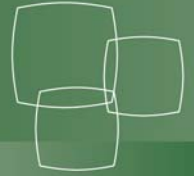




Industry Canada
Office of the Superintendent
of Bankruptcy Canada

Industrie Canada
Bureau du surintendant
des faillites Canada

Insolvency Statistics in Canada



Third 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		
	Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
Newfoundland and Labrador	381	433	414	-12.0	-8.0	1,579	1,734	-8.9
Bankruptcies	325	391	368	-16.9	-11.7	1,395	1,589	-12.2
Proposals	56	42	46	33.3	21.7	184	145	26.9
Prince Edward Island	217	180	188	20.6	15.4	742	641	15.8
Bankruptcies	157	135	127	16.3	23.6	523	480	9.0
Proposals	60	45	61	33.3	-1.6	219	161	36.0
Nova Scotia	1,395	1,469	1,278	-5.0	9.2	5,146	4,670	10.2
Bankruptcies	999	1,056	864	-5.4	15.6	3,659	3,293	11.1
Proposals	396	413	414	-4.1	-4.3	1,487	1,377	8.0
New Brunswick	1,149	1,179	1,077	-2.5	6.7	4,303	3,905	10.2
Bankruptcies	805	833	753	-3.4	6.9	3,016	2,857	5.6
Proposals	344	346	324	-0.6	6.2	1,287	1,048	22.8
Quebec	10,650	11,195	10,275	-4.9	3.6	43,111	41,266	4.5
Bankruptcies	6,317	6,862	6,687	-7.9	-5.5	26,019	26,747	-2.7
Proposals	4,333	4,333	3,588	0.0	20.8	17,092	14,519	17.7
Ontario	10,303	11,128	11,031	-7.4	-6.6	42,884	46,149	-7.1
Bankruptcies	4,907	5,320	5,553	-7.8	-11.6	20,679	23,073	-10.4
Proposals	5,396	5,808	5,478	-7.1	-1.5	22,205	23,076	-3.8
Manitoba	508	519	491	-2.1	3.5	1,938	1,888	2.6
Bankruptcies	334	320	316	4.4	5.7	1,252	1,253	-0.1
Proposals	174	199	175	-12.6	-0.6	686	635	8.0
Saskatchewan	526	533	468	-1.3	12.4	2,018	1,752	15.2
Bankruptcies	288	309	300	-6.8	-4.0	1,175	1,065	10.3
Proposals	238	224	168	6.3	41.7	843	687	22.7
Alberta	2,006	2,287	2,017	-12.3	-0.5	8,291	8,757	-5.3
Bankruptcies	921	1,090	1,168	-15.5	-21.1	4,065	5,103	-20.3
Proposals	1,085	1,197	849	-9.4	27.8	4,226	3,654	15.7
British Columbia	2,876	3,157	2,918	-8.9	-1.4	11,769	11,894	-1.1
Bankruptcies	1,554	1,873	1,715	-17.0	-9.4	6,866	7,310	-6.1
Proposals	1,322	1,284	1,203	3.0	9.9	4,903	4,584	7.0
Northwest Territories	8	11	13	-27.3	-38.5	51	51	0.0
Bankruptcies	3	6	9	-50.0	-66.7	27	31	-12.9
Proposals	5	5	4	0.0	25.0	24	20	20.0
Yukon	11	11	4	0.0	175.0	42	35	20.0
Bankruptcies	7	6	3	16.7	133.3	28	24	16.7
Proposals	4	5	1	-20.0	300.0	14	11	27.3
Nunavut	1	0	1	--	0.0	6	4	50.0
Bankruptcies	0	0	1	--	-100.0	3	2	50.0
Proposals	1	0	0	--	--	3	2	50.0
Canada	30,031	32,102	30,175	-6.5	-0.5	121,880	122,746	-0.7
Bankruptcies	16,617	18,201	17,864	-8.7	-7.0	68,707	72,827	-5.7
Proposals	13,414	13,901	12,311	-3.5	9.0	53,173	49,919	6.5

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
Newfoundland and Labrador	378	427	402	-11.5	-6.0	1,555	1,705	-8.8
Bankruptcies	322	386	364	-16.6	-11.5	1,374	1,571	-12.5
Proposals	56	41	38	36.6	47.4	181	134	35.1
Prince Edward Island	212	174	180	21.8	17.8	722	623	15.9
Bankruptcies	154	130	121	18.5	27.3	509	466	9.2
Proposals	58	44	59	31.8	-1.7	213	157	35.7
Nova Scotia	1,376	1,446	1,251	-4.8	10.0	5,060	4,552	11.2
Bankruptcies	986	1,039	842	-5.1	17.1	3,603	3,200	12.6
Proposals	390	407	409	-4.2	-4.6	1,457	1,352	7.8
New Brunswick	1,135	1,158	1,059	-2.0	7.2	4,215	3,833	10.0
Bankruptcies	793	817	740	-2.9	7.2	2,945	2,801	5.1
Proposals	342	341	319	0.3	7.2	1,270	1,032	23.1
Quebec	10,134	10,594	9,768	-4.3	3.7	40,865	39,162	4.3
Bankruptcies	5,932	6,425	6,305	-7.7	-5.9	24,354	25,209	-3.4
Proposals	4,202	4,169	3,463	0.8	21.3	16,511	13,953	18.3
Ontario	10,051	10,857	10,754	-7.4	-6.5	41,785	44,908	-7.0
Bankruptcies	4,693	5,117	5,323	-8.3	-11.8	19,832	22,097	-10.3
Proposals	5,358	5,740	5,431	-6.7	-1.3	21,953	22,811	-3.8
Manitoba	499	500	469	-0.2	6.4	1,876	1,824	2.9
Bankruptcies	329	303	298	8.6	10.4	1,202	1,199	0.3
Proposals	170	197	171	-13.7	-0.6	674	625	7.8
Saskatchewan	503	498	442	1.0	13.8	1,891	1,639	15.4
Bankruptcies	276	289	284	-4.5	-2.8	1,102	997	10.5
Proposals	227	209	158	8.6	43.7	789	642	22.9
Alberta	1,969	2,256	1,979	-12.7	-0.5	8,134	8,542	-4.8
Bankruptcies	898	1,065	1,139	-15.7	-21.2	3,956	4,954	-20.1
Proposals	1,071	1,191	840	-10.1	27.5	4,178	3,588	16.4
British Columbia	2,811	3,086	2,867	-8.9	-2.0	11,504	11,632	-1.1
Bankruptcies	1,502	1,813	1,678	-17.2	-10.5	6,663	7,122	-6.4
Proposals	1,309	1,273	1,189	2.8	10.1	4,841	4,510	7.3
Northwest Territories	8	11	13	-27.3	-38.5	51	51	0.0
Bankruptcies	3	6	9	-50.0	-66.7	27	31	-12.9
Proposals	5	5	4	0.0	25.0	24	20	20.0
Yukon	11	11	4	0.0	175.0	42	33	27.3
Bankruptcies	7	6	3	16.7	133.3	28	22	27.3
Proposals	4	5	1	-20.0	300.0	14	11	27.3
Nunavut	1	0	1	--	0.0	6	4	50.0
Bankruptcies	0	0	1	--	-100.0	3	2	50.0
Proposals	1	0	0	--	--	3	2	50.0
Canada	29,088	31,018	29,189	-6.2	-0.3	117,706	118,508	-0.7
Bankruptcies	15,895	17,396	17,107	-8.6	-7.1	65,598	69,671	-5.8
Proposals	13,193	13,622	12,082	-3.1	9.2	52,108	48,837	6.7

