

Consolidated Balance Sheet

As at October 31 (Canadian \$ in millions)	2008	2007
Assets		
Cash Resources (Note 2)	\$ 21,105	\$ 22,890
Securities (Note 3)		
Trading	66,032	70,773
Available-for-sale	32,115	26,010
Other	1,991	1,494
	100,138	98,277
Loans (Notes 4 and 8)		
Residential mortgages	49,343	52,429
Consumer instalment and other personal	43,737	33,189
Credit cards	2,120	4,493
Businesses and governments	84,151	62,650
Securities borrowed or purchased under resale agreements	28,033	37,093
	207,384	189,854
Customers' liability under acceptances	9,358	12,389
Allowance for credit losses	(1,747)	(1,055)
	214,995	201,188
Other Assets		
Derivative instruments (Note 10)	65,586	32,585
Premises and equipment (Note 11)	2,227	1,980
Goodwill (Note 13)	1,635	1,140
Intangible assets (Note 13)	204	124
Other (Note 14)	10,160	8,340
	79,812	44,169
Total Assets	\$ 416,050	\$ 366,524
Liabilities and Shareholders' Equity		
Deposits (Note 15)		
Banks	\$ 30,346	\$ 34,100
Businesses and governments	136,111	121,748
Individuals	91,213	76,202
	257,670	232,050
Other Liabilities		
Derivative instruments (Note 10)	60,048	33,584
Acceptances (Note 16)	9,358	12,389
Securities sold but not yet purchased (Note 16)	18,792	25,039
Securities lent or sold under repurchase agreements (Note 16)	32,492	31,263
Other (Note 16)	14,071	12,055
	134,761	114,330
Subordinated Debt (Note 18)	4,315	3,446
Capital Trust Securities (Note 19)	1,150	1,150
Preferred Share Liability (Note 21)	250	250
Shareholders' Equity		
Share capital (Note 21)	6,454	5,607
Contributed surplus	69	58
Retained earnings	11,632	11,166
Accumulated other comprehensive loss	(251)	(1,533)
	17,904	15,298
Total Liabilities and Shareholders' Equity	\$ 416,050	\$ 366,524

The accompanying notes are an integral part of these consolidated financial statements.



William A. Downe
President and Chief Executive Officer



Philip S. Orsino
Chairman, Audit Committee