



2020

Insolvency Statistics in Canada

Third 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		
	Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Newfoundland and Labrador	443	344	803	28.8	-44.8	2,179	3,201	-31.9
Bankruptcies	181	170	377	6.5	-52.0	981	1,484	-33.9
Proposals	262	174	426	50.6	-38.5	1,198	1,717	-30.2
Prince Edward Island	95	91	174	4.4	-45.4	532	741	-28.2
Bankruptcies	39	40	92	-2.5	-57.6	266	392	-32.1
Proposals	56	51	82	9.8	-31.7	266	349	-23.8
Nova Scotia	751	682	1,515	10.1	-50.4	4,274	5,928	-27.9
Bankruptcies	349	311	791	12.2	-55.9	2,013	3,336	-39.7
Proposals	402	371	724	8.4	-44.5	2,261	2,592	-12.8
New Brunswick	766	608	1,269	26.0	-39.6	3,731	4,874	-23.5
Bankruptcies	351	280	623	25.4	-43.7	1,660	2,403	-30.9
Proposals	415	328	646	26.5	-35.8	2,071	2,471	-16.2
Quebec	5,910	4,881	11,146	21.1	-47.0	33,036	44,555	-25.9
Bankruptcies	2,855	2,345	5,401	21.7	-47.1	15,250	21,885	-30.3
Proposals	3,055	2,536	5,745	20.5	-46.8	17,786	22,670	-21.5
Ontario	7,634	7,312	11,726	4.4	-34.9	38,135	44,190	-13.7
Bankruptcies	2,109	2,017	3,892	4.6	-45.8	11,156	15,243	-26.8
Proposals	5,525	5,295	7,834	4.3	-29.5	26,979	28,947	-6.8
Manitoba	567	597	790	-5.0	-28.2	2,813	3,133	-10.2
Bankruptcies	209	181	355	15.5	-41.1	934	1,449	-35.5
Proposals	358	416	435	-13.9	-17.7	1,879	1,684	11.6
Saskatchewan	560	571	849	-1.9	-34.0	3,000	3,450	-13.0
Bankruptcies	173	189	301	-8.5	-42.5	1,108	1,302	-14.9
Proposals	387	382	548	1.3	-29.4	1,892	2,148	-11.9
Alberta	2,812	2,763	4,275	1.8	-34.2	14,263	16,403	-13.0
Bankruptcies	823	763	1,439	7.9	-42.8	4,241	5,616	-24.5
Proposals	1,989	2,000	2,836	-0.6	-29.9	10,022	10,787	-7.1
British Columbia	1,774	1,890	2,962	-6.1	-40.1	9,210	11,066	-16.8
Bankruptcies	575	560	1,095	2.7	-47.5	3,151	4,135	-23.8
Proposals	1,199	1,330	1,867	-9.8	-35.8	6,059	6,931	-12.6
Northwest Territories	15	9	20	66.7	-25.0	55	63	-12.7
Bankruptcies	2	3	5	-33.3	-60.0	12	16	-25.0
Proposals	13	6	15	116.7	-13.3	43	47	-8.5
Yukon	4	16	6	-75.0	-33.3	35	34	2.9
Bankruptcies	0	5	3	-100.0	-100.0	12	13	-7.7
Proposals	4	11	3	-63.6	33.3	23	21	9.5
Nunavut	4	3	0	33.3	n/a	11	4	175.0
Bankruptcies	1	0	0	n/a	n/a	3	0	n/a
Proposals	3	3	0	0.0	n/a	8	4	100.0
Canada	21,335	19,767	35,535	7.9	-40.0	111,274	137,642	-19.2
Bankruptcies	7,667	6,864	14,374	11.7	-46.7	40,787	57,274	-28.8
Proposals	13,668	12,903	21,161	5.9	-35.4	70,487	80,368	-12.3

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Newfoundland and Labrador	438	343	793	27.7	-44.8	2,161	3,160	-31.6
Bankruptcies	176	169	368	4.1	-52.2	968	1,447	-33.1
Proposals	262	174	425	50.6	-38.4	1,193	1,713	-30.4
Prince Edward Island	95	90	172	5.6	-44.8	527	734	-28.2
Bankruptcies	39	40	91	-2.5	-57.1	262	386	-32.1
Proposals	56	50	81	12.0	-30.9	265	348	-23.9
Nova Scotia	750	680	1,503	10.3	-50.1	4,245	5,875	-27.7
Bankruptcies	348	309	783	12.6	-55.6	1,986	3,292	-39.7
Proposals	402	371	720	8.4	-44.2	2,259	2,583	-12.5
New Brunswick	761	603	1,255	26.2	-39.4	3,713	4,825	-23.0
Bankruptcies	348	277	614	25.6	-43.3	1,647	2,366	-30.4
Proposals	413	326	641	26.7	-35.6	2,066	2,459	-16.0
Quebec	5,542	4,559	10,701	21.6	-48.2	31,276	42,424	-26.3
Bankruptcies	2,553	2,092	5,061	22.0	-49.6	13,913	20,238	-31.3
Proposals	2,989	2,467	5,640	21.2	-47.0	17,363	22,186	-21.7
Ontario	7,461	7,133	11,514	4.6	-35.2	37,356	43,240	-13.6
Bankruptcies	1,980	1,883	3,738	5.2	-47.0	10,610	14,552	-27.1
Proposals	5,481	5,250	7,776	4.4	-29.5	26,746	28,688	-6.8
Manitoba	557	585	781	-4.8	-28.7	2,773	3,098	-10.5
Bankruptcies	200	170	347	17.6	-42.4	903	1,418	-36.3
Proposals	357	415	434	-14.0	-17.7	1,870	1,680	11.3
Saskatchewan	552	564	825	-2.1	-33.1	2,924	3,353	-12.8
Bankruptcies	168	185	285	-9.2	-41.1	1,050	1,246	-15.7
Proposals	384	379	540	1.3	-28.9	1,874	2,107	-11.1
Alberta	2,779	2,726	4,215	1.9	-34.1	14,087	16,181	-12.9
Bankruptcies	795	741	1,396	7.3	-43.1	4,111	5,449	-24.6
Proposals	1,984	1,985	2,819	-0.1	-29.6	9,976	10,732	-7.0
British Columbia	1,750	1,849	2,925	-5.4	-40.2	9,089	10,934	-16.9
Bankruptcies	555	539	1,067	3.0	-48.0	3,079	4,044	-23.9
Proposals	1,195	1,310	1,858	-8.8	-35.7	6,010	6,890	-12.8
Northwest Territories	15	9	18	66.7	-16.7	55	61	-9.8
Bankruptcies	2	3	4	-33.3	-50.0	12	15	-20.0
Proposals	13	6	14	116.7	-7.1	43	46	-6.5
Yukon	4	16	6	-75.0	-33.3	35	34	2.9
Bankruptcies	0	5	3	-100.0	-100.0	12	13	-7.7
Proposals	4	11	3	-63.6	33.3	23	21	9.5
Nunavut	3	3	0	0.0	n/a	8	4	100.0
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	3	3	0	0.0	n/a	8	4	100.0
Canada	20,707	19,160	34,708	8.1	-40.3	108,249	133,923	-19.2
Bankruptcies	7,164	6,413	13,757	11.7	-47.9	38,553	54,466	-29.2
Proposals	13,543	12,747	20,951	6.2	-35.4	69,696	79,457	-12.3

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Newfoundland and Labrador	5	1	10	400.0	-50.0	18	41	-56.1
Bankruptcies	5	1	9	400.0	-44.4	13	37	-64.9
Proposals	0	0	1	n/a	-100.0	5	4	25.0
Prince Edward Island	0	1	2	-100.0	-100.0	5	7	-28.6
Bankruptcies	0	0	1	n/a	-100.0	4	6	-33.3
Proposals	0	1	1	-100.0	-100.0	1	1	0.0
Nova Scotia	1	2	12	-50.0	-91.7	29	53	-45.3
Bankruptcies	1	2	8	-50.0	-87.5	27	44	-38.6
Proposals	0	0	4	n/a	-100.0	2	9	-77.8
New Brunswick	5	5	14	0.0	-64.3	18	49	-63.3
Bankruptcies	3	3	9	0.0	-66.7	13	37	-64.9
Proposals	2	2	5	0.0	-60.0	5	12	-58.3
Quebec	368	322	445	14.3	-17.3	1,760	2,131	-17.4
Bankruptcies	302	253	340	19.4	-11.2	1,337	1,647	-18.8
Proposals	66	69	105	-4.3	-37.1	423	484	-12.6
Ontario	173	179	212	-3.4	-18.4	779	950	-18.0
Bankruptcies	129	134	154	-3.7	-16.2	546	691	-21.0
Proposals	44	45	58	-2.2	-24.1	233	259	-10.0
Manitoba	10	12	9	-16.7	11.1	40	35	14.3
Bankruptcies	9	11	8	-18.2	12.5	31	31	0.0
Proposals	1	1	1	0.0	0.0	9	4	125.0
Saskatchewan	8	7	24	14.3	-66.7	76	97	-21.6
Bankruptcies	5	4	16	25.0	-68.8	58	56	3.6
Proposals	3	3	8	0.0	-62.5	18	41	-56.1
Alberta	33	37	60	-10.8	-45.0	176	222	-20.7
Bankruptcies	28	22	43	27.3	-34.9	130	167	-22.2
Proposals	5	15	17	-66.7	-70.6	46	55	-16.4
British Columbia	24	41	37	-41.5	-35.1	121	132	-8.3
Bankruptcies	20	21	28	-4.8	-28.6	72	91	-20.9
Proposals	4	20	9	-80.0	-55.6	49	41	19.5
Northwest Territories	0	0	2	n/a	-100.0	0	2	-100.0
Bankruptcies	0	0	1	n/a	-100.0	0	1	-100.0
Proposals	0	0	1	n/a	-100.0	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	1	0	0	n/a	n/a	3	0	n/a
Bankruptcies	1	0	0	n/a	n/a	3	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Canada	628	607	827	3.5	-24.1	3,025	3,719	-18.7
Bankruptcies	503	451	617	11.5	-18.5	2,234	2,808	-20.4
Proposals	125	156	210	-19.9	-40.5	791	911	-13.2