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
Newfoundland and Labrador	3	6	12	-50.0	-75.0	24	29	-17.2
Bankruptcies	3	5	4	-40.0	-25.0	21	18	16.7
Proposals	0	1	8	-100.0	-100.0	3	11	-72.7
Prince Edward Island	5	6	8	-16.7	-37.5	20	18	11.1
Bankruptcies	3	5	6	-40.0	-50.0	14	14	0.0
Proposals	2	1	2	100.0	0.0	6	4	50.0
Nova Scotia	19	23	27	-17.4	-29.6	86	118	-27.1
Bankruptcies	13	17	22	-23.5	-40.9	56	93	-39.8
Proposals	6	6	5	0.0	20.0	30	25	20.0
New Brunswick	14	21	18	-33.3	-22.2	88	72	22.2
Bankruptcies	12	16	13	-25.0	-7.7	71	56	26.8
Proposals	2	5	5	-60.0	-60.0	17	16	6.3
Quebec	516	601	507	-14.1	1.8	2,246	2,104	6.7
Bankruptcies	385	437	382	-11.9	0.8	1,665	1,538	8.3
Proposals	131	164	125	-20.1	4.8	581	566	2.7
Ontario	252	271	277	-7.0	-9.0	1,099	1,241	-11.4
Bankruptcies	214	203	230	5.4	-7.0	847	976	-13.2
Proposals	38	68	47	-44.1	-19.1	252	265	-4.9
Manitoba	9	19	22	-52.6	-59.1	62	64	-3.1
Bankruptcies	5	17	18	-70.6	-72.2	50	54	-7.4
Proposals	4	2	4	100.0	0.0	12	10	20.0
Saskatchewan	23	35	26	-34.3	-11.5	127	113	12.4
Bankruptcies	12	20	16	-40.0	-25.0	73	68	7.4
Proposals	11	15	10	-26.7	10.0	54	45	20.0
Alberta	37	31	38	19.4	-2.6	157	215	-27.0
Bankruptcies	23	25	29	-8.0	-20.7	109	149	-26.8
Proposals	14	6	9	133.3	55.6	48	66	-27.3
British Columbia	65	71	51	-8.5	27.5	265	262	1.1
Bankruptcies	52	60	37	-13.3	40.5	203	188	8.0
Proposals	13	11	14	18.2	-7.1	62	74	-16.2
Northwest Territories	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	0	0	0	--	--	0	2	-100.0
Bankruptcies	0	0	0	--	--	0	2	-100.0
Proposals	0	0	0	--	--	0	0	--
Nunavut	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Canada	943	1,084	986	-13.0	-4.4	4,174	4,238	-1.5
Bankruptcies	722	805	757	-10.3	-4.6	3,109	3,156	-1.5
Proposals	221	279	229	-20.8	-3.5	1,065	1,082	-1.6

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
Agriculture, Forestry, Fishing and Hunting	22	23	46	-4.3	-52.2	106	120	-11.7
Bankruptcies	12	15	28	-20.0	-57.1	73	84	-13.1
Proposals	10	8	18	25.0	-44.4	33	36	-8.3
Mining and Oil and Gas Extraction	10	9	4	11.1	150.0	44	34	29.4
Bankruptcies	3	5	1	-40.0	200.0	20	18	11.1
Proposals	7	4	3	75.0	133.3	24	16	50.0
Utilities	6	1	1	500.0	500.0	15	11	36.4
Bankruptcies	5	0	0	--	--	11	5	120.0
Proposals	1	1	1	0.0	0.0	4	6	-33.3
Construction	152	208	187	-26.9	-18.7	724	767	-5.6
Bankruptcies	116	153	140	-24.2	-17.1	543	568	-4.4
Proposals	36	55	47	-34.5	-23.4	181	199	-9.0
Manufacturing	87	99	97	-12.1	-10.3	392	425	-7.8
Bankruptcies	66	73	72	-9.6	-8.3	285	298	-4.4
Proposals	21	26	25	-19.2	-16.0	107	127	-15.7
Wholesale Trade	51	63	48	-19.0	6.3	237	222	6.8
Bankruptcies	40	43	41	-7.0	-2.4	158	159	-0.6
Proposals	11	20	7	-45.0	57.1	79	63	25.4
Retail Trade	123	117	114	5.1	7.9	512	514	-0.4
Bankruptcies	90	87	96	3.4	-6.3	396	404	-2.0
Proposals	33	30	18	10.0	83.3	116	110	5.5
Transportation and Warehousing	58	53	61	9.4	-4.9	230	268	-14.2
Bankruptcies	51	40	49	27.5	4.1	184	214	-14.0
Proposals	7	13	12	-46.2	-41.7	46	54	-14.8
Information and Cultural Industries	18	13	7	38.5	157.1	60	57	5.3
Bankruptcies	14	10	5	40.0	180.0	42	50	-16.0
Proposals	4	3	2	33.3	100.0	18	7	157.1
Finance and Insurance	22	10	18	120.0	22.2	72	79	-8.9
Bankruptcies	18	8	17	125.0	5.9	52	69	-24.6
Proposals	4	2	1	100.0	300.0	20	10	100.0
Real Estate and Rental and Leasing	21	48	25	-56.3	-16.0	150	123	22.0
Bankruptcies	16	36	18	-55.6	-11.1	110	95	15.8
Proposals	5	12	7	-58.3	-28.6	40	28	42.9

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

	Volume			% Change		12-Month Period Ending		
	Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
Professional, Scientific and Technical Services	62	81	68	-23.5	-8.8	290	298	-2.7
Bankruptcies	51	63	46	-19.0	10.9	222	217	2.3
Proposals	11	18	22	-38.9	-50.0	68	81	-16.0
Management of Companies and Enterprises	15	18	22	-16.7	-31.8	56	73	-23.3
Bankruptcies	12	14	16	-14.3	-25.0	42	50	-16.0
Proposals	3	4	6	-25.0	-50.0	14	23	-39.1
Administrative and Support, Waste Management and Remediation Services	51	66	50	-22.7	2.0	203	200	1.5
Bankruptcies	44	47	36	-6.4	22.2	148	150	-1.3
Proposals	7	19	14	-63.2	-50.0	55	50	10.0
Educational Services	9	20	10	-55.0	-10.0	49	35	40.0
Bankruptcies	4	19	10	-78.9	-60.0	41	26	57.7
Proposals	5	1	0	400.0	--	8	9	-11.1
Health Care and Social Assistance	16	21	13	-23.8	23.1	81	52	55.8
Bankruptcies	13	16	10	-18.8	30.0	60	42	42.9
Proposals	3	5	3	-40.0	0.0	21	10	110.0
Arts, Entertainment and Recreation	18	21	24	-14.3	-25.0	78	91	-14.3
Bankruptcies	16	17	20	-5.9	-20.0	67	75	-10.7
Proposals	2	4	4	-50.0	-50.0	11	16	-31.3
Accommodation and Food Services	159	155	135	2.6	17.8	642	618	3.9
Bankruptcies	113	109	107	3.7	5.6	465	445	4.5
Proposals	46	46	28	0.0	64.3	177	173	2.3
Other Services (except Public Administration)	43	57	56	-24.6	-23.2	232	251	-7.6
Bankruptcies	38	49	45	-22.4	-15.6	189	187	1.1
Proposals	5	8	11	-37.5	-54.5	43	64	-32.8
Public Administration	0	1	0	-100.0	--	1	0	--
Bankruptcies	0	1	0	-100.0	--	1	0	--
Proposals	0	0	0	--	--	0	0	--
Total	943	1,084	986	-13.0	-4.4	4,174	4,238	-1.5
Bankruptcies	722	805	757	-10.3	-4.6	3,109	3,156	-1.5
Proposals	221	279	229	-20.8	-3.5	1,065	1,082	-1.6

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
Newfoundland and Labrador	378	427	402	-11.5	-6.0	1,555	1,705	-8.8
Bankruptcies	322	386	364	-16.6	-11.5	1,374	1,571	-12.5
Proposals	56	41	38	36.6	47.4	181	134	35.1
Avalon Peninsula	189	189	193	0.0	-2.1	729	806	-9.6
Bankruptcies	154	168	174	-8.3	-11.5	628	724	-13.3
Proposals	35	21	19	66.7	84.2	101	82	23.2
South Coast - Burin Peninsula	19	34	30	-44.1	-36.7	108	133	-18.8
Bankruptcies	19	33	25	-42.4	-24.0	95	127	-25.2
Proposals	0	1	5	-100.0	-100.0	13	6	116.7
West Coast - Northern Peninsula - Labrador	70	84	88	-16.7	-20.5	301	341	-11.7
Bankruptcies	64	73	76	-12.3	-15.8	271	314	-13.7
Proposals	6	11	12	-45.5	-50.0	30	27	11.1
Notre Dame - Central Bonavista Bay	100	122	91	-18.0	9.9	416	425	-2.1
Bankruptcies	85	113	89	-24.8	-4.5	380	406	-6.4
Proposals	15	9	2	66.7	650.0	36	19	89.5
Prince Edward Island	212	174	180	21.8	17.8	722	623	15.9
Bankruptcies	154	130	121	18.5	27.3	509	466	9.2
Proposals	58	44	59	31.8	-1.7	213	157	35.7
Nova Scotia	1,376	1,446	1,251	-4.8	10.0	5,060	4,552	11.2
Bankruptcies	986	1,039	842	-5.1	17.1	3,603	3,200	12.6
Proposals	390	407	409	-4.2	-4.6	1,457	1,352	7.8
Cape Breton	196	215	152	-8.8	28.9	752	666	12.9
Bankruptcies	119	135	96	-11.9	24.0	445	414	7.5
Proposals	77	80	56	-3.8	37.5	307	252	21.8
North Shore	311	287	212	8.4	46.7	1,038	849	22.3
Bankruptcies	217	210	136	3.3	59.6	714	567	25.9
Proposals	94	77	76	22.1	23.7	324	282	14.9
Annapolis Valley	180	206	186	-12.6	-3.2	693	672	3.1
Bankruptcies	162	156	134	3.8	20.9	551	521	5.8
Proposals	18	50	52	-64.0	-65.4	142	151	-6.0
Southern	154	177	193	-13.0	-20.2	555	607	-8.6
Bankruptcies	109	139	137	-21.6	-20.4	429	437	-1.8
Proposals	45	38	56	18.4	-19.6	126	170	-25.9
Halifax	536	559	509	-4.1	5.3	2,023	1,758	15.1
Bankruptcies	379	398	339	-4.8	11.8	1,465	1,261	16.2
Proposals	157	161	170	-2.5	-7.6	558	497	12.3

