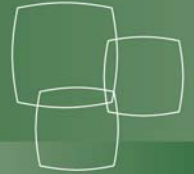




Industry Canada
Office of the Superintendent
of Bankruptcy Canada

Industrie Canada
Bureau du surintendant
des faillites Canada



Insolvency Statistics in Canada

Fourth Quarter of 2014



Canada 



Protecting the
Integrity of the
Insolvency System

Protéger l'intégrité
du système
d'insolvabilité

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Glossary

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

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

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.

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*.

NAICS: North American Industry Classification System.

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 Statistics Canada's geographical definitions of the CMAs, go to:

<http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm>.

Economic Region (ER): Standard geographical units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to:

<http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm>.

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q4 2014	Q4 2013 to Q4 2014	12-31-2014	12-31-2013	% Change
Newfoundland and Labrador	374	381	378	-1.8	-1.1	1,575	1,710	-7.9
Bankruptcies	312	325	332	-4.0	-6.0	1,375	1,545	-11.0
Proposals	62	56	46	10.7	34.8	200	165	21.2
Prince Edward Island	167	217	170	-23.0	-1.8	739	640	15.5
Bankruptcies	106	157	114	-32.5	-7.0	515	458	12.4
Proposals	61	60	56	1.7	8.9	224	182	23.1
Nova Scotia	1,302	1,395	1,144	-6.7	13.8	5,304	4,771	11.2
Bankruptcies	956	999	837	-4.3	14.2	3,778	3,379	11.8
Proposals	346	396	307	-12.6	12.7	1,526	1,392	9.6
New Brunswick	1,107	1,149	1,015	-3.7	9.1	4,395	4,037	8.9
Bankruptcies	786	805	713	-2.4	10.2	3,089	2,910	6.2
Proposals	321	344	302	-6.7	6.3	1,306	1,127	15.9
Quebec	11,210	10,650	10,430	5.3	7.5	43,891	42,127	4.2
Bankruptcies	6,546	6,317	6,428	3.6	1.8	26,137	26,812	-2.5
Proposals	4,664	4,333	4,002	7.6	16.5	17,754	15,315	15.9
Ontario	10,274	10,303	10,960	-0.3	-6.3	42,198	45,354	-7.0
Bankruptcies	4,999	4,907	5,609	1.9	-10.9	20,069	22,731	-11.7
Proposals	5,275	5,396	5,351	-2.2	-1.4	22,129	22,623	-2.2
Manitoba	510	508	500	0.4	2.0	1,948	1,919	1.5
Bankruptcies	336	334	340	0.6	-1.2	1,248	1,269	-1.7
Proposals	174	174	160	0.0	8.8	700	650	7.7
Saskatchewan	482	526	438	-8.4	10.0	2,062	1,805	14.2
Bankruptcies	269	288	262	-6.6	2.7	1,182	1,106	6.9
Proposals	213	238	176	-10.5	21.0	880	699	25.9
Alberta	2,047	2,006	1,916	2.0	6.8	8,422	8,452	-0.4
Bankruptcies	926	921	1,027	0.5	-9.8	3,964	4,826	-17.9
Proposals	1,121	1,085	889	3.3	26.1	4,458	3,626	22.9
British Columbia	2,805	2,876	2,935	-2.5	-4.4	11,639	12,057	-3.5
Bankruptcies	1,474	1,554	1,795	-5.1	-17.9	6,545	7,319	-10.6
Proposals	1,331	1,322	1,140	0.7	16.8	5,094	4,738	7.5
Northwest Territories	16	8	18	100.0	-11.1	49	51	-3.9
Bankruptcies	10	3	11	233.3	-9.1	26	31	-16.1
Proposals	6	5	7	20.0	-14.3	23	20	15.0
Yukon	9	11	11	-18.2	-18.2	40	31	29.0
Bankruptcies	2	7	8	-71.4	-75.0	22	22	0.0
Proposals	7	4	3	75.0	133.3	18	9	100.0
Nunavut	3	1	2	200.0	50.0	7	5	40.0
Bankruptcies	3	0	1	--	200.0	5	3	66.7
Proposals	0	1	1	-100.0	-100.0	2	2	0.0
Canada	30,306	30,031	29,917	0.9	1.3	122,269	122,959	-0.6
Bankruptcies	16,725	16,617	17,477	0.6	-4.3	67,955	72,411	-6.2
Proposals	13,581	13,414	12,440	1.2	9.2	54,314	50,548	7.5

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q4 2014	Q4 2013 to Q4 2014	12-31-2014	12-31-2013	% Change
Newfoundland and Labrador	362	378	372	-4.2	-2.7	1,545	1,678	-7.9
Bankruptcies	300	322	326	-6.8	-8.0	1,348	1,524	-11.5
Proposals	62	56	46	10.7	34.8	197	154	27.9
Prince Edward Island	163	212	164	-23.1	-0.6	721	617	16.9
Bankruptcies	102	154	109	-33.8	-6.4	502	440	14.1
Proposals	61	58	55	5.2	10.9	219	177	23.7
Nova Scotia	1,284	1,376	1,117	-6.7	15.0	5,227	4,660	12.2
Bankruptcies	942	986	819	-4.5	15.0	3,726	3,295	13.1
Proposals	342	390	298	-12.3	14.8	1,501	1,365	10.0
New Brunswick	1,081	1,135	988	-4.8	9.4	4,308	3,955	8.9
Bankruptcies	766	793	690	-3.4	11.0	3,021	2,846	6.1
Proposals	315	342	298	-7.9	5.7	1,287	1,109	16.1
Quebec	10,555	10,134	9,866	4.2	7.0	41,554	39,947	4.0
Bankruptcies	6,107	5,932	6,014	3.0	1.5	24,447	25,221	-3.1
Proposals	4,448	4,202	3,852	5.9	15.5	17,107	14,726	16.2
Ontario	9,981	10,051	10,658	-0.7	-6.4	41,108	44,134	-6.9
Bankruptcies	4,774	4,693	5,372	1.7	-11.1	19,234	21,773	-11.7
Proposals	5,207	5,358	5,286	-2.8	-1.5	21,874	22,361	-2.2
Manitoba	497	499	482	-0.4	3.1	1,891	1,852	2.1
Bankruptcies	325	329	327	-1.2	-0.6	1,200	1,214	-1.2
Proposals	172	170	155	1.2	11.0	691	638	8.3
Saskatchewan	462	503	415	-8.2	11.3	1,938	1,690	14.7
Bankruptcies	254	276	251	-8.0	1.2	1,105	1,038	6.5
Proposals	208	227	164	-8.4	26.8	833	652	27.8
Alberta	2,008	1,969	1,861	2.0	7.9	8,281	8,258	0.3
Bankruptcies	893	898	990	-0.6	-9.8	3,859	4,689	-17.7
Proposals	1,115	1,071	871	4.1	28.0	4,422	3,569	23.9
British Columbia	2,755	2,811	2,876	-2.0	-4.2	11,383	11,802	-3.6
Bankruptcies	1,434	1,502	1,752	-4.5	-18.2	6,345	7,130	-11.0
Proposals	1,321	1,309	1,124	0.9	17.5	5,038	4,672	7.8
Northwest Territories	16	8	18	100.0	-11.1	49	51	-3.9
Bankruptcies	10	3	11	233.3	-9.1	26	31	-16.1
Proposals	6	5	7	20.0	-14.3	23	20	15.0
Yukon	8	11	11	-27.3	-27.3	39	29	34.5
Bankruptcies	2	7	8	-71.4	-75.0	22	20	10.0
Proposals	6	4	3	50.0	100.0	17	9	88.9
Nunavut	2	1	2	100.0	0.0	6	5	20.0
Bankruptcies	2	0	1	--	100.0	4	3	33.3
Proposals	0	1	1	-100.0	-100.0	2	2	0.0
Canada	29,174	29,088	28,830	0.3	1.2	118,050	118,678	-0.5
Bankruptcies	15,911	15,895	16,670	0.1	-4.6	64,839	69,224	-6.3
Proposals	13,263	13,193	12,160	0.5	9.1	53,211	49,454	7.6