Table 3a: Insolvencies Filed by Corporations

	Volume			% Change		12-Month Period Ending		
	Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Newfoundland and Labrador	2	1	5	100.0	-60.0	7	14	-50.0
Bankruptcies	2	1	4	100.0	-50.0	5	10	-50.0
Proposals	0	0	1	n/a	-100.0	2	4	-50.0
Prince Edward Island	0	1	2	-100.0	-100.0	1	4	-75.0
Bankruptcies	0	0	1	n/a	-100.0	0	3	-100.0
Proposals	0	1	1	-100.0	-100.0	1	1	0.0
Nova Scotia	1	0	6	n/a	-83.3	17	27	-37.0
Bankruptcies	1	0	2	n/a	-50.0	15	20	-25.0
Proposals	0	0	4	n/a	-100.0	2	7	-71.4
New Brunswick	2	4	11	-50.0	-81.8	12	32	-62.5
Bankruptcies	2	3	7	-33.3	-71.4	10	26	-61.5
Proposals	0	1	4	-100.0	-100.0	2	6	-66.7
Quebec	325	298	393	9.1	-17.3	1,549	1,864	-16.9
Bankruptcies	269	240	302	12.1	-10.9	1,209	1,469	-17.7
Proposals	56	58	91	-3.4	-38.5	340	395	-13.9
Ontario	134	130	102	3.1	31.4	487	534	-8.8
Bankruptcies	103	106	75	-2.8	37.3	368	397	-7.3
Proposals	31	24	27	29.2	14.8	119	137	-13.1
Manitoba	2	5	5	-60.0	-60.0	16	11	45.5
Bankruptcies	2	5	5	-60.0	-60.0	10	10	0.0
Proposals	0	0	0	n/a	n/a	6	1	500.0
Saskatchewan	2	2	4	0.0	-50.0	10	7	42.9
Bankruptcies	1	1	2	0.0	-50.0	8	4	100.0
Proposals	1	1	2	0.0	-50.0	2	3	-33.3
Alberta	13	22	37	-40.9	-64.9	102	106	-3.8
Bankruptcies	12	13	31	-7.7	-61.3	75	82	-8.5
Proposals	1	9	6	-88.9	-83.3	27	24	12.5
British Columbia	18	32	16	-43.8	12.5	72	61	18.0
Bankruptcies	15	16	12	-6.3	25.0	45	37	21.6
Proposals	3	16	4	-81.3	-25.0	27	24	12.5
Northwest Territories	0	0	1	n/a	-100.0	0	1	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	1	n/a	-100.0	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	1	0	0	n/a	n/a	3	0	n/a
Bankruptcies	1	0	0	n/a	n/a	3	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Canada	500	495	582	1.0	-14.1	2,276	2,661	-14.5
Bankruptcies	408	385	441	6.0	-7.5	1,748	2,058	-15.1
Proposals	92	110	141	-16.4	-34.8	528	603	-12.4

Table 3b: Insolvencies Filed by Individual Businesses

	Volume			% Change		12-Month Period Ending		
	Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Newfoundland and Labrador	3	0	5	n/a	-40.0	11	27	-59.3
Bankruptcies	3	0	5	n/a	-40.0	8	27	-70.4
Proposals	0	0	0	n/a	n/a	3	0	n/a
Prince Edward Island	0	0	0	n/a	n/a	4	3	33.3
Bankruptcies	0	0	0	n/a	n/a	4	3	33.3
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nova Scotia	0	2	6	-100.0	-100.0	12	26	-53.8
Bankruptcies	0	2	6	-100.0	-100.0	12	24	-50.0
Proposals	0	0	0	n/a	n/a	0	2	-100.0
New Brunswick	3	1	3	200.0	0.0	6	17	-64.7
Bankruptcies	1	0	2	n/a	-50.0	3	11	-72.7
Proposals	2	1	1	100.0	100.0	3	6	-50.0
Quebec	43	24	52	79.2	-17.3	211	267	-21.0
Bankruptcies	33	13	38	153.8	-13.2	128	178	-28.1
Proposals	10	11	14	-9.1	-28.6	83	89	-6.7
Ontario	39	49	110	-20.4	-64.5	292	416	-29.8
Bankruptcies	26	28	79	-7.1	-67.1	178	294	-39.5
Proposals	13	21	31	-38.1	-58.1	114	122	-6.6
Manitoba	8	7	4	14.3	100.0	24	24	0.0
Bankruptcies	7	6	3	16.7	133.3	21	21	0.0
Proposals	1	1	1	0.0	0.0	3	3	0.0
Saskatchewan	6	5	20	20.0	-70.0	66	90	-26.7
Bankruptcies	4	3	14	33.3	-71.4	50	52	-3.8
Proposals	2	2	6	0.0	-66.7	16	38	-57.9
Alberta	20	15	23	33.3	-13.0	74	116	-36.2
Bankruptcies	16	9	12	77.8	33.3	55	85	-35.3
Proposals	4	6	11	-33.3	-63.6	19	31	-38.7
British Columbia	6	9	21	-33.3	-71.4	49	71	-31.0
Bankruptcies	5	5	16	0.0	-68.8	27	54	-50.0
Proposals	1	4	5	-75.0	-80.0	22	17	29.4
Northwest Territories	0	0	1	n/a	-100.0	0	1	-100.0
Bankruptcies	0	0	1	n/a	-100.0	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
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	128	112	245	14.3	-47.8	749	1,058	-29.2
Bankruptcies	95	66	176	43.9	-46.0	486	750	-35.2
Proposals	33	46	69	-28.3	-52.2	263	308	-14.6

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Agriculture, Forestry, Fishing and Hunting	16	12	14	33.3	14.3	64	59	8.5
Bankruptcies	13	11	7	18.2	85.7	48	42	14.3
Proposals	3	1	7	200.0	-57.1	16	17	-5.9
Mining and Oil and Gas Extraction	8	6	10	33.3	-20.0	27	45	-40.0
Bankruptcies	5	2	6	150.0	-16.7	16	29	-44.8
Proposals	3	4	4	-25.0	-25.0	11	16	-31.3
Utilities	1	1	3	0.0	-66.7	5	8	-37.5
Bankruptcies	1	1	3	0.0	-66.7	4	5	-20.0
Proposals	0	0	0	n/a	n/a	1	3	-66.7
Construction	63	65	165	-3.1	-61.8	418	712	-41.3
Bankruptcies	51	45	121	13.3	-57.9	299	533	-43.9
Proposals	12	20	44	-40.0	-72.7	119	179	-33.5
Manufacturing	48	55	72	-12.7	-33.3	280	319	-12.2
Bankruptcies	38	43	54	-11.6	-29.6	194	236	-17.8
Proposals	10	12	18	-16.7	-44.4	86	83	3.6
Wholesale Trade	36	30	41	20.0	-12.2	155	179	-13.4
Bankruptcies	29	24	28	20.8	3.6	117	129	-9.3
Proposals	7	6	13	16.7	-46.2	38	50	-24.0
Retail Trade	96	90	77	6.7	24.7	425	376	13.0
Bankruptcies	72	59	61	22.0	18.0	300	295	1.7
Proposals	24	31	16	-22.6	50.0	125	81	54.3
Transportation and Warehousing	34	20	38	70.0	-10.5	177	213	-16.9
Bankruptcies	29	15	28	93.3	3.6	138	159	-13.2
Proposals	5	5	10	0.0	-50.0	39	54	-27.8
Information and Cultural Industries	7	7	15	0.0	-53.3	53	81	-34.6
Bankruptcies	3	4	9	-25.0	-66.7	40	58	-31.0
Proposals	4	3	6	33.3	-33.3	13	23	-43.5
Finance and Insurance	6	7	12	-14.3	-50.0	35	74	-52.7
Bankruptcies	5	3	9	66.7	-44.4	28	59	-52.5
Proposals	1	4	3	-75.0	-66.7	7	15	-53.3
Real Estate and Rental and Leasing	22	38	37	-42.1	-40.5	135	156	-13.5
Bankruptcies	20	24	26	-16.7	-23.1	92	115	-20.0
Proposals	2	14	11	-85.7	-81.8	43	41	4.9
Professional, Scientific and Technical Services	39	27	76	44.4	-48.7	183	299	-38.8
Bankruptcies	31	20	62	55.0	-50.0	133	236	-43.6
Proposals	8	7	14	14.3	-42.9	50	63	-20.6

