptcies	0	1	5	-100.0	-100.0	1	12	-91.7
Proposals	0	2	0	-100.0	--	2	0	--
Lower Mainland - Southwest	0	1	23	-100.0	-100.0	8	93	-91.4
Bankruptcies	0	1	18	-100.0	-100.0	6	56	-90.1
Proposals	0	0	5	--	-100.0	2	37	-94.6

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

	Volume			% Change		12-Month Period Ending		
	Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Thompson - Okanagan	10	14	0	-28.6	--	48	13	269.2
Bankruptcies	9	11	0	-18.2	--	35	4	771.4
Proposals	1	3	0	-66.7	--	13	9	44.4
Kootenay	3	3	0	0.0	--	14	2	600.0
Bankruptcies	2	1	0	100.0	--	7	2	228.6
Proposals	1	2	0	-50.0	--	7	0	--
Cariboo	0	0	1	--	-100.0	0	3	-100.0
Bankruptcies	0	0	0	--	--	0	2	-100.0
Proposals	0	0	1	--	-100.0	0	1	-100.0
North Coast	1	0	0	--	--	1	0	--
Bankruptcies	1	0	0	--	--	1	0	--
Proposals	0	0	0	--	--	0	0	--
Nechako	0	0	1	--	-100.0	1	2	-50.0
Bankruptcies	0	0	1	--	-100.0	0	2	-100.0
Proposals	0	0	0	--	--	1	0	--
Northeast	0	0	0	--	--	1	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	1	0	--
Northwest Territories	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Nunavut	0	0	0	--	--	0	1	-100.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	0	--	--	0	0	--

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
St. John's	N.L.	150	136	179	10.3	-16.2	627	721	-13.0
Bankruptcies		54	59	57	-8.5	-5.3	252	288	-12.5
Proposals		96	77	122	24.7	-21.3	375	433	-13.4
Halifax	N.S.	276	246	296	12.2	-6.8	1,126	1,355	-16.9
Bankruptcies		121	103	114	17.5	6.1	475	589	-19.4
Proposals		155	143	182	8.4	-14.8	651	766	-15.0
Moncton	N.B.	137	148	153	-7.4	-10.5	600	678	-11.5
Bankruptcies		43	62	75	-30.6	-42.7	246	310	-20.6
Proposals		94	86	78	9.3	20.5	354	368	-3.8
Saint John	N.B.	114	121	154	-5.8	-26.0	502	622	-19.3
Bankruptcies		41	50	77	-18.0	-46.8	206	279	-26.2
Proposals		73	71	77	2.8	-5.2	296	343	-13.7
Saguenay	Que.	138	136	127	1.5	8.7	562	572	-1.7
Bankruptcies		57	53	68	7.5	-16.2	257	308	-16.6
Proposals		81	83	59	-2.4	37.3	305	264	15.5
Québec	Que.	549	535	562	2.6	-2.3	2,198	2,497	-12.0
Bankruptcies		211	228	257	-7.5	-17.9	907	1,101	-17.6
Proposals		338	307	305	10.1	10.8	1,291	1,396	-7.5
Sherbrooke	Que.	163	177	136	-7.9	19.9	705	662	6.5
Bankruptcies		75	90	62	-16.7	21.0	343	341	0.6
Proposals		88	87	74	1.1	18.9	362	321	12.8
Trois-Rivières	Que.	149	108	159	38.0	-6.3	547	601	-9.0
Bankruptcies		75	45	91	66.7	-17.6	273	305	-10.5
Proposals		74	63	68	17.5	8.8	274	296	-7.4
Montréal	Que.	2,309	2,350	2,666	-1.7	-13.4	9,707	11,632	-16.5
Bankruptcies		1,006	974	1,181	3.3	-14.8	4,114	4,929	-16.5
Proposals		1,303	1,376	1,485	-5.3	-12.3	5,593	6,703	-16.6
Ottawa - Gatineau	Ont./ Que.	751	702	710	7.0	5.8	2,947	3,261	-9.6
Bankruptcies		257	254	261	1.2	-1.5	1,060	1,148	-7.7
Proposals		494	448	449	10.3	10.0	1,887	2,113	-10.7
Kingston	Ont.	111	104	124	6.7	-10.5	457	418	9.3
Bankruptcies		27	26	42	3.8	-35.7	120	144	-16.7
Proposals		84	78	82	7.7	2.4	337	274	23.0
Peterborough	Ont.	61	51	62	19.6	-1.6	260	249	4.4
Bankruptcies		17	9	19	88.9	-10.5	69	63	9.5
Proposals		44	42	43	4.8	2.3	191	186	2.7
Oshawa	Ont.	216	204	239	5.9	-9.6	920	1,056	-12.9
Bankruptcies		51	42	55	21.4	-7.3	199	255	-22.0
Proposals		165	162	184	1.9	-10.3	721	801	-10.0