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q4 2014	Q4 2013 to Q4 2014	12-31-2014	12-31-2013	% Change
Newfoundland and Labrador	12	3	6	300.0	100.0	30	32	-6.3
Bankruptcies	12	3	6	300.0	100.0	27	21	28.6
Proposals	0	0	0	--	--	3	11	-72.7
Prince Edward Island	4	5	6	-20.0	-33.3	18	23	-21.7
Bankruptcies	4	3	5	33.3	-20.0	13	18	-27.8
Proposals	0	2	1	-100.0	-100.0	5	5	0.0
Nova Scotia	18	19	27	-5.3	-33.3	77	111	-30.6
Bankruptcies	14	13	18	7.7	-22.2	52	84	-38.1
Proposals	4	6	9	-33.3	-55.6	25	27	-7.4
New Brunswick	26	14	27	85.7	-3.7	87	82	6.1
Bankruptcies	20	12	23	66.7	-13.0	68	64	6.3
Proposals	6	2	4	200.0	50.0	19	18	5.6
Quebec	655	516	564	26.9	16.1	2,337	2,180	7.2
Bankruptcies	439	385	414	14.0	6.0	1,690	1,591	6.2
Proposals	216	131	150	64.9	44.0	647	589	9.8
Ontario	293	252	302	16.3	-3.0	1,090	1,220	-10.7
Bankruptcies	225	214	237	5.1	-5.1	835	958	-12.8
Proposals	68	38	65	78.9	4.6	255	262	-2.7
Manitoba	13	9	18	44.4	-27.8	57	67	-14.9
Bankruptcies	11	5	13	120.0	-15.4	48	55	-12.7
Proposals	2	4	5	-50.0	-60.0	9	12	-25.0
Saskatchewan	20	23	23	-13.0	-13.0	124	115	7.8
Bankruptcies	15	12	11	25.0	36.4	77	68	13.2
Proposals	5	11	12	-54.5	-58.3	47	47	0.0
Alberta	39	37	55	5.4	-29.1	141	194	-27.3
Bankruptcies	33	23	37	43.5	-10.8	105	137	-23.4
Proposals	6	14	18	-57.1	-66.7	36	57	-36.8
British Columbia	50	65	59	-23.1	-15.3	256	255	0.4
Bankruptcies	40	52	43	-23.1	-7.0	200	189	5.8
Proposals	10	13	16	-23.1	-37.5	56	66	-15.2
Northwest Territories	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	1	0	0	--	--	1	2	-50.0
Bankruptcies	0	0	0	--	--	0	2	-100.0
Proposals	1	0	0	--	--	1	0	--
Nunavut	1	0	0	--	--	1	0	--
Bankruptcies	1	0	0	--	--	1	0	--
Proposals	0	0	0	--	--	0	0	--
Canada	1,132	943	1,087	20.0	4.1	4,219	4,281	-1.4
Bankruptcies	814	722	807	12.7	0.9	3,116	3,187	-2.2
Proposals	318	221	280	43.9	13.6	1,103	1,094	0.8

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q4 2014	Q4 2013 to Q4 2014	12-31-2014	12-31-2013	% Change
Agriculture, Forestry, Fishing and Hunting	18	22	36	-18.2	-50.0	88	133	-33.8
Bankruptcies	13	12	26	8.3	-50.0	60	93	-35.5
Proposals	5	10	10	-50.0	-50.0	28	40	-30.0
Mining and Oil and Gas Extraction	7	10	11	-30.0	-36.4	40	33	21.2
Bankruptcies	4	3	4	33.3	0.0	20	15	33.3
Proposals	3	7	7	-57.1	-57.1	20	18	11.1
Utilities	2	6	4	-66.7	-50.0	13	10	30.0
Bankruptcies	0	5	2	-100.0	-100.0	9	5	80.0
Proposals	2	1	2	100.0	0.0	4	5	-20.0
Construction	171	152	176	12.5	-2.8	719	748	-3.9
Bankruptcies	122	116	135	5.2	-9.6	530	564	-6.0
Proposals	49	36	41	36.1	19.5	189	184	2.7
Manufacturing	102	87	108	17.2	-5.6	386	423	-8.7
Bankruptcies	70	66	79	6.1	-11.4	276	295	-6.4
Proposals	32	21	29	52.4	10.3	110	128	-14.1
Wholesale Trade	58	51	69	13.7	-15.9	226	231	-2.2
Bankruptcies	40	40	43	0.0	-7.0	155	161	-3.7
Proposals	18	11	26	63.6	-30.8	71	70	1.4
Retail Trade	125	123	139	1.6	-10.1	498	528	-5.7
Bankruptcies	94	90	114	4.4	-17.5	376	421	-10.7
Proposals	31	33	25	-6.1	24.0	122	107	14.0
Transportation and Warehousing	94	58	51	62.1	84.3	273	237	15.2
Bankruptcies	45	51	44	-11.8	2.3	185	187	-1.1
Proposals	49	7	7	600.0	600.0	88	50	76.0
Information and Cultural Industries	24	18	13	33.3	84.6	71	52	36.5
Bankruptcies	16	14	8	14.3	100.0	50	42	19.0
Proposals	8	4	5	100.0	60.0	21	10	110.0
Finance and Insurance	25	22	17	13.6	47.1	80	78	2.6
Bankruptcies	22	18	10	22.2	120.0	64	63	1.6
Proposals	3	4	7	-25.0	-57.1	16	15	6.7
Real Estate and Rental and Leasing	34	21	50	61.9	-32.0	134	144	-6.9
Bankruptcies	26	16	35	62.5	-25.7	101	109	-7.3
Proposals	8	5	15	60.0	-46.7	33	35	-5.7

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

	Volume			% Change		12-Month Period Ending		
	Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q4 2014	Q4 2013 to Q4 2014	12-31-2014	12-31-2013	% Change
Professional, Scientific and Technical Services	92	62	74	48.4	24.3	308	304	1.3
Bankruptcies	74	51	54	45.1	37.0	242	219	10.5
Proposals	18	11	20	63.6	-10.0	66	85	-22.4
Management of Companies and Enterprises	17	15	14	13.3	21.4	59	69	-14.5
Bankruptcies	12	12	7	0.0	71.4	47	46	2.2
Proposals	5	3	7	66.7	-28.6	12	23	-47.8
Administrative and Support, Waste Management and Remediation Services	65	51	45	27.5	44.4	223	199	12.1
Bankruptcies	41	44	32	-6.8	28.1	157	148	6.1
Proposals	24	7	13	242.9	84.6	66	51	29.4
Educational Services	10	9	7	11.1	42.9	52	35	48.6
Bankruptcies	9	4	6	125.0	50.0	44	26	69.2
Proposals	1	5	1	-80.0	0.0	8	9	-11.1
Health Care and Social Assistance	41	16	23	156.3	78.3	99	67	47.8
Bankruptcies	29	13	16	123.1	81.3	73	51	43.1
Proposals	12	3	7	300.0	71.4	26	16	62.5
Arts, Entertainment and Recreation	21	18	15	16.7	40.0	84	81	3.7
Bankruptcies	13	16	12	-18.8	8.3	68	68	0.0
Proposals	8	2	3	300.0	166.7	16	13	23.1
Accommodation and Food Services	182	159	164	14.5	11.0	660	660	0.0
Bankruptcies	150	113	122	32.7	23.0	493	480	2.7
Proposals	32	46	42	-30.4	-23.8	167	180	-7.2
Other Services (except Public Administration)	44	43	71	2.3	-38.0	205	249	-17.7
Bankruptcies	34	38	58	-10.5	-41.4	165	194	-14.9
Proposals	10	5	13	100.0	-23.1	40	55	-27.3
Public Administration	0	0	0	--	--	1	0	--
Bankruptcies	0	0	0	--	--	1	0	--
Proposals	0	0	0	--	--	0	0	--
Total	1,132	943	1,087	20.0	4.1	4,219	4,281	-1.4
Bankruptcies	814	722	807	12.7	0.9	3,116	3,187	-2.2
Proposals	318	221	280	43.9	13.6	1,103	1,094	0.8

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q4 2014	Q4 2013 to Q4 2014	12-31-2014	12-31-2013	% Change
Newfoundland and Labrador	362	378	372	-4.2	-2.7	1,545	1,678	-7.9
Bankruptcies	300	322	326	-6.8	-8.0	1,348	1,524	-11.5
Proposals	62	56	46	10.7	34.8	197	154	27.9
Avalon Peninsula	166	189	173	-12.2	-4.0	722	810	-10.9
Bankruptcies	139	154	146	-9.7	-4.8	620	719	-13.8
Proposals	27	35	27	-22.9	0.0	102	91	12.1
South Coast - Burin Peninsula	22	19	20	15.8	10.0	109	118	-7.6
Bankruptcies	19	19	16	0.0	18.8	97	109	-11.0
Proposals	3	0	4	--	-25.0	12	9	33.3
West Coast - Northern Peninsula - Labrador	72	70	88	2.9	-18.2	286	337	-15.1
Bankruptcies	54	64	77	-15.6	-29.9	248	301	-17.6
Proposals	18	6	11	200.0	63.6	38	36	5.6
Notre Dame - Central Bonavista Bay	102	100	91	2.0	12.1	427	413	3.4
Bankruptcies	89	85	87	4.7	2.3	382	395	-3.3
Proposals	13	15	4	-13.3	225.0	45	18	150.0
Prince Edward Island	163	212	164	-23.1	-0.6	721	617	16.9
Bankruptcies	102	154	109	-33.8	-6.4	502	440	14.1
Proposals	61	58	55	5.2	10.9	219	177	23.7
Nova Scotia	1,284	1,376	1,117	-6.7	15.0	5,227	4,660	12.2
Bankruptcies	942	986	819	-4.5	15.0	3,726	3,295	13.1
Proposals	342	390	298	-12.3	14.8	1,501	1,365	10.0
Cape Breton	213	196	167	8.7	27.5	799	657	21.6
Bankruptcies	139	119	99	16.8	40.4	485	404	20.0
Proposals	74	77	68	-3.9	8.8	314	253	24.1
North Shore	236	311	244	-24.1	-3.3	1,031	900	14.6
Bankruptcies	175	217	171	-19.4	2.3	718	597	20.3
Proposals	61	94	73	-35.1	-16.4	313	303	3.3
Annapolis Valley	198	180	146	10.0	35.6	744	680	9.4
Bankruptcies	159	162	119	-1.9	33.6	591	529	11.7
Proposals	39	18	27	116.7	44.4	153	151	1.3
Southern	151	154	101	-1.9	49.5	605	573	5.6
Bankruptcies	110	109	86	0.9	27.9	453	423	7.1
Proposals	41	45	15	-8.9	173.3	152	150	1.3
Halifax	486	536	459	-9.3	5.9	2,049	1,851	10.7
Bankruptcies	360	379	345	-5.0	4.3	1,479	1,343	10.1
Proposals	126	157	114	-19.7	10.5	570	508	12.2