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

	Volume			% Change		12-Month Period Ending		
	Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Management of Companies and Enterprises	25	26	22	-3.8	13.6	95	94	1.1
Bankruptcies	20	19	17	5.3	17.6	72	73	-1.4
Proposals	5	7	5	-28.6	0.0	23	21	9.5
Administrative and Support, Waste Management and Remediation Services	36	19	39	89.5	-7.7	130	172	-24.4
Bankruptcies	30	12	27	150.0	11.1	90	118	-23.7
Proposals	6	7	12	-14.3	-50.0	40	54	-25.9
Educational Services	9	10	10	-10.0	-10.0	35	33	6.1
Bankruptcies	7	8	7	-12.5	0.0	27	24	12.5
Proposals	2	2	3	0.0	-33.3	8	9	-11.1
Health Care and Social Assistance	13	17	19	-23.5	-31.6	64	88	-27.3
Bankruptcies	10	14	11	-28.6	-9.1	48	52	-7.7
Proposals	3	3	8	0.0	-62.5	16	36	-55.6
Arts, Entertainment and Recreation	29	37	24	-21.6	20.8	110	73	50.7
Bankruptcies	25	31	20	-19.4	25.0	89	58	53.4
Proposals	4	6	4	-33.3	0.0	21	15	40.0
Accommodation and Food Services	103	107	108	-3.7	-4.6	459	533	-13.9
Bankruptcies	84	92	85	-8.7	-1.2	368	429	-14.2
Proposals	19	15	23	26.7	-17.4	91	104	-12.5
Other Services (except Public Administration)	34	33	45	3.0	-24.4	172	204	-15.7
Bankruptcies	28	24	36	16.7	-22.2	129	157	-17.8
Proposals	6	9	9	-33.3	-33.3	43	47	-8.5
Public Administration	3	0	0	n/a	n/a	3	1	200.0
Bankruptcies	2	0	0	n/a	n/a	2	1	100.0
Proposals	1	0	0	n/a	n/a	1	0	n/a
Total	628	607	827	3.5	-24.1	3,025	3,719	-18.7
Bankruptcies	503	451	617	11.5	-18.5	2,234	2,808	-20.4
Proposals	125	156	210	-19.9	-40.5	791	911	-13.2

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Newfoundland and Labrador	438	343	793	27.7	-56.7	2,161	3,160	-31.6
Bankruptcies	176	169	368	4.1	-54.1	968	1,447	-33.1
Proposals	262	174	425	50.6	-59.1	1,193	1,713	-30.4
Avalon Peninsula	242	191	452	26.7	-46.5	1,181	1,724	-31.5
Bankruptcies	94	90	203	4.4	-53.7	501	766	-34.6
Proposals	148	101	249	46.5	-40.6	680	958	-29.0
South Coast - Burin Peninsula	26	23	52	13.0	-50.0	154	214	-28.0
Bankruptcies	9	9	25	0.0	-64.0	63	104	-39.4
Proposals	17	14	27	21.4	-37.0	91	110	-17.3
West Coast - Northern Peninsula - Labrador	79	61	119	29.5	-33.6	333	440	-24.3
Bankruptcies	31	30	43	3.3	-27.9	152	181	-16.0
Proposals	48	31	76	54.8	-36.8	181	259	-30.1
Notre Dame - Central Bonavista Bay	89	67	170	32.8	-47.6	489	782	-37.5
Bankruptcies	41	39	97	5.1	-57.7	250	396	-36.9
Proposals	48	28	73	71.4	-34.2	239	386	-38.1
Prince Edward Island	95	90	172	5.6	-44.8	527	734	-28.2
Bankruptcies	39	40	91	-2.5	-57.1	262	386	-32.1
Proposals	56	50	81	12.0	-30.9	265	348	-23.9
Nova Scotia	750	680	1,503	10.3	-50.1	4,245	5,875	-27.7
Bankruptcies	348	309	783	12.6	-55.6	1,986	3,292	-39.7
Proposals	402	371	720	8.4	-44.2	2,259	2,583	-12.5
Cape Breton	112	118	254	-5.1	-55.9	745	1,091	-31.7
Bankruptcies	54	53	131	1.9	-58.8	338	568	-40.5
Proposals	58	65	123	-10.8	-52.8	407	523	-22.2
North Shore	141	117	322	20.5	-56.2	790	1,105	-28.5
Bankruptcies	58	49	159	18.4	-63.5	369	634	-41.8
Proposals	83	68	163	22.1	-49.1	421	471	-10.6
Annapolis Valley	104	66	200	57.6	-48.0	515	759	-32.1
Bankruptcies	52	31	115	67.7	-54.8	263	447	-41.2
Proposals	52	35	85	48.6	-38.8	252	312	-19.2
Southern	102	88	229	15.9	-55.5	562	821	-31.5
Bankruptcies	63	46	115	37.0	-45.2	273	507	-46.2
Proposals	39	42	114	-7.1	-65.8	289	314	-8.0
Halifax	291	291	498	0.0	-41.6	1,633	2,101	-22.3
Bankruptcies	122	130	263	-6.2	-53.6	743	1,138	-34.7
Proposals	169	161	235	5.0	-28.1	890	963	-7.6

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

	Volume			% Change		12-Month Period Ending		
	Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
New Brunswick	761	603	1,255	26.2	-39.4	3,713	4,825	-23.0
Bankruptcies	348	277	614	25.6	-43.3	1,647	2,366	-30.4
Proposals	413	326	641	26.7	-35.6	2,066	2,459	-16.0
Campbellton - Miramichi	177	133	287	33.1	-38.3	789	1,001	-21.2
Bankruptcies	77	60	155	28.3	-50.3	346	498	-30.5
Proposals	100	73	132	37.0	-24.2	443	503	-11.9
Moncton - Richibucto	212	197	363	7.6	-41.6	1,097	1,450	-24.3
Bankruptcies	113	86	168	31.4	-32.7	474	689	-31.2
Proposals	99	111	195	-10.8	-49.2	623	761	-18.1
Saint John - St. Stephen	160	134	269	19.4	-40.5	852	1,024	-16.8
Bankruptcies	69	62	136	11.3	-49.3	390	515	-24.3
Proposals	91	72	133	26.4	-31.6	462	509	-9.2
Fredericton - Oromocto	122	78	225	56.4	-45.8	586	852	-31.2
Bankruptcies	55	38	99	44.7	-44.4	267	408	-34.6
Proposals	67	40	126	67.5	-46.8	319	444	-28.2
Edmundston - Woodstock	91	62	112	46.8	-18.8	392	500	-21.6
Bankruptcies	34	32	57	6.3	-40.4	172	257	-33.1
Proposals	57	30	55	90.0	3.6	220	243	-9.5
Quebec	5,542	4,559	10,701	21.6	-48.2	31,276	42,424	-26.3
Bankruptcies	2,553	2,092	5,061	22.0	-49.6	13,913	20,238	-31.3
Proposals	2,989	2,467	5,640	21.2	-47.0	17,363	22,186	-21.7
Gaspésie - Îles-de-la-Madeleine	57	53	106	7.5	-46.2	360	480	-25.0
Bankruptcies	24	21	43	14.3	-44.2	143	197	-27.4
Proposals	33	32	63	3.1	-47.6	217	283	-23.3
Bas-Saint-Laurent	116	87	245	33.3	-52.7	724	968	-25.2
Bankruptcies	56	41	134	36.6	-58.2	350	499	-29.9
Proposals	60	46	111	30.4	-45.9	374	469	-20.3
Capitale-Nationale	507	401	926	26.4	-45.2	2,821	3,684	-23.4
Bankruptcies	240	198	467	21.2	-48.6	1,283	1,925	-33.4
Proposals	267	203	459	31.5	-41.8	1,538	1,759	-12.6
Chaudière - Appalaches	283	202	436	40.1	-35.1	1,421	1,830	-22.3
Bankruptcies	132	95	229	38.9	-42.4	669	1,008	-33.6
Proposals	151	107	207	41.1	-27.1	752	822	-8.5
Estrie	214	150	350	42.7	-38.9	1,180	1,527	-22.7
Bankruptcies	108	86	200	25.6	-46.0	627	877	-28.5
Proposals	106	64	150	65.6	-29.3	553	650	-14.9
Centre-du-Québec	183	128	284	43.0	-35.6	954	1,178	-19.0
Bankruptcies	84	74	158	13.5	-46.8	468	571	-18.0
Proposals	99	54	126	83.3	-21.4	486	607	-19.9

