

Net interest income on average assets and liabilities

Table 66

(C\$ millions, except percentage amounts)	Average balances			Interest (1)			Average rate		
	2009	2008	2007	2009	2008	2007	2009	2008	2007
Assets									
Deposits with other banks									
Canada	\$ 2,692	\$ 1,837	\$ 1,570	\$ 37	\$ 45	\$ 43	1.37%	2.45%	2.74%
United States	4,674	4,168	2,904	11	137	176	.24	3.29	6.06
Other International	3,976	7,802	5,436	114	316	319	2.87	4.05	5.87
	11,342	13,807	9,910	162	498	538	1.43	3.61	5.43
Securities									
Trading	136,963	149,098	162,828	4,041	4,862	6,621	2.95	3.26	4.07
Available-for-sale	50,686	39,626	31,516	1,905	1,800	1,044	3.76	4.54	3.31
	187,649	188,724	194,344	5,946	6,662	7,665	3.17	3.53	3.94
Asset purchased under reverse repurchase agreements and securities borrowed	44,476	68,356	71,759	931	2,889	3,620	2.09	4.23	5.04
Loans									
Canada									
Retail	185,318	170,300	152,588	8,625	7,440	9,376	4.65	4.37	6.14
Wholesale	35,074	38,558	31,541	1,179	2,443	1,047	3.36	6.34	3.32
	220,392	208,858	184,129	9,804	9,883	10,423	4.45	4.73	5.66
United States	42,227	35,096	25,718	1,777	2,161	2,240	4.21	6.16	8.71
Other International	17,559	15,623	13,388	1,923	2,939	2,061	10.95	18.81	15.39
	280,178	259,577	223,235	13,504	14,983	14,724	4.82	5.77	6.60
Total interest-earning assets	523,645	530,464	499,248	20,543	25,032	26,547	3.92	4.72	5.32
Non-interest-bearing deposits with other banks	5,895	3,702	2,137	–	–	–	–	–	–
Customers' liability under acceptances	10,247	11,274	10,270	–	–	–	–	–	–
Other assets	155,513	104,860	69,345	–	–	–	–	–	–
Total assets	\$ 695,300	\$ 650,300	\$ 581,000	\$ 20,543	\$ 25,032	\$ 26,547	2.95%	3.85%	4.57%
Liabilities and shareholders' equity									
Deposits (2)									
Canada	\$ 183,563	\$ 174,441	\$ 166,983	\$ 2,946	\$ 4,423	\$ 5,669	1.60%	2.54%	3.39%
United States	61,990	56,329	53,817	778	1,758	2,563	1.26	3.12	4.76
Other International	147,441	163,487	121,924	3,038	5,977	5,538	2.06	3.66	4.54
	392,994	394,257	342,724	6,762	12,158	13,770	1.72	3.08	4.02
Obligations related to securities sold short	37,597	45,367	46,654	1,286	1,525	1,997	3.42	3.36	4.28
Obligations related to assets sold under repurchase agreements and securities loaned	36,647	36,558	42,503	409	1,613	2,364	1.12	4.41	5.56
Subordinated debentures	7,377	7,183	6,704	350	354	338	4.74	4.93	5.04
Other interest-bearing liabilities	3,943	3,962	3,569	230	334	376	5.83	8.43	10.54
Total interest-bearing liabilities	478,558	487,327	442,154	9,037	15,984	18,845	1.89	3.28	4.26
Non-interest-bearing deposits	28,964	16,784	25,752	–	–	–	–	–	–
Acceptances	10,247	11,274	10,270	–	–	–	–	–	–
Other liabilities	142,964	108,116	79,087	–	–	–	–	–	–
Total liabilities	\$ 660,733	\$ 623,501	\$ 557,263	\$ 9,037	\$ 15,984	\$ 18,845	1.37%	2.56%	3.38%
Shareholders' Equity									
Preferred	4,130	1,795	1,553	–	–	–	–	–	–
Common	30,437	25,004	22,184	–	–	–	–	–	–
Total liabilities and shareholders' equity	\$ 695,300	\$ 650,300	\$ 581,000	\$ 9,037	\$ 15,984	\$ 18,845	1.30%	2.46%	3.24%
Net interest income and margin	\$ 695,300	\$ 650,300	\$ 581,000	\$ 11,506	\$ 9,048	\$ 7,702	1.65%	1.39%	1.33%
Net interest income and margin (average earning assets)									
Canada	\$ 311,715	\$ 308,574	\$ 280,385	\$ 7,828	\$ 6,929	\$ 6,402	2.51%	2.25%	2.28%
United States	107,131	108,733	106,044	2,134	1,132	412	1.99	1.04	.39
Other International	104,799	113,157	112,819	1,544	987	888	1.47	.87	.79
Total	\$ 523,645	\$ 530,464	\$ 499,248	\$ 11,506	\$ 9,048	\$ 7,702	2.20%	1.71%	1.54%

