

# Consolidated Balance Sheet

(As at and in millions of Canadian dollars)	October 31 2022	October 31 2021
<b>ASSETS</b>		
<b>Cash and due from banks</b>	\$ 8,556	\$ 5,931
<b>Interest-bearing deposits with banks</b>	137,294	159,962
	<b>145,850</b>	165,893
Trading loans, securities, and other (Note 5)	143,726	147,590
Non-trading financial assets at fair value through profit or loss (Note 5)	10,946	9,390
Derivatives (Notes 5, 11)	103,873	54,427
Financial assets designated at fair value through profit or loss (Notes 5, 7)	5,039	4,564
Financial assets at fair value through other comprehensive income (Note 5)	69,675	79,066
	<b>333,259</b>	295,037
<b>Debt securities at amortized cost, net of allowance for credit losses (Notes 5, 7)</b>	<b>342,774</b>	268,939
<b>Securities purchased under reverse repurchase agreements</b>	<b>160,167</b>	167,284
<b>Loans (Notes 5, 8)</b>		
Residential mortgages	293,924	268,340
Consumer instalment and other personal	206,152	189,864
Credit card	36,010	30,738
Business and government	301,389	240,070
	<b>837,475</b>	729,012
Allowance for loan losses (Note 8)	(6,432)	(6,390)
Loans, net of allowance for loan losses	<b>831,043</b>	722,622
<b>Other</b>		
Customers' liability under acceptances	19,733	18,448
Investment in Schwab (Note 12)	8,088	11,112
Goodwill (Note 14)	17,656	16,232
Other intangibles (Note 14)	2,303	2,123
Land, buildings, equipment, and other depreciable assets (Note 15)	9,400	9,181
Deferred tax assets (Note 25)	2,193	2,265
Amounts receivable from brokers, dealers, and clients	19,760	32,357
Other assets (Note 16)	25,302	17,179
	<b>104,435</b>	108,897
<b>Total assets</b>	<b>\$ 1,917,528</b>	\$ 1,728,672
<b>LIABILITIES</b>		
Trading deposits (Notes 5, 17)	\$ 23,805	\$ 22,891
Derivatives (Notes 5, 11)	91,133	57,122
Securitization liabilities at fair value (Notes 5, 9)	12,612	13,505
Financial liabilities designated at fair value through profit or loss (Notes 5, 17)	162,786	113,988
	<b>290,336</b>	207,506
<b>Deposits (Notes 5, 17)</b>		
Personal	660,838	633,498
Banks	38,263	20,917
Business and government	530,869	470,710
	<b>1,229,970</b>	1,125,125
<b>Other</b>		
Acceptances	19,733	18,448
Obligations related to securities sold short (Note 5)	45,505	42,384
Obligations related to securities sold under repurchase agreements	128,024	144,097
Securitization liabilities at amortized cost (Notes 5, 9)	15,072	15,262
Amounts payable to brokers, dealers, and clients	25,195	28,993
Insurance-related liabilities (Note 22)	7,468	7,676
Other liabilities (Note 18)	33,552	28,133
	<b>274,549</b>	284,993
<b>Subordinated notes and debentures (Notes 5, 19)</b>	<b>11,290</b>	11,230
<b>Total liabilities</b>	<b>1,806,145</b>	1,628,854
<b>EQUITY</b>		
<b>Shareholders' Equity</b>		
Common shares (Note 21)	24,363	23,066
Preferred shares and other equity instruments (Note 21)	11,253	5,700
Treasury – common shares (Note 21)	(91)	(152)
Treasury – preferred shares and other equity instruments (Note 21)	(7)	(10)
Contributed surplus	179	173
Retained earnings	73,698	63,944
Accumulated other comprehensive income (loss)	1,988	7,097
<b>Total equity</b>	<b>111,383</b>	99,818
<b>Total liabilities and equity</b>	<b>\$ 1,917,528</b>	\$ 1,728,672

The accompanying Notes are an integral part of these Consolidated Financial Statements.

  
**Bharat B. Masrani**  
 Group President and  
 Chief Executive Officer

  
**Alan N. MacGibbon**  
 Chair, Audit Committee