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

	Volume			% Change		12-Month Period Ending		
	Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Montréal	1,057	808	2,010	30.8	-47.4	5,861	7,980	-26.6
Bankruptcies	465	337	885	38.0	-47.5	2,445	3,510	-30.3
Proposals	592	471	1,125	25.7	-47.4	3,416	4,470	-23.6
Montréal	1,120	1,049	2,249	6.8	-50.2	6,262	8,318	-24.7
Bankruptcies	539	480	1,089	12.3	-50.5	2,875	4,084	-29.6
Proposals	581	569	1,160	2.1	-49.9	3,387	4,234	-20.0
Laval	270	225	548	20.0	-50.7	1,455	2,045	-28.9
Bankruptcies	114	94	214	21.3	-46.7	625	866	-27.8
Proposals	156	131	334	19.1	-53.3	830	1,179	-29.6
Lanaudière	389	297	773	31.0	-49.7	2,345	3,288	-28.7
Bankruptcies	160	143	325	11.9	-50.8	900	1,372	-34.4
Proposals	229	154	448	48.7	-48.9	1,445	1,916	-24.6
Laurentides	460	437	1,074	5.3	-57.2	2,966	4,303	-31.1
Bankruptcies	205	197	492	4.1	-58.3	1,239	1,931	-35.8
Proposals	255	240	582	6.3	-56.2	1,727	2,372	-27.2
Outaouais	309	301	657	2.7	-53.0	1,836	2,632	-30.2
Bankruptcies	136	115	276	18.3	-50.7	767	1,102	-30.4
Proposals	173	186	381	-7.0	-54.6	1,069	1,530	-30.1
Abitibi - Témiscamingue	76	78	179	-2.6	-57.5	513	732	-29.9
Bankruptcies	30	27	64	11.1	-53.1	171	320	-46.6
Proposals	46	51	115	-9.8	-60.0	342	412	-17.0
Mauricie	223	143	393	55.9	-43.3	1,156	1,541	-25.0
Bankruptcies	118	76	244	55.3	-51.6	618	919	-32.8
Proposals	105	67	149	56.7	-29.5	538	622	-13.5
Saguenay - Lac-Saint-Jean	205	143	371	43.4	-44.7	1,038	1,414	-26.6
Bankruptcies	103	79	184	30.4	-44.0	541	790	-31.5
Proposals	102	64	187	59.4	-45.5	497	624	-20.4
Côte-Nord	68	48	91	41.7	-25.3	339	444	-23.6
Bankruptcies	38	25	54	52.0	-29.6	178	242	-26.4
Proposals	30	23	37	30.4	-18.9	161	202	-20.3
Nord-du-Québec	8	7	10	14.3	-20.0	50	55	-9.1
Bankruptcies	2	5	3	-60.0	-33.3	16	21	-23.8
Proposals	6	2	7	200.0	-14.3	34	34	0.0
Ontario	7,461	7,133	11,514	4.6	-35.2	37,356	43,240	-13.6
Bankruptcies	1,980	1,883	3,738	5.2	-47.0	10,610	14,552	-27.1
Proposals	5,481	5,250	7,776	4.4	-29.5	26,746	28,688	-6.8
Ottawa	656	657	1,156	-0.2	-43.3	3,526	4,369	-19.3
Bankruptcies	212	233	472	-9.0	-55.1	1,275	1,764	-27.7
Proposals	444	424	684	4.7	-35.1	2,251	2,605	-13.6

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

	Volume			% Change		12-Month Period Ending		
	Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Kingston - Pembroke	241	209	429	15.3	-43.8	1,381	1,678	-17.7
Bankruptcies	69	65	157	6.2	-56.1	454	633	-28.3
Proposals	172	144	272	19.4	-36.8	927	1,045	-11.3
Muskoka - Kawarthas	167	188	339	-11.2	-50.7	970	1,231	-21.2
Bankruptcies	47	46	109	2.2	-56.9	285	400	-28.8
Proposals	120	142	230	-15.5	-47.8	685	831	-17.6
Toronto	3,523	3,296	4,925	6.9	-28.5	16,584	18,144	-8.6
Bankruptcies	793	738	1,347	7.5	-41.1	3,865	5,081	-23.9
Proposals	2,730	2,558	3,578	6.7	-23.7	12,719	13,063	-2.6
Kitchener - Waterloo - Barrie	678	707	1,235	-4.1	-45.1	3,702	4,501	-17.8
Bankruptcies	174	188	407	-7.4	-57.2	1,033	1,571	-34.2
Proposals	504	519	828	-2.9	-39.1	2,669	2,930	-8.9
Hamilton - Niagara Peninsula	768	707	1,144	8.6	-32.9	3,778	4,405	-14.2
Bankruptcies	242	210	373	15.2	-35.1	1,141	1,509	-24.4
Proposals	526	497	771	5.8	-31.8	2,637	2,896	-8.9
London	381	398	663	-4.3	-42.5	2,024	2,458	-17.7
Bankruptcies	112	118	209	-5.1	-46.4	626	880	-28.9
Proposals	269	280	454	-3.9	-40.7	1,398	1,578	-11.4
Windsor - Sarnia	340	303	586	12.2	-42.0	1,758	2,239	-21.5
Bankruptcies	92	85	210	8.2	-56.2	591	927	-36.2
Proposals	248	218	376	13.8	-34.0	1,167	1,312	-11.1
Stratford - Bruce Peninsula	103	97	147	6.2	-29.9	531	614	-13.5
Bankruptcies	40	26	66	53.8	-39.4	212	271	-21.8
Proposals	63	71	81	-11.3	-22.2	319	343	-7.0
Northeast	113	475	765	-76.2	-85.2	2,205	3,032	-27.3
Bankruptcies	58	134	313	-56.7	-81.5	768	1,194	-35.7
Proposals	55	341	452	-83.9	-87.8	1,437	1,838	-21.8
Northwest	490	95	128	415.8	282.8	892	575	55.1
Bankruptcies	142	40	75	255.0	89.3	361	322	12.1
Proposals	348	55	53	532.7	556.6	531	253	109.9
Manitoba	557	585	781	-4.8	-28.7	2,773	3,098	-10.5
Bankruptcies	200	170	347	17.6	-42.4	903	1,418	-36.3
Proposals	357	415	434	-14.0	-17.7	1,870	1,680	11.3
Southeast	48	50	51	-4.0	-5.9	219	239	-8.4
Bankruptcies	21	20	26	5.0	-19.2	98	114	-14.0
Proposals	27	30	25	-10.0	8.0	121	125	-3.2
South Central	29	17	17	70.6	70.6	91	105	-13.3
Bankruptcies	8	7	13	14.3	-38.5	27	59	-54.2
Proposals	21	10	4	110.0	425.0	64	46	39.1

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

	Volume			% Change		12-Month Period Ending		
	Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Southwest	55	58	78	-5.2	-29.5	296	330	-10.3
Bankruptcies	24	19	31	26.3	-22.6	96	143	-32.9
Proposals	31	39	47	-20.5	-34.0	200	187	7.0
North Central	7	8	27	-12.5	-74.1	67	106	-36.8
Bankruptcies	3	2	12	50.0	-75.0	22	50	-56.0
Proposals	4	6	15	-33.3	-73.3	45	56	-19.6
Winnipeg	358	373	529	-4.0	-32.3	1,807	1,987	-9.1
Bankruptcies	116	99	227	17.2	-48.9	547	884	-38.1
Proposals	242	274	302	-11.7	-19.9	1,260	1,103	14.2
Interlake	29	44	42	-34.1	-31.0	155	190	-18.4
Bankruptcies	12	10	22	20.0	-45.5	56	103	-45.6
Proposals	17	34	20	-50.0	-15.0	99	87	13.8
Parklands	12	16	21	-25.0	-42.9	77	78	-1.3
Bankruptcies	6	9	6	-33.3	0.0	39	33	18.2
Proposals	6	7	15	-14.3	-60.0	38	45	-15.6
North	17	18	14	-5.6	21.4	58	60	-3.3
Bankruptcies	9	5	9	80.0	0.0	17	30	-43.3
Proposals	8	13	5	-38.5	60.0	41	30	36.7
Saskatchewan	552	564	825	-2.1	-33.1	2,924	3,353	-12.8
Bankruptcies	168	185	285	-9.2	-41.1	1,050	1,246	-15.7
Proposals	384	379	540	1.3	-28.9	1,874	2,107	-11.1
Regina - Moose Mountain	180	177	282	1.7	-36.2	991	1,168	-15.2
Bankruptcies	36	35	70	2.9	-48.6	267	355	-24.8
Proposals	144	142	212	1.4	-32.1	724	813	-10.9
Swift Current - Moose Jaw	57	54	79	5.6	-27.8	250	255	-2.0
Bankruptcies	23	25	35	-8.0	-34.3	107	121	-11.6
Proposals	34	29	44	17.2	-22.7	143	134	6.7
Saskatoon - Biggar	190	195	268	-2.6	-29.1	983	1,095	-10.2
Bankruptcies	67	67	108	0.0	-38.0	372	418	-11.0
Proposals	123	128	160	-3.9	-23.1	611	677	-9.7
Yorkton - Melville	43	31	46	38.7	-6.5	172	202	-14.9
Bankruptcies	11	8	10	37.5	10.0	61	91	-33.0
Proposals	32	23	36	39.1	-11.1	111	111	0.0
Prince Albert	70	101	134	-30.7	-47.8	480	579	-17.1
Bankruptcies	28	50	55	-44.0	-49.1	223	241	-7.5
Proposals	42	51	79	-17.6	-46.8	257	338	-24.0
Northern	12	6	15	100.0	-20.0	48	52	-7.7
Bankruptcies	3	0	7	n/a	-57.1	19	20	-5.0
Proposals	9	6	8	50.0	12.5	29	32	-9.4