(1) Interest income includes loan fees of \$398 million (2008 – \$343 million; 2007 – \$331 million).

(2) Deposits include savings deposits with average balances of \$64 billion (2008 – \$48 billion; 2007 – \$46 billion), interest expense of \$.3 billion (2008 – \$.5 billion; 2007 – \$.4 billion) and average rates of .5% (2008 – 1.0%; 2007 – .9%). Deposits also include term deposits with average balances of \$193 billion (2008 – \$227 billion; 2007 – \$240 billion), interest expense of \$3.8 billion (2008 – \$8.0 billion; 2007 – \$10.7 billion) and average rates of 1.98% (2008 – 3.50%; 2007 – 4.43%).

Loans and acceptances by geography
Table 67

As at October 31 (C\$ millions)	2009	2008	2007	2006	2005
Canada					
Residential mortgages	\$ 117,292	\$ 117,690	\$ 107,453	\$ 94,272	\$ 88,808
Personal	60,493	48,780	42,506	37,946	33,986
Credit cards	8,285	8,538	8,142	6,966	6,024
Small business	2,851	2,804	2,652	2,318	1,951
Retail	188,921	177,812	160,753	141,502	130,769
Business	47,110	53,775	51,237	44,353	42,383
Sovereign	1,394	1,544	585	553	521
Bank	1,096	978	521	160	74
Wholesale	\$ 49,600	\$ 56,297	\$ 52,343	\$ 45,066	\$ 42,978
	\$ 238,521	\$ 234,109	\$ 213,096	\$ 186,568	\$ 173,747
United States					
Retail	11,678	12,931	6,804	7,652	7,741
Wholesale	25,387	30,943	18,548	13,847	12,317
	37,065	43,874	25,352	21,499	20,058
Other International					
Retail	4,625	4,712	1,905	1,896	1,729
Wholesale	12,964	20,345	10,862	9,084	3,454
	17,589	25,057	12,767	10,980	5,183
Total loans and acceptances	\$ 293,175	\$ 303,040	\$ 251,215	\$ 219,047	\$ 198,988
Total allowance for loan losses	(3,188)	(2,215)	(1,493)	(1,409)	(1,498)
Total loans and acceptances, net of allowance for loan losses	\$ 289,987	\$ 300,825	\$ 249,722	\$ 217,638	\$ 197,490