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

	Volume			% Change		12-Month Period Ending		
	Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
New Brunswick	1,135	1,158	1,059	-2.0	7.2	4,215	3,833	10.0
Bankruptcies	793	817	740	-2.9	7.2	2,945	2,801	5.1
Proposals	342	341	319	0.3	7.2	1,270	1,032	23.1
Campbellton - Miramichi	170	216	172	-21.3	-1.2	717	687	4.4
Bankruptcies	120	166	120	-27.7	0.0	518	501	3.4
Proposals	50	50	52	0.0	-3.8	199	186	7.0
Moncton - Richibucto	379	371	330	2.2	14.8	1,340	1,162	15.3
Bankruptcies	266	240	224	10.8	18.8	905	835	8.4
Proposals	113	131	106	-13.7	6.6	435	327	33.0
Saint John - St. Stephen	270	273	245	-1.1	10.2	1,001	911	9.9
Bankruptcies	192	183	166	4.9	15.7	675	657	2.7
Proposals	78	90	79	-13.3	-1.3	326	254	28.3
Fredericton - Oromocto	201	181	210	11.0	-4.3	729	680	7.2
Bankruptcies	125	141	150	-11.3	-16.7	526	495	6.3
Proposals	76	40	60	90.0	26.7	203	185	9.7
Edmundston - Woodstock	115	117	102	-1.7	12.7	427	394	8.4
Bankruptcies	90	87	80	3.4	12.5	321	313	2.6
Proposals	25	30	22	-16.7	13.6	106	81	30.9
Quebec	10,134	10,594	9,768	-4.3	3.7	40,865	39,162	4.3
Bankruptcies	5,932	6,425	6,305	-7.7	-5.9	24,354	25,209	-3.4
Proposals	4,202	4,169	3,463	0.8	21.3	16,511	13,953	18.3
Gaspésie - Îles-de-la-Madeleine	96	113	107	-15.0	-10.3	408	412	-1.0
Bankruptcies	62	49	61	26.5	1.6	231	259	-10.8
Proposals	34	64	46	-46.9	-26.1	177	153	15.7
Bas-Saint-Laurent	209	206	216	1.5	-3.2	826	797	3.6
Bankruptcies	129	142	134	-9.2	-3.7	518	530	-2.3
Proposals	80	64	82	25.0	-2.4	308	267	15.4
Capitale-Nationale	631	695	673	-9.2	-6.2	2,677	2,548	5.1
Bankruptcies	396	451	487	-12.2	-18.7	1,742	1,848	-5.7
Proposals	235	244	186	-3.7	26.3	935	700	33.6
Chaudière - Appalaches	391	366	423	6.8	-7.6	1,547	1,404	10.2
Bankruptcies	247	247	305	0.0	-19.0	1,009	992	1.7
Proposals	144	119	118	21.0	22.0	538	412	30.6
Estrie	327	379	372	-13.7	-12.1	1,356	1,437	-5.6
Bankruptcies	226	254	259	-11.0	-12.7	928	1,045	-11.2
Proposals	101	125	113	-19.2	-10.6	428	392	9.2
Centre-du-Québec	276	289	323	-4.5	-14.6	1,133	1,124	0.8
Bankruptcies	150	175	207	-14.3	-27.5	675	738	-8.5
Proposals	126	114	116	10.5	8.6	458	386	18.7

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

	Volume			% Change		12-Month Period Ending		
	Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
Montérégie	2,061	2,091	2,222	-1.4	-7.2	8,123	8,077	0.6
Bankruptcies	1,117	1,196	1,344	-6.6	-16.9	4,543	5,021	-9.5
Proposals	944	895	878	5.5	7.5	3,580	3,056	17.1
Montréal	2,222	2,412	2,497	-7.9	-11.0	9,061	9,124	-0.7
Bankruptcies	1,374	1,570	1,674	-12.5	-17.9	5,723	6,132	-6.7
Proposals	848	842	823	0.7	3.0	3,338	2,992	11.6
Laval	535	546	422	-2.0	26.8	2,197	2,041	7.6
Bankruptcies	294	321	258	-8.4	14.0	1,269	1,251	1.4
Proposals	241	225	164	7.1	47.0	928	790	17.5
Lanaudière	844	905	613	-6.7	37.7	3,464	3,038	14.0
Bankruptcies	438	486	362	-9.9	21.0	1,730	1,669	3.7
Proposals	406	419	251	-3.1	61.8	1,734	1,369	26.7
Laurentides	1,021	1,079	815	-5.4	25.3	4,134	3,873	6.7
Bankruptcies	569	574	480	-0.9	18.5	2,231	2,217	0.6
Proposals	452	505	335	-10.5	34.9	1,903	1,656	14.9
Outaouais	653	639	441	2.2	48.1	2,436	2,304	5.7
Bankruptcies	377	371	291	1.6	29.6	1,438	1,446	-0.6
Proposals	276	268	150	3.0	84.0	998	858	16.3
Abitibi - Témiscamingue	152	181	110	-16.0	38.2	652	485	34.4
Bankruptcies	86	107	72	-19.6	19.4	392	322	21.7
Proposals	66	74	38	-10.8	73.7	260	163	59.5
Mauricie	328	325	267	0.9	22.8	1,319	1,216	8.5
Bankruptcies	214	228	190	-6.1	12.6	904	898	0.7
Proposals	114	97	77	17.5	48.1	415	318	30.5
Saguenay - Lac-Saint-Jean	302	274	197	10.2	53.3	1,166	990	17.8
Bankruptcies	190	196	139	-3.1	36.7	788	654	20.5
Proposals	112	78	58	43.6	93.1	378	336	12.5
Côte-Nord	71	75	50	-5.3	42.0	305	240	27.1
Bankruptcies	55	48	32	14.6	71.9	201	154	30.5
Proposals	16	27	18	-40.7	-11.1	104	86	20.9
Nord-du-Québec	16	16	18	0.0	-11.1	62	50	24.0
Bankruptcies	9	8	9	12.5	0.0	32	30	6.7
Proposals	7	8	9	-12.5	-22.2	30	20	50.0
Ontario	10,051	10,857	10,754	-7.4	-6.5	41,785	44,908	-7.0
Bankruptcies	4,693	5,117	5,323	-8.3	-11.8	19,832	22,097	-10.3
Proposals	5,358	5,740	5,431	-6.7	-1.3	21,953	22,811	-3.8
Ottawa	960	975	1,055	-1.5	-9.0	3,794	3,927	-3.4
Bankruptcies	565	588	667	-3.9	-15.3	2,213	2,359	-6.2
Proposals	395	387	388	2.1	1.8	1,581	1,568	0.8