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

	Volume			% Change		12-Month Period Ending		
	Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Alberta	2,779	2,726	4,215	1.9	-34.1	14,087	16,181	-12.9
Bankruptcies	795	741	1,396	7.3	-43.1	4,111	5,449	-24.6
Proposals	1,984	1,985	2,819	-0.1	-29.6	9,976	10,732	-7.0
Lethbridge - Medicine Hat	217	199	327	9.0	-33.6	1,090	1,255	-13.1
Bankruptcies	61	34	94	79.4	-35.1	278	403	-31.0
Proposals	156	165	233	-5.5	-33.0	812	852	-4.7
Camrose - Drumheller	75	111	138	-32.4	-45.7	515	554	-7.0
Bankruptcies	29	46	56	-37.0	-48.2	202	221	-8.6
Proposals	46	65	82	-29.2	-43.9	313	333	-6.0
Calgary	1,000	1,001	1,537	-0.1	-34.9	5,176	5,898	-12.2
Bankruptcies	307	282	520	8.9	-41.0	1,565	2,114	-26.0
Proposals	693	719	1,017	-3.6	-31.9	3,611	3,784	-4.6
Banff - Jasper - Rocky Mountain House	58	56	68	3.6	-14.7	265	257	3.1
Bankruptcies	20	15	30	33.3	-33.3	86	118	-27.1
Proposals	38	41	38	-7.3	0.0	179	139	28.8
Red Deer	160	212	271	-24.5	-41.0	933	1,060	-12.0
Bankruptcies	50	63	85	-20.6	-41.2	265	311	-14.8
Proposals	110	149	186	-26.2	-40.9	668	749	-10.8
Edmonton	1,012	911	1,449	11.1	-30.2	4,868	5,604	-13.1
Bankruptcies	244	225	451	8.4	-45.9	1,315	1,752	-24.9
Proposals	768	686	998	12.0	-23.0	3,553	3,852	-7.8
Athabasca - Grande Prairie - Peace River	148	127	213	16.5	-30.5	690	839	-17.8
Bankruptcies	45	41	82	9.8	-45.1	233	303	-23.1
Proposals	103	86	131	19.8	-21.4	457	536	-14.7
Wood Buffalo - Cold Lake	111	110	210	0.9	-47.1	550	712	-22.8
Bankruptcies	36	36	77	0.0	-53.2	164	227	-27.8
Proposals	75	74	133	1.4	-43.6	386	485	-20.4
British Columbia	1,750	1,849	2,925	-5.4	-40.2	9,089	10,934	-16.9
Bankruptcies	555	539	1,067	3.0	-48.0	3,079	4,044	-23.9
Proposals	1,195	1,310	1,858	-8.8	-35.7	6,010	6,890	-12.8
Vancouver Island and Coast	333	436	612	-23.6	-45.6	1,924	2,342	-17.8
Bankruptcies	108	133	256	-18.8	-57.8	691	916	-24.6
Proposals	225	303	356	-25.7	-36.8	1,233	1,426	-13.5
Lower Mainland - Southwest	1,006	972	1,621	3.5	-37.9	4,909	5,878	-16.5
Bankruptcies	303	262	543	15.6	-44.2	1,545	2,047	-24.5
Proposals	703	710	1,078	-1.0	-34.8	3,364	3,831	-12.2

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

	Volume			% Change		12-Month Period Ending		
	Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Thompson - Okanagan	226	250	405	-9.6	-44.2	1,293	1,592	-18.8
Bankruptcies	79	80	146	-1.3	-45.9	466	583	-20.1
Proposals	147	170	259	-13.5	-43.2	827	1,009	-18.0
Kootenay	57	58	95	-1.7	-40.0	274	327	-16.2
Bankruptcies	18	16	52	12.5	-65.4	93	150	-38.0
Proposals	39	42	43	-7.1	-9.3	181	177	2.3
Cariboo	77	67	118	14.9	-34.7	423	458	-7.6
Bankruptcies	30	29	52	3.4	-42.3	189	220	-14.1
Proposals	47	38	66	23.7	-28.8	234	238	-1.7
North Coast	15	20	12	-25.0	25.0	56	70	-20.0
Bankruptcies	4	4	4	0.0	0.0	19	28	-32.1
Proposals	11	16	8	-31.3	37.5	37	42	-11.9
Nechako	7	11	11	-36.4	-36.4	56	67	-16.4
Bankruptcies	2	4	5	-50.0	-60.0	23	32	-28.1
Proposals	5	7	6	-28.6	-16.7	33	35	-5.7
Northeast	30	35	50	-14.3	-40.0	156	198	-21.2
Bankruptcies	12	11	8	9.1	50.0	55	68	-19.1
Proposals	18	24	42	-25.0	-57.1	101	130	-22.3
Northwest Territories	15	9	18	66.7	-16.7	55	61	-9.8
Bankruptcies	2	3	4	-33.3	-50.0	12	15	-20.0
Proposals	13	6	14	116.7	-7.1	43	46	-6.5
Yukon	4	16	6	-75.0	-33.3	35	34	2.9
Bankruptcies	0	5	3	-100.0	-100.0	12	13	-7.7
Proposals	4	11	3	-63.6	33.3	23	21	9.5
Nunavut	3	3	0	0.0	n/a	8	4	100.0
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	3	3	0	0.0	n/a	8	4	100.0

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Newfoundland and Labrador	5	1	10	400.0	-50.0	18	41	-56.1
Bankruptcies	5	1	9	400.0	-44.4	13	37	-64.9
Proposals	0	0	1	n/a	-100.0	5	4	25.0
Avalon Peninsula	3	1	5	200.0	-40.0	12	22	-45.5
Bankruptcies	3	1	4	200.0	-25.0	8	19	-57.9
Proposals	0	0	1	n/a	-100.0	4	3	33.3
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	1	0	1	n/a	0.0	2	6	-66.7
Bankruptcies	1	0	1	n/a	0.0	2	6	-66.7
Proposals	0	0	0	n/a	n/a	0	0	n/a
Notre Dame - Central Bonavista Bay	1	0	4	n/a	-75.0	4	13	-69.2
Bankruptcies	1	0	4	n/a	-75.0	3	12	-75.0
Proposals	0	0	0	n/a	n/a	1	1	0.0
Prince Edward Island	0	1	2	-100.0	-100.0	5	7	-28.6
Bankruptcies	0	0	1	n/a	-100.0	4	6	-33.3
Proposals	0	1	1	-100.0	-100.0	1	1	0.0
Nova Scotia	1	2	12	-50.0	-91.7	29	53	-45.3
Bankruptcies	1	2	8	-50.0	-87.5	27	44	-38.6
Proposals	0	0	4	n/a	-100.0	2	9	-77.8
Cape Breton	0	1	2	-100.0	-100.0	2	8	-75.0
Bankruptcies	0	1	1	-100.0	-100.0	2	7	-71.4
Proposals	0	0	1	n/a	-100.0	0	1	-100.0
North Shore	0	0	0	n/a	n/a	4	5	-20.0
Bankruptcies	0	0	0	n/a	n/a	4	5	-20.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Annapolis Valley	0	0	1	n/a	-100.0	3	5	-40.0
Bankruptcies	0	0	1	n/a	-100.0	3	4	-25.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
Southern	0	0	0	n/a	n/a	6	6	0.0
Bankruptcies	0	0	0	n/a	n/a	6	4	50.0
Proposals	0	0	0	n/a	n/a	0	2	-100.0
Halifax	0	1	9	-100.0	-100.0	12	29	-58.6
Bankruptcies	0	1	6	-100.0	-100.0	10	24	-58.3
Proposals	0	0	3	n/a	-100.0	2	5	-60.0

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

	Volume			% Change		12-Month Period Ending		
	Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
New Brunswick	5	5	14	0.0	-64.3	18	49	-63.3
Bankruptcies	3	3	9	0.0	-66.7	13	37	-64.9
Proposals	2	2	5	0.0	-60.0	5	12	-58.3
Campbellton - Miramichi	2	1	3	100.0	-33.3	4	6	-33.3
Bankruptcies	1	0	2	n/a	-50.0	2	4	-50.0
Proposals	1	1	1	0.0	0.0	2	2	0.0
Moncton - Richibucto	1	1	5	0.0	-80.0	4	20	-80.0
Bankruptcies	0	0	4	n/a	-100.0	1	17	-94.1
Proposals	1	1	1	0.0	0.0	3	3	0.0
Saint John - St. Stephen	0	0	2	n/a	-100.0	4	11	-63.6
Bankruptcies	0	0	1	n/a	-100.0	4	8	-50.0
Proposals	0	0	1	n/a	-100.0	0	3	-100.0
Fredericton - Oromocto	0	0	2	n/a	-100.0	0	5	-100.0
Bankruptcies	0	0	2	n/a	-100.0	0	4	-100.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
Edmundston - Woodstock	2	3	2	-33.3	0.0	6	7	-14.3
Bankruptcies	2	3	0	-33.3	n/a	6	4	50.0
Proposals	0	0	2	n/a	-100.0	0	3	-100.0
Quebec	368	322	445	14.3	-17.3	1,760	2,131	-17.4
Bankruptcies	302	253	340	19.4	-11.2	1,337	1,647	-18.8
Proposals	66	69	105	-4.3	-37.1	423	484	-12.6
Gaspésie - Îles-de-la-Madeleine	2	1	3	100.0	-33.3	14	14	0.0
Bankruptcies	2	1	3	100.0	-33.3	12	14	-14.3
Proposals	0	0	0	n/a	n/a	2	0	n/a
Bas-Saint-Laurent	8	5	6	60.0	33.3	47	37	27.0
Bankruptcies	7	4	6	75.0	16.7	36	33	9.1
Proposals	1	1	0	0.0	n/a	11	4	175.0
Capitale-Nationale	37	21	34	76.2	8.8	178	199	-10.6
Bankruptcies	37	17	25	117.6	48.0	146	153	-4.6
Proposals	0	4	9	-100.0	-100.0	32	46	-30.4
Chaudière - Appalaches	15	15	20	0.0	-25.0	90	102	-11.8
Bankruptcies	14	15	14	-6.7	0.0	74	80	-7.5
Proposals	1	0	6	n/a	-83.3	16	22	-27.3
Estrie	10	14	11	-28.6	-9.1	57	43	32.6
Bankruptcies	9	9	7	0.0	28.6	44	35	25.7
Proposals	1	5	4	-80.0	-75.0	13	8	62.5
Centre-du-Québec	9	12	13	-25.0	-30.8	59	46	28.3
Bankruptcies	8	9	10	-11.1	-20.0	43	35	22.9
Proposals	1	3	3	-66.7	-66.7	16	11	45.5