Loans and acceptances by portfolio and sector
Table 68

As at October 31 (C\$ millions)	2009	2008	2007	2006	2005
Residential mortgages	\$ 122,130	\$ 122,991	\$ 109,745	\$ 96,675	\$ 91,043
Personal	71,542	60,727	48,743	44,902	41,045
Credit cards	8,701	8,933	8,322	7,155	6,200
Small business	2,851	2,804	2,652	2,318	1,951
Retail	\$ 205,224	\$ 195,455	\$ 169,462	\$ 151,050	\$ 140,239
Business					
Agriculture	5,090	5,305	5,367	5,435	5,238
Automotive	3,657	3,999	3,285	2,958	2,545
Consumer goods	6,141	7,389	5,206	4,553	4,437
Energy	7,055	8,146	7,632	6,010	5,628
Non-bank financial services	3,541	8,788	6,959	4,459	1,892
Forest products	830	1,152	1,349	1,126	1,210
Industrial products	3,972	5,033	4,119	3,659	3,157
Mining & metals	1,774	3,947	2,301	1,072	543
Real estate & related	21,049	22,978	19,187	16,145	13,730
Technology & media	2,562	3,206	2,423	2,326	2,244
Transportation & environment	4,413	4,239	2,656	2,400	1,900
Other (1)	22,572	25,623	17,583	15,586	14,772
Sovereign	2,779	2,496	932	887	550
Bank	2,516	5,284	2,754	1,381	903
Wholesale	\$ 87,951	\$ 107,585	\$ 81,753	\$ 67,997	\$ 58,749
Total loans and acceptances	\$ 293,175	\$ 303,040	\$ 251,215	\$ 219,047	\$ 198,988
Total allowance for loan losses	(3,188)	(2,215)	(1,493)	(1,409)	(1,498)
Total loans and acceptances, net of allowance for loan losses	\$ 289,987	\$ 300,825	\$ 249,722	\$ 217,638	\$ 197,490

(1) Other in 2009 related to other services, \$10.0 billion; financing products, \$5.7 billion; holding and investments, \$3.9 billion; health, \$2.4 billion; and other, \$6 billion.

Impaired loans by portfolio and geography
Table 69

As at October 31 (C\$ millions except percentage amounts)	2009	2008	2007	2006	2005
Residential mortgages	\$ 641	\$ 340	\$ 180	\$ 165	\$ 146
Personal	409	348	189	205	183
Small business	59	40	19	13	11
Retail	\$ 1,109	\$ 728	\$ 388	\$ 383	\$ 340
Business					
Agriculture	82	95	65	45	48
Automotive	41	20	5	8	4
Consumer goods	145	57	83	85	73
Energy	107	80	3	6	47
Non-bank financial services	227	25	14	15	15
Forest products	53	25	29	12	16
Industrial products	172	194	29	17	12
Mining & metals	22	7	4	5	4
Real estate & related	1,625	1,137	353	74	58
Technology & media	115	45	10	49	52