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Toronto	Ont.	2,854	2,644	3,250	7.9	-12.2	11,385	13,793	-17.5
Bankruptcies		602	572	749	5.2	-19.6	2,451	3,094	-20.8
Proposals		2,252	2,072	2,501	8.7	-10.0	8,934	10,699	-16.5
Hamilton	Ont.	385	341	390	12.9	-1.3	1,477	1,640	-9.9
Bankruptcies		92	77	104	19.5	-11.5	364	458	-20.5
Proposals		293	264	286	11.0	2.4	1,113	1,182	-5.8
St. Catharines - Niagara	Ont.	241	267	245	-9.7	-1.6	973	1,040	-6.4
Bankruptcies		62	79	81	-21.5	-23.5	274	350	-21.7
Proposals		179	188	164	-4.8	9.1	699	690	1.3
Kitchener	Ont.	301	285	313	5.6	-3.8	1,164	1,249	-6.8
Bankruptcies		61	61	94	0.0	-35.1	284	335	-15.2
Proposals		240	224	219	7.1	9.6	880	914	-3.7
Brantford	Ont.	92	87	98	5.7	-6.1	323	341	-5.3
Bankruptcies		18	24	14	-25.0	28.6	71	79	-10.1
Proposals		74	63	84	17.5	-11.9	252	262	-3.8
Guelph	Ont.	98	60	83	63.3	18.1	315	317	-0.6
Bankruptcies		22	18	21	22.2	4.8	88	93	-5.4
Proposals		76	42	62	81.0	22.6	227	224	1.3
London	Ont.	371	305	323	21.6	14.9	1,358	1,340	1.3
Bankruptcies		91	73	97	24.7	-6.2	348	402	-13.4
Proposals		280	232	226	20.7	23.9	1,010	938	7.7
Windsor	Ont.	196	190	236	3.2	-16.9	808	835	-3.2
Bankruptcies		44	39	81	12.8	-45.7	176	260	-32.3
Proposals		152	151	155	0.7	-1.9	632	575	9.9
Barrie	Ont.	134	144	156	-6.9	-14.1	586	690	-15.1
Bankruptcies		33	29	38	13.8	-13.2	149	162	-8.0
Proposals		101	115	118	-12.2	-14.4	437	528	-17.2
Greater Sudbury	Ont.	128	138	152	-7.2	-15.8	515	687	-25.0
Bankruptcies		42	26	48	61.5	-12.5	151	215	-29.8
Proposals		86	112	104	-23.2	-17.3	364	472	-22.9
Thunder Bay	Ont.	84	50	67	68.0	25.4	309	295	4.7
Bankruptcies		31	23	31	34.8	0.0	128	163	-21.5
Proposals		53	27	36	96.3	47.2	181	132	37.1
Winnipeg	Man.	396	344	364	15.1	8.8	1,523	1,621	-6.0
Bankruptcies		118	109	115	8.3	2.6	457	465	-1.7
Proposals		278	235	249	18.3	11.6	1,066	1,156	-7.8
Regina	Sask.	167	156	181	7.1	-7.7	680	661	2.9
Bankruptcies		39	46	52	-15.2	-25.0	174	166	4.8
Proposals		128	110	129	16.4	-0.8	506	495	2.2