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

	Volume			% Change		12-Month Period Ending		
	Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Montréal	62	58	95	6.9	-34.7	306	397	-22.9
Bankruptcies	55	47	73	17.0	-24.7	245	308	-20.5
Proposals	7	11	22	-36.4	-68.2	61	89	-31.5
Montréal	131	97	115	35.1	13.9	521	571	-8.8
Bankruptcies	94	70	94	34.3	0.0	360	441	-18.4
Proposals	37	27	21	37.0	76.2	161	130	23.8
Laval	16	25	27	-36.0	-40.7	83	105	-21.0
Bankruptcies	14	18	18	-22.2	-22.2	63	74	-14.9
Proposals	2	7	9	-71.4	-77.8	20	31	-35.5
Lanaudière	15	10	25	50.0	-40.0	66	129	-48.8
Bankruptcies	14	8	14	75.0	0.0	51	96	-46.9
Proposals	1	2	11	-50.0	-90.9	15	33	-54.5
Laurentides	20	23	42	-13.0	-52.4	122	175	-30.3
Bankruptcies	13	21	32	-38.1	-59.4	98	140	-30.0
Proposals	7	2	10	250.0	-30.0	24	35	-31.4
Outaouais	10	6	13	66.7	-23.1	59	94	-37.2
Bankruptcies	6	6	9	0.0	-33.3	41	64	-35.9
Proposals	4	0	4	n/a	0.0	18	30	-40.0
Abitibi - Témiscamingue	8	7	8	14.3	0.0	26	36	-27.8
Bankruptcies	7	7	7	0.0	0.0	22	31	-29.0
Proposals	1	0	1	n/a	0.0	4	5	-20.0
Mauricie	9	13	15	-30.8	-40.0	54	72	-25.0
Bankruptcies	8	9	13	-11.1	-38.5	38	57	-33.3
Proposals	1	4	2	-75.0	-50.0	16	15	6.7
Saguenay - Lac-Saint-Jean	10	9	13	11.1	-23.1	51	74	-31.1
Bankruptcies	9	7	12	28.6	-25.0	43	60	-28.3
Proposals	1	2	1	-50.0	0.0	8	14	-42.9
Côte-Nord	3	3	1	0.0	200.0	13	21	-38.1
Bankruptcies	3	3	1	0.0	200.0	12	16	-25.0
Proposals	0	0	0	n/a	n/a	1	5	-80.0
Nord-du-Québec	1	1	0	0.0	n/a	2	2	0.0
Bankruptcies	1	1	0	0.0	n/a	2	2	0.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Ontario	173	179	212	-3.4	-18.4	779	950	-18.0
Bankruptcies	129	134	154	-3.7	-16.2	546	691	-21.0
Proposals	44	45	58	-2.2	-24.1	233	259	-10.0
Ottawa	16	17	35	-5.9	-54.3	90	138	-34.8
Bankruptcies	10	15	24	-33.3	-58.3	65	106	-38.7
Proposals	6	2	11	200.0	-45.5	25	32	-21.9

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

	Volume			% Change		12-Month Period Ending		
	Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Kingston - Pembroke	3	1	5	200.0	-40.0	9	21	-57.1
Bankruptcies	3	1	3	200.0	0.0	9	12	-25.0
Proposals	0	0	2	n/a	-100.0	0	9	-100.0
Muskoka - Kawarthas	4	7	4	-42.9	0.0	14	13	7.7
Bankruptcies	4	5	4	-20.0	0.0	11	11	0.0
Proposals	0	2	0	-100.0	n/a	3	2	50.0
Toronto	111	114	105	-2.6	5.7	473	493	-4.1
Bankruptcies	86	89	74	-3.4	16.2	328	357	-8.1
Proposals	25	25	31	0.0	-19.4	145	136	6.6
Kitchener - Waterloo - Barrie	9	14	9	-35.7	0.0	53	69	-23.2
Bankruptcies	6	10	7	-40.0	-14.3	35	50	-30.0
Proposals	3	4	2	-25.0	50.0	18	19	-5.3
Hamilton - Niagara Peninsula	13	9	28	44.4	-53.6	49	100	-51.0
Bankruptcies	7	6	25	16.7	-72.0	37	76	-51.3
Proposals	6	3	3	100.0	100.0	12	24	-50.0
London	4	6	7	-33.3	-42.9	32	31	3.2
Bankruptcies	2	1	7	100.0	-71.4	15	22	-31.8
Proposals	2	5	0	-60.0	n/a	17	9	88.9
Windsor - Sarnia	4	3	8	33.3	-50.0	25	38	-34.2
Bankruptcies	4	1	5	300.0	-20.0	18	28	-35.7
Proposals	0	2	3	-100.0	-100.0	7	10	-30.0
Stratford - Bruce Peninsula	3	4	3	-25.0	0.0	10	8	25.0
Bankruptcies	3	3	1	0.0	200.0	9	5	80.0
Proposals	0	1	2	-100.0	-100.0	1	3	-66.7
Northeast	0	1	5	-100.0	-100.0	13	29	-55.2
Bankruptcies	0	1	3	-100.0	-100.0	10	17	-41.2
Proposals	0	0	2	n/a	-100.0	3	12	-75.0
Northwest	6	1	1	500.0	500.0	8	4	100.0
Bankruptcies	3	1	0	200.0	n/a	5	3	66.7
Proposals	3	0	1	n/a	200.0	3	1	200.0
Manitoba	10	12	9	-16.7	11.1	40	35	14.3
Bankruptcies	9	11	8	-18.2	12.5	31	31	0.0
Proposals	1	1	1	0.0	0.0	9	4	125.0
Southeast	0	1	2	-100.0	-100.0	2	6	-66.7
Bankruptcies	0	1	2	-100.0	-100.0	2	6	-66.7
Proposals	0	0	0	n/a	n/a	0	0	n/a
South Central	0	1	0	-100.0	n/a	1	2	-50.0
Bankruptcies	0	1	0	-100.0	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		
	Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Southwest	3	2	0	50.0	n/a	6	7	-14.3
Bankruptcies	3	2	0	50.0	n/a	6	7	-14.3
Proposals	0	0	0	n/a	n/a	0	0	n/a
North Central	1	0	0	n/a	n/a	1	1	0.0
Bankruptcies	1	0	0	n/a	n/a	1	1	0.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Winnipeg	5	6	5	-16.7	0.0	20	17	17.6
Bankruptcies	4	6	4	-33.3	0.0	17	14	21.4
Proposals	1	0	1	n/a	0.0	3	3	0.0
Interlake	0	1	0	-100.0	n/a	2	0	n/a
Bankruptcies	0	1	0	-100.0	n/a	2	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Parklands	1	0	1	n/a	0.0	1	1	0.0
Bankruptcies	1	0	1	n/a	0.0	1	1	0.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
North	0	1	1	-100.0	-100.0	2	1	100.0
Bankruptcies	0	0	1	n/a	-100.0	1	1	0.0
Proposals	0	1	0	-100.0	n/a	1	0	n/a
Saskatchewan	8	7	24	14.3	-66.7	76	97	-21.6
Bankruptcies	5	4	16	25.0	-68.8	58	56	3.6
Proposals	3	3	8	0.0	-62.5	18	41	-56.1
Regina - Moose Mountain	3	3	12	0.0	-75.0	34	49	-30.6
Bankruptcies	3	2	8	50.0	-62.5	24	27	-11.1
Proposals	0	1	4	-100.0	-100.0	10	22	-54.5
Swift Current - Moose Jaw	0	0	8	n/a	-100.0	9	16	-43.8
Bankruptcies	0	0	4	n/a	-100.0	7	8	-12.5
Proposals	0	0	4	n/a	-100.0	2	8	-75.0
Saskatoon - Biggar	1	4	0	-75.0	n/a	18	17	5.9
Bankruptcies	0	2	0	-100.0	n/a	15	12	25.0
Proposals	1	2	0	-50.0	n/a	3	5	-40.0
Yorkton - Melville	0	0	3	n/a	-100.0	9	7	28.6
Bankruptcies	0	0	3	n/a	-100.0	9	5	80.0
Proposals	0	0	0	n/a	n/a	0	2	-100.0
Prince Albert	4	0	1	n/a	300.0	6	8	-25.0
Bankruptcies	2	0	1	n/a	100.0	3	4	-25.0
Proposals	2	0	0	n/a	n/a	3	4	-25.0
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		
	Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Alberta	33	37	60	-10.8	-45.0	176	222	-20.7
Bankruptcies	28	22	43	27.3	-34.9	130	167	-22.2
Proposals	5	15	17	-66.7	-70.6	46	55	-16.4
Lethbridge - Medicine Hat	0	0	1	n/a	-100.0	1	7	-85.7
Bankruptcies	0	0	0	n/a	n/a	1	4	-75.0
Proposals	0	0	1	n/a	-100.0	0	3	-100.0
Camrose - Drumheller	0	2	2	-100.0	-100.0	11	8	37.5
Bankruptcies	0	1	2	-100.0	-100.0	9	8	12.5
Proposals	0	1	0	-100.0	n/a	2	0	n/a
Calgary	11	17	18	-35.3	-38.9	77	97	-20.6
Bankruptcies	8	8	15	0.0	-46.7	53	73	-27.4
Proposals	3	9	3	-66.7	0.0	24	24	0.0
Banff - Jasper - Rocky Mountain House	4	1	2	300.0	100.0	7	6	16.7
Bankruptcies	2	1	2	100.0	0.0	3	5	-40.0
Proposals	2	0	0	n/a	n/a	4	1	300.0
Red Deer	1	0	3	n/a	-66.7	5	8	-37.5
Bankruptcies	1	0	2	n/a	-50.0	4	6	-33.3
Proposals	0	0	1	n/a	-100.0	1	2	-50.0
Edmonton	9	13	31	-30.8	-71.0	54	78	-30.8
Bankruptcies	9	10	20	-10.0	-55.0	44	58	-24.1
Proposals	0	3	11	-100.0	-100.0	10	20	-50.0
Athabasca - Grande Prairie - Peace River	6	0	2	n/a	200.0	12	6	100.0
Bankruptcies	6	0	1	n/a	500.0	10	5	100.0
Proposals	0	0	1	n/a	-100.0	2	1	100.0
Wood Buffalo - Cold Lake	2	4	0	-50.0	n/a	8	7	14.3
Bankruptcies	2	2	0	0.0	n/a	6	6	0.0
Proposals	0	2	0	-100.0	n/a	2	1	100.0
British Columbia	24	41	37	-41.5	-35.1	121	132	-8.3
Bankruptcies	20	21	28	-4.8	-28.6	72	91	-20.9
Proposals	4	20	9	-80.0	-55.6	49	41	19.5
Vancouver Island and Coast	1	3	2	-66.7	-50.0	9	18	-50.0
Bankruptcies	1	3	2	-66.7	-50.0	9	13	-30.8
Proposals	0	0	0	n/a	n/a	0	5	-100.0
Lower Mainland - Southwest	17	27	30	-37.0	-43.3	86	90	-4.4
Bankruptcies	14	14	23	0.0	-39.1	50	64	-21.9
Proposals	3	13	7	-76.9	-57.1	36	26	38.5