Transportation & environment	29	10	19	19	14
Other (1)	1,658	500	116	108	75
Sovereign	10	–	–	–	–
Bank	62	–	–	–	–
Wholesale	\$ 4,348	\$ 2,195	\$ 730	\$ 443	\$ 418
Total impaired loans (2)	\$ 5,457	\$ 2,923	\$ 1,118	\$ 826	\$ 758
Canada					
Residential mortgages	\$ 441	\$ 238	\$ 149	\$ 127	\$ 106
Personal	173	150	152	183	161
Small business	59	40	19	13	11
Retail	\$ 673	\$ 428	\$ 320	\$ 323	\$ 278
Business					
Agriculture	\$ 77	\$ 95	\$ 64	\$ 45	\$ 44
Automotive	27	17	4	5	2
Consumer goods	53	43	81	73	69
Energy	5	5	1	4	1
Non-bank financial services	1	3	3	2	2
Forest products	20	22	28	11	16
Industrial products	140	174	28	14	11
Mining & metals	6	6	4	5	4
Real estate & related	232	50	53	26	33
Technology & media	88	10	10	9	6
Transportation & environment	17	10	19	6	7
Other	173	94	82	66	30
Sovereign	–	–	–	–	–
Bank	–	–	–	–	–
Wholesale	\$ 839	\$ 529	377	266	225
United States					
Residential mortgages	108	52	6	8	8
Personal	119	81	21	7	8
Retail	227	133	27	15	16
Business					
Agriculture	\$ 3	\$ –	\$ 1	\$ –	\$ 4
Automotive	14	3	1	3	2
Consumer goods	34	14	2	12	4
Energy	100	73	–	–	43
Non-bank financial services	213	8	–	–	–
Forest products	33	3	1	1	–
Industrial products	32	20	1	3	1
Mining & metals	16	1	–	–	–
Real estate & related	1,365	1,087	300	48	25
Technology & media	20	35	–	40	46
Transportation & environment	9	–	–	13	7
Other	1,355	282	16	23	25
Sovereign	–	–	–	–	–
Bank	–	–	–	–	–
Wholesale	3,194	1,526	322	143	157
	\$ 3,421	\$ 1,659	\$ 349	\$ 158	\$ 173
Other International					
Retail	209	167	41	45	46
Wholesale	315	140	31	34	36
	\$ 524	\$ 307	\$ 72	\$ 79	\$ 82
Total impaired loans	\$ 5,457	\$ 2,923	\$ 1,118	\$ 826	\$ 758
Specific allowance for loan losses	(1,279)	(767)	(351)	(263)	(282)
Net impaired loans	\$ 4,178	\$ 2,156	\$ 767	\$ 563	\$ 476
Gross impaired loans as a % of loans and acceptances					
Residential mortgages	0.52%	0.28%	0.16%	0.17%	0.16%
Personal	0.57%	0.57%	0.39%	0.46%	0.45%
Small business	2.07%	1.43%	0.72%	0.56%	0.56%
Retail	0.54%	0.37%	0.23%	0.25%	0.24%
Wholesale	4.94%	2.04%	0.89%	0.65%	0.71%
Total	1.86%	0.96%	0.45%	0.38%	0.38%
Specific allowance for loan losses as a % of gross impaired loans	23.44%	26.24%	31.40%	31.84%	37.20%