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Saskatoon	Sask.	187	117	158	59.8	18.4	705	737	-4.3
Bankruptcies		51	28	69	82.1	-26.1	186	274	-32.1
Proposals		136	89	89	52.8	52.8	519	463	12.1
Calgary	Alta.	984	938	1,009	4.9	-2.5	4,022	4,183	-3.8
Bankruptcies		182	180	288	1.1	-36.8	844	1,205	-30.0
Proposals		802	758	721	5.8	11.2	3,178	2,978	6.7
Edmonton	Alta.	1,039	983	1,043	5.7	-0.4	4,283	4,146	3.3
Bankruptcies		206	158	259	30.4	-20.5	815	1,041	-21.7
Proposals		833	825	784	1.0	6.3	3,468	3,105	11.7
Kelowna	B.C.	96	73	109	31.5	-11.9	416	431	-3.5
Bankruptcies		23	22	28	4.5	-17.9	121	141	-14.2
Proposals		73	51	81	43.1	-9.9	295	290	1.7
Abbotsford	B.C.	80	80	87	0.0	-8.0	346	320	8.1
Bankruptcies		17	18	30	-5.6	-43.3	94	109	-13.8
Proposals		63	62	57	1.6	10.5	252	211	19.4
Vancouver	B.C.	910	861	921	5.7	-1.2	3,787	3,664	3.4
Bankruptcies		205	204	256	0.5	-19.9	943	1,066	-11.5
Proposals		705	657	665	7.3	6.0	2,844	2,598	9.5
Victoria	B.C.	150	161	169	-6.8	-11.2	680	789	-13.8
Bankruptcies		32	34	37	-5.9	-13.5	152	207	-26.6
Proposals		118	127	132	-7.1	-10.6	528	582	-9.3

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
St. John's	N.L.	3	1	0	200.0	--	6	3	100.0
Bankruptcies		2	1	0	100.0	--	5	3	66.7
Proposals		1	0	0	--	--	1	0	--
Halifax	N.S.	3	0	3	--	0.0	9	10	-10.0
Bankruptcies		1	0	2	--	-50.0	6	7	-14.3
Proposals		2	0	1	--	100.0	3	3	0.0
Moncton	N.B.	1	1	2	0.0	-50.0	3	4	-25.0
Bankruptcies		0	1	2	-100.0	-100.0	2	2	0.0
Proposals		1	0	0	--	--	1	2	-50.0
Saint John	N.B.	0	0	1	--	-100.0	0	3	-100.0
Bankruptcies		0	0	0	--	--	0	2	-100.0
Proposals		0	0	1	--	-100.0	0	1	-100.0
Saguenay	Que.	5	2	7	150.0	-28.6	18	26	-30.8
Bankruptcies		4	2	5	100.0	-20.0	15	22	-31.8
Proposals		1	0	2	--	-50.0	3	4	-25.0
Québec	Que.	51	38	36	34.2	41.7	167	176	-5.1
Bankruptcies		40	33	32	21.2	25.0	135	148	-8.8
Proposals		11	5	4	120.0	175.0	32	28	14.3
Sherbrooke	Que.	3	1	7	200.0	-57.1	17	40	-57.5
Bankruptcies		2	0	5	--	-60.0	14	29	-51.7
Proposals		1	1	2	0.0	-50.0	3	11	-72.7
Trois-Rivières	Que.	7	7	15	0.0	-53.3	22	34	-35.3
Bankruptcies		6	6	14	0.0	-57.1	19	26	-26.9
Proposals		1	1	1	0.0	0.0	3	8	-62.5
Montréal	Que.	256	149	207	71.8	23.7	818	865	-5.4
Bankruptcies		213	126	170	69.0	25.3	672	669	0.4
Proposals		43	23	37	87.0	16.2	146	196	-25.5
Ottawa - Gatineau	Ont./ Que.	37	22	23	68.2	60.9	102	107	-4.7
Bankruptcies		26	19	18	36.8	44.4	84	80	5.0
Proposals		11	3	5	266.7	120.0	18	27	-33.3
Kingston	Ont.	1	0	1	--	0.0	2	2	0.0
Bankruptcies		0	0	1	--	-100.0	1	2	-50.0
Proposals		1	0	0	--	--	1	0	--
Peterborough	Ont.	1	0	0	--	--	2	1	100.0
Bankruptcies		1	0	0	--	--	2	1	100.0
Proposals		0	0	0	--	--	0	0	--
Oshawa	Ont.	6	3	0	100.0	--	11	6	83.3
Bankruptcies		4	2	0	100.0	--	7	3	133.3
Proposals		2	1	0	100.0	--	4	3	33.3