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

	Volume			% Change		12-Month Period Ending		
	Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Thompson - Okanagan	1	8	4	-87.5	-75.0	15	16	-6.3
Bankruptcies	1	1	3	0.0	-66.7	5	8	-37.5
Proposals	0	7	1	-100.0	-100.0	10	8	25.0
Kootenay	1	1	1	0.0	0.0	3	4	-25.0
Bankruptcies	1	1	0	0.0	n/a	3	2	50.0
Proposals	0	0	1	n/a	-100.0	0	2	-100.0
Cariboo	0	2	0	-100.0	n/a	3	1	200.0
Bankruptcies	0	2	0	-100.0	n/a	2	1	100.0
Proposals	0	0	0	n/a	n/a	1	0	n/a
North Coast	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nechako	1	0	0	n/a	n/a	1	1	0.0
Bankruptcies	1	0	0	n/a	n/a	1	1	0.0
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	2	n/a	-100.0	0	2	-100.0
Bankruptcies	0	0	1	n/a	-100.0	0	1	-100.0
Proposals	0	0	1	n/a	-100.0	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	1	0	0	n/a	n/a	3	0	n/a
Bankruptcies	1	0	0	n/a	n/a	3	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
St. John's	N.L.	169	128	319	32.0	-47.0	814	1,252	-35.0
Bankruptcies		70	59	142	18.6	-50.7	346	557	-37.9
Proposals		99	69	177	43.5	-44.1	468	695	-32.7
Halifax	N.S.	288	279	486	3.2	-40.7	1,596	2,059	-22.5
Bankruptcies		121	126	258	-4.0	-53.1	727	1,116	-34.9
Proposals		167	153	228	9.2	-26.8	869	943	-7.8
Moncton	N.B.	157	135	276	16.3	-43.1	769	1,046	-26.5
Bankruptcies		85	61	118	39.3	-28.0	339	491	-31.0
Proposals		72	74	158	-2.7	-54.4	430	555	-22.5
Saint John	N.B.	115	107	203	7.5	-43.3	653	784	-16.7
Bankruptcies		49	49	106	0.0	-53.8	294	392	-25.0
Proposals		66	58	97	13.8	-32.0	359	392	-8.4
Saguenay	Que.	123	94	242	30.9	-49.2	682	940	-27.4
Bankruptcies		64	52	113	23.1	-43.4	360	494	-27.1
Proposals		59	42	129	40.5	-54.3	322	446	-27.8
Québec	Que.	545	414	963	31.6	-43.4	2,912	3,822	-23.8
Bankruptcies		247	201	482	22.9	-48.8	1,315	1,992	-34.0
Proposals		298	213	481	39.9	-38.0	1,597	1,830	-12.7
Sherbrooke	Que.	150	99	233	51.5	-35.6	810	1,043	-22.3
Bankruptcies		73	63	138	15.9	-47.1	445	610	-27.0
Proposals		77	36	95	113.9	-18.9	365	433	-15.7
Trois-Rivières	Que.	124	91	242	36.3	-48.8	692	934	-25.9
Bankruptcies		64	41	149	56.1	-57.0	354	556	-36.3
Proposals		60	50	93	20.0	-35.5	338	378	-10.6
Montréal	Que.	2,411	2,116	4,914	13.9	-50.9	13,818	18,826	-26.6
Bankruptcies		1,067	930	2,199	14.7	-51.5	5,891	8,477	-30.5
Proposals		1,344	1,186	2,715	13.3	-50.5	7,927	10,349	-23.4
Ottawa - Gatineau	Ont./ Que.	702	668	1,271	5.1	-44.8	3,780	4,992	-24.3
Bankruptcies		245	236	499	3.8	-50.9	1,385	1,938	-28.5
Proposals		457	432	772	5.8	-40.8	2,395	3,054	-21.6
Kingston	Ont.	80	71	162	12.7	-50.6	442	559	-20.9
Bankruptcies		27	25	67	8.0	-59.7	151	223	-32.3
Proposals		53	46	95	15.2	-44.2	291	336	-13.4
Peterborough	Ont.	54	55	122	-1.8	-55.7	304	396	-23.2
Bankruptcies		11	9	28	22.2	-60.7	79	112	-29.5
Proposals		43	46	94	-6.5	-54.3	225	284	-20.8
Oshawa	Ont.	223	196	390	13.8	-42.8	1,230	1,398	-12.0
Bankruptcies		48	66	114	-27.3	-57.9	310	424	-26.9
Proposals		175	130	276	34.6	-36.6	920	974	-5.5

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

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Toronto	Ont.	3,185	3,010	4,432	5.8	-28.1	14,928	16,462	-9.3
Bankruptcies		716	664	1,218	7.8	-41.2	3,459	4,608	-24.9
Proposals		2,469	2,346	3,214	5.2	-23.2	11,469	11,854	-3.2
Hamilton	Ont.	373	342	571	9.1	-34.7	1,798	2,167	-17.0
Bankruptcies		114	102	178	11.8	-36.0	514	701	-26.7
Proposals		259	240	393	7.9	-34.1	1,284	1,466	-12.4
St. Catharines - Niagara	Ont.	216	223	359	-3.1	-39.8	1,172	1,416	-17.2
Bankruptcies		79	75	138	5.3	-42.8	401	544	-26.3
Proposals		137	148	221	-7.4	-38.0	771	872	-11.6
Kitchener	Ont.	263	251	463	4.8	-43.2	1,282	1,701	-24.6
Bankruptcies		71	62	159	14.5	-55.3	357	593	-39.8
Proposals		192	189	304	1.6	-36.8	925	1,108	-16.5
Brantford	Ont.	77	70	121	10.0	-36.4	370	438	-15.5
Bankruptcies		20	18	28	11.1	-28.6	95	142	-33.1
Proposals		57	52	93	9.6	-38.7	275	296	-7.1
Guelph	Ont.	53	64	119	-17.2	-55.5	368	430	-14.4
Bankruptcies		19	17	43	11.8	-55.8	125	188	-33.5
Proposals		34	47	76	-27.7	-55.3	243	242	0.4
London	Ont.	274	284	515	-3.5	-46.8	1,484	1,861	-20.3
Bankruptcies		73	88	160	-17.0	-54.4	461	662	-30.4
Proposals		201	196	355	2.6	-43.4	1,023	1,199	-14.7
Windsor	Ont.	179	149	309	20.1	-42.1	886	1,131	-21.7
Bankruptcies		45	39	106	15.4	-57.5	278	451	-38.4
Proposals		134	110	203	21.8	-34.0	608	680	-10.6
Barrie	Ont.	135	142	224	-4.9	-39.7	791	916	-13.6
Bankruptcies		29	39	61	-25.6	-52.5	193	267	-27.7
Proposals		106	103	163	2.9	-35.0	598	649	-7.9
Greater Sudbury	Ont.	146	124	234	17.7	-37.6	794	936	-15.2
Bankruptcies		40	37	80	8.1	-50.0	251	337	-25.5
Proposals		106	87	154	21.8	-31.2	543	599	-9.3
Thunder Bay	Ont.	68	55	89	23.6	-23.6	331	383	-13.6
Bankruptcies		41	29	49	41.4	-16.3	197	218	-9.6
Proposals		27	26	40	3.8	-32.5	134	165	-18.8
Winnipeg	Man.	350	378	537	-7.4	-34.8	1,788	2,020	-11.5
Bankruptcies		115	97	228	18.6	-49.6	541	907	-40.4
Proposals		235	281	309	-16.4	-23.9	1,247	1,113	12.0
Regina	Sask.	143	129	217	10.9	-34.1	739	901	-18.0
Bankruptcies		26	25	49	4.0	-46.9	187	250	-25.2
Proposals		117	104	168	12.5	-30.4	552	651	-15.2