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

	Volume			% Change		12-Month Period Ending		
	Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q4 2014	Q4 2013 to Q4 2014	12-31-2014	12-31-2013	% Change
New Brunswick	1,081	1,135	988	-4.8	9.4	4,308	3,955	8.9
Bankruptcies	766	793	690	-3.4	11.0	3,021	2,846	6.1
Proposals	315	342	298	-7.9	5.7	1,287	1,109	16.1
Campbellton - Miramichi	216	170	171	27.1	26.3	764	695	9.9
Bankruptcies	168	120	111	40.0	51.4	577	499	15.6
Proposals	48	50	60	-4.0	-20.0	187	196	-4.6
Moncton - Richibucto	337	379	319	-11.1	5.6	1,359	1,210	12.3
Bankruptcies	231	266	219	-13.2	5.5	917	848	8.1
Proposals	106	113	100	-6.2	6.0	442	362	22.1
Saint John - St. Stephen	245	270	253	-9.3	-3.2	993	954	4.1
Bankruptcies	171	192	172	-10.9	-0.6	674	672	0.3
Proposals	74	78	81	-5.1	-8.6	319	282	13.1
Fredericton - Oromocto	175	201	153	-12.9	14.4	751	685	9.6
Bankruptcies	112	125	119	-10.4	-5.9	519	504	3.0
Proposals	63	76	34	-17.1	85.3	232	181	28.2
Edmundston - Woodstock	108	115	92	-6.1	17.4	442	410	7.8
Bankruptcies	84	90	69	-6.7	21.7	335	323	3.7
Proposals	24	25	23	-4.0	4.3	107	87	23.0
Quebec	10,555	10,134	9,866	4.2	7.0	41,554	39,947	4.0
Bankruptcies	6,107	5,932	6,014	3.0	1.5	24,447	25,221	-3.1
Proposals	4,448	4,202	3,852	5.9	15.5	17,107	14,726	16.2
Gaspésie - Îles-de-la-Madeleine	106	96	98	10.4	8.2	416	422	-1.4
Bankruptcies	51	62	58	-17.7	-12.1	224	260	-13.8
Proposals	55	34	40	61.8	37.5	192	162	18.5
Bas-Saint-Laurent	235	209	202	12.4	16.3	858	806	6.5
Bankruptcies	142	129	129	10.1	10.1	531	530	0.2
Proposals	93	80	73	16.3	27.4	327	276	18.5
Capitale-Nationale	695	631	684	10.1	1.6	2,686	2,629	2.2
Bankruptcies	456	396	465	15.2	-1.9	1,732	1,850	-6.4
Proposals	239	235	219	1.7	9.1	954	779	22.5
Chaudière - Appalaches	359	391	407	-8.2	-11.8	1,500	1,511	-0.7
Bankruptcies	226	247	265	-8.5	-14.7	970	1,040	-6.7
Proposals	133	144	142	-7.6	-6.3	530	471	12.5
Estrie	394	327	322	20.5	22.4	1,428	1,417	0.8
Bankruptcies	244	226	231	8.0	5.6	941	1,013	-7.1
Proposals	150	101	91	48.5	64.8	487	404	20.5
Centre-du-Québec	284	276	293	2.9	-3.1	1,125	1,190	-5.5
Bankruptcies	149	150	191	-0.7	-22.0	633	769	-17.7
Proposals	135	126	102	7.1	32.4	492	421	16.9

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

	Volume			% Change		12-Month Period Ending		
	Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q4 2014	Q4 2013 to Q4 2014	12-31-2014	12-31-2013	% Change
Montréal	2,081	2,061	1,980	1.0	5.1	8,224	8,217	0.1
Bankruptcies	1,122	1,117	1,144	0.4	-1.9	4,521	4,967	-9.0
Proposals	959	944	836	1.6	14.7	3,703	3,250	13.9
Montréal	2,185	2,222	2,182	-1.7	0.1	9,064	9,294	-2.5
Bankruptcies	1,319	1,374	1,390	-4.0	-5.1	5,652	6,143	-8.0
Proposals	866	848	792	2.1	9.3	3,412	3,151	8.3
Laval	565	535	557	5.6	1.4	2,205	2,068	6.6
Bankruptcies	286	294	322	-2.7	-11.2	1,233	1,254	-1.7
Proposals	279	241	235	15.8	18.7	972	814	19.4
Lanaudière	873	844	813	3.4	7.4	3,523	3,145	12.0
Bankruptcies	477	438	401	8.9	19.0	1,806	1,671	8.1
Proposals	396	406	412	-2.5	-3.9	1,717	1,474	16.5
Laurentides	1,080	1,021	988	5.8	9.3	4,226	3,908	8.1
Bankruptcies	588	569	550	3.3	6.9	2,269	2,224	2.0
Proposals	492	452	438	8.8	12.3	1,957	1,684	16.2
Outaouais	703	653	517	7.7	36.0	2,623	2,265	15.8
Bankruptcies	380	377	328	0.8	15.9	1,491	1,425	4.6
Proposals	323	276	189	17.0	70.9	1,132	840	34.8
Abitibi - Témiscamingue	183	152	154	20.4	18.8	682	513	32.9
Bankruptcies	116	86	96	34.9	20.8	413	326	26.7
Proposals	67	66	58	1.5	15.5	269	187	43.9
Mauricie	355	328	336	8.2	5.7	1,338	1,249	7.1
Bankruptcies	245	214	234	14.5	4.7	915	901	1.6
Proposals	110	114	102	-3.5	7.8	423	348	21.6
Saguenay - Lac-Saint-Jean	345	302	245	14.2	40.8	1,266	1,009	25.5
Bankruptcies	232	190	161	22.1	44.1	859	665	29.2
Proposals	113	112	84	0.9	34.5	407	344	18.3
Côte-Nord	94	71	75	32.4	25.3	324	255	27.1
Bankruptcies	63	55	43	14.5	46.5	221	157	40.8
Proposals	31	16	32	93.8	-3.1	103	98	5.1
Nord-du-Québec	18	16	13	12.5	38.5	67	49	36.7
Bankruptcies	12	9	6	33.3	100.0	38	27	40.7
Proposals	6	7	7	-14.3	-14.3	29	22	31.8
Ontario	9,981	10,051	10,658	-0.7	-6.4	41,108	44,134	-6.9
Bankruptcies	4,774	4,693	5,372	1.7	-11.1	19,234	21,773	-11.7
Proposals	5,207	5,358	5,286	-2.8	-1.5	21,874	22,361	-2.2
Ottawa	1,015	960	983	5.7	3.3	3,826	3,981	-3.9
Bankruptcies	617	565	592	9.2	4.2	2,238	2,417	-7.4
Proposals	398	395	391	0.8	1.8	1,588	1,564	1.5