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Toronto	Ont.	90	93	110	-3.2	-18.2	339	446	-24.0
Bankruptcies		70	70	75	0.0	-6.7	254	316	-19.6
Proposals		20	23	35	-13.0	-42.9	85	130	-34.6
Hamilton	Ont.	14	9	8	55.6	75.0	38	26	46.2
Bankruptcies		11	5	6	120.0	83.3	25	19	31.6
Proposals		3	4	2	-25.0	50.0	13	7	85.7
St. Catharines - Niagara	Ont.	1	3	3	-66.7	-66.7	5	11	-54.5
Bankruptcies		1	2	1	-50.0	0.0	3	5	-40.0
Proposals		0	1	2	-100.0	-100.0	2	6	-66.7
Kitchener	Ont.	0	4	9	-100.0	-100.0	12	22	-45.5
Bankruptcies		0	3	5	-100.0	-100.0	10	14	-28.6
Proposals		0	1	4	-100.0	-100.0	2	8	-75.0
Brantford	Ont.	4	3	1	33.3	300.0	7	5	40.0
Bankruptcies		4	0	1	--	300.0	4	4	0.0
Proposals		0	3	0	-100.0	--	3	1	200.0
Guelph	Ont.	2	1	0	100.0	--	6	11	-45.5
Bankruptcies		2	1	0	100.0	--	3	7	-57.1
Proposals		0	0	0	--	--	3	4	-25.0
London	Ont.	7	9	8	-22.2	-12.5	19	22	-13.6
Bankruptcies		5	5	2	0.0	150.0	13	6	116.7
Proposals		2	4	6	-50.0	-66.7	6	16	-62.5
Windsor	Ont.	4	6	1	-33.3	300.0	17	11	54.5
Bankruptcies		4	5	1	-20.0	300.0	14	7	100.0
Proposals		0	1	0	-100.0	--	3	4	-25.0
Barrie	Ont.	0	2	2	-100.0	-100.0	5	14	-64.3
Bankruptcies		0	2	2	-100.0	-100.0	3	9	-66.7
Proposals		0	0	0	--	--	2	5	-60.0
Greater Sudbury	Ont.	0	1	3	-100.0	-100.0	4	5	-20.0
Bankruptcies		0	1	2	-100.0	-100.0	3	4	-25.0
Proposals		0	0	1	--	-100.0	1	1	0.0
Thunder Bay	Ont.	0	0	0	--	--	0	1	-100.0
Bankruptcies		0	0	0	--	--	0	1	-100.0
Proposals		0	0	0	--	--	0	0	--
Winnipeg	Man.	1	8	3	-87.5	-66.7	18	17	5.9
Bankruptcies		0	6	3	-100.0	-100.0	12	16	-25.0
Proposals		1	2	0	-50.0	--	6	1	500.0
Regina	Sask.	1	2	2	-50.0	-50.0	7	14	-50.0
Bankruptcies		1	1	2	0.0	-50.0	5	12	-58.3
Proposals		0	1	0	-100.0	--	2	2	0.0

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2021	Q3 2021	Q4 2020	Q3 2021 to Q4 2021	Q4 2020 to Q4 2021	12-31-2021	12-31-2020	% Change
Saskatoon	Sask.	5	0	1	--	400.0	19	12	58.3
Bankruptcies		3	0	1	--	200.0	16	9	77.8
Proposals		2	0	0	--	--	3	3	0.0
Calgary	Alta.	9	5	15	80.0	-40.0	47	65	-27.7
Bankruptcies		7	4	10	75.0	-30.0	36	46	-21.7
Proposals		2	1	5	100.0	-60.0	11	19	-42.1
Edmonton	Alta.	9	18	11	-50.0	-18.2	51	45	13.3
Bankruptcies		6	7	9	-14.3	-33.3	23	39	-41.0
Proposals		3	11	2	-72.7	50.0	28	6	366.7
Kelowna	B.C.	1	1	0	0.0	--	4	5	-20.0
Bankruptcies		1	1	0	0.0	--	4	3	33.3
Proposals		0	0	0	--	--	0	2	-100.0
Abbotsford	B.C.	0	0	1	--	-100.0	1	2	-50.0
Bankruptcies		0	0	1	--	-100.0	1	2	-50.0
Proposals		0	0	0	--	--	0	0	--
Vancouver	B.C.	9	11	21	-18.2	-57.1	39	83	-53.0
Bankruptcies		8	9	17	-11.1	-52.9	27	50	-46.0
Proposals		1	2	4	-50.0	-75.0	12	33	-63.6
Victoria	B.C.	0	1	4	-100.0	-100.0	3	8	-62.5
Bankruptcies		0	1	4	-100.0	-100.0	2	8	-75.0
Proposals		0	0	0	--	--	1	0	--