(1) Other in 2009 is related to other, \$148 million; financing products, \$1,203 million; other services, \$230 million; holding and investments, \$50 million; and health, \$27 million.

(2) Past due loans greater than 90 days not included in impaired loans were \$359 million in 2009 (2008 – \$347 million; 2007 – \$280 million; 2006 – \$305 million; 2005 – \$304 million).

Provision for (recovery of) credit losses by portfolio and geography
Table 70

(C\$ millions, except percentage amounts)	2009	2008	2007	2006	2005
Residential mortgages	\$ 73	\$ 16	\$ 5	\$ 6	\$ 2
Personal	701	445	364	306	259
Credit cards	402	270	223	163	194
Small business	55	46	34	29	27
Retail	\$ 1,231	\$ 777	\$ 626	\$ 504	\$ 482
Business					
Agriculture	\$ 20	\$ 5	\$ 2	\$ (1)	\$ (12)
Automotive	21	10	2	4	-
Consumer goods	61	19	27	7	24
Energy	16	21	(7)	(53)	(20)
Non-bank financial services	266	-	-	4	10
Forest products	13	2	10	2	(52)
Industrial products	67	95	10	4	(7)
Mining & metals	7	2	1	-	(1)
Real estate & related	587	345	78	1	(11)
Technology & media	96	21	(2)	(5)	(6)
Transportation & environment	11	3	7	1	8
Other	408	130	28	14	(26)
Sovereign	-	-	-	-	-
Bank	20	-	-	-	-
Wholesale	\$ 1,593	\$ 653	\$ 156	\$ (22)	\$ (93)
Total specific provision	\$ 2,824	\$ 1,430	\$ 782	\$ 482	\$ 389
Canada					
Residential mortgages	\$ 18	\$ 8	\$ 5	\$ 6	\$ 1
Personal	467	352	334	296	247
Credit cards	393	266	220	161	192
Small business	55	46	34	29	27
Retail	\$ 933	\$ 672	\$ 593	\$ 492	\$ 467
Business					
Agriculture	\$ 18	\$ 5	\$ 2	\$ (1)	\$ (12)
Automotive	17	10	2	4	-
Consumer goods	26	13	26	6	25
Energy	(4)	(3)	(4)	(10)	1
Non-bank financial services	36	-	-	-	10
Forest products	9	2	10	1	(52)
Industrial products	36	78	10	4	(5)
Mining & metals	2	1	1	-	-
Real estate & related	52	12	15	2	(1)
Technology & media	33	4	4	1	(3)
Transportation & environment	7	3	8	2	10
Other (1)	204	27	28	6	(5)
Sovereign	-	-	-	-	-
Bank	-	-	-	-	-
Wholesale	\$ 436	\$ 152	\$ 102	\$ 15	\$ (32)
Total	\$ 1,369	\$ 824	\$ 695	\$ 507	\$ 435
United States					
Residential mortgages	\$ 51	\$ 6	\$ 1	\$ -	\$ 1
Personal	207	74	22	10	12
Credit cards	9	4	3	2	2
Small business	-	-	-	-	-
Retail	\$ 267	\$ 84	\$ 26	\$ 12	\$ 15
Business					
Agriculture	\$ 2	\$ -	\$ -	\$ -	\$ -
Automotive	4	-	-	-	-
Consumer goods	23	6	1	1	(1)
Energy	20	24	(3)	(43)	(20)
Non-bank financial services	230	-	-	4	-
Forest products	4	-	-	1	-
Industrial products	31	17	-	-	(2)
Mining & metals	5	1	-	-	-
Real estate & related	527	333	63	-	(10)
Technology & media	60	17	(6)	(6)	(3)
Transportation & environment	3	-	-	(1)	(2)
Other	187	96	3	6	(22)
Sovereign	-	-	-	-	-
Bank	-	-	-	-	-
Wholesale	\$ 1,096	\$ 494	\$ 58	\$ (38)	\$ (60)
Total	\$ 1,363	\$ 578	\$ 84	\$ (26)	\$ (45)
Other International					
Retail	\$ 31	\$ 21	\$ 7	\$ -	\$ -
Wholesale	61	7	(4)	1	(1)
Total	\$ 92	\$ 28	\$ 3	\$ 1	\$ (1)
Total specific provision	\$ 2,824	\$ 1,430	\$ 782	\$ 482	\$ 389
Total general provision	589	165	9	(53)	66
Total provision for credit losses	\$ 3,413	\$ 1,595	\$ 791	\$ 429	\$ 455
Specific provision as a % of average net loans and acceptances	.97%	.53%	.33%	.23%	.21%

(1) Other in 2009 is related to financing products, \$244 million; other services, \$94 million; health, \$18 million; holdings and investments, \$14 million; and other, \$38 million.

