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#### **PRODUCT SPOTLIGHT**

**DATA ONE** is a cloud-ready system that allows clients to acquire bankruptcy and deceased information for a particular customer without sending the customer's data outside of their IT environment.

Data One allows organizations to minimize financial, regulatory, and reputational exposure by enabling clients to control their own portfolio file processing.

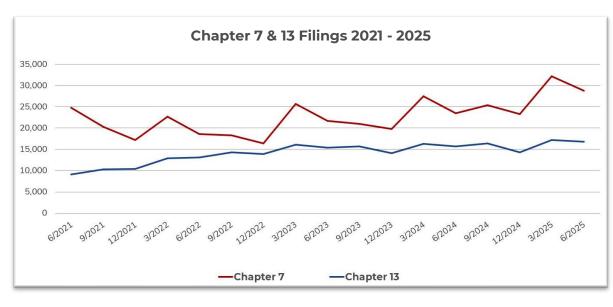
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>**LEARN MORE** 

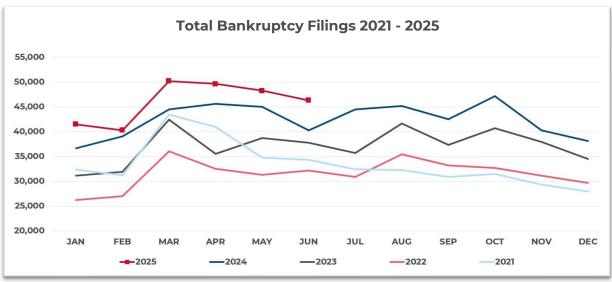
#### **BANKRUPTCY STATISTICS SNAPSHOT**



#### For Bankruptcies Filed Between 06/01/2025 and 06/30/2025

<b>Total Bankruptcies Filed</b>	46,298	Total Bankruptcies Filed last 12 months	527,939
Chapter 13	16,789	Total Bankruptcies Filed Prev. Month	49,631
Chapter 7	28,733	Total Bankruptcies Filed Prev. Year (same month)	45,027
Chapter 11	721	Increased Bankruptcies from Prev. Month Total	-1,393 (-2.81%)
Chapter 11, Subchapter V	213	Increased Bankruptcies from Prev. Year Total (same month)	3,211 (7.13%)

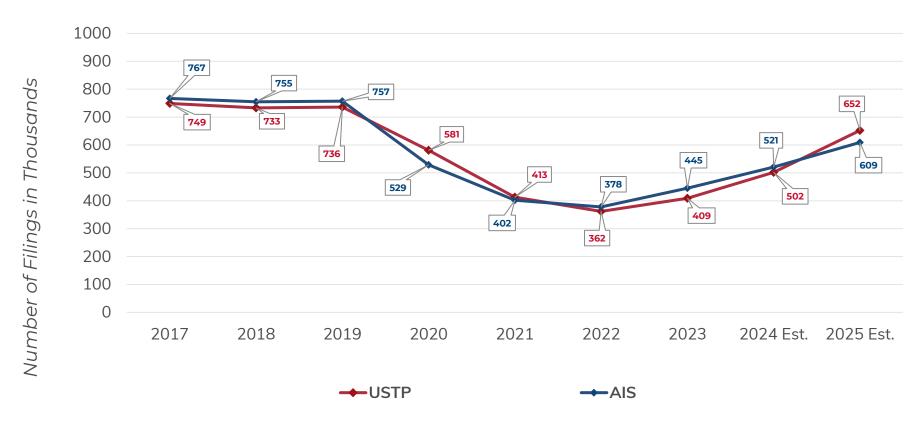




# FILING PROJECTIONS



# Historical and Projected Bankruptcy Case Filings (Includes DOJ/USTP and AIS data sources)



DOJ/USTP SOURCE: U.S. Department of Justice - United States Trustee Program, FY 2024 Performance Budget, Congressional Submission. Data includes USTP districts for fiscal year.

Als SOURCE: Als proprietary bankruptcy database. Data includes all districts for calendar year. Applied year-over-year growth trend from Q1 2023 through Q1 2024 for estimates.