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

	Volume			% Change		12-Month Period Ending		
	Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q4 2014	Q4 2013 to Q4 2014	12-31-2014	12-31-2013	% Change
Kingston - Pembroke	424	394	396	7.6	7.1	1,642	1,781	-7.8
Bankruptcies	216	208	234	3.8	-7.7	878	1,019	-13.8
Proposals	208	186	162	11.8	28.4	764	762	0.3
Muskoka - Kawarthas	329	296	347	11.1	-5.2	1,325	1,366	-3.0
Bankruptcies	159	152	195	4.6	-18.5	654	736	-11.1
Proposals	170	144	152	18.1	11.8	671	630	6.5
Toronto	4,036	4,134	4,460	-2.4	-9.5	17,035	18,329	-7.1
Bankruptcies	1,622	1,623	1,827	-0.1	-11.2	6,703	7,362	-9.0
Proposals	2,414	2,511	2,633	-3.9	-8.3	10,332	10,967	-5.8
Kitchener - Waterloo - Barrie	993	1,037	1,038	-4.2	-4.3	4,139	4,405	-6.0
Bankruptcies	492	504	550	-2.4	-10.5	2,010	2,288	-12.2
Proposals	501	533	488	-6.0	2.7	2,129	2,117	0.6
Hamilton - Niagara Peninsula	1,121	1,113	1,204	0.7	-6.9	4,737	5,288	-10.4
Bankruptcies	537	534	595	0.6	-9.7	2,190	2,528	-13.4
Proposals	584	579	609	0.9	-4.1	2,547	2,760	-7.7
London	666	657	694	1.4	-4.0	2,670	2,813	-5.1
Bankruptcies	344	322	422	6.8	-18.5	1,378	1,628	-15.4
Proposals	322	335	272	-3.9	18.4	1,292	1,185	9.0
Windsor - Sarnia	515	551	625	-6.5	-17.6	2,159	2,491	-13.3
Bankruptcies	273	276	384	-1.1	-28.9	1,156	1,546	-25.2
Proposals	242	275	241	-12.0	0.4	1,003	945	6.1
Stratford - Bruce Peninsula	182	189	212	-3.7	-14.2	763	810	-5.8
Bankruptcies	110	114	126	-3.5	-12.7	447	477	-6.3
Proposals	72	75	86	-4.0	-16.3	316	333	-5.1
Northeast	575	615	579	-6.5	-0.7	2,312	2,368	-2.4
Bankruptcies	314	330	361	-4.8	-13.0	1,259	1,427	-11.8
Proposals	261	285	218	-8.4	19.7	1,053	941	11.9
Northwest	125	106	121	17.9	3.3	501	502	-0.2
Bankruptcies	89	66	86	34.8	3.5	321	346	-7.2
Proposals	36	40	35	-10.0	2.9	180	156	15.4
Manitoba	497	499	482	-0.4	3.1	1,891	1,852	2.1
Bankruptcies	325	329	327	-1.2	-0.6	1,200	1,214	-1.2
Proposals	172	170	155	1.2	11.0	691	638	8.3
Southeast	34	27	41	25.9	-17.1	127	152	-16.4
Bankruptcies	23	15	30	53.3	-23.3	82	102	-19.6
Proposals	11	12	11	-8.3	0.0	45	50	-10.0
South Central	18	10	18	80.0	0.0	67	57	17.5
Bankruptcies	14	8	12	75.0	16.7	56	37	51.4
Proposals	4	2	6	100.0	-33.3	11	20	-45.0

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

	Volume			% Change		12-Month Period Ending		
	Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q4 2014	Q4 2013 to Q4 2014	12-31-2014	12-31-2013	% Change
Southwest	65	51	53	27.5	22.6	254	221	14.9
Bankruptcies	39	25	26	56.0	50.0	131	112	17.0
Proposals	26	26	27	0.0	-3.7	123	109	12.8
North Central	25	20	16	25.0	56.3	81	66	22.7
Bankruptcies	15	15	14	0.0	7.1	44	47	-6.4
Proposals	10	5	2	100.0	400.0	37	19	94.7
Winnipeg	295	321	287	-8.1	2.8	1,139	1,138	0.1
Bankruptcies	197	220	197	-10.5	0.0	751	775	-3.1
Proposals	98	101	90	-3.0	8.9	388	363	6.9
Interlake	19	28	40	-32.1	-52.5	99	104	-4.8
Bankruptcies	13	25	30	-48.0	-56.7	67	70	-4.3
Proposals	6	3	10	100.0	-40.0	32	34	-5.9
Parklands	21	22	6	-4.5	250.0	58	52	11.5
Bankruptcies	10	12	2	-16.7	400.0	28	27	3.7
Proposals	11	10	4	10.0	175.0	30	25	20.0
North	20	19	21	5.3	-4.8	66	62	6.5
Bankruptcies	16	9	17	77.8	-5.9	41	44	-6.8
Proposals	4	10	4	-60.0	0.0	25	18	38.9
Saskatchewan	462	503	415	-8.2	11.3	1,938	1,690	14.7
Bankruptcies	254	276	251	-8.0	1.2	1,105	1,038	6.5
Proposals	208	227	164	-8.4	26.8	833	652	27.8
Regina - Moose Mountain	151	166	104	-9.0	45.2	603	428	40.9
Bankruptcies	82	89	44	-7.9	86.4	325	211	54.0
Proposals	69	77	60	-10.4	15.0	278	217	28.1
Swift Current - Moose Jaw	42	65	48	-35.4	-12.5	188	205	-8.3
Bankruptcies	31	32	29	-3.1	6.9	118	127	-7.1
Proposals	11	33	19	-66.7	-42.1	70	78	-10.3
Saskatoon - Biggar	138	145	127	-4.8	8.7	619	567	9.2
Bankruptcies	73	80	80	-8.8	-8.8	347	362	-4.1
Proposals	65	65	47	0.0	38.3	272	205	32.7
Yorkton - Melville	39	28	33	39.3	18.2	134	125	7.2
Bankruptcies	21	13	23	61.5	-8.7	71	85	-16.5
Proposals	18	15	10	20.0	80.0	63	40	57.5
Prince Albert	83	89	94	-6.7	-11.7	357	337	5.9
Bankruptcies	42	57	68	-26.3	-38.2	225	232	-3.0
Proposals	41	32	26	28.1	57.7	132	105	25.7
Northern	8	9	7	-11.1	14.3	36	29	24.1
Bankruptcies	5	5	6	0.0	-16.7	19	22	-13.6
Proposals	3	4	1	-25.0	200.0	17	7	142.9

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

	Volume			% Change		12-Month Period Ending		
	Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q4 2014	Q4 2013 to Q4 2014	12-31-2014	12-31-2013	% Change
Alberta	2,008	1,969	1,861	2.0	7.9	8,281	8,258	0.3
Bankruptcies	893	898	990	-0.6	-9.8	3,859	4,689	-17.7
Proposals	1,115	1,071	871	4.1	28.0	4,422	3,569	23.9
Lethbridge - Medicine Hat	200	207	212	-3.4	-5.7	834	755	10.5
Bankruptcies	75	95	108	-21.1	-30.6	381	463	-17.7
Proposals	125	112	104	11.6	20.2	453	292	55.1
Camrose - Drumheller	65	80	74	-18.8	-12.2	324	317	2.2
Bankruptcies	30	43	49	-30.2	-38.8	165	210	-21.4
Proposals	35	37	25	-5.4	40.0	159	107	48.6
Calgary	766	745	696	2.8	10.1	3,101	3,152	-1.6
Bankruptcies	329	328	354	0.3	-7.1	1,356	1,785	-24.0
Proposals	437	417	342	4.8	27.8	1,745	1,367	27.7
Banff - Jasper - Rocky Mountain House	31	42	40	-26.2	-22.5	154	194	-20.6
Bankruptcies	19	16	24	18.8	-20.8	79	127	-37.8
Proposals	12	26	16	-53.8	-25.0	75	67	11.9
Red Deer	142	133	116	6.8	22.4	569	542	5.0
Bankruptcies	54	60	59	-10.0	-8.5	259	295	-12.2
Proposals	88	73	57	20.5	54.4	310	247	25.5
Edmonton	630	634	618	-0.6	1.9	2,656	2,744	-3.2
Bankruptcies	299	300	331	-0.3	-9.7	1,282	1,466	-12.6
Proposals	331	334	287	-0.9	15.3	1,374	1,278	7.5
Athabasca - Grande Prairie - Peace River	122	90	74	35.6	64.9	474	400	18.5
Bankruptcies	67	43	49	55.8	36.7	271	264	2.7
Proposals	55	47	25	17.0	120.0	203	136	49.3
Wood Buffalo - Cold Lake	52	38	31	36.8	67.7	168	153	9.8
Bankruptcies	20	14	15	42.9	33.3	65	79	-17.7
Proposals	32	24	16	33.3	100.0	103	74	39.2
British Columbia	2,755	2,811	2,876	-2.0	-4.2	11,383	11,802	-3.6
Bankruptcies	1,434	1,502	1,752	-4.5	-18.2	6,345	7,130	-11.0
Proposals	1,321	1,309	1,124	0.9	17.5	5,038	4,672	7.8
Vancouver Island and Coast	570	631	624	-9.7	-8.7	2,484	2,521	-1.5
Bankruptcies	337	366	420	-7.9	-19.8	1,499	1,622	-7.6
Proposals	233	265	204	-12.1	14.2	985	899	9.6
Lower Mainland - Southwest	1,558	1,572	1,589	-0.9	-2.0	6,324	6,546	-3.4
Bankruptcies	771	782	902	-1.4	-14.5	3,360	3,833	-12.3
Proposals	787	790	687	-0.4	14.6	2,964	2,713	9.3