Allowance for credit losses by portfolio and geography
Table 71

(C\$ millions, except percentage amounts)	2009	2008	2007	2006	2005
Allowance at beginning of year (1)	\$ 2,438	\$ 1,572	\$ 1,486	\$ 1,568	\$ 1,714
Provision for credit losses	3,413	1,595	791	429	455
Write-offs by portfolio					
Residential mortgages	(52)	(9)	(5)	(5)	(5)
Personal	(732)	(504)	(446)	(379)	(353)
Credit cards	(455)	(319)	(268)	(204)	(237)
Small business	(54)	(44)	(42)	(36)	(34)
Retail	\$ (1,293)	\$ (876)	\$ (761)	\$ (624)	\$ (629)
Business	\$ (1,373)	\$ (435)	\$ (107)	\$ (89)	\$ (141)
Sovereign	–	–	–	–	–
Bank	–	–	–	–	–
Wholesale	\$ (1,373)	\$ (435)	\$ (107)	\$ (89)	\$ (141)
Less developed countries exposures	\$ –	\$ –	\$ –	\$ –	\$ –
Total write-offs by portfolio	\$ (2,666)	\$ (1,311)	\$ (868)	\$ (713)	\$ (770)
Recoveries by portfolio					
Residential mortgages	\$ 1	\$ 1	\$ 1	\$ –	\$ –
Personal	74	76	75	64	69
Credit cards	53	49	46	41	43
Small business	5	7	7	7	9
Retail	\$ 133	\$ 133	\$ 129	\$ 112	\$ 121
Business	\$ 140	\$ 29	\$ 41	\$ 93	\$ 53
Sovereign	–	–	–	–	–
Bank	–	–	–	–	–
Wholesale	\$ 140	\$ 29	\$ 41	\$ 93	\$ 53
Total recoveries by portfolio	\$ 273	\$ 162	\$ 170	\$ 205	\$ 174
Net write-offs	\$ (2,393)	\$ (1,149)	\$ (698)	\$ (508)	\$ (596)
Adjustments (2)	(156)	281	(7)	(3)	(5)
Total allowance for credit losses at end of year	\$ 3,302	\$ 2,299	\$ 1,572	\$ 1,486	\$ 1,568
Specific allowance for loan losses					
Canada					
Residential mortgages	\$ 39	\$ 23	\$ 13	\$ 11	\$ 9
Personal	94	79	79	88	101
Small business	22	17	9	9	8
Retail	\$ 155	\$ 119	\$ 101	\$ 108	\$ 118
Business	\$ 10	\$ 13	\$ 9	\$ 8	\$ 14
Agriculture	6	5	2	3	1
Automotive	18	12	45	32	31
Consumer goods	1	2	–	2	5
Energy	–	9	9	10	10
Non-bank financial services	8	4	10	2	6
Forest products	63	49	9	8	7
Industrial products	1	1	1	1	–
Mining & metals	44	9	18	10	15
Real estate & related	32	6	5	5	3
Technology & media	7	5	7	7	4
Transportation & environment	72	23	38	24	16
Other	–	–	–	–	–
Sovereign	–	–	–	–	–
Bank	–	–	–	–	–
Wholesale	\$ 262	\$ 138	\$ 153	\$ 112	\$ 112
	\$ 417	\$ 257	\$ 254	\$ 220	\$ 230
United States					
Residential mortgages	\$ 10	\$ 5	\$ 1	\$ 1	\$ 1
Personal	34	16	5	2	2
Small business	–	–	–	–	–
Retail	\$ 44	\$ 21	\$ 6	\$ 3	\$ 3
Business	\$ 1	\$ –	\$ –	\$ 1	\$ 1
Agriculture	5	–	–	2	2
Automotive	9	6	–	3	3
Consumer goods	42	27	–	–	1
Energy	62	–	–	1	–
Non-bank financial services	2	–	–	–	–
Forest products	17	8	–	–	–
Industrial products	5	1	–	–	–
Mining & metals	241	241	56	1	1
Real estate & related	3	13	–	–	5
Technology & media	3	–	–	–	1
Transportation & environment	233	79	6	4	4
Other	–	–	–	–	–
Sovereign	–	–	–	–	–
Bank	–	–	–	–	–
Wholesale	\$ 623	\$ 375	\$ 62	\$ 12	\$ 18
	\$ 667	\$ 396	\$ 68	\$ 15	\$ 21
Other International					
Retail	\$ 74	\$ 68	\$ 13	\$ 12	\$ 12
Wholesale	121	46	16	16	19
	\$ 195	\$ 114	\$ 29	\$ 28	\$ 31
Total specific allowance for loan losses	\$ 1,279	\$ 767	\$ 351	\$ 263	\$ 282
General allowance					
Residential mortgages	\$ 50	\$ 20	\$ 16	\$ 19	\$ 19
Personal	671	461	349	365	343
Credit cards	327	270	193	195	195
Small business	47	47	37	37	37
Retail	\$ 1,095	\$ 798	\$ 595	\$ 616	\$ 594
Wholesale	\$ 814	\$ 650	\$ 370	\$ 349	\$ 425
General allowance for off-balance sheet items and other items	\$ 114	\$ 84	\$ 256	\$ 258	\$ 267
Total general allowance	\$ 2,023	\$ 1,532	\$ 1,221	\$ 1,223	\$ 1,286
Total allowance for credit losses	\$ 3,302	\$ 2,299	\$ 1,572	\$ 1,486	\$ 1,568
Key ratios					
Allowance for credit losses as a % of loans and acceptances	1.13%	.76%	.63%	.68%	.79%
Net write-offs as a % of average net loans and acceptances	.82%	.42%	.30%	.25%	.32%