# YEAR-TO-DATE BANKRUPTCY SUMMARY

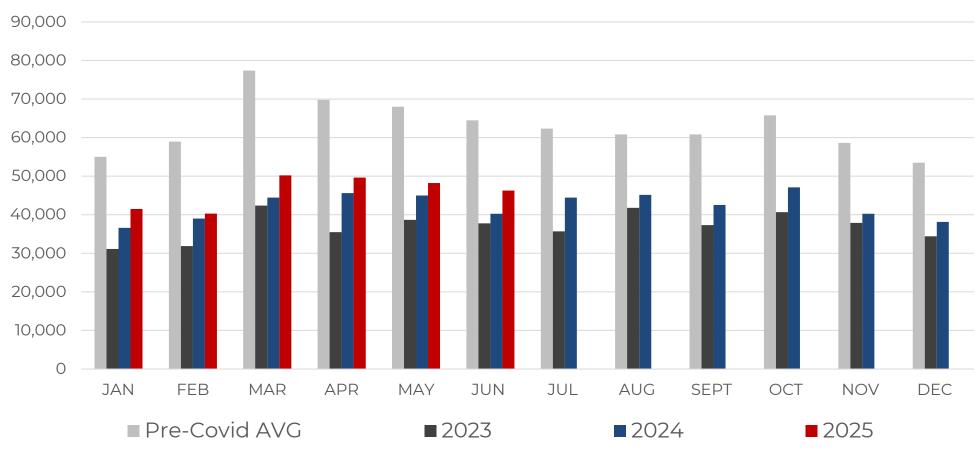


AIS≅	YTD Filing Totals 2025	YTD Change From 2024	% Change From 2024
All Bankruptcies	276,676	25,424	10.12%
Chapter 7	172,769	20,795	13.68%
Chapter 11	4,024	-133	-3.20%
Chapter 11 Sub Chapter V	1,181	-70	-5.60%
Chapter 12	173	72	71.29%
Chapter 13	99,608	4,790	5.05%
Chapter 15	102	-100	-49.50%

#### **2025 MONTHLY FILING TOTALS**



June total filings are **up 14.73**% compared to the same time period in 2024. This total is **28.21**% **below** the pre-Covid average\* for the month of June.

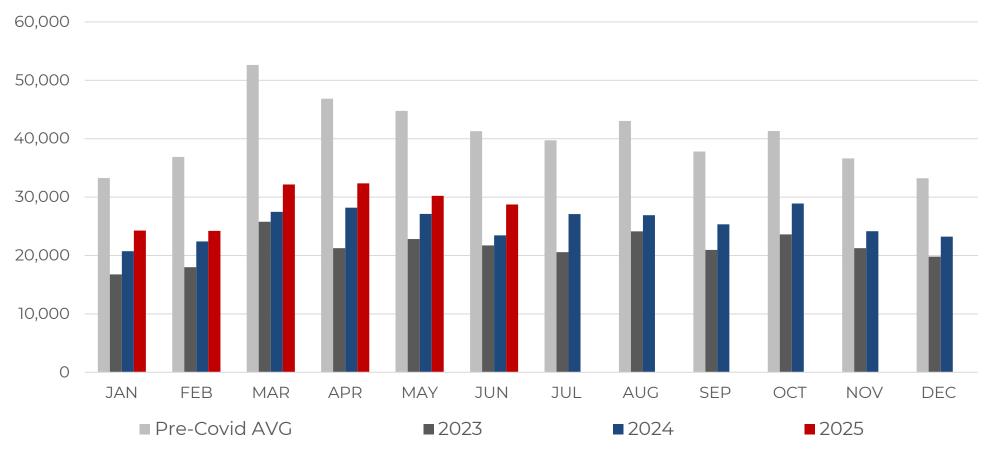


\*Pre-Covid average consists of filings totals for 2016-2019

#### **2025 MONTHLY CHAPTER 7 FILINGS**



June Chapter 7s are **up 19.84%** compared to the same time period in 2024. This total is **30.38% below** the Pre-Covid average\* for the month of June.