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

	Volume			% Change		12-Month Period Ending		
	Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q4 2014	Q4 2013 to Q4 2014	12-31-2014	12-31-2013	% Change
Thompson - Okanagan	360	380	400	-5.3	-10.0	1,517	1,645	-7.8
Bankruptcies	185	219	248	-15.5	-25.4	848	961	-11.8
Proposals	175	161	152	8.7	15.1	669	684	-2.2
Kootenay	84	84	92	0.0	-8.7	362	396	-8.6
Bankruptcies	48	55	58	-12.7	-17.2	236	248	-4.8
Proposals	36	29	34	24.1	5.9	126	148	-14.9
Cariboo	131	100	125	31.0	4.8	486	490	-0.8
Bankruptcies	71	55	89	29.1	-20.2	289	327	-11.6
Proposals	60	45	36	33.3	66.7	197	163	20.9
North Coast	11	7	21	57.1	-47.6	51	54	-5.6
Bankruptcies	6	4	19	50.0	-68.4	32	39	-17.9
Proposals	5	3	2	66.7	150.0	19	15	26.7
Nechako	15	18	12	-16.7	25.0	72	60	20.0
Bankruptcies	11	14	9	-21.4	22.2	44	40	10.0
Proposals	4	4	3	0.0	33.3	28	20	40.0
Northeast	25	18	13	38.9	92.3	88	90	-2.2
Bankruptcies	4	7	7	-42.9	-42.9	37	60	-38.3
Proposals	21	11	6	90.9	250.0	51	30	70.0
Northwest Territories	16	8	18	100.0	-11.1	49	51	-3.9
Bankruptcies	10	3	11	233.3	-9.1	26	31	-16.1
Proposals	6	5	7	20.0	-14.3	23	20	15.0
Yukon	8	11	11	-27.3	-27.3	39	29	34.5
Bankruptcies	2	7	8	-71.4	-75.0	22	20	10.0
Proposals	6	4	3	50.0	100.0	17	9	88.9
Nunavut	2	1	2	100.0	0.0	6	5	20.0
Bankruptcies	2	0	1	--	100.0	4	3	33.3
Proposals	0	1	1	-100.0	-100.0	2	2	0.0

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q4 2014	Q4 2013 to Q4 2014	12-31-2014	12-31-2013	% Change
Newfoundland and Labrador	12	3	6	300.0	100.0	30	32	-6.3
Bankruptcies	12	3	6	300.0	100.0	27	21	28.6
Proposals	0	0	0	--	--	3	11	-72.7
Avalon Peninsula	7	2	2	250.0	250.0	20	11	81.8
Bankruptcies	7	2	2	250.0	250.0	17	6	183.3
Proposals	0	0	0	--	--	3	5	-40.0
South Coast - Burin Peninsula	0	0	0	--	--	0	5	-100.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	0	--	--	0	4	-100.0
West Coast - Northern Peninsula - Labrador	0	0	1	--	-100.0	0	7	-100.0
Bankruptcies	0	0	1	--	-100.0	0	6	-100.0
Proposals	0	0	0	--	--	0	1	-100.0
Notre Dame - Central Bonavista Bay	5	1	3	400.0	66.7	10	9	11.1
Bankruptcies	5	1	3	400.0	66.7	10	8	25.0
Proposals	0	0	0	--	--	0	1	-100.0
Prince Edward Island	4	5	6	-20.0	-33.3	18	23	-21.7
Bankruptcies	4	3	5	33.3	-20.0	13	18	-27.8
Proposals	0	2	1	-100.0	-100.0	5	5	0.0
Nova Scotia	18	19	27	-5.3	-33.3	77	111	-30.6
Bankruptcies	14	13	18	7.7	-22.2	52	84	-38.1
Proposals	4	6	9	-33.3	-55.6	25	27	-7.4
Cape Breton	3	4	1	-25.0	200.0	14	4	250.0
Bankruptcies	2	1	1	100.0	100.0	9	4	125.0
Proposals	1	3	0	-66.7	--	5	0	--
North Shore	2	1	2	100.0	0.0	6	12	-50.0
Bankruptcies	2	1	2	100.0	0.0	5	11	-54.5
Proposals	0	0	0	--	--	1	1	0.0
Annapolis Valley	3	1	7	200.0	-57.1	10	19	-47.4
Bankruptcies	2	1	7	100.0	-71.4	4	11	-63.6
Proposals	1	0	0	--	--	6	8	-25.0
Southern	3	2	3	50.0	0.0	13	16	-18.8
Bankruptcies	1	1	1	0.0	0.0	7	11	-36.4
Proposals	2	1	2	100.0	0.0	6	5	20.0
Halifax	7	11	13	-36.4	-46.2	34	59	-42.4
Bankruptcies	7	9	6	-22.2	16.7	27	46	-41.3
Proposals	0	2	7	-100.0	-100.0	7	13	-46.2

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

	Volume			% Change		12-Month Period Ending		
	Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q4 2014	Q4 2013 to Q4 2014	12-31-2014	12-31-2013	% Change
New Brunswick	26	14	27	85.7	-3.7	87	82	6.1
Bankruptcies	20	12	23	66.7	-13.0	68	64	6.3
Proposals	6	2	4	200.0	50.0	19	18	5.6
Campbellton - Miramichi	8	3	1	166.7	700.0	21	12	75.0
Bankruptcies	8	3	1	166.7	700.0	20	9	122.2
Proposals	0	0	0	--	--	1	3	-66.7
Moncton - Richibucto	7	6	8	16.7	-12.5	25	28	-10.7
Bankruptcies	3	5	7	-40.0	-57.1	19	24	-20.8
Proposals	4	1	1	300.0	300.0	6	4	50.0
Saint John - St. Stephen	3	1	10	200.0	-70.0	13	23	-43.5
Bankruptcies	2	1	8	100.0	-75.0	10	18	-44.4
Proposals	1	0	2	--	-50.0	3	5	-40.0
Fredericton - Oromocto	3	4	3	-25.0	0.0	14	3	366.7
Bankruptcies	2	3	2	-33.3	0.0	10	2	400.0
Proposals	1	1	1	0.0	0.0	4	1	300.0
Edmundston - Woodstock	4	0	4	--	0.0	13	15	-13.3
Bankruptcies	4	0	4	--	0.0	9	10	-10.0
Proposals	0	0	0	--	--	4	5	-20.0
Quebec	655	516	564	26.9	16.1	2,337	2,180	7.2
Bankruptcies	439	385	414	14.0	6.0	1,690	1,591	6.2
Proposals	216	131	150	64.9	44.0	647	589	9.8
Gaspésie - Îles-de-la-Madeleine	4	2	3	100.0	33.3	20	17	17.6
Bankruptcies	3	1	3	200.0	0.0	16	15	6.7
Proposals	1	1	0	0.0	--	4	2	100.0
Bas-Saint-Laurent	17	15	12	13.3	41.7	61	39	56.4
Bankruptcies	11	13	7	-15.4	57.1	48	26	84.6
Proposals	6	2	5	200.0	20.0	13	13	0.0
Capitale-Nationale	48	43	38	11.6	26.3	192	162	18.5
Bankruptcies	38	29	22	31.0	72.7	145	119	21.8
Proposals	10	14	16	-28.6	-37.5	47	43	9.3
Chaudière - Appalaches	35	17	29	105.9	20.7	109	102	6.9
Bankruptcies	26	15	25	73.3	4.0	83	76	9.2
Proposals	9	2	4	350.0	125.0	26	26	0.0
Estrie	17	18	13	-5.6	30.8	61	55	10.9
Bankruptcies	9	14	10	-35.7	-10.0	46	44	4.5
Proposals	8	4	3	100.0	166.7	15	11	36.4
Centre-du-Québec	14	11	14	27.3	0.0	62	57	8.8
Bankruptcies	11	9	11	22.2	0.0	51	39	30.8
Proposals	3	2	3	50.0	0.0	11	18	-38.9

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

	Volume			% Change		12-Month Period Ending		
	Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q4 2014	Q4 2013 to Q4 2014	12-31-2014	12-31-2013	% Change
Montréal	156	75	96	108.0	62.5	427	439	-2.7
Bankruptcies	90	58	76	55.2	18.4	297	339	-12.4
Proposals	66	17	20	288.2	230.0	130	100	30.0
Montréal	165	153	191	7.8	-13.6	672	681	-1.3
Bankruptcies	115	113	141	1.8	-18.4	483	496	-2.6
Proposals	50	40	50	25.0	0.0	189	185	2.2
Laval	27	42	24	-35.7	12.5	149	113	31.9
Bankruptcies	22	30	16	-26.7	37.5	111	77	44.2
Proposals	5	12	8	-58.3	-37.5	38	36	5.6
Lanaudière	57	23	36	147.8	58.3	138	110	25.5
Bankruptcies	33	18	24	83.3	37.5	90	75	20.0
Proposals	24	5	12	380.0	100.0	48	35	37.1
Laurentides	58	43	39	34.9	48.7	204	182	12.1
Bankruptcies	43	34	27	26.5	59.3	154	123	25.2
Proposals	15	9	12	66.7	25.0	50	59	-15.3
Outaouais	24	28	27	-14.3	-11.1	99	78	26.9
Bankruptcies	19	17	19	11.8	0.0	66	55	20.0
Proposals	5	11	8	-54.5	-37.5	33	23	43.5
Abitibi - Témiscamingue	4	10	11	-60.0	-63.6	23	27	-14.8
Bankruptcies	2	8	9	-75.0	-77.8	18	19	-5.3
Proposals	2	2	2	0.0	0.0	5	8	-37.5
Mauricie	14	12	14	16.7	0.0	51	55	-7.3
Bankruptcies	9	9	11	0.0	-18.2	39	41	-4.9
Proposals	5	3	3	66.7	66.7	12	14	-14.3
Saguenay - Lac-Saint-Jean	11	14	7	-21.4	57.1	47	43	9.3
Bankruptcies	7	11	7	-36.4	0.0	30	33	-9.1
Proposals	4	3	0	33.3	--	17	10	70.0
Côte-Nord	2	6	6	-66.7	-66.7	18	14	28.6
Bankruptcies	0	4	3	-100.0	-100.0	10	8	25.0
Proposals	2	2	3	0.0	-33.3	8	6	33.3
Nord-du-Québec	0	2	1	-100.0	-100.0	3	5	-40.0
Bankruptcies	0	1	1	-100.0	-100.0	2	5	-60.0
Proposals	0	1	0	-100.0	--	1	0	--
Ontario	293	252	302	16.3	-3.0	1,090	1,220	-10.7
Bankruptcies	225	214	237	5.1	-5.1	835	958	-12.8
Proposals	68	38	65	78.9	4.6	255	262	-2.7
Ottawa	30	22	39	36.4	-23.1	135	139	-2.9
Bankruptcies	22	19	33	15.8	-33.3	94	112	-16.1
Proposals	8	3	6	166.7	33.3	41	27	51.9