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

	Volume			% Change		12-Month Period Ending		
	Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
Kingston - Pembroke	394	409	455	-3.7	-13.4	1,613	1,802	-10.5
Bankruptcies	208	224	262	-7.1	-20.6	895	1,041	-14.0
Proposals	186	185	193	0.5	-3.6	718	761	-5.7
Muskoka - Kawarthas	296	360	307	-17.8	-3.6	1,344	1,379	-2.5
Bankruptcies	152	171	172	-11.1	-11.6	691	757	-8.7
Proposals	144	189	135	-23.8	6.7	653	622	5.0
Toronto	4,134	4,582	4,368	-9.8	-5.4	17,457	18,690	-6.6
Bankruptcies	1,623	1,860	1,787	-12.7	-9.2	6,907	7,484	-7.7
Proposals	2,511	2,722	2,581	-7.8	-2.7	10,550	11,206	-5.9
Kitchener - Waterloo - Barrie	1,037	1,094	1,085	-5.2	-4.4	4,183	4,528	-7.6
Bankruptcies	504	525	551	-4.0	-8.5	2,067	2,353	-12.2
Proposals	533	569	534	-6.3	-0.2	2,116	2,175	-2.7
Hamilton - Niagara Peninsula	1,113	1,288	1,297	-13.6	-14.2	4,820	5,485	-12.1
Bankruptcies	534	575	640	-7.1	-16.6	2,248	2,636	-14.7
Proposals	579	713	657	-18.8	-11.9	2,572	2,849	-9.7
London	657	693	677	-5.2	-3.0	2,698	2,897	-6.9
Bankruptcies	322	354	368	-9.0	-12.5	1,456	1,659	-12.2
Proposals	335	339	309	-1.2	8.4	1,242	1,238	0.3
Windsor - Sarnia	551	573	590	-3.8	-6.6	2,269	2,518	-9.9
Bankruptcies	276	326	360	-15.3	-23.3	1,267	1,553	-18.4
Proposals	275	247	230	11.3	19.6	1,002	965	3.8
Stratford - Bruce Peninsula	189	200	179	-5.5	5.6	792	815	-2.8
Bankruptcies	114	113	98	0.9	16.3	462	486	-4.9
Proposals	75	87	81	-13.8	-7.4	330	329	0.3
Northeast	615	564	616	9.0	-0.2	2,317	2,349	-1.4
Bankruptcies	330	315	335	4.8	-1.5	1,307	1,402	-6.8
Proposals	285	249	281	14.5	1.4	1,010	947	6.7
Northwest	106	122	124	-13.1	-14.5	497	518	-4.1
Bankruptcies	66	68	82	-2.9	-19.5	318	367	-13.4
Proposals	40	54	42	-25.9	-4.8	179	151	18.5
Manitoba	499	500	469	-0.2	6.4	1,876	1,824	2.9
Bankruptcies	329	303	298	8.6	10.4	1,202	1,199	0.3
Proposals	170	197	171	-13.7	-0.6	674	625	7.8
Southeast	27	36	43	-25.0	-37.2	134	146	-8.2
Bankruptcies	15	26	27	-42.3	-44.4	89	102	-12.7
Proposals	12	10	16	20.0	-25.0	45	44	2.3
South Central	10	25	14	-60.0	-28.6	68	49	38.8
Bankruptcies	8	24	8	-66.7	0.0	55	33	66.7
Proposals	2	1	6	100.0	-66.7	13	16	-18.8

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

	Volume			% Change		12-Month Period Ending		
	Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
Southwest	51	72	67	-29.2	-23.9	242	220	10.0
Bankruptcies	25	36	30	-30.6	-16.7	118	120	-1.7
Proposals	26	36	37	-27.8	-29.7	124	100	24.0
North Central	20	20	17	0.0	17.6	72	59	22.0
Bankruptcies	15	7	11	114.3	36.4	43	40	7.5
Proposals	5	13	6	-61.5	-16.7	29	19	52.6
Winnipeg	321	292	272	9.9	18.0	1,132	1,143	-1.0
Bankruptcies	220	178	190	23.6	15.8	751	772	-2.7
Proposals	101	114	82	-11.4	23.2	381	371	2.7
Interlake	28	27	17	3.7	64.7	120	88	36.4
Bankruptcies	25	18	11	38.9	127.3	84	56	50.0
Proposals	3	9	6	-66.7	-50.0	36	32	12.5
Parklands	22	8	25	175.0	-12.0	42	63	-33.3
Bankruptcies	12	3	13	300.0	-7.7	20	40	-50.0
Proposals	10	5	12	100.0	-16.7	22	23	-4.3
North	19	17	13	11.8	46.2	68	59	15.3
Bankruptcies	9	10	8	-10.0	12.5	42	37	13.5
Proposals	10	7	5	42.9	100.0	26	22	18.2
Saskatchewan	503	498	442	1.0	13.8	1,891	1,639	15.4
Bankruptcies	276	289	284	-4.5	-2.8	1,102	997	10.5
Proposals	227	209	158	8.6	43.7	789	642	22.9
Regina - Moose Mountain	166	143	94	16.1	76.6	557	417	33.6
Bankruptcies	89	78	46	14.1	93.5	287	215	33.5
Proposals	77	65	48	18.5	60.4	270	202	33.7
Swift Current - Moose Jaw	65	38	61	71.1	6.6	195	203	-3.9
Bankruptcies	32	26	37	23.1	-13.5	116	131	-11.5
Proposals	33	12	24	175.0	37.5	79	72	9.7
Saskatoon - Biggar	145	160	164	-9.4	-11.6	608	546	11.4
Bankruptcies	80	95	115	-15.8	-30.4	354	342	3.5
Proposals	65	65	49	0.0	32.7	254	204	24.5
Yorkton - Melville	28	38	28	-26.3	0.0	128	112	14.3
Bankruptcies	13	20	18	-35.0	-27.8	73	75	-2.7
Proposals	15	18	10	-16.7	50.0	55	37	48.6
Prince Albert	89	107	87	-16.8	2.3	367	333	10.2
Bankruptcies	57	66	60	-13.6	-5.0	251	215	16.7
Proposals	32	41	27	-22.0	18.5	116	118	-1.7
Northern	9	13	7	-30.8	28.6	35	28	25.0
Bankruptcies	5	4	7	25.0	-28.6	20	19	5.3
Proposals	4	9	0	-55.6	--	15	9	66.7

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

	Volume			% Change		12-Month Period Ending		
	Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
Alberta	1,969	2,256	1,979	-12.7	-0.5	8,134	8,542	-4.8
Bankruptcies	898	1,065	1,139	-15.7	-21.2	3,956	4,954	-20.1
Proposals	1,071	1,191	840	-10.1	27.5	4,178	3,588	16.4
Lethbridge - Medicine Hat	207	218	148	-5.0	39.9	845	739	14.3
Bankruptcies	95	107	103	-11.2	-7.8	413	475	-13.1
Proposals	112	111	45	0.9	148.9	432	264	63.6
Camrose - Drumheller	80	84	72	-4.8	11.1	333	322	3.4
Bankruptcies	43	43	48	0.0	-10.4	184	206	-10.7
Proposals	37	41	24	-9.8	54.2	149	116	28.4
Calgary	745	859	764	-13.3	-2.5	3,032	3,329	-8.9
Bankruptcies	328	374	423	-12.3	-22.5	1,382	1,978	-30.1
Proposals	417	485	341	-14.0	22.3	1,650	1,351	22.1
Banff - Jasper - Rocky Mountain House	42	38	51	10.5	-17.6	163	193	-15.5
Bankruptcies	16	25	32	-36.0	-50.0	84	125	-32.8
Proposals	26	13	19	100.0	36.8	79	68	16.2
Red Deer	133	156	145	-14.7	-8.3	544	552	-1.4
Bankruptcies	60	68	89	-11.8	-32.6	265	291	-8.9
Proposals	73	88	56	-17.0	30.4	279	261	6.9
Edmonton	634	731	658	-13.3	-3.6	2,644	2,811	-5.9
Bankruptcies	300	345	364	-13.0	-17.6	1,314	1,507	-12.8
Proposals	334	386	294	-13.5	13.6	1,330	1,304	2.0
Athabasca - Grande Prairie - Peace River	90	136	100	-33.8	-10.0	427	433	-1.4
Bankruptcies	43	87	58	-50.6	-25.9	254	287	-11.5
Proposals	47	49	42	-4.1	11.9	173	146	18.5
Wood Buffalo - Cold Lake	38	34	39	11.8	-2.6	146	162	-9.9
Bankruptcies	14	16	21	-12.5	-33.3	60	85	-29.4
Proposals	24	18	18	33.3	33.3	86	77	11.7
British Columbia	2,811	3,086	2,867	-8.9	-2.0	11,504	11,632	-1.1
Bankruptcies	1,502	1,813	1,678	-17.2	-10.5	6,663	7,122	-6.4
Proposals	1,309	1,273	1,189	2.8	10.1	4,841	4,510	7.3
Vancouver Island and Coast	631	677	609	-6.8	3.6	2,538	2,473	2.6
Bankruptcies	366	413	370	-11.4	-1.1	1,582	1,579	0.2
Proposals	265	264	239	0.4	10.9	956	894	6.9
Lower Mainland - Southwest	1,572	1,689	1,606	-6.9	-2.1	6,354	6,417	-1.0
Bankruptcies	782	954	937	-18.0	-16.5	3,490	3,839	-9.1
Proposals	790	735	669	7.5	18.1	2,864	2,578	11.1

