

Net interest income on average assets and liabilities

Table 61

(C\$ millions, except percentage amounts)	Average balances			Interest (1)			Average rate		
	2010	2009	2008	2010	2009	2008	2010	2009	2008
Assets									
Deposits with other banks									
Canada	\$ 1,060	\$ 2,692	\$ 1,837	\$ 14	\$ 37	\$ 45	1.32%	1.37%	2.45%
United States	4,167	4,674	4,168	12	11	137	0.29	.24	3.29
Other International	4,846	3,976	7,802	33	114	316	0.68	2.87	4.05
	10,073	11,342	13,807	59	162	498	0.59	1.43	3.61
Securities									
Trading (3)	151,724	136,963	149,098	3,729	4,041	4,862	2.46	2.95	3.26
Available-for-sale	42,589	50,686	39,626	1,041	1,905	1,800	2.44	3.76	4.54
	194,313	187,649	188,724	4,770	5,946	6,662	2.45	3.17	3.53
Asset purchased under reverse repurchase agreements and securities borrowed	57,508	44,476	68,356	474	931	2,889	0.82	2.09	4.23
Loans									
Canada									
Retail (3)	204,592	185,318	170,300	9,138	8,660	7,446	4.47	4.67	4.37
Wholesale	30,716	35,074	38,558	1,035	1,179	2,443	3.37	3.36	6.34
	235,308	220,392	208,858	10,173	9,839	9,889	4.32	4.46	4.73
United States	34,739	42,227	35,096	1,376	1,777	2,161	3.96	4.21	6.16
Other International	15,243	17,559	15,623	1,821	1,923	2,939	11.95	10.95	18.81
	285,290	280,178	259,577	13,370	13,539	14,989	4.69	4.83	5.77
Total interest-earning assets	547,184	523,645	530,464	18,673	20,578	25,038	3.41	3.93	4.72
Non-interest-bearing deposits with other banks	5,923	5,895	3,702	–	–	–	–	–	–
Customers' liability under acceptances	7,984	10,247	11,274	–	–	–	–	–	–
Other assets	121,909	155,513	104,860	–	–	–	–	–	–
Total assets	\$683,000	\$695,300	\$650,300	\$18,673	\$20,578	\$25,038	2.73%	2.96%	3.85%
Liabilities and shareholders' equity									
Deposits (2), (3)									
Canada	\$177,830	\$172,736	\$165,400	\$ 2,646	\$ 2,946	\$ 4,423	1.49%	1.71%	2.67%
United States	54,483	58,679	56,234	334	778	1,758	0.61	1.33	3.13
Other International	126,460	143,736	150,564	2,111	3,038	5,977	1.67	2.11	3.97
	358,773	375,151	372,198	5,091	6,762	12,158	1.42	1.80	3.27
Obligations related to securities sold short	47,689	37,597	45,367	1,749	1,286	1,525	3.67	3.42	3.36
Obligations related to assets sold under repurchase agreements and securities loaned	42,941	36,647	36,558	374	409	1,613	0.87	1.12	4.41
Subordinated debentures	6,321	7,377	7,183	307	350	354	4.86	4.74	4.93
Other interest-bearing liabilities	1,849	3,943	3,962	175	230	334	9.46	5.83	8.43
Total interest-bearing liabilities	457,573	460,715	465,268	7,696	9,037	15,984	1.68	1.96	3.44
Non-interest-bearing deposits (3)	51,906	46,807	38,843	–	–	–	–	–	–
Acceptances	7,984	10,247	11,274	–	–	–	–	–	–
Other liabilities	127,578	142,964	108,116	–	–	–	–	–	–
Total liabilities	\$645,041	\$660,733	\$623,501	\$ 7,696	\$ 9,037	\$15,984	1.19%	1.37%	2.56%
Shareholders' Equity									
Preferred	4,718	4,130	1,795	–	–	–	–	–	–
Common	33,241	30,437	25,004	–	–	–	–	–	–
Total liabilities and shareholders' equity	\$683,000	\$695,300	\$650,300	\$ 7,696	\$ 9,037	\$15,984	1.13%	1.30%	2.46%
Net interest income and margin	\$683,000	\$695,300	\$650,300	\$10,977	\$11,541	\$ 9,054	1.61%	1.66%	1.39%
Net interest income and margin (average earning assets)									
Canada	\$333,546	\$311,715	\$308,574	\$ 8,405	\$ 7,863	\$ 6,935	2.52%	2.52%	2.25%
United States	98,193	107,131	108,733	1,718	2,134	1,132	1.75	1.99	1.04
Other International	115,445	104,799	113,157	854	1,544	987	0.74	1.47	.87
Total	\$547,184	\$523,645	\$530,464	\$10,977	\$11,541	\$ 9,054	2.01%	2.20%	1.71%