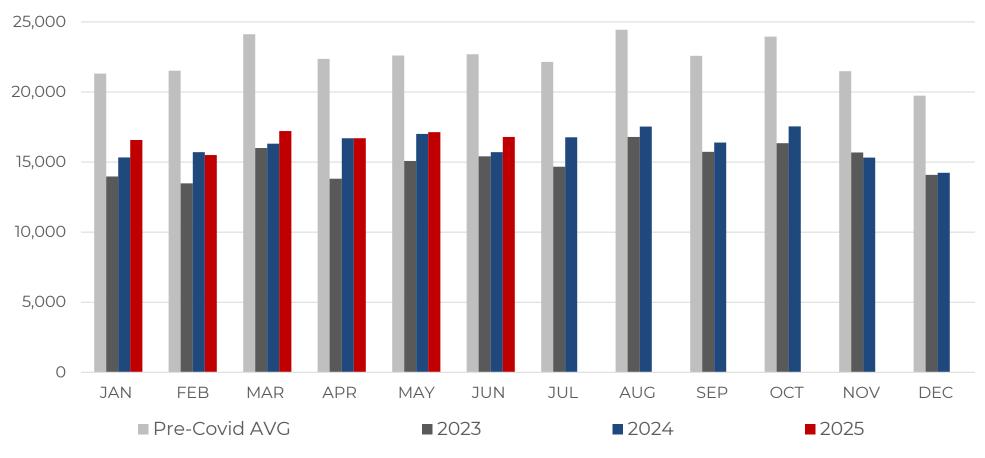


\*Pre-Covid average consists of filings totals for 2016-2019

# **2025 MONTHLY CHAPTER 13 FILINGS**



June Chapter 13s are **up 8.62**% compared to the same time period in 2024. This total is **26.00**% **below** the pre-Covid average\* for the month of June.

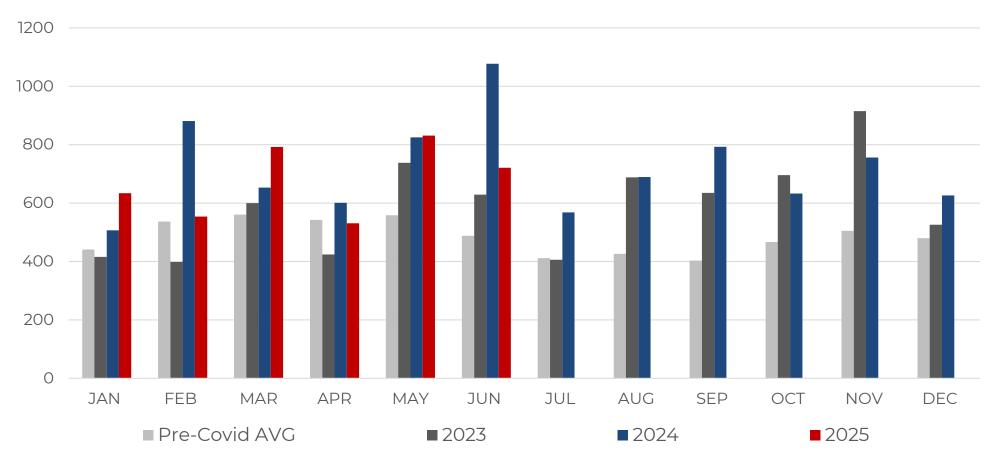


\*Pre-Covid average consists of filings totals for 2016-2019

#### **2025 MONTHLY CHAPTER 11 FILINGS**



June Chapter 11s are **down 18.53**% compared to the same time period in 2024. This total is **47.67**% **above** the pre-Covid average\* for the month of June.

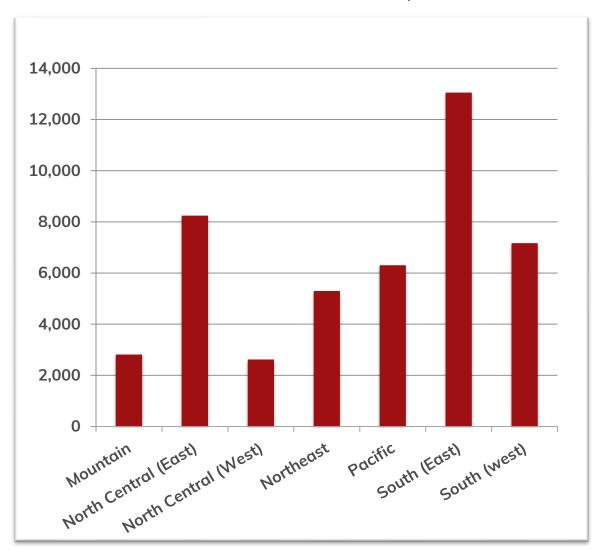


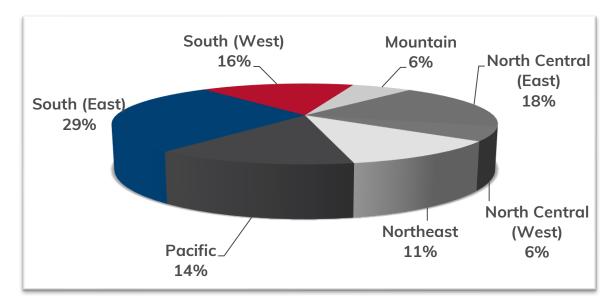
\*Pre-Covid average consists of filings totals for 2016-2019