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

	Volume			% Change		12-Month Period Ending		
	Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
Thompson - Okanagan	380	421	379	-9.7	0.3	1,556	1,634	-4.8
Bankruptcies	219	249	201	-12.0	9.0	911	962	-5.3
Proposals	161	172	178	-6.4	-9.6	645	672	-4.0
Kootenay	84	110	100	-23.6	-16.0	369	406	-9.1
Bankruptcies	55	81	58	-32.1	-5.2	245	271	-9.6
Proposals	29	29	42	0.0	-31.0	124	135	-8.1
Cariboo	100	120	129	-16.7	-22.5	480	480	0.0
Bankruptcies	55	77	82	-28.6	-32.9	307	313	-1.9
Proposals	45	43	47	4.7	-4.3	173	167	3.6
North Coast	7	20	7	-65.0	0.0	60	56	7.1
Bankruptcies	4	15	2	-73.3	100.0	44	38	15.8
Proposals	3	5	5	-40.0	-40.0	16	18	-11.1
Nechako	18	20	13	-10.0	38.5	69	61	13.1
Bankruptcies	14	9	10	55.6	40.0	43	42	2.4
Proposals	4	11	3	-63.6	33.3	26	19	36.8
Northeast	18	29	23	-37.9	-21.7	76	103	-26.2
Bankruptcies	7	15	18	-53.3	-61.1	40	77	-48.1
Proposals	11	14	5	-21.4	120.0	36	26	38.5
Northwest Territories	8	11	13	-27.3	-38.5	51	51	0.0
Bankruptcies	3	6	9	-50.0	-66.7	27	31	-12.9
Proposals	5	5	4	0.0	25.0	24	20	20.0
Yukon	11	11	4	0.0	175.0	42	33	27.3
Bankruptcies	7	6	3	16.7	133.3	28	22	27.3
Proposals	4	5	1	-20.0	300.0	14	11	27.3
Nunavut	1	0	1	--	0.0	6	4	50.0
Bankruptcies	0	0	1	--	-100.0	3	2	50.0
Proposals	1	0	0	--	--	3	2	50.0

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
Newfoundland and Labrador	3	6	12	-50.0	-75.0	24	29	-17.2
Bankruptcies	3	5	4	-40.0	-25.0	21	18	16.7
Proposals	0	1	8	-100.0	-100.0	3	11	-72.7
Avalon Peninsula	2	5	5	-60.0	-60.0	15	12	25.0
Bankruptcies	2	4	2	-50.0	0.0	12	7	71.4
Proposals	0	1	3	-100.0	-100.0	3	5	-40.0
South Coast - Burin Peninsula	0	0	4	--	-100.0	0	5	-100.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	4	--	-100.0	0	4	-100.0
West Coast - Northern Peninsula - Labrador	0	0	2	--	-100.0	1	6	-83.3
Bankruptcies	0	0	2	--	-100.0	1	5	-80.0
Proposals	0	0	0	--	--	0	1	-100.0
Notre Dame - Central Bonavista Bay	1	1	1	0.0	0.0	8	6	33.3
Bankruptcies	1	1	0	0.0	--	8	5	60.0
Proposals	0	0	1	--	-100.0	0	1	-100.0
Prince Edward Island	5	6	8	-16.7	-37.5	20	18	11.1
Bankruptcies	3	5	6	-40.0	-50.0	14	14	0.0
Proposals	2	1	2	100.0	0.0	6	4	50.0
Nova Scotia	19	23	27	-17.4	-29.6	86	118	-27.1
Bankruptcies	13	17	22	-23.5	-40.9	56	93	-39.8
Proposals	6	6	5	0.0	20.0	30	25	20.0
Cape Breton	4	4	0	0.0	--	12	8	50.0
Bankruptcies	1	4	0	-75.0	--	8	5	60.0
Proposals	3	0	0	--	--	4	3	33.3
North Shore	1	2	3	-50.0	-66.7	6	18	-66.7
Bankruptcies	1	1	3	0.0	-66.7	5	16	-68.8
Proposals	0	1	0	-100.0	--	1	2	-50.0
Annapolis Valley	1	4	3	-75.0	-66.7	14	14	0.0
Bankruptcies	1	1	0	0.0	--	9	6	50.0
Proposals	0	3	3	-100.0	-100.0	5	8	-37.5
Southern	2	5	5	-60.0	-60.0	13	16	-18.8
Bankruptcies	1	4	3	-75.0	-66.7	7	11	-36.4
Proposals	1	1	2	0.0	-50.0	6	5	20.0
Halifax	11	8	15	37.5	-26.7	40	62	-35.5
Bankruptcies	9	7	15	28.6	-40.0	26	55	-52.7
Proposals	2	1	0	100.0	--	14	7	100.0

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

	Volume			% Change		12-Month Period Ending		
	Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
New Brunswick	14	21	18	-33.3	-22.2	88	72	22.2
Bankruptcies	12	16	13	-25.0	-7.7	71	56	26.8
Proposals	2	5	5	-60.0	-60.0	17	16	6.3
Campbellton - Miramichi	3	8	0	-62.5	--	14	18	-22.2
Bankruptcies	3	7	0	-57.1	--	13	14	-7.1
Proposals	0	1	0	-100.0	--	1	4	-75.0
Moncton - Richibucto	6	3	11	100.0	-45.5	25	25	0.0
Bankruptcies	5	2	9	150.0	-44.4	22	22	0.0
Proposals	1	1	2	0.0	-50.0	3	3	0.0
Saint John - St. Stephen	1	2	5	-50.0	-80.0	20	17	17.6
Bankruptcies	1	1	4	0.0	-75.0	16	13	23.1
Proposals	0	1	1	-100.0	-100.0	4	4	0.0
Fredericton - Oromocto	4	2	0	100.0	--	14	0	--
Bankruptcies	3	2	0	50.0	--	10	0	--
Proposals	1	0	0	--	--	4	0	--
Edmundston - Woodstock	0	5	2	-100.0	-100.0	13	12	8.3
Bankruptcies	0	4	0	-100.0	--	9	7	28.6
Proposals	0	1	2	-100.0	-100.0	4	5	-20.0
Quebec	516	601	507	-14.1	1.8	2,246	2,104	6.7
Bankruptcies	385	437	382	-11.9	0.8	1,665	1,538	8.3
Proposals	131	164	125	-20.1	4.8	581	566	2.7
Gaspésie - Îles-de-la-Madeleine	2	3	3	-33.3	-33.3	19	20	-5.0
Bankruptcies	1	2	3	-50.0	-66.7	16	18	-11.1
Proposals	1	1	0	0.0	--	3	2	50.0
Bas-Saint-Laurent	15	16	6	-6.3	150.0	56	33	69.7
Bankruptcies	13	12	5	8.3	160.0	44	26	69.2
Proposals	2	4	1	-50.0	100.0	12	7	71.4
Capitale-Nationale	43	49	39	-12.2	10.3	181	157	15.3
Bankruptcies	29	36	35	-19.4	-17.1	129	121	6.6
Proposals	14	13	4	7.7	250.0	52	36	44.4
Chaudière - Appalaches	17	31	26	-45.2	-34.6	103	94	9.6
Bankruptcies	15	23	17	-34.8	-11.8	82	62	32.3
Proposals	2	8	9	-75.0	-77.8	21	32	-34.4
Estrie	18	14	10	28.6	80.0	56	51	9.8
Bankruptcies	14	12	9	16.7	55.6	47	39	20.5
Proposals	4	2	1	100.0	300.0	9	12	-25.0
Centre-du-Québec	11	22	13	-50.0	-15.4	62	54	14.8
Bankruptcies	9	19	10	-52.6	-10.0	51	35	45.7
Proposals	2	3	3	-33.3	-33.3	11	19	-42.1

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

	Volume			% Change		12-Month Period Ending		
	Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
Montérégie	75	108	137	-30.6	-45.3	365	419	-12.9
Bankruptcies	58	89	104	-34.8	-44.2	282	316	-10.8
Proposals	17	19	33	-10.5	-48.5	83	103	-19.4
Montréal	153	161	160	-5.0	-4.4	698	644	8.4
Bankruptcies	113	112	122	0.9	-7.4	510	471	8.3
Proposals	40	49	38	-18.4	5.3	188	173	8.7
Laval	42	42	19	0.0	121.1	147	127	15.7
Bankruptcies	30	29	10	3.4	200.0	105	90	16.7
Proposals	12	13	9	-7.7	33.3	42	37	13.5
Lanaudière	23	35	22	-34.3	4.5	117	102	14.7
Bankruptcies	18	27	14	-33.3	28.6	81	72	12.5
Proposals	5	8	8	-37.5	-37.5	36	30	20.0
Laurentides	43	69	40	-37.7	7.5	184	190	-3.2
Bankruptcies	34	46	24	-26.1	41.7	137	134	2.2
Proposals	9	23	16	-60.9	-43.8	47	56	-16.1
Outaouais	28	21	7	33.3	300.0	102	67	52.2
Bankruptcies	17	9	6	88.9	183.3	66	50	32.0
Proposals	11	12	1	-8.3	1,000.0	36	17	111.8
Abitibi - Témiscamingue	10	3	1	233.3	900.0	30	25	20.0
Bankruptcies	8	3	1	166.7	700.0	25	17	47.1
Proposals	2	0	0	--	--	5	8	-37.5
Mauricie	12	13	11	-7.7	9.1	52	53	-1.9
Bankruptcies	9	12	10	-25.0	-10.0	42	36	16.7
Proposals	3	1	1	200.0	200.0	10	17	-41.2
Saguenay - Lac-Saint-Jean	14	8	11	75.0	27.3	43	47	-8.5
Bankruptcies	11	3	8	266.7	37.5	30	35	-14.3
Proposals	3	5	3	-40.0	0.0	13	12	8.3
Côte-Nord	6	3	2	100.0	200.0	23	14	64.3
Bankruptcies	4	2	2	100.0	100.0	14	10	40.0
Proposals	2	1	0	100.0	--	9	4	125.0
Nord-du-Québec	2	0	1	--	100.0	4	4	0.0
Bankruptcies	1	0	1	--	0.0	3	4	-25.0
Proposals	1	0	0	--	--	1	0	--
Ontario	252	271	277	-7.0	-9.0	1,099	1,241	-11.4
Bankruptcies	214	203	230	5.4	-7.0	847	976	-13.2
Proposals	38	68	47	-44.1	-19.1	252	265	-4.9
Ottawa	22	44	41	-50.0	-46.3	144	136	5.9
Bankruptcies	19	30	36	-36.7	-47.2	105	109	-3.7
Proposals	3	14	5	-78.6	-40.0	39	27	44.4