(1) Interest income includes loan fees of \$410 million (2009 – \$398 million; 2008 – \$343 million).

(2) Deposits include savings deposits with average balances of \$90 billion (2009 – \$72 billion; 2008 – \$56 billion), interest expense of \$4 billion (2009 – \$4 billion; 2008 – \$6 billion) and average rates of .5% (2009 – .5%; 2008 – 1.0%). Deposits also include term deposits with average balances of \$236 billion (2009 – \$271 billion; 2008 – \$287 billion), interest expense of \$3.9 billion (2009 – \$5.6 billion; 2008 – \$10.1 billion) and average rates of 1.65% (2009 – 2.07%; 2008 – 3.53%).

(3) Comparative amounts have been reclassified from those previously reported.

Change in net interest income ⁽¹⁾

Table 62

(C\$ millions)	2010 vs. 2009			2009 vs. 2008		
	Increase (decrease) due to changes in			Increase (decrease) due to changes in		
	Average volume ⁽²⁾	Average rate ⁽²⁾	Net change	Average volume ⁽²⁾	Average rate ⁽²⁾	Net change
Assets						
Deposits with other banks						
Canada	\$ (22)	\$ (1)	\$ (23)	\$ 16	\$ (24)	\$ (8)
U.S.	(1)	2	1	15	(141)	(126)
Other international	21	(102)	(81)	(127)	(75)	(202)
Securities						
Trading ⁽³⁾	407	(719)	(312)	(378)	(443)	(821)
Available-for-sale	(272)	(592)	(864)	448	(343)	105
Asset purchased under reverse repurchase agreements and securities borrowed						
	219	(676)	(457)	(801)	(1,157)	(1,958)
Loans						
Canada						
Retail ⁽³⁾	873	(395)	478	682	532	1,214
Wholesale	(147)	3	(144)	(204)	(1,060)	(1,264)
U.S.	(301)	(100)	(401)	385	(769)	(384)
Other international	(267)	165	(102)	330	(1,346)	(1,016)
Total interest income	\$ 510	\$(2,415)	\$(1,905)	\$ 366	\$(4,826)	\$ (4,460)
Liabilities						
Deposits ⁽³⁾						
Canada	\$ 85	\$ (385)	\$ (300)	\$ 188	\$(1,665)	\$(1,477)
U.S.	(52)	(392)	(444)	73	(1,053)	(980)
Other international	(337)	(590)	(927)	(260)	(2,679)	(2,939)
Obligations related to securities sold short						
	365	98	463	(265)	26	(239)
Obligations related to assets sold under repurchase agreements and securities loaned						
	64	(99)	(35)	4	(1,208)	(1,204)
Subordinated debentures						
	(51)	8	(43)	9	(13)	(4)
Other interest-bearing liabilities						
	(158)	103	(55)	-	(104)	(104)
Total interest expense	\$ (84)	\$(1,257)	\$(1,341)	\$ (251)	\$(6,696)	\$ (6,947)
Net interest income	\$ 594	\$(1,158)	\$ (564)	\$ 617	\$ 1,870	\$ 2,487

(1) Geographic classification for selected assets and liabilities is based on the domicile of the booking point of the subject assets and liabilities.

(2) Volume/rate variance is allocated on the percentage relationship of changes in balances and changes in rates to the total net change in net interest income.

(3) Comparative amounts have been reclassified from those previously reported.