#### **BANKRUPTCY FILINGS BY REGION**



#### For Bankruptcies Filed Between 06/01/2025 and 06/30/2025





REGION	STATES
Mountain	Arizona, Colorado, Idaho, Montana, New Mexico, Utah, Wyoming
North Central (East)	Illinois, Indiana, Michigan, Ohio, Wisconsin
North Central (West)	Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota
Northeast	Connecticut, Delaware, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont
Pacific	Alaska, California, Hawaii, Guam, Nevada, Oregon, Washington
South (East)	District of Columbia, Florida, Georgia, Kentucky, Maryland, North Carolina, Puerto Rico, South Carolina, Tennessee, Virgin Islands, Virginia, West Virginia
South (West)	Alabama, Arkansas, Louisiana, Mississippi, Oklahoma, Texas



#### For Bankruptcies Filed Between 06/01/2025 and 06/30/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	9			2	11
MIDDLE DISTRICT OF ALABAMA	69	1	2	398	470
NORTHERN DISTRICT OF ALABAMA	268	4		494	766
SOUTHERN DISTRICT OF ALABAMA	65			221	286
EASTERN DISTRICT OF ARKANSAS	149	4	7	177	337
WESTERN DISTRICT OF ARKANSAS	67	2		95	164
DISTRICT OF ARIZONA	820	19		168	1,007
CENTRAL DISTRICT OF CALIFORNIA	1,935	24		303	2,262
EASTERN DISTRICT OF CALIFORNIA	750	8	1	189	948
NORTHERN DISTRICT OF CALIFORNIA	296	15		160	471
SOUTHERN DISTRICT OF CALIFORNIA	359			40	399
DISTRICT OF COLORADO	609	3		107	719
DISTRICT OF CONNECTICUT	255	6		39	300
DISTRICT OF WASHINGTON, D.C.	38			11	49
DISTRICT OF DELAWARE	89	143		50	282
MIDDLE DISTRICT OF FLORIDA	1,660	70	2	421	2,153
NORTHERN DISTRICT OF FLORIDA	161	5		41	207
SOUTHERN DISTRICT OF FLORIDA	709	19		560	1,288
MIDDLE DISTRICT OF GEORGIA	163	2	2	369	536
NORTHERN DISTRICT OF GEORGIA	931	28	1	795	1,755



# For Bankruptcies Filed Between 06/01/2025 and 06/30/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	55		1	241	297
DISTRICT OF GUAM	1				1
DISTRICT OF HAWAII	58			36	94
NORTHERN DISTRICT OF IOWA	98	1	1	15	115
SOUTHERN DISTRICT OF IOWA	163	1		42	206
DISTRICT OF IDAHO	165	2		9	176
CENTRAL DISTRICT OF ILLINOIS	147			60	207
NORTHERN DISTRICT OF ILLINOIS	987	15	1	776	1,779
SOUTHERN DISTRICT OF ILLINOIS	65			58	123
NORTHERN DISTRICT OF INDIANA	330			229	559
SOUTHERN DISTRICT OF INDIANA	492	6	3	413	914
DISTRICT OF KANSAS	209		2	167	378
EASTERN DISTRICT OF KENTUCKY	276	2		168	446
WESTERN DISTRICT OF KENTUCKY	221	2		246	469
EASTERN DISTRICT OF LOUISIANA	58	9		180	247
MIDDLE DISTRICT OF LOUISIANA	46	1		60	107
WESTERN DISTRICT OF LOUISIANA	68	6		381	455
DISTRICT OF MASSACHUSETTS	277	7		129	413
DISTRICT OF MARYLAND	612	5		390	1,007
DISTRICT OF MAINE	38	1		9	48