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

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Saskatoon	Sask.	165	172	239	-4.1	-31.0	860	978	-12.1
Bankruptcies		59	60	93	-1.7	-36.6	324	361	-10.2
Proposals		106	112	146	-5.4	-27.4	536	617	-13.1
Calgary	Alta.	879	884	1,372	-0.6	-35.9	4,562	5,298	-13.9
Bankruptcies		274	245	469	11.8	-41.6	1,382	1,889	-26.8
Proposals		605	639	903	-5.3	-33.0	3,180	3,409	-6.7
Edmonton	Alta.	912	821	1,329	11.1	-31.4	4,418	5,154	-14.3
Bankruptcies		223	203	418	9.9	-46.7	1,198	1,619	-26.0
Proposals		689	618	911	11.5	-24.4	3,220	3,535	-8.9
Kelowna	B.C.	87	93	131	-6.5	-33.6	468	569	-17.8
Bankruptcies		32	28	42	14.3	-23.8	167	198	-15.7
Proposals		55	65	89	-15.4	-38.2	301	371	-18.9
Abbotsford	B.C.	63	77	107	-18.2	-41.1	345	422	-18.2
Bankruptcies		21	18	43	16.7	-51.2	112	161	-30.4
Proposals		42	59	64	-28.8	-34.4	233	261	-10.7
Vancouver	B.C.	814	785	1,372	3.7	-40.7	4,027	4,949	-18.6
Bankruptcies		234	201	425	16.4	-44.9	1,208	1,622	-25.5
Proposals		580	584	947	-0.7	-38.8	2,819	3,327	-15.3
Victoria	B.C.	152	224	268	-32.1	-43.3	882	1,070	-17.6
Bankruptcies		34	58	76	-41.4	-55.3	246	312	-21.2
Proposals		118	166	192	-28.9	-38.5	636	758	-16.1

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
St. John's	N.L.	3	0	3	n/a	0.0	8	17	-52.9
Bankruptcies		3	0	2	n/a	50.0	7	14	-50.0
Proposals		0	0	1	n/a	-100.0	1	3	-66.7
Halifax	N.S.	0	1	9	-100.0	-100.0	12	29	-58.6
Bankruptcies		0	1	6	-100.0	-100.0	10	24	-58.3
Proposals		0	0	3	n/a	-100.0	2	5	-60.0
Moncton	N.B.	1	1	4	0.0	-75.0	4	14	-71.4
Bankruptcies		0	0	3	n/a	-100.0	1	11	-90.9
Proposals		1	1	1	0.0	0.0	3	3	0.0
Saint John	N.B.	0	0	1	n/a	-100.0	3	7	-57.1
Bankruptcies		0	0	0	n/a	n/a	3	5	-40.0
Proposals		0	0	1	n/a	-100.0	0	2	-100.0
Saguenay	Que.	5	6	12	-16.7	-58.3	27	46	-41.3
Bankruptcies		5	4	11	25.0	-54.5	24	40	-40.0
Proposals		0	2	1	-100.0	-100.0	3	6	-50.0
Québec	Que.	43	27	42	59.3	2.4	200	219	-8.7
Bankruptcies		43	23	30	87.0	43.3	168	170	-1.2
Proposals		0	4	12	-100.0	-100.0	32	49	-34.7
Sherbrooke	Que.	7	10	7	-30.0	0.0	42	32	31.3
Bankruptcies		6	7	3	-14.3	100.0	33	25	32.0
Proposals		1	3	4	-66.7	-75.0	9	7	28.6
Trois-Rivières	Que.	2	11	10	-81.8	-80.0	30	50	-40.0
Bankruptcies		2	7	9	-71.4	-77.8	23	41	-43.9
Proposals		0	4	1	-100.0	-100.0	7	9	-22.2
Montréal	Que.	213	181	245	17.7	-13.1	926	1,121	-17.4
Bankruptcies		164	142	187	15.5	-12.3	690	859	-19.7
Proposals		49	39	58	25.6	-15.5	236	262	-9.9
Ottawa - Gatineau	Ont./ Que.	22	20	36	10.0	-38.9	125	181	-30.9
Bankruptcies		14	18	24	-22.2	-41.7	89	127	-29.9
Proposals		8	2	12	300.0	-33.3	36	54	-33.3
Kingston	Ont.	1	0	0	n/a	n/a	2	2	0.0
Bankruptcies		1	0	0	n/a	n/a	2	1	100.0
Proposals		0	0	0	n/a	n/a	0	1	-100.0
Peterborough	Ont.	0	1	1	-100.0	-100.0	1	3	-66.7
Bankruptcies		0	1	1	-100.0	-100.0	1	3	-66.7
Proposals		0	0	0	0.0	0.0	0	0	0.0
Oshawa	Ont.	2	2	6	0.0	-66.7	11	25	-56.0
Bankruptcies		2	1	3	100.0	-33.3	8	19	-57.9
Proposals		0	1	3	-100.0	-100.0	3	6	-50.0

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

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Toronto	Ont.	107	109	93	-1.8	15.1	453	456	-0.7
Bankruptcies		83	87	69	-4.6	20.3	314	329	-4.6
Proposals		24	22	24	9.1	0.0	139	127	9.4
Hamilton	Ont.	9	6	19	50.0	-52.6	23	60	-61.7
Bankruptcies		6	4	17	50.0	-64.7	18	48	-62.5
Proposals		3	2	2	50.0	50.0	5	12	-58.3
St. Catharines - Niagara	Ont.	2	2	7	0.0	-71.4	14	24	-41.7
Bankruptcies		0	1	6	-100.0	-100.0	9	19	-52.6
Proposals		2	1	1	100.0	100.0	5	5	0.0
Kitchener	Ont.	4	6	4	-33.3	0.0	14	32	-56.3
Bankruptcies		2	5	3	-60.0	-33.3	9	24	-62.5
Proposals		2	1	1	100.0	100.0	5	8	-37.5
Brantford	Ont.	2	1	1	100.0	100.0	6	9	-33.3
Bankruptcies		1	1	1	0.0	0.0	5	3	66.7
Proposals		1	0	0	n/a	n/a	1	6	-83.3
Guelph	Ont.	1	4	0	-75.0	n/a	11	5	120.0
Bankruptcies		1	3	0	-66.7	n/a	7	3	133.3
Proposals		0	1	0	-100.0	n/a	4	2	100.0
London	Ont.	3	6	6	-50.0	-50.0	24	22	9.1
Bankruptcies		1	1	6	0.0	-83.3	10	15	-33.3
Proposals		2	5	0	-60.0	n/a	14	7	100.0
Windsor	Ont.	1	3	5	-66.7	-80.0	15	22	-31.8
Bankruptcies		1	1	5	0.0	-80.0	11	17	-35.3
Proposals		0	2	0	-100.0	n/a	4	5	-20.0
Barrie	Ont.	3	2	1	50.0	200.0	14	11	27.3
Bankruptcies		2	0	0	n/a	n/a	9	7	28.6
Proposals		1	2	1	-50.0	0.0	5	4	25.0
Greater Sudbury	Ont.	0	1	0	-100.0	n/a	4	5	-20.0
Bankruptcies		0	1	0	-100.0	n/a	3	3	0.0
Proposals		0	0	0	n/a	n/a	1	2	-50.0
Thunder Bay	Ont.	0	1	1	-100.0	-100.0	2	3	-33.3
Bankruptcies		0	1	0	-100.0	n/a	2	2	0.0
Proposals		0	0	1	n/a	-100.0	0	1	-100.0
Winnipeg	Man.	5	7	7	-28.6	-28.6	21	20	5.0
Bankruptcies		4	7	6	-42.9	-33.3	18	17	5.9
Proposals		1	0	1	n/a	0.0	3	3	0.0
Regina	Sask.	3	2	9	50.0	-66.7	31	34	-8.8
Bankruptcies		3	1	7	200.0	-57.1	22	21	4.8
Proposals		0	1	2	-100.0	-100.0	9	13	-30.8

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

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2020	Q2 2020	Q3 2019	Q2 2020 to Q3 2020	Q3 2019 to Q3 2020	09-30-2020	09-30-2019	% Change
Saskatoon	Sask.	1	2	0	-50.0	n/a	14	11	27.3
Bankruptcies		0	0	0	n/a	n/a	11	8	37.5
Proposals		1	2	0	-50.0	n/a	3	3	0.0
Calgary	Alta.	10	17	17	-41.2	-41.2	72	84	-14.3
Bankruptcies		7	7	14	0.0	-50.0	49	66	-25.8
Proposals		3	10	3	-70.0	0.0	23	18	27.8
Edmonton	Alta.	7	12	28	-41.7	-75.0	50	72	-30.6
Bankruptcies		7	10	18	-30.0	-61.1	41	53	-22.6
Proposals		0	2	10	-100.0	-100.0	9	19	-52.6
Kelowna	B.C.	0	3	1	-100.0	-100.0	7	3	133.3
Bankruptcies		0	1	0	-100.0	n/a	4	1	300.0
Proposals		0	2	1	-100.0	-100.0	3	2	50.0
Abbotsford	B.C.	0	0	0	n/a	n/a	1	6	-83.3
Bankruptcies		0	0	0	n/a	n/a	1	5	-80.0
Proposals		0	0	0	n/a	n/a	0	1	-100.0
Vancouver	B.C.	15	23	27	-34.8	-44.4	71	77	-7.8
Bankruptcies		12	13	22	-7.7	-45.5	40	54	-25.9
Proposals		3	10	5	-70.0	-40.0	31	23	34.8
Victoria	B.C.	0	1	0	-100.0	n/a	5	13	-61.5
Bankruptcies		0	1	0	-100.0	n/a	5	9	-44.4
Proposals		0	0	0	n/a	n/a	0	4	-100.0