

## Consolidated Balance Sheet

As at October 31 (Canadian \$ in millions)	2006	2005
<b>Assets</b>		Restated (see Notes 3 and 21)
<b>Cash Resources</b> (Notes 2 and 27)	\$ 19,608	\$ 20,721
<b>Securities</b> (Notes 3 and 27)		
Investment (fair value \$15,635 in 2006 and \$12,933 in 2005)	15,580	12,936
Trading	51,820	44,087
Loan substitutes	11	11
	67,411	57,034
<b>Loans</b> (Notes 4 and 7)		
Residential mortgages	63,321	60,871
Consumer instalment and other personal	30,418	27,929
Credit cards	3,631	4,648
Businesses and governments	56,030	47,803
Securities borrowed or purchased under resale agreements	31,429	28,280
	184,829	169,531
Customers' liability under acceptances (Note 4)	7,223	5,934
Allowance for credit losses (Note 4)	(1,058)	(1,128)
	190,994	174,337
<b>Other Assets</b> (Note 27)		
Derivative financial instruments (Note 9)	30,411	31,517
Premises and equipment (Note 10)	2,047	1,847
Goodwill (Note 13)	1,098	1,091
Intangible assets (Note 13)	152	196
Other (Note 14)	8,257	7,119
	41,965	41,770
<b>Total Assets</b>	\$ 319,978	\$ 293,862
<b>Liabilities and Shareholders' Equity</b>		
<b>Deposits</b> (Note 15)		
Banks	\$ 26,632	\$ 25,473
Businesses and governments	100,848	92,437
Individuals	76,368	75,883
	203,848	193,793
<b>Other Liabilities</b>		
Derivative financial instruments (Note 9)	31,446	28,868
Acceptances (Note 16)	7,223	5,934
Securities sold but not yet purchased (Note 16)	15,398	16,142
Securities lent or sold under repurchase agreements (Note 16)	31,918	22,657
Other (Note 16)	10,758	8,557
	96,743	82,158
<b>Subordinated Debt</b> (Note 17)	2,726	2,469
<b>Preferred Share Liability</b> (Note 20)	450	450
<b>Capital Trust Securities</b> (Note 18)	1,150	1,150
<b>Shareholders' Equity</b>		
Share capital (Note 20)	4,827	4,618
Contributed surplus (Note 21)	49	35
Net unrealized foreign exchange loss	(789)	(612)
Retained earnings	10,974	9,801
	15,061	13,842
<b>Total Liabilities and Shareholders' Equity</b>	\$ 319,978	\$ 293,862

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



**Philip S. Orsino**  
Chairman, Audit Committee