

Consolidated balance sheet

Millions of Canadian dollars, as at October 31	2017 ⁽¹⁾	2016
ASSETS		
Cash and non-interest-bearing deposits with banks	\$ 3,440	\$ 3,500
Interest-bearing deposits with banks	10,712	10,665
Securities (Note 4)		
Trading	50,679	49,915
Available-for-sale (AFS) and held-to-maturity (HTM)	42,592	37,253
Designated at fair value (FVO)	148	255
	93,419	87,423
Cash collateral on securities borrowed	5,035	5,433
Securities purchased under resale agreements	40,383	28,377
Loans (Note 5)		
Residential mortgages	207,271	187,298
Personal	40,937	38,041
Credit card	12,378	12,332
Business and government	97,766	71,437
Allowance for credit losses	(1,618)	(1,691)
	356,734	307,417
Other		
Derivative instruments (Note 12)	24,342	27,762
Customers' liability under acceptances	8,824	12,364
Land, buildings and equipment (Note 7)	1,783	1,898
Goodwill (Note 8)	5,367	1,539
Software and other intangible assets (Note 8)	1,978	1,410
Investments in equity-accounted associates and joint ventures (Note 26)	715	766
Deferred tax assets (Note 20)	727	771
Other assets (Note 9)	11,805	12,032
	55,541	58,542
	\$ 565,264	\$ 501,357
LIABILITIES AND EQUITY		
Deposits (Note 10)		
Personal	\$ 159,327	\$ 148,081
Business and government	225,622	190,240
Bank	13,789	17,842
Secured borrowings	40,968	39,484
	439,706	395,647
Obligations related to securities sold short	13,713	10,338
Cash collateral on securities lent	2,024	2,518
Obligations related to securities sold under repurchase agreements	27,971	11,694
Other		
Derivative instruments (Note 12)	23,271	28,807
Acceptances	8,828	12,395
Deferred tax liabilities (Note 20)	30	21
Other liabilities (Note 11)	15,275	12,898
	47,404	54,121
Subordinated indebtedness (Note 14)	3,209	3,366
Equity		
Preferred shares (Note 15)	1,797	1,000
Common shares (Note 15)	12,548	8,026
Contributed surplus	137	72
Retained earnings	16,101	13,584
Accumulated other comprehensive income (AOCI)	452	790
Total shareholders' equity	31,035	23,472
Non-controlling interests	202	201
Total equity	31,237	23,673
	\$ 565,264	\$ 501,357

(1) Includes the balances of CIBC Bank USA following the completion of the acquisition on June 23, 2017. See Note 3 for additional details.

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