Loans and acceptances by geography

Table 63

As at October 31 (C\$ millions)	2010	2009	2008	2007	2006
Canada					
Residential mortgages	\$124,064	\$117,292	\$117,690	\$107,453	\$ 94,272
Personal	69,291	60,493	48,780	42,506	37,946
Credit cards	9,704	8,285	8,538	8,142	6,966
Small business	2,712	2,851	2,804	2,652	2,318
Retail	205,771	188,921	177,812	160,753	141,502
Business	\$ 45,217	\$ 47,110	\$ 53,775	\$ 51,237	\$ 44,353
Sovereign	2,785	1,394	1,544	585	553
Bank	808	1,096	978	521	160
Wholesale	48,810	49,600	56,297	52,343	45,066
	\$254,581	\$238,521	\$234,109	\$213,096	\$186,568
United States					
Retail	\$ 11,121	\$ 11,678	\$ 12,931	\$ 6,804	\$ 7,652
Wholesale	20,852	25,387	30,943	18,548	13,847
	31,973	37,065	43,874	25,352	21,499
Other International					
Retail	\$ 4,936	\$ 4,625	\$ 4,712	\$ 1,905	\$ 1,896
Wholesale	11,084	12,964	20,345	10,862	9,084
	16,020	17,589	25,057	12,767	10,980
Total loans and acceptances	\$302,574	\$293,175	\$303,040	\$251,215	\$219,047
Total allowance for loan losses	(2,997)	(3,188)	(2,215)	(1,493)	(1,409)
Total loans and acceptances, net of allowance for loan losses	\$299,577	\$289,987	\$300,825	\$249,722	\$217,638

Loans and acceptances by portfolio and sector
Table 64

As at October 31 (C\$ millions)	2010	2009	2008	2007	2006
Residential mortgages	\$ 128,832	\$ 122,130	\$ 122,991	\$ 109,745	\$ 96,675
Personal	80,174	71,542	60,727	48,743	44,902
Credit cards	10,110	8,701	8,933	8,322	7,155
Small business	2,712	2,851	2,804	2,652	2,318
Retail	221,828	205,224	195,455	169,462	151,050
Business					
Agriculture	\$ 4,815	\$ 5,090	\$ 5,305	\$ 5,367	\$ 5,435
Automotive	3,527	3,657	3,999	3,285	2,958
Consumer goods	5,912	6,141	7,389	5,206	4,553
Energy	5,945	7,055	8,146	7,632	6,010
Non-bank financial services	4,769	3,541	8,788	6,959	4,459
Forest products	792	830	1,152	1,349	1,126
Industrial products	3,731	3,972	5,033	4,119	3,659
Mining & metals	635	1,774	3,947	2,301	1,072
Real estate & related	18,358	21,049	22,978	19,187	16,145
Technology & media	2,569	2,562	3,206	2,423	2,326
Transportation & environment	3,759	4,413	4,239	2,656	2,400
Other (1)	20,253	22,572	25,623	17,583	15,586
Sovereign	3,765	2,779	2,496	932	887
Bank	1,916	2,516	5,284	2,754	1,381
Wholesale	80,746	87,951	107,585	81,753	67,997
Total loans and acceptances	\$ 302,574	\$ 293,175	\$ 303,040	\$ 251,215	\$ 219,047
Total allowance for loan losses	(2,997)	(3,188)	(2,215)	(1,493)	(1,409)
Total loans and acceptances, net of allowance for loan losses	\$ 299,577	\$ 289,987	\$ 300,825	\$ 249,722	\$ 217,638

(1) Other in 2010 related to other services, \$8.1 billion; financing products, \$5.1 billion; holding and investments, \$4.0 billion; health, \$2.7 billion; and other, \$4 billion.