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

	Volume			% Change		12-Month Period Ending		
	Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
Kingston - Pembroke	6	8	9	-25.0	-33.3	29	26	11.5
Bankruptcies	5	8	6	-37.5	-16.7	24	17	41.2
Proposals	1	0	3	--	-66.7	5	9	-44.4
Muskoka - Kawarthas	0	3	3	-100.0	-100.0	12	24	-50.0
Bankruptcies	0	2	3	-100.0	-100.0	11	22	-50.0
Proposals	0	1	0	-100.0	--	1	2	-50.0
Toronto	128	122	133	4.9	-3.8	553	667	-17.1
Bankruptcies	110	89	117	23.6	-6.0	417	518	-19.5
Proposals	18	33	16	-45.5	12.5	136	149	-8.7
Kitchener - Waterloo - Barrie	30	21	23	42.9	30.4	99	92	7.6
Bankruptcies	22	18	17	22.2	29.4	79	71	11.3
Proposals	8	3	6	166.7	33.3	20	21	-4.8
Hamilton - Niagara Peninsula	21	26	23	-19.2	-8.7	94	127	-26.0
Bankruptcies	20	17	17	17.6	17.6	75	105	-28.6
Proposals	1	9	6	-88.9	-83.3	19	22	-13.6
London	8	10	9	-20.0	-11.1	36	39	-7.7
Bankruptcies	6	9	9	-33.3	-33.3	26	34	-23.5
Proposals	2	1	0	100.0	--	10	5	100.0
Windsor - Sarnia	7	13	13	-46.2	-46.2	52	49	6.1
Bankruptcies	6	13	11	-53.8	-45.5	46	40	15.0
Proposals	1	0	2	--	-50.0	6	9	-33.3
Stratford - Bruce Peninsula	8	7	3	14.3	166.7	21	14	50.0
Bankruptcies	7	4	3	75.0	133.3	15	13	15.4
Proposals	1	3	0	-66.7	--	6	1	500.0
Northeast	18	10	15	80.0	20.0	45	47	-4.3
Bankruptcies	16	9	9	77.8	77.8	38	31	22.6
Proposals	2	1	6	100.0	-66.7	7	16	-56.3
Northwest	3	6	5	-50.0	-40.0	14	20	-30.0
Bankruptcies	3	4	3	-25.0	0.0	11	16	-31.3
Proposals	0	2	2	-100.0	-100.0	3	4	-25.0
Manitoba	9	19	22	-52.6	-59.1	62	64	-3.1
Bankruptcies	5	17	18	-70.6	-72.2	50	54	-7.4
Proposals	4	2	4	100.0	0.0	12	10	20.0
Southeast	3	0	4	--	-25.0	7	5	40.0
Bankruptcies	3	0	4	--	-25.0	7	5	40.0
Proposals	0	0	0	--	--	0	0	--
South Central	0	1	5	-100.0	-100.0	1	9	-88.9
Bankruptcies	0	1	5	-100.0	-100.0	1	9	-88.9
Proposals	0	0	0	--	--	0	0	--

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

	Volume			% Change		12-Month Period Ending		
	Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
Southwest	2	6	4	-66.7	-50.0	13	11	18.2
Bankruptcies	1	6	4	-83.3	-75.0	10	8	25.0
Proposals	1	0	0	--	--	3	3	0.0
North Central	0	0	1	--	-100.0	0	3	-100.0
Bankruptcies	0	0	1	--	-100.0	0	3	-100.0
Proposals	0	0	0	--	--	0	0	--
Winnipeg	2	8	3	-75.0	-33.3	32	19	68.4
Bankruptcies	1	7	3	-85.7	-66.7	26	16	62.5
Proposals	1	1	0	0.0	--	6	3	100.0
Interlake	0	2	0	-100.0	--	3	3	0.0
Bankruptcies	0	2	0	-100.0	--	3	3	0.0
Proposals	0	0	0	--	--	0	0	--
Parklands	0	0	0	--	--	2	7	-71.4
Bankruptcies	0	0	0	--	--	2	7	-71.4
Proposals	0	0	0	--	--	0	0	--
North	2	1	1	100.0	100.0	3	1	200.0
Bankruptcies	0	0	1	--	-100.0	0	1	-100.0
Proposals	2	1	0	100.0	--	3	0	--
Saskatchewan	23	35	26	-34.3	-11.5	127	113	12.4
Bankruptcies	12	20	16	-40.0	-25.0	73	68	7.4
Proposals	11	15	10	-26.7	10.0	54	45	20.0
Regina - Moose Mountain	5	18	12	-72.2	-58.3	46	49	-6.1
Bankruptcies	4	10	8	-60.0	-50.0	25	22	13.6
Proposals	1	8	4	-87.5	-75.0	21	27	-22.2
Swift Current - Moose Jaw	1	6	10	-83.3	-90.0	16	21	-23.8
Bankruptcies	0	3	4	-100.0	-100.0	10	10	0.0
Proposals	1	3	6	-66.7	-83.3	6	11	-45.5
Saskatoon - Biggar	8	4	2	100.0	300.0	27	17	58.8
Bankruptcies	4	3	2	33.3	100.0	16	15	6.7
Proposals	4	1	0	300.0	--	11	2	450.0
Yorkton - Melville	2	3	2	-33.3	0.0	18	13	38.5
Bankruptcies	1	3	2	-66.7	-50.0	12	12	0.0
Proposals	1	0	0	--	--	6	1	500.0
Prince Albert	5	3	0	66.7	--	19	12	58.3
Bankruptcies	2	0	0	--	--	10	9	11.1
Proposals	3	3	0	0.0	--	9	3	200.0
Northern	0	0	0	--	--	0	1	-100.0
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	1	-100.0

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

	Volume			% Change		12-Month Period Ending		
	Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
Alberta	37	31	38	19.4	-2.6	157	215	-27.0
Bankruptcies	23	25	29	-8.0	-20.7	109	149	-26.8
Proposals	14	6	9	133.3	55.6	48	66	-27.3
Lethbridge - Medicine Hat	0	3	0	-100.0	--	4	10	-60.0
Bankruptcies	0	3	0	-100.0	--	3	7	-57.1
Proposals	0	0	0	--	--	1	3	-66.7
Camrose - Drumheller	1	3	4	-66.7	-75.0	7	13	-46.2
Bankruptcies	0	3	4	-100.0	-100.0	6	10	-40.0
Proposals	1	0	0	--	--	1	3	-66.7
Calgary	19	12	25	58.3	-24.0	78	115	-32.2
Bankruptcies	11	10	19	10.0	-42.1	59	87	-32.2
Proposals	8	2	6	300.0	33.3	19	28	-32.1
Banff - Jasper - Rocky Mountain House	0	0	0	--	--	1	2	-50.0
Bankruptcies	0	0	0	--	--	1	2	-50.0
Proposals	0	0	0	--	--	0	0	--
Red Deer	1	3	1	-66.7	0.0	14	14	0.0
Bankruptcies	1	1	1	0.0	0.0	6	12	-50.0
Proposals	0	2	0	-100.0	--	8	2	300.0
Edmonton	16	7	3	128.6	433.3	47	43	9.3
Bankruptcies	11	6	3	83.3	266.7	29	18	61.1
Proposals	5	1	0	400.0	--	18	25	-28.0
Athabasca - Grande Prairie - Peace River	0	1	3	-100.0	-100.0	3	12	-75.0
Bankruptcies	0	0	0	--	--	2	9	-77.8
Proposals	0	1	3	-100.0	-100.0	1	3	-66.7
Wood Buffalo - Cold Lake	0	1	1	-100.0	-100.0	1	5	-80.0
Bankruptcies	0	1	1	-100.0	-100.0	1	4	-75.0
Proposals	0	0	0	--	--	0	1	-100.0
British Columbia	65	71	51	-8.5	27.5	265	262	1.1
Bankruptcies	52	60	37	-13.3	40.5	203	188	8.0
Proposals	13	11	14	18.2	-7.1	62	74	-16.2
Vancouver Island and Coast	12	10	15	20.0	-20.0	57	62	-8.1
Bankruptcies	11	8	8	37.5	37.5	46	35	31.4
Proposals	1	2	7	-50.0	-85.7	11	27	-59.3
Lower Mainland - Southwest	41	47	21	-12.8	95.2	157	133	18.0
Bankruptcies	30	40	19	-25.0	57.9	116	98	18.4
Proposals	11	7	2	57.1	450.0	41	35	17.1

