

Consolidated Balance Sheet

As at October 31 (Canadian \$ in millions)

	2005	2004
Assets		Restated (see Note 20)
Cash Resources (Notes 2 and 27)	\$ 20,721	\$ 18,045
Securities (Notes 3 and 27)		
Investment (fair value \$12,933 in 2005 and \$15,103 in 2004)	12,936	15,017
Trading	44,309	35,444
Loan substitutes	11	11
	57,256	50,472
Loans (Notes 4 and 7)		
Residential mortgages	60,871	56,444
Consumer instalment and other personal	27,929	24,887
Credit cards	4,648	3,702
Businesses and governments	47,803	44,559
Securities borrowed or purchased under resale agreements	28,280	22,609
	169,531	152,201
Customers' liability under acceptances (Note 4)	5,934	5,355
Allowance for credit losses (Note 4)	(1,128)	(1,308)
	174,337	156,248
Other Assets		
Derivative financial instruments (Note 9)	31,517	25,448
Premises and equipment (Note 10)	1,847	2,020
Goodwill (Note 13)	1,091	1,507
Intangible assets (Note 13)	196	480
Other (Note 14)	10,567	10,974
	45,218	40,429
Total Assets	\$ 297,532	\$ 265,194
Liabilities and Shareholders' Equity		
Deposits (Note 15)		
Banks	\$ 25,473	\$ 20,654
Businesses and governments	92,437	79,614
Individuals	75,883	74,922
	193,793	175,190
Other Liabilities		
Derivative financial instruments (Note 9)	28,868	23,973
Acceptances (Note 16)	5,934	5,355
Securities sold but not yet purchased (Note 16)	16,142	10,441
Securities lent or sold under repurchase agreements (Note 16)	22,657	21,345
Other (Note 16)	12,203	12,156
	85,804	73,270
Subordinated Debt (Note 17)	2,469	2,395
Preferred Share Liability (Note 20)	450	450
Capital Trust Securities (Note 18)	1,150	1,150
Shareholders' Equity		
Share capital (Note 20)	4,618	4,453
Contributed surplus (Note 21)	20	10
Net unrealized foreign exchange loss	(612)	(497)
Retained earnings	9,840	8,773
	13,866	12,739
Total Liabilities and Shareholders' Equity	\$ 297,532	\$ 265,194

The accompanying notes to consolidated financial statements are an integral part of these statements. Certain comparative figures have been reclassified to conform with the current year's presentation.



F. Anthony Comper
President and Chief Executive Officer



Jeremy H. Reitman
Chairman, Audit Committee