Impaired loans by portfolio and geography
Table 65

As at October 31 (C\$ millions except percentage amounts)	2010	2009	2008	2007	2006
Residential mortgages	\$ 808	\$ 641	\$ 340	\$ 180	\$ 165
Personal	383	409	348	189	205
Small business	49	59	40	19	13
Retail	1,240	1,109	728	388	383
Business					
Agriculture	\$ 77	\$ 82	\$ 95	\$ 65	\$ 45
Automotive	111	41	20	5	8
Consumer goods	132	145	57	83	85
Energy	112	107	80	3	6
Non-bank financial services	70	227	25	14	15
Forest products	56	53	25	29	12
Industrial products	142	172	194	29	17
Mining & metals	12	22	7	4	5
Real estate & related	1,627	1,625	1,137	353	74
Technology & media	70	115	45	10	49
Transportation & environment	69	29	10	19	19
Other (1)	1,238	1,658	500	116	108
Sovereign	9	10	-	-	-
Bank	34	62	-	-	-
Wholesale	3,759	4,348	2,195	730	443
Total impaired loans (2)	\$ 4,999	\$ 5,457	\$ 2,923	\$ 1,118	\$ 826
Canada					
Residential mortgages	\$ 544	\$ 441	\$ 238	\$ 149	\$ 127
Personal	174	173	150	152	183
Small business	49	59	40	19	13
Retail	767	673	428	320	323
Business					
Agriculture	\$ 71	\$ 77	\$ 95	\$ 64	\$ 45
Automotive	87	27	17	4	5
Consumer goods	53	53	43	81	73
Energy	65	5	5	1	4
Non-bank financial services	1	1	3	3	2
Forest products	11	20	22	28	11
Industrial products	99	140	174	28	14
Mining & metals	4	6	6	4	5
Real estate & related	177	232	50	53	26
Technology & media	55	88	10	10	9
Transportation & environment	42	17	10	19	6
Other	106	173	94	82	66
Sovereign	-	-	-	-	-
Bank	-	-	-	-	-
Wholesale	771	839	529	377	266
Total	\$ 1,538	\$ 1,512	957	697	589
United States					
Residential mortgages	\$ 117	\$ 108	\$ 52	\$ 6	\$ 8
Personal	105	119	81	21	7
Retail	222	227	133	27	15
Business					
Agriculture	\$ 3	\$ 3	\$ -	\$ 1	\$ -
Automotive	22	14	3	1	3
Consumer goods	41	34	14	2	12
Energy	43	100	73	-	-
Non-bank financial services	54	213	8	-	-
Forest products	26	33	3	1	1
Industrial products	40	32	20	1	3
Mining & metals	6	16	1	-	-
Real estate & related	1,162	1,365	1,087	300	48
Technology & media	10	20	35	-	40
Transportation & environment	17	9	-	-	13
Other	1,038	1,355	282	16	23
Sovereign	-	-	-	-	-
Bank	-	-	-	-	-
Wholesale	2,462	3,194	1,526	322	143
Total	\$ 2,684	\$ 3,421	\$ 1,659	\$ 349	\$ 158
Other International					
Retail	\$ 251	\$ 209	\$ 167	\$ 41	\$ 45
Wholesale	526	315	140	31	34
Total	\$ 777	\$ 524	\$ 307	\$ 72	\$ 79
Total impaired loans	\$ 4,999	\$ 5,457	\$ 2,923	\$ 1,118	\$ 826
Specific allowance for loan losses	(1,111)	(1,279)	(767)	(351)	(263)
Net impaired loans	\$ 3,888	\$ 4,178	\$ 2,156	\$ 767	\$ 563
Gross impaired loans as a % of loans and acceptances					
Residential mortgages	.63%	.52%	.28%	.16%	.17%
Personal	.48%	.57%	.57%	.39%	.46%
Small business	1.81%	2.07%	1.43%	.72%	.56%
Retail	.56%	.54%	.37%	.23%	.25%
Wholesale	4.66%	4.94%	2.04%	.89%	.65%
Total	1.65%	1.86%	.96%	.45%	.38%
Specific allowance for loan losses as a % of gross impaired loans	22.22%	23.44%	26.24%	31.40%	31.84%

(1) Other in 2010 is related to other, \$108 million; financing products, \$865 million; other services, \$157 million; holding and investments, \$75 million; and health, \$33 million.

(2) Past due loans greater than 90 days not included in impaired loans were \$202 million in 2010 (2009 - \$359 million; 2008 - \$347 million; 2007 - \$280 million; 2006 - \$305 million).