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

	Volume			% Change		12-Month Period Ending		
	Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
Thompson - Okanagan	11	10	10	10.0	10.0	41	53	-22.6
Bankruptcies	10	8	5	25.0	100.0	34	45	-24.4
Proposals	1	2	5	-50.0	-80.0	7	8	-12.5
Kootenay	0	3	3	-100.0	-100.0	7	6	16.7
Bankruptcies	0	3	3	-100.0	-100.0	4	5	-20.0
Proposals	0	0	0	--	--	3	1	200.0
Cariboo	1	0	1	--	0.0	1	3	-66.7
Bankruptcies	1	0	1	--	0.0	1	1	0.0
Proposals	0	0	0	--	--	0	2	-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	0	0	1	--	-100.0	1	3	-66.7
Bankruptcies	0	0	1	--	-100.0	1	3	-66.7
Proposals	0	0	0	--	--	0	0	--
Northwest Territories	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	0	0	0	--	--	0	2	-100.0
Bankruptcies	0	0	0	--	--	0	2	-100.0
Proposals	0	0	0	--	--	0	0	--
Nunavut	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
St. John's	N.L.	128	141	129	-9.2	-0.8	533	574	-7.1
Bankruptcies		100	124	116	-19.4	-13.8	452	519	-12.9
Proposals		28	17	13	64.7	115.4	81	55	47.3
Halifax	N.S.	504	520	480	-3.1	5.0	1,890	1,662	13.7
Bankruptcies		356	372	318	-4.3	11.9	1,373	1,191	15.3
Proposals		148	148	162	0.0	-8.6	517	471	9.8
Moncton	N.B.	247	254	228	-2.8	8.3	905	814	11.2
Bankruptcies		171	169	152	1.2	12.5	616	578	6.6
Proposals		76	85	76	-10.6	0.0	289	236	22.5
Saint John	N.B.	201	210	184	-4.3	9.2	767	689	11.3
Bankruptcies		138	141	125	-2.1	10.4	521	494	5.5
Proposals		63	69	59	-8.7	6.8	246	195	26.2
Saguenay	Que.	178	149	141	19.5	26.2	646	597	8.2
Bankruptcies		103	109	95	-5.5	8.4	412	388	6.2
Proposals		75	40	46	87.5	63.0	234	209	12.0
Québec	Que.	650	706	630	-7.9	3.2	2,744	2,528	8.5
Bankruptcies		401	464	457	-13.6	-12.3	1,782	1,825	-2.4
Proposals		249	242	173	2.9	43.9	962	703	36.8
Sherbrooke	Que.	198	235	196	-15.7	1.0	841	860	-2.2
Bankruptcies		143	162	146	-11.7	-2.1	587	677	-13.3
Proposals		55	73	50	-24.7	10.0	254	183	38.8
Trois-Rivières	Que.	183	166	166	10.2	10.2	722	699	3.3
Bankruptcies		109	118	124	-7.6	-12.1	473	528	-10.4
Proposals		74	48	42	54.2	76.2	249	171	45.6
Montréal	Que.	4,807	4,989	4,809	-3.6	0.0	19,405	19,152	1.3
Bankruptcies		2,724	2,949	3,035	-7.6	-10.2	11,235	11,985	-6.3
Proposals		2,083	2,040	1,774	2.1	17.4	8,170	7,167	14.0
Ottawa - Gatineau	Ont./ Que.	1,087	1,068	1,083	1.8	0.4	4,213	4,338	-2.9
Bankruptcies		626	622	682	0.6	-8.2	2,436	2,633	-7.5
Proposals		461	446	401	3.4	15.0	1,777	1,705	4.2
Kingston	Ont.	132	125	108	5.6	22.2	507	496	2.2
Bankruptcies		78	84	65	-7.1	20.0	329	315	4.4
Proposals		54	41	43	31.7	25.6	178	181	-1.7
Peterborough	Ont.	79	117	81	-32.5	-2.5	397	372	6.7
Bankruptcies		41	49	44	-16.3	-6.8	202	204	-1.0
Proposals		38	68	37	-44.1	2.7	195	168	16.1
Oshawa	Ont.	300	306	322	-2.0	-6.8	1,249	1,515	-17.6
Bankruptcies		114	124	124	-8.1	-8.1	481	577	-16.6
Proposals		186	182	198	2.2	-6.1	768	938	-18.1

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

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
Toronto	Ont.	3,678	4,096	3,980	-10.2	-7.6	15,568	16,695	-6.8
Bankruptcies		1,459	1,677	1,693	-13.0	-13.8	6,229	6,817	-8.6
Proposals		2,219	2,419	2,287	-8.3	-3.0	9,339	9,878	-5.5
Hamilton	Ont.	499	557	625	-10.4	-20.2	2,166	2,516	-13.9
Bankruptcies		242	235	294	3.0	-17.7	1,003	1,128	-11.1
Proposals		257	322	331	-20.2	-22.4	1,163	1,388	-16.2
St. Catharines - Niagara	Ont.	366	450	385	-18.7	-4.9	1,610	1,831	-12.1
Bankruptcies		184	218	192	-15.6	-4.2	784	931	-15.8
Proposals		182	232	193	-21.6	-5.7	826	900	-8.2
Kitchener	Ont.	380	426	350	-10.8	8.6	1,529	1,540	-0.7
Bankruptcies		189	217	169	-12.9	11.8	795	796	-0.1
Proposals		191	209	181	-8.6	5.5	734	744	-1.3
Brantford	Ont.	117	128	135	-8.6	-13.3	498	520	-4.2
Bankruptcies		49	63	67	-22.2	-26.9	225	271	-17.0
Proposals		68	65	68	4.6	0.0	273	249	9.6
Guelph	Ont.	79	81	83	-2.5	-4.8	329	381	-13.6
Bankruptcies		41	40	54	2.5	-24.1	172	214	-19.6
Proposals		38	41	29	-7.3	31.0	157	167	-6.0
London	Ont.	473	471	512	0.4	-7.6	1,922	2,133	-9.9
Bankruptcies		228	248	275	-8.1	-17.1	1,042	1,216	-14.3
Proposals		245	223	237	9.9	3.4	880	917	-4.0
Windsor	Ont.	307	300	302	2.3	1.7	1,205	1,371	-12.1
Bankruptcies		134	170	183	-21.2	-26.8	627	834	-24.8
Proposals		173	130	119	33.1	45.4	578	537	7.6
Barrie	Ont.	214	224	233	-4.5	-8.2	853	986	-13.5
Bankruptcies		107	100	113	7.0	-5.3	393	499	-21.2
Proposals		107	124	120	-13.7	-10.8	460	487	-5.5
Greater Sudbury	Ont.	192	179	200	7.3	-4.0	748	743	0.7
Bankruptcies		99	88	106	12.5	-6.6	397	405	-2.0
Proposals		93	91	94	2.2	-1.1	351	338	3.8
Thunder Bay	Ont.	61	62	77	-1.6	-20.8	278	319	-12.9
Bankruptcies		36	36	55	0.0	-34.5	178	236	-24.6
Proposals		25	26	22	-3.8	13.6	100	83	20.5
Winnipeg	Man.	313	291	277	7.6	13.0	1,125	1,151	-2.3
Bankruptcies		218	175	186	24.6	17.2	746	777	-4.0
Proposals		95	116	91	-18.1	4.4	379	374	1.3
Regina	Sask.	115	101	87	13.9	32.2	390	329	18.5
Bankruptcies		60	55	49	9.1	22.4	203	168	20.8
Proposals		55	46	38	19.6	44.7	187	161	16.1