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

	Volume			% Change		12-Month Period Ending		
	Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q4 2014	Q4 2013 to Q4 2014	12-31-2014	12-31-2013	% Change
Kingston - Pembroke	8	6	8	33.3	0.0	29	28	3.6
Bankruptcies	6	5	5	20.0	20.0	25	17	47.1
Proposals	2	1	3	100.0	-33.3	4	11	-63.6
Muskoka - Kawarthas	4	0	6	--	-33.3	9	21	-57.1
Bankruptcies	4	0	6	--	-33.3	8	20	-60.0
Proposals	0	0	0	--	--	1	1	0.0
Toronto	157	128	168	22.7	-6.5	542	663	-18.3
Bankruptcies	120	110	127	9.1	-5.5	411	514	-20.0
Proposals	37	18	41	105.6	-9.8	131	149	-12.1
Kitchener - Waterloo - Barrie	14	30	29	-53.3	-51.7	84	97	-13.4
Bankruptcies	11	22	25	-50.0	-56.0	65	77	-15.6
Proposals	3	8	4	-62.5	-25.0	19	20	-5.0
Hamilton - Niagara Peninsula	34	21	18	61.9	88.9	110	116	-5.2
Bankruptcies	26	20	16	30.0	62.5	85	98	-13.3
Proposals	8	1	2	700.0	300.0	25	18	38.9
London	9	8	7	12.5	28.6	38	36	5.6
Bankruptcies	6	6	4	0.0	50.0	28	29	-3.4
Proposals	3	2	3	50.0	0.0	10	7	42.9
Windsor - Sarnia	13	7	17	85.7	-23.5	49	52	-5.8
Bankruptcies	12	6	13	100.0	-7.7	46	42	9.5
Proposals	1	1	4	0.0	-75.0	3	10	-70.0
Stratford - Bruce Peninsula	6	8	3	-25.0	100.0	24	12	100.0
Bankruptcies	5	7	2	-28.6	150.0	18	10	80.0
Proposals	1	1	1	0.0	0.0	6	2	200.0
Northeast	14	18	7	-22.2	100.0	52	41	26.8
Bankruptcies	10	16	5	-37.5	100.0	43	26	65.4
Proposals	4	2	2	100.0	100.0	9	15	-40.0
Northwest	3	3	1	0.0	200.0	16	18	-11.1
Bankruptcies	2	3	1	-33.3	100.0	12	14	-14.3
Proposals	1	0	0	--	--	4	4	0.0
Manitoba	13	9	18	44.4	-27.8	57	67	-14.9
Bankruptcies	11	5	13	120.0	-15.4	48	55	-12.7
Proposals	2	4	5	-50.0	-60.0	9	12	-25.0
Southeast	1	3	2	-66.7	-50.0	6	7	-14.3
Bankruptcies	1	3	2	-66.7	-50.0	6	7	-14.3
Proposals	0	0	0	--	--	0	0	--
South Central	0	0	0	--	--	1	7	-85.7
Bankruptcies	0	0	0	--	--	1	7	-85.7
Proposals	0	0	0	--	--	0	0	--

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

	Volume			% Change		12-Month Period Ending		
	Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q4 2014	Q4 2013 to Q4 2014	12-31-2014	12-31-2013	% Change
Southwest	4	2	3	100.0	33.3	15	11	36.4
Bankruptcies	3	1	1	200.0	200.0	13	8	62.5
Proposals	1	1	2	0.0	-50.0	2	3	-33.3
North Central	0	0	0	--	--	0	1	-100.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	0	--	--	0	0	--
Winnipeg	5	2	11	150.0	-54.5	27	23	17.4
Bankruptcies	4	1	8	300.0	-50.0	23	18	27.8
Proposals	1	1	3	0.0	-66.7	4	5	-20.0
Interlake	0	0	0	--	--	3	2	50.0
Bankruptcies	0	0	0	--	--	3	2	50.0
Proposals	0	0	0	--	--	0	0	--
Parklands	1	0	2	--	-50.0	1	10	-90.0
Bankruptcies	1	0	2	--	-50.0	1	10	-90.0
Proposals	0	0	0	--	--	0	0	--
North	1	2	0	-50.0	--	4	1	300.0
Bankruptcies	1	0	0	--	--	1	1	0.0
Proposals	0	2	0	-100.0	--	3	0	--
Saskatchewan	20	23	23	-13.0	-13.0	124	115	7.8
Bankruptcies	15	12	11	25.0	36.4	77	68	13.2
Proposals	5	11	12	-54.5	-58.3	47	47	0.0
Regina - Moose Mountain	6	5	7	20.0	-14.3	45	48	-6.3
Bankruptcies	4	4	4	0.0	0.0	25	21	19.0
Proposals	2	1	3	100.0	-33.3	20	27	-25.9
Swift Current - Moose Jaw	0	1	3	-100.0	-100.0	12	21	-42.9
Bankruptcies	0	0	3	--	-100.0	6	13	-53.8
Proposals	0	1	0	-100.0	--	6	8	-25.0
Saskatoon - Biggar	9	8	6	12.5	50.0	30	20	50.0
Bankruptcies	6	4	1	50.0	500.0	21	14	50.0
Proposals	3	4	5	-25.0	-40.0	9	6	50.0
Yorkton - Melville	2	2	4	0.0	-50.0	16	16	0.0
Bankruptcies	2	1	1	100.0	100.0	13	12	8.3
Proposals	0	1	3	-100.0	-100.0	3	4	-25.0
Prince Albert	3	5	2	-40.0	50.0	20	11	81.8
Bankruptcies	3	2	1	50.0	200.0	12	9	33.3
Proposals	0	3	1	-100.0	-100.0	8	2	300.0
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 2014	Q3 2014	Q4 2013	Q3 2014 to Q4 2014	Q4 2013 to Q4 2014	12-31-2014	12-31-2013	% Change
Alberta	39	37	55	5.4	-29.1	141	194	-27.3
Bankruptcies	33	23	37	43.5	-10.8	105	137	-23.4
Proposals	6	14	18	-57.1	-66.7	36	57	-36.8
Lethbridge - Medicine Hat	2	0	0	--	--	6	5	20.0
Bankruptcies	2	0	0	--	--	5	3	66.7
Proposals	0	0	0	--	--	1	2	-50.0
Camrose - Drumheller	3	1	2	200.0	50.0	8	12	-33.3
Bankruptcies	3	0	2	--	50.0	7	10	-30.0
Proposals	0	1	0	-100.0	--	1	2	-50.0
Calgary	11	19	28	-42.1	-60.7	62	105	-41.0
Bankruptcies	11	11	24	0.0	-54.2	46	85	-45.9
Proposals	0	8	4	-100.0	-100.0	16	20	-20.0
Banff - Jasper - Rocky Mountain House	1	0	0	--	--	2	1	100.0
Bankruptcies	1	0	0	--	--	2	1	100.0
Proposals	0	0	0	--	--	0	0	--
Red Deer	4	1	5	300.0	-20.0	13	10	30.0
Bankruptcies	4	1	2	300.0	100.0	8	7	14.3
Proposals	0	0	3	--	-100.0	5	3	66.7
Edmonton	14	16	18	-12.5	-22.2	44	45	-2.2
Bankruptcies	10	11	6	-9.1	66.7	34	18	88.9
Proposals	4	5	12	-20.0	-66.7	10	27	-63.0
Athabasca - Grande Prairie - Peace River	2	0	2	--	0.0	3	13	-76.9
Bankruptcies	0	0	2	--	-100.0	0	10	-100.0
Proposals	2	0	0	--	--	3	3	0.0
Wood Buffalo - Cold Lake	1	0	0	--	--	2	3	-33.3
Bankruptcies	1	0	0	--	--	2	3	-33.3
Proposals	0	0	0	--	--	0	0	--
British Columbia	50	65	59	-23.1	-15.3	256	255	0.4
Bankruptcies	40	52	43	-23.1	-7.0	200	189	5.8
Proposals	10	13	16	-23.1	-37.5	56	66	-15.2
Vancouver Island and Coast	7	12	19	-41.7	-63.2	44	65	-32.3
Bankruptcies	6	11	13	-45.5	-53.8	39	40	-2.5
Proposals	1	1	6	0.0	-83.3	5	25	-80.0
Lower Mainland - Southwest	37	41	25	-9.8	48.0	169	116	45.7
Bankruptcies	32	30	19	6.7	68.4	130	86	51.2
Proposals	5	11	6	-54.5	-16.7	39	30	30.0