(1) Opening allowance for credit losses as at November 1, 2008 has been restated due to the implementation of amendments to CICA section 3855.

(2) Other adjustments include primarily foreign exchange translations on non-Canadian dollar-denominated allowance for credit losses and acquisition adjustments for RBTT \$25 million in 2008; ANB \$50 million in 2008; and Flag Bank \$21 million in 2007.

Credit quality information by Canadian province
Table 72

As at October 31 (C\$ millions)	2009	2008	2007	2006	2005
Loans and acceptances					
Atlantic provinces (1)	\$ 11,831	\$ 11,446	\$ 11,556	\$ 10,256	\$ 10,255
Quebec	26,666	32,908	35,168	32,723	26,646
Ontario	121,394	105,410	90,242	81,968	78,283
Prairie provinces (2)	44,144	43,884	40,956	32,598	31,190
B.C. and territories (3)	41,158	40,461	35,174	29,023	27,373
Total loans and acceptances in Canada	\$ 245,193	\$ 234,109	\$ 213,096	\$ 186,568	\$ 173,747
Gross impaired loans					
Atlantic provinces (1)	\$ 57	\$ 66	\$ 53	\$ 53	\$ 47
Quebec	190	122	118	68	44
Ontario	647	504	322	286	269
Prairie provinces (2)	300	158	112	107	78
B.C. and territories (3)	318	107	92	75	65
Total gross impaired loans in Canada	\$ 1,512	\$ 957	\$ 697	\$ 589	\$ 503
Specific provision					
Atlantic provinces (1)	\$ 56	\$ 43	\$ 40	\$ 33	\$ 30
Quebec	90	63	66	47	7
Ontario	942	610	490	344	368
Prairie provinces (2)	138	60	51	38	44
B.C. and territories (3)	143	48	48	45	(14)
Total specific provision for credit losses in Canada	\$ 1,369	\$ 824	\$ 695	\$ 507	\$ 435

(1) Comprises Newfoundland and Labrador, Prince Edward Island, Nova Scotia and New Brunswick.

(2) Comprises Manitoba, Saskatchewan and Alberta.

(3) Comprises British Columbia, Nunavut, Northwest Territories and Yukon.

Small business loans and acceptances in Canada by sector
Table 73

As at October 31 (C\$ millions)	2009	2008	2007	2006	2005
Agriculture	\$ 304	\$ 261	\$ 271	\$ 248	\$ 715
Automotive	666	636	650	601	490
Consumer goods	2,261	2,234	2,350	2,043	1,728
Energy	367	384	370	284	182
Non-bank financial services	66	84	88	73	78
Forest products	316	346	351	366	311
Industrial products	1,696	1,672	1,543	1,377	1,057
Mining & metals	102	100	98	88	57
Real estate & related	3,053	3,052	2,822	2,565	1,982
Technology & media	318	316	314	300	243
Transportation & environment	961	940	901	774	549
Other (1)	5,013	4,687	4,488	4,098	3,365
Total small business loans	\$ 15,123	\$ 14,712	\$ 14,246	\$ 12,817	\$ 10,757

(1) Other sector in 2009 related primarily to other services, \$3,144 million; health, \$1,290 million; holding and investment, \$452 million; and financing products, \$82 million.