

## Consolidated balance sheet

\$ millions, as at October 31	2016	2015
<b>ASSETS</b>		
<b>Cash and non-interest-bearing deposits with banks</b>	<b>\$ 3,500</b>	<b>\$ 3,053</b>
<b>Interest-bearing deposits with banks</b>	<b>10,665</b>	15,584
<b>Securities</b> (Note 4)		
Trading	49,915	46,181
Available-for-sale (AFS)	37,253	28,534
Designated at fair value (FVO)	255	267
	<b>87,423</b>	74,982
<b>Cash collateral on securities borrowed</b>	<b>5,433</b>	3,245
<b>Securities purchased under resale agreements</b>	<b>28,377</b>	30,089
<b>Loans</b> (Note 5)		
Residential mortgages	187,298	169,258
Personal	38,041	36,517
Credit card	12,332	11,804
Business and government	71,437	65,276
Allowance for credit losses	(1,691)	(1,670)
	<b>307,417</b>	281,185
<b>Other</b>		
Derivative instruments (Note 12)	27,762	26,342
Customers' liability under acceptances	12,364	9,796
Land, buildings and equipment (Note 7)	1,898	1,897
Goodwill (Note 8)	1,539	1,526
Software and other intangible assets (Note 8)	1,410	1,197
Investments in equity-accounted associates and joint ventures (Note 26)	766	1,847
Deferred tax assets (Note 20)	771	507
Other assets (Note 9)	12,032	12,059
	<b>58,542</b>	55,171
	<b>\$ 501,357</b>	<b>\$ 463,309</b>
<b>LIABILITIES AND EQUITY</b>		
<b>Deposits</b> (Note 10)		
Personal	\$ 148,081	\$ 137,378
Business and government	190,240	178,850
Bank	17,842	10,785
Secured borrowings	39,484	39,644
	<b>395,647</b>	366,657
<b>Obligations related to securities sold short</b>	<b>10,338</b>	9,806
<b>Cash collateral on securities lent</b>	<b>2,518</b>	1,429
<b>Obligations related to securities sold under repurchase agreements</b>	<b>11,694</b>	8,914
<b>Other</b>		
Derivative instruments (Note 12)	28,807	29,057
Acceptances	12,395	9,796
Deferred tax liabilities (Note 20)	21	28
Other liabilities (Note 11)	12,898	12,195
	<b>54,121</b>	51,076
<b>Subordinated indebtedness</b> (Note 14)	<b>3,366</b>	3,874
<b>Equity</b>		
Preferred shares (Note 15)	1,000	1,000
Common shares (Note 15)	8,026	7,813
Contributed surplus	72	76
Retained earnings	13,584	11,433
Accumulated other comprehensive income (AOCI)	790	1,038
<b>Total shareholders' equity</b>	<b>23,472</b>	21,360
Non-controlling interests	201	193
<b>Total equity</b>	<b>23,673</b>	21,553
	<b>\$ 501,357</b>	<b>\$ 463,309</b>

The accompanying notes and shaded sections in "MD&A – Management of risk" are an integral part of these consolidated financial statements.

**Victor G. Dodig**  
President and Chief Executive Officer

**Jane L. Peverett**  
Director