# For Bankruptcies Filed Between 06/01/2025 and 06/30/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	968	7	1	442	1,418
WESTERN DISTRICT OF MICHIGAN	200			113	313
DISTRICT OF MINNESOTA	586	4	2	187	779
EASTERN DISTRICT OF MISSOURI	276	1	1	154	432
WESTERN DISTRICT OF MISSOURI	178			176	354
NORTHERN DISTRICT OF MISSISSIPPI	117	2	1	183	303
SOUTHERN DISTRICT OF MISSISSIPPI	194			190	384
DISTRICT OF MONTANA	66			7	73
EASTERN DISTRICT OF NORTH CAROLINA	128	8		331	467
MIDDLE DISTRICT OF NORTH CAROLINA	74	1		63	138
WESTERN DISTRICT OF NORTH CAROLINA	95			107	202
DISTRICT OF NORTH DAKOTA	55			9	64
DISTRICT OF NEBRASKA	141	2	5	87	235
DISTRICT OF NEW HAMPSHIRE	58	2		24	84
DISTRICT OF NEW JERSEY	673	37		412	1,122
DISTRICT OF NEW MEXICO	129	1		22	152
DISTRICT OF NEVADA	586	8		103	697
EASTERN DISTRICT OF NEW YORK	514	51		284	849
NORTHERN DISTRICT OF NEW YORK	241	4		85	330
SOUTHERN DISTRICT OF NEW YORK	268	17		122	407



# For Bankruptcies Filed Between 06/01/2025 and 06/30/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	143	1		83	227
NORTHERN DISTRICT OF OHIO	932	1		199	1,132
SOUTHERN DISTRICT OF OHIO	668	2		308	978
EASTERN DISTRICT OF OKLAHOMA	113			12	125
NORTHERN DISTRICT OF OKLAHOMA	172			22	194
WESTERN DISTRICT OF OKLAHOMA	268	1		73	342
DISTRICT OF OREGON	529	4		141	674
EASTERN DISTRICT OF PENNSYLVANIA	224	4		233	461
MIDDLE DISTRICT OF PENNSYLVANIA	132	5	1	129	267
WESTERN DISTRICT OF PENNSYLVANIA	263	5		133	401
DISTRICT OF PUERTO RICO	176	8	1	324	509
DISTRICT OF RHODE ISLAND	59	1		23	83
DISTRICT OF SOUTH CAROLINA	149	2		277	428
DISTRICT OF SOUTH DAKOTA	51			9	60
EASTERN DISTRICT OF TENNESSEE	305	4		250	559
MIDDLE DISTRICT OF TENNESSEE	231	3		196	430
WESTERN DISTRICT OF TENNESSEE	181	4		535	720
EASTERN DISTRICT OF TEXAS	295	5		227	527
NORTHERN DISTRICT OF TEXAS	535	50		359	944
SOUTHERN DISTRICT OF TEXAS	453	25		374	852



# For Bankruptcies Filed Between 06/01/2025 and 06/30/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	436	12		214	662
DISTRICT OF UTAH	458			180	638
EASTERN DISTRICT OF VIRGINIA	594	3		397	994
WESTERN DISTRICT OF VIRGINIA	170			83	253
DISTRICT OF THE VIRGIN ISLANDS		6			6
DISTRICT OF VERMONT	17			5	22
EASTERN DISTRICT OF WASHINGTON	162	1		29	193
WESTERN DISTRICT OF WASHINGTON	442	6		109	557
EASTERN DISTRICT OF WISCONSIN	404	1		208	613
WESTERN DISTRICT OF WISCONSIN	152			53	205
NORTHERN DISTRICT OF WEST VIRGINIA	54			9	63
SOUTHERN DISTRICT OF WEST VIRGINIA	68	1		9	78
DISTRICT OF WYOMING	42	2		8	52

#### **ABOUT US**



AIS is a professional services and technology company that reduces operating costs, improves compliance and mitigates risk through automation and highly skilled labor. Our clients see us as a "strategic partner" that manages the day-to-day work so our clients can focus on growing their business. We review processes, eliminate non-value adds, and help your teams work smarter and faster.

We build and deploy technology to automate and increase controls in your back-office. We recruit, train, and manage specialized human resources to meet your immediate staffing needs and increase your organizational bandwidth.

We equip decision makers with deep data sets and forward-thinking analytics so they can make smarter business decisions and create better customer experiences. We serve a variety of industries including banking, automotive finance, credit card, mortgage, insurance and telecommunications.

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