Provision for (recovery of) credit losses by portfolio and geography (1)
Table 66

(C\$ millions, except percentage amounts)	2010	2009	2008	2007	2006
Residential mortgages	\$ 60	\$ 73	\$ 16	\$ 5	\$ 6
Personal	595	701	445	364	306
Credit cards	413	402	270	223	163
Small business	45	55	46	34	29
Retail	1,113	1,231	777	626	504
Business					
Agriculture	\$ 19	\$ 20	\$ 5	\$ 2	\$ (1)
Automotive	21	21	10	2	4
Consumer goods	37	61	19	27	7
Energy	(6)	16	21	(7)	(53)
Non-bank financial services	(30)	266	–	–	4
Forest products	5	13	2	10	2
Industrial products	3	67	95	10	4
Mining & metals	–	7	2	1	–
Real estate & related	512	587	345	78	1
Technology & media	5	96	21	(2)	(5)
Transportation & environment	12	11	3	7	1
Other	129	408	130	28	14
Sovereign	–	–	–	–	–
Bank	15	20	–	–	–
Wholesale	722	1,593	653	156	(22)
Total specific provision	\$ 1,835	\$ 2,824	\$ 1,430	\$ 782	\$ 482
Canada					
Residential mortgages	\$ 7	\$ 18	\$ 8	\$ 5	\$ 6
Personal	444	467	352	334	296
Credit cards	399	393	266	220	161
Small business	45	55	46	34	29
Retail	895	933	672	593	492
Business					
Agriculture	18	18	5	2	(1)
Automotive	15	17	10	2	4
Consumer goods	17	26	13	26	6
Energy	3	(4)	(3)	(4)	(10)
Non-bank financial services	(1)	36	–	–	–
Forest products	3	9	2	10	1
Industrial products	(4)	36	78	10	4
Mining & metals	2	2	1	1	–
Real estate & related	35	52	12	15	2
Technology & media	(6)	33	4	4	1
Transportation & environment	10	7	3	8	2
Other (1)	30	204	27	28	6
Sovereign	–	–	–	–	–
Bank	–	–	–	–	–
Wholesale	122	436	152	102	15
Total	\$ 1,017	\$ 1,369	\$ 824	\$ 695	\$ 507
United States					
Residential mortgages	\$ 35	\$ 51	\$ 6	\$ 1	\$ –
Personal	138	207	74	22	10
Credit cards	14	9	4	3	2
Small business	–	–	–	–	–
Retail	187	267	84	26	12
Business					
Agriculture	\$ 1	\$ 2	\$ –	\$ –	\$ –
Automotive	6	4	–	–	–
Consumer goods	8	23	6	1	1
Energy	(7)	20	24	(3)	(43)
Non-bank financial services	(29)	230	–	–	4
Forest products	2	4	–	–	1
Industrial products	7	31	17	–	–
Mining & metals	(2)	5	1	–	–
Real estate & related	419	527	333	63	–
Technology & media	11	60	17	(6)	(6)
Transportation & environment	2	3	–	–	(1)
Other	58	187	96	3	6
Sovereign	–	–	–	–	–
Bank	–	–	–	–	–
Wholesale	476	1,096	494	58	(38)
Total	\$ 663	\$ 1,363	\$ 578	\$ 84	\$ (26)
Other International					
Retail	\$ 31	\$ 31	\$ 21	\$ 7	\$ –
Wholesale	124	61	7	(4)	1
Total	155	92	28	3	1
Total specific provision	\$ 1,835	\$ 2,824	\$ 1,430	\$ 782	\$ 482
Total general provision	26	589	165	9	(53)
Total provision for credit losses	\$ 1,861	\$ 3,413	\$ 1,595	\$ 791	\$ 429
Specific provision as a % of average net loans and acceptances	.63%	.97%	.53%	.33%	.23%

(1) Other in 2010 is related to financing products, nil; other services, \$50 million; health, \$8 million; holdings and investments, \$28 million; and other, \$43 million.