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

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
Saskatoon	Sask.	120	132	128	-9.1	-6.3	509	442	15.2
Bankruptcies		67	82	92	-18.3	-27.2	302	282	7.1
Proposals		53	50	36	6.0	47.2	207	160	29.4
Calgary	Alta.	650	749	669	-13.2	-2.8	2,650	2,929	-9.5
Bankruptcies		287	323	362	-11.1	-20.7	1,198	1,734	-30.9
Proposals		363	426	307	-14.8	18.2	1,452	1,195	21.5
Edmonton	Alta.	575	665	600	-13.5	-4.2	2,401	2,578	-6.9
Bankruptcies		276	312	327	-11.5	-15.6	1,190	1,379	-13.7
Proposals		299	353	273	-15.3	9.5	1,211	1,199	1.0
Kelowna	B.C.	151	164	145	-7.9	4.1	598	598	0.0
Bankruptcies		75	100	74	-25.0	1.4	322	345	-6.7
Proposals		76	64	71	18.8	7.0	276	253	9.1
Abbotsford	B.C.	136	142	127	-4.2	7.1	537	500	7.4
Bankruptcies		74	85	81	-12.9	-8.6	307	334	-8.1
Proposals		62	57	46	8.8	34.8	230	166	38.6
Vancouver	B.C.	1,240	1,328	1,282	-6.6	-3.3	5,054	5,209	-3.0
Bankruptcies		603	731	727	-17.5	-17.1	2,724	3,046	-10.6
Proposals		637	597	555	6.7	14.8	2,330	2,163	7.7
Victoria	B.C.	285	304	281	-6.3	1.4	1,147	1,082	6.0
Bankruptcies		152	153	157	-0.7	-3.2	642	645	-0.5
Proposals		133	151	124	-11.9	7.3	505	437	15.6

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
St. John's	N.L.	2	5	2	-60.0	0.0	15	7	114.3
Bankruptcies		2	4	2	-50.0	0.0	12	6	100.0
Proposals		0	1	0	-100.0	--	3	1	200.0
Halifax	N.S.	10	8	13	25.0	-23.1	37	56	-33.9
Bankruptcies		8	7	13	14.3	-38.5	24	50	-52.0
Proposals		2	1	0	100.0	--	13	6	116.7
Moncton	N.B.	4	2	5	100.0	-20.0	17	16	6.3
Bankruptcies		4	1	3	300.0	33.3	15	14	7.1
Proposals		0	1	2	-100.0	-100.0	2	2	0.0
Saint John	N.B.	0	2	2	-100.0	-100.0	12	12	0.0
Bankruptcies		0	1	2	-100.0	-100.0	8	10	-20.0
Proposals		0	1	0	-100.0	--	4	2	100.0
Saguenay	Que.	11	3	10	266.7	10.0	24	25	-4.0
Bankruptcies		8	0	6	--	33.3	14	18	-22.2
Proposals		3	3	4	0.0	-25.0	10	7	42.9
Québec	Que.	41	50	38	-18.0	7.9	185	173	6.9
Bankruptcies		28	37	33	-24.3	-15.2	132	132	0.0
Proposals		13	13	5	0.0	160.0	53	41	29.3
Sherbrooke	Que.	10	10	4	0.0	150.0	33	28	17.9
Bankruptcies		7	8	4	-12.5	75.0	26	22	18.2
Proposals		3	2	0	50.0	--	7	6	16.7
Trois-Rivières	Que.	11	4	15	175.0	-26.7	34	41	-17.1
Bankruptcies		9	3	7	200.0	28.6	26	23	13.0
Proposals		2	1	8	100.0	-75.0	8	18	-55.6
Montréal	Que.	272	326	280	-16.6	-2.9	1,215	1,204	0.9
Bankruptcies		205	228	217	-10.1	-5.5	891	897	-0.7
Proposals		67	98	63	-31.6	6.3	324	307	5.5
Ottawa - Gatineau	Ont./ Que.	39	47	32	-19.1	18.8	190	160	18.8
Bankruptcies		29	30	28	-3.3	3.6	136	123	10.6
Proposals		9	17	4	-47.1	125.0	54	37	45.9
Kingston	Ont.	0	0	3	--	-100.0	4	10	-60.0
Bankruptcies		0	0	2	--	-100.0	3	9	-66.7
Proposals		0	0	1	--	-100.0	1	1	0.0
Peterborough	Ont.	0	0	0	--	--	1	8	-87.5
Bankruptcies		0	0	0	--	--	1	8	-87.5
Proposals		0	0	0	--	--	0	0	--
Oshawa	Ont.	10	8	5	25.0	100.0	26	40	-35.0
Bankruptcies		9	7	5	28.6	80.0	23	37	-37.8
Proposals		1	1	0	0.0	--	3	3	0.0

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

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
Toronto	Ont.	114	107	131	6.5	-13.0	507	618	-18.0
Bankruptcies		96	77	109	24.7	-11.9	375	469	-20.0
Proposals		18	30	22	-40.0	-18.2	132	149	-11.4
Hamilton	Ont.	9	12	8	-25.0	12.5	37	64	-42.2
Bankruptcies		9	8	6	12.5	50.0	31	48	-35.4
Proposals		0	4	2	-100.0	-100.0	6	16	-62.5
St. Catharines - Niagara	Ont.	6	7	11	-14.3	-45.5	29	39	-25.6
Bankruptcies		6	4	8	50.0	-25.0	23	35	-34.3
Proposals		0	3	3	-100.0	-100.0	6	4	50.0
Kitchener	Ont.	11	7	5	57.1	120.0	36	28	28.6
Bankruptcies		9	6	5	50.0	80.0	30	22	36.4
Proposals		2	1	0	100.0	--	6	6	0.0
Brantford	Ont.	2	3	1	-33.3	100.0	14	11	27.3
Bankruptcies		2	2	1	0.0	100.0	10	11	-9.1
Proposals		0	1	0	-100.0	--	4	0	--
Guelph	Ont.	0	1	2	-100.0	-100.0	3	10	-70.0
Bankruptcies		0	1	2	-100.0	-100.0	3	10	-70.0
Proposals		0	0	0	--	--	0	0	--
London	Ont.	5	9	7	-44.4	-28.6	25	26	-3.8
Bankruptcies		4	8	7	-50.0	-42.9	17	22	-22.7
Proposals		1	1	0	0.0	--	8	4	100.0
Windsor	Ont.	6	7	6	-14.3	0.0	29	19	52.6
Bankruptcies		5	7	6	-28.6	-16.7	26	17	52.9
Proposals		1	0	0	--	--	3	2	50.0
Barrie	Ont.	8	7	7	14.3	14.3	19	20	-5.0
Bankruptcies		6	6	5	0.0	20.0	16	15	6.7
Proposals		2	1	2	100.0	0.0	3	5	-40.0
Greater Sudbury	Ont.	3	1	3	200.0	0.0	7	9	-22.2
Bankruptcies		2	0	1	--	100.0	3	7	-57.1
Proposals		1	1	2	0.0	-50.0	4	2	100.0
Thunder Bay	Ont.	2	4	3	-50.0	-33.3	9	10	-10.0
Bankruptcies		2	3	2	-33.3	0.0	8	8	0.0
Proposals		0	1	1	-100.0	-100.0	1	2	-50.0
Winnipeg	Man.	3	9	3	-66.7	0.0	34	20	70.0
Bankruptcies		2	8	2	-75.0	0.0	28	16	75.0
Proposals		1	1	1	0.0	0.0	6	4	50.0
Regina	Sask.	5	14	10	-64.3	-50.0	33	34	-2.9
Bankruptcies		4	8	8	-50.0	-50.0	19	16	18.8
Proposals		1	6	2	-83.3	-50.0	14	18	-22.2

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

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2014	Q2 2014	Q3 2013	Q2 2014 to Q3 2014	Q3 2013 to Q3 2014	09-30-2014	09-30-2013	% Change
Saskatoon	Sask.	6	2	3	200.0	100.0	20	14	42.9
Bankruptcies		4	2	2	100.0	100.0	13	11	18.2
Proposals		2	0	1	--	100.0	7	3	133.3
Calgary	Alta.	16	12	22	33.3	-27.3	71	102	-30.4
Bankruptcies		9	10	17	-10.0	-47.1	53	75	-29.3
Proposals		7	2	5	250.0	40.0	18	27	-33.3
Edmonton	Alta.	16	7	6	128.6	166.7	42	44	-4.5
Bankruptcies		11	6	6	83.3	83.3	27	19	42.1
Proposals		5	1	0	400.0	--	15	25	-40.0
Kelowna	B.C.	6	2	5	200.0	20.0	15	20	-25.0
Bankruptcies		5	2	3	150.0	66.7	13	15	-13.3
Proposals		1	0	2	--	-50.0	2	5	-60.0
Abbotsford	B.C.	0	1	0	-100.0	--	8	2	300.0
Bankruptcies		0	0	0	--	--	1	2	-50.0
Proposals		0	1	0	-100.0	--	7	0	--
Vancouver	B.C.	38	42	20	-9.5	90.0	131	124	5.6
Bankruptcies		27	36	16	-25.0	68.8	101	88	14.8
Proposals		11	6	4	83.3	175.0	30	36	-16.7
Victoria	B.C.	4	6	6	-33.3	-33.3	27	29	-6.9
Bankruptcies		3	4	4	-25.0	-25.0	20	22	-9.1
Proposals		1	2	2	-50.0	-50.0	7	7	0.0