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

	Volume			% Change		12-Month Period Ending		
	Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q4 2014	Q4 2013 to Q4 2014	12-31-2014	12-31-2013	% Change
Thompson - Okanagan	3	11	13	-72.7	-76.9	31	62	-50.0
Bankruptcies	0	10	10	-100.0	-100.0	24	52	-53.8
Proposals	3	1	3	200.0	0.0	7	10	-30.0
Kootenay	0	0	1	--	-100.0	6	7	-14.3
Bankruptcies	0	0	1	--	-100.0	3	6	-50.0
Proposals	0	0	0	--	--	3	1	200.0
Cariboo	1	1	0	0.0	--	2	2	0.0
Bankruptcies	1	1	0	0.0	--	2	1	100.0
Proposals	0	0	0	--	--	0	1	-100.0
North Coast	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Nechako	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Northeast	2	0	0	--	--	3	3	0.0
Bankruptcies	1	0	0	--	--	2	3	-33.3
Proposals	1	0	0	--	--	1	0	--
Northwest Territories	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	1	0	0	--	--	1	2	-50.0
Bankruptcies	0	0	0	--	--	0	2	-100.0
Proposals	1	0	0	--	--	1	0	--
Nunavut	1	0	0	--	--	1	0	--
Bankruptcies	1	0	0	--	--	1	0	--
Proposals	0	0	0	--	--	0	0	--

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q1 2014	Q1 2013 to Q1 2014	12-31-2014	12-31-2013	% Change
St. John's	N.L.	114	128	135	-10.9	-15.6	512	586	-12.6
Bankruptcies		93	100	111	-7.0	-16.2	434	516	-15.9
Proposals		21	28	24	-25.0	-12.5	78	70	11.4
Halifax	N.S.	454	504	430	-9.9	5.6	1,914	1,744	9.7
Bankruptcies		335	356	326	-5.9	2.8	1,382	1,265	9.2
Proposals		119	148	104	-19.6	14.4	532	479	11.1
Moncton	N.B.	223	247	223	-9.7	0.0	905	861	5.1
Bankruptcies		154	171	156	-9.9	-1.3	614	606	1.3
Proposals		69	76	67	-9.2	3.0	291	255	14.1
Saint John	N.B.	186	201	192	-7.5	-3.1	761	719	5.8
Bankruptcies		129	138	138	-6.5	-6.5	512	513	-0.2
Proposals		57	63	54	-9.5	5.6	249	206	20.9
Saguenay	Que.	208	178	136	16.9	52.9	718	605	18.7
Bankruptcies		134	103	83	30.1	61.4	463	385	20.3
Proposals		74	75	53	-1.3	39.6	255	220	15.9
Québec	Que.	671	650	716	3.2	-6.3	2,699	2,653	1.7
Bankruptcies		450	401	484	12.2	-7.0	1,748	1,867	-6.4
Proposals		221	249	232	-11.2	-4.7	951	786	21.0
Sherbrooke	Que.	241	198	211	21.7	14.2	871	858	1.5
Bankruptcies		161	143	149	12.6	8.1	599	652	-8.1
Proposals		80	55	62	45.5	29.0	272	206	32.0
Trois-Rivières	Que.	194	183	190	6.0	2.1	726	702	3.4
Bankruptcies		137	109	125	25.7	9.6	485	509	-4.7
Proposals		57	74	65	-23.0	-12.3	241	193	24.9
Montréal	Que.	4,745	4,807	4,774	-1.3	-0.6	19,376	19,434	-0.3
Bankruptcies		2,641	2,724	2,821	-3.0	-6.4	11,055	11,930	-7.3
Proposals		2,104	2,083	1,953	1.0	7.7	8,321	7,504	10.9
Ottawa - Gatineau	Ont./ Que.	1,167	1,087	1,003	7.4	16.4	4,377	4,337	0.9
Bankruptcies		660	626	602	5.4	9.6	2,494	2,629	-5.1
Proposals		507	461	401	10.0	26.4	1,883	1,708	10.2
Kingston	Ont.	133	132	115	0.8	15.7	525	492	6.7
Bankruptcies		70	78	79	-10.3	-11.4	320	319	0.3
Proposals		63	54	36	16.7	75.0	205	173	18.5
Peterborough	Ont.	104	79	108	31.6	-3.7	393	385	2.1
Bankruptcies		44	41	63	7.3	-30.2	183	212	-13.7
Proposals		60	38	45	57.9	33.3	210	173	21.4
Oshawa	Ont.	274	300	319	-8.7	-14.1	1,204	1,441	-16.4
Bankruptcies		107	114	131	-6.1	-18.3	457	550	-16.9
Proposals		167	186	188	-10.2	-11.2	747	891	-16.2

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q1 2014	Q1 2013 to Q1 2014	12-31-2014	12-31-2013	% Change
Toronto	Ont.	3,586	3,678	3,985	-2.5	-10.0	15,169	16,371	-7.3
Bankruptcies		1,457	1,459	1,648	-0.5	-12.0	6,032	6,714	-10.2
Proposals		2,135	2,219	2,337	-3.8	-8.6	9,137	9,657	-5.4
Hamilton	Ont.	503	499	577	0.8	-12.8	2,092	2,497	-16.2
Bankruptcies		245	242	292	1.2	-16.1	956	1,136	-15.8
Proposals		258	257	285	0.4	-9.5	1,136	1,361	-16.5
St. Catharines - Niagara	Ont.	387	366	375	5.7	3.2	1,622	1,683	-3.6
Bankruptcies		197	184	184	7.1	7.1	797	845	-5.7
Proposals		190	182	191	4.4	-0.5	825	838	-1.6
Kitchener	Ont.	348	380	361	-8.4	-3.6	1,516	1,543	-1.7
Bankruptcies		178	189	194	-5.8	-8.2	779	795	-2.0
Proposals		170	191	167	-11.0	1.8	737	748	-1.5
Brantford	Ont.	88	117	123	-24.8	-28.5	463	508	-8.9
Bankruptcies		30	49	55	-38.8	-45.5	200	251	-20.3
Proposals		58	68	68	-14.7	-14.7	263	257	2.3
Guelph	Ont.	84	79	85	6.3	-1.2	328	371	-11.6
Bankruptcies		44	41	48	7.3	-8.3	168	206	-18.4
Proposals		40	38	37	5.3	8.1	160	165	-3.0
London	Ont.	493	473	502	4.2	-1.8	1,913	2,067	-7.5
Bankruptcies		252	228	298	10.5	-15.4	996	1,190	-16.3
Proposals		241	245	204	-1.6	18.1	917	877	4.6
Windsor	Ont.	262	307	311	-14.7	-15.8	1,156	1,322	-12.6
Bankruptcies		130	134	173	-3.0	-24.9	584	794	-26.4
Proposals		132	173	138	-23.7	-4.3	572	528	8.3
Barrie	Ont.	188	214	212	-12.1	-11.3	829	921	-10.0
Bankruptcies		87	107	104	-18.7	-16.3	376	463	-18.8
Proposals		101	107	108	-5.6	-6.5	453	458	-1.1
Greater Sudbury	Ont.	166	192	185	-13.5	-10.3	729	772	-5.6
Bankruptcies		79	99	114	-20.2	-30.7	362	429	-15.6
Proposals		87	93	71	-6.5	22.5	367	343	7.0
Thunder Bay	Ont.	75	61	65	23.0	15.4	288	293	-1.7
Bankruptcies		50	36	44	38.9	13.6	184	203	-9.4
Proposals		25	25	21	0.0	19.0	104	90	15.6
Winnipeg	Man.	300	313	292	-4.2	2.7	1,133	1,149	-1.4
Bankruptcies		199	218	198	-8.7	0.5	747	776	-3.7
Proposals		101	95	94	6.3	7.4	386	373	3.5
Regina	Sask.	115	115	80	0.0	43.8	425	340	25.0
Bankruptcies		59	60	36	-1.7	63.9	226	173	30.6
Proposals		56	55	44	1.8	27.3	199	167	19.2

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q1 2014	Q1 2013 to Q1 2014	12-31-2014	12-31-2013	% Change
Saskatoon	Sask.	116	120	107	-3.3	8.4	518	459	12.9
Bankruptcies		59	67	69	-11.9	-14.5	292	301	-3.0
Proposals		57	53	38	7.5	50.0	226	158	43.0
Calgary	Alta.	665	650	610	2.3	9.0	2,705	2,771	-2.4
Bankruptcies		286	287	306	-0.3	-6.5	1,178	1,555	-24.2
Proposals		379	363	304	4.4	24.7	1,527	1,216	25.6
Edmonton	Alta.	571	575	561	-0.7	1.8	2,411	2,504	-3.7
Bankruptcies		267	276	297	-3.3	-10.1	1,160	1,329	-12.7
Proposals		304	299	264	1.7	15.2	1,251	1,175	6.5
Kelowna	B.C.	137	151	142	-9.3	-3.5	593	607	-2.3
Bankruptcies		65	75	77	-13.3	-15.6	310	339	-8.6
Proposals		72	76	65	-5.3	10.8	283	268	5.6
Abbotsford	B.C.	111	136	126	-18.4	-11.9	522	507	3.0
Bankruptcies		69	74	64	-6.8	7.8	312	314	-0.6
Proposals		42	62	62	-32.3	-32.3	210	193	8.8
Vancouver	B.C.	1,239	1,240	1,281	-0.1	-3.3	5,012	5,288	-5.2
Bankruptcies		586	603	729	-2.8	-19.6	2,581	3,038	-15.0
Proposals		653	637	552	2.5	18.3	2,431	2,250	8.0
Victoria	B.C.	242	285	293	-15.1	-17.4	1,096	1,112	-1.4
Bankruptcies		136	152	183	-10.5	-25.7	595	662	-10.1
Proposals		106	133	110	-20.3	-3.6	501	450	11.3

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q4 2014	Q4 2013 to Q4 2014	12-31-2014	12-31-2013	% Change
St. John's	N.L.	2	2	2	0.0	0.0	15	6	150.0
Bankruptcies		2	2	2	0.0	0.0	12	5	140.0
Proposals		0	0	0	--	--	3	1	200.0
Halifax	N.S.	7	10	11	-30.0	-36.4	33	53	-37.7
Bankruptcies		7	8	5	-12.5	40.0	26	42	-38.1
Proposals		0	2	6	-100.0	-100.0	7	11	-36.4
Moncton	N.B.	4	4	6	0.0	-33.3	15	19	-21.1
Bankruptcies		2	4	5	-50.0	-60.0	12	16	-25.0
Proposals		2	0	1	--	100.0	3	3	0.0
Saint John	N.B.	3	0	5	--	-40.0	10	14	-28.6
Bankruptcies		2	0	3	--	-33.3	7	11	-36.4
Proposals		1	0	2	--	-50.0	3	3	0.0
Saguenay	Que.	5	11	3	-54.5	66.7	26	25	4.0
Bankruptcies		5	8	3	-37.5	66.7	16	18	-11.1
Proposals		0	3	0	-100.0	--	10	7	42.9
Québec	Que.	57	41	40	39.0	42.5	202	175	15.4
Bankruptcies		40	28	25	42.9	60.0	147	131	12.2
Proposals		17	13	15	30.8	13.3	55	44	25.0
Sherbrooke	Que.	15	10	9	50.0	66.7	39	29	34.5
Bankruptcies		8	7	7	14.3	14.3	27	25	8.0
Proposals		7	3	2	133.3	250.0	12	4	200.0
Trois-Rivières	Que.	8	11	9	-27.3	-11.1	33	42	-21.4
Bankruptcies		5	9	6	-44.4	-16.7	25	26	-3.8
Proposals		3	2	3	50.0	0.0	8	16	-50.0
Montréal	Que.	352	272	319	29.4	10.3	1,248	1,229	1.5
Bankruptcies		232	205	236	13.2	-1.7	887	905	-2.0
Proposals		120	67	83	79.1	44.6	361	324	11.4
Ottawa - Gatineau	Ont./ Que.	39	38	51	2.6	-23.5	178	169	5.3
Bankruptcies		27	29	40	-6.9	-32.5	123	128	-3.9
Proposals		12	9	11	33.3	9.1	55	41	34.1
Kingston	Ont.	5	0	1	--	400.0	8	8	0.0
Bankruptcies		4	0	1	--	300.0	6	7	-14.3
Proposals		1	0	0	--	--	2	1	100.0
Peterborough	Ont.	1	0	1	--	0.0	1	5	-80.0
Bankruptcies		1	0	1	--	0.0	1	5	-80.0
Proposals		0	0	0	--	--	0	0	--
Oshawa	Ont.	7	10	4	-30.0	75.0	29	35	-17.1
Bankruptcies		6	9	4	-33.3	50.0	25	34	-26.5
Proposals		1	1	0	0.0	--	4	1	300.0

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q1 2014	Q1 2013 to Q1 2014	12-31-2014	12-31-2013	% Change
Toronto	Ont.	146	114	161	28.1	-9.3	492	619	-20.5
Bankruptcies		111	96	118	15.6	-5.9	368	466	-21.0
Proposals		35	18	43	94.4	-18.6	124	153	-19.0
Hamilton	Ont.	17	9	7	88.9	142.9	47	55	-14.5
Bankruptcies		11	9	5	22.2	120.0	37	43	-14.0
Proposals		6	0	2	--	200.0	10	12	-16.7
St. Catharines - Niagara	Ont.	12	6	5	100.0	140.0	36	33	9.1
Bankruptcies		10	6	5	66.7	100.0	28	29	-3.4
Proposals		2	0	0	--	--	8	4	100.0
Kitchener	Ont.	8	11	11	-27.3	-27.3	33	32	3.1
Bankruptcies		7	9	8	-22.2	-12.5	29	25	16.0
Proposals		1	2	3	-50.0	-66.7	4	7	-42.9
Brantford	Ont.	3	2	3	50.0	0.0	14	13	7.7
Bankruptcies		3	2	3	50.0	0.0	10	13	-23.1
Proposals		0	0	0	--	--	4	0	--
Guelph	Ont.	0	0	1	--	-100.0	2	7	-71.4
Bankruptcies		0	0	1	--	-100.0	2	7	-71.4
Proposals		0	0	0	--	--	0	0	--
London	Ont.	8	5	5	60.0	60.0	28	22	27.3
Bankruptcies		5	4	2	25.0	150.0	20	15	33.3
Proposals		3	1	3	200.0	0.0	8	7	14.3
Windsor	Ont.	8	6	9	33.3	-11.1	28	22	27.3
Bankruptcies		8	5	8	60.0	0.0	26	21	23.8
Proposals		0	1	1	-100.0	-100.0	2	1	100.0
Barrie	Ont.	4	8	4	-50.0	0.0	19	19	0.0
Bankruptcies		2	6	4	-66.7	-50.0	14	16	-12.5
Proposals		2	2	0	0.0	--	5	3	66.7
Greater Sudbury	Ont.	5	3	0	66.7	--	12	7	71.4
Bankruptcies		5	2	0	150.0	--	8	5	60.0
Proposals		0	1	0	-100.0	--	4	2	100.0
Thunder Bay	Ont.	2	2	1	0.0	100.0	10	10	0.0
Bankruptcies		1	2	1	-50.0	0.0	8	8	0.0
Proposals		1	0	0	--	--	2	2	0.0
Winnipeg	Man.	5	3	10	66.7	-50.0	29	24	20.8
Bankruptcies		4	2	7	100.0	-42.9	25	18	38.9
Proposals		1	1	3	0.0	-66.7	4	6	-33.3
Regina	Sask.	4	5	5	-20.0	-20.0	32	32	0.0
Bankruptcies		4	4	3	0.0	33.3	20	14	42.9
Proposals		0	1	2	-100.0	-100.0	12	18	-33.3

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

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2014	Q3 2014	Q4 2013	Q3 2014 to Q4 2014	Q4 2013 to Q4 2014	12-31-2014	12-31-2013	% Change
Saskatoon	Sask.	9	6	5	50.0	80.0	24	17	41.2
Bankruptcies		6	4	1	50.0	500.0	18	11	63.6
Proposals		3	2	4	50.0	-25.0	6	6	0.0
Calgary	Alta.	11	16	26	-31.3	-57.7	56	93	-39.8
Bankruptcies		11	9	23	22.2	-52.2	41	74	-44.6
Proposals		0	7	3	-100.0	-100.0	15	19	-21.1
Edmonton	Alta.	13	16	14	-18.8	-7.1	41	43	-4.7
Bankruptcies		10	11	5	-9.1	100.0	32	19	68.4
Proposals		3	5	9	-40.0	-66.7	9	24	-62.5
Kelowna	B.C.	1	6	6	-83.3	-83.3	10	24	-58.3
Bankruptcies		0	5	6	-100.0	-100.0	7	21	-66.7
Proposals		1	1	0	0.0	--	3	3	0.0
Abbotsford	B.C.	3	0	2	--	50.0	9	4	125.0
Bankruptcies		2	0	1	--	100.0	2	3	-33.3
Proposals		1	0	1	--	0.0	7	1	600.0
Vancouver	B.C.	28	38	19	-26.3	47.4	140	103	35.9
Bankruptcies		24	27	15	-11.1	60.0	110	74	48.6
Proposals		4	11	4	-63.6	0.0	30	29	3.4
Victoria	B.C.	3	4	7	-25.0	-57.1	23	30	-23.3
Bankruptcies		2	3	4	-33.3	-50.0	18	21	-14.3
Proposals		1	1	3	0.0	-66.7	5	9	-44.4