Allowance for credit losses by portfolio and geography
Table 67

(C\$ millions, except percentage amounts)	2010	2009 ⁽¹⁾	2008	2007	2006
Allowance at beginning of year	\$ 3,302	\$ 2,438	\$ 1,572	\$ 1,486	\$ 1,568
Provision for credit losses	1,861	3,413	1,595	791	429
Write-offs by portfolio					
Residential mortgages	(46)	(52)	(9)	(5)	(5)
Personal	(690)	(732)	(504)	(446)	(379)
Credit cards	(477)	(455)	(319)	(268)	(204)
Small business	(56)	(54)	(44)	(42)	(36)
Retail	(1,269)	(1,293)	(876)	(761)	(624)
Business	\$ (949)	\$ (1,373)	\$ (435)	\$ (107)	\$ (89)
Sovereign	–	–	–	–	–
Bank	–	–	–	–	–
Wholesale	(949)	(1,373)	(435)	(107)	(89)
Total write-offs by portfolio	\$ (2,218)	\$ (2,666)	\$ (1,311)	\$ (868)	\$ (713)
Recoveries by portfolio					
Residential mortgages	\$ 2	\$ 1	\$ 1	\$ 1	\$ –
Personal	91	74	76	75	64
Credit cards	64	53	49	46	41
Small business	7	5	7	7	7
Retail	164	133	133	129	112
Business	\$ 72	\$ 140	\$ 29	\$ 41	\$ 93
Sovereign	–	–	–	–	–
Bank	–	–	–	–	–
Wholesale	72	140	29	41	93
Total recoveries by portfolio	\$ 236	\$ 273	\$ 162	\$ 170	\$ 205
Net write-offs	\$ (1,982)	\$ (2,393)	\$ (1,149)	\$ (698)	\$ (508)
Adjustments ⁽²⁾	(85)	(156)	281	(7)	(3)
Total allowance for credit losses at end of year	\$ 3,096	\$ 3,302	\$ 2,299	\$ 1,572	\$ 1,486
Specific allowance for loan losses					
Canada					
Residential mortgages	\$ 47	\$ 39	\$ 23	\$ 13	\$ 11
Personal	88	94	79	79	88
Small business	18	22	17	9	9
Retail	153	155	119	101	108
Business	\$ 14	\$ 10	\$ 13	\$ 9	\$ 8
Agriculture	27	6	5	2	3
Automotive	20	18	12	45	32
Consumer goods	10	–	2	–	2
Energy	1	–	9	9	10
Non-bank financial services	4	8	4	10	2
Forest products	36	63	49	9	8
Industrial products	1	1	1	1	1
Mining & metals	36	44	9	18	10
Real estate & related	12	32	6	5	5
Technology & media	6	7	5	7	7
Transportation & environment	40	72	23	38	24
Other	–	–	–	–	–
Sovereign	–	–	–	–	–
Bank	–	–	–	–	–
Wholesale	207	262	138	153	112
	\$ 360	\$ 417	\$ 257	\$ 254	\$ 220
United States					
Residential mortgages	\$ 12	\$ 10	\$ 5	\$ 1	\$ 1
Personal	29	34	16	5	2
Small business	–	–	–	–	–
Retail	41	44	21	6	3
Business	\$ 1	\$ 1	\$ –	\$ –	\$ 1
Agriculture	8	5	–	–	2
Automotive	8	9	6	–	3
Consumer goods	12	42	27	–	–
Energy	5	62	–	–	1
Non-bank financial services	2	2	–	–	–
Forest products	8	17	8	–	–
Industrial products	–	5	1	–	–
Mining & metals	162	241	241	56	1
Real estate & related	6	3	13	–	–
Technology & media	2	3	–	–	–
Transportation & environment	220	233	79	6	4
Other	–	–	–	–	–
Sovereign	–	–	–	–	–
Bank	–	–	–	–	–
Wholesale	434	623	375	62	12
	\$ 475	\$ 667	\$ 396	\$ 68	\$ 15
Other International					
Retail	\$ 83	\$ 74	\$ 68	\$ 13	\$ 12
Wholesale	193	121	46	16	16
	276	195	114	29	28
Total specific allowance for loan losses	\$ 1,111	\$ 1,279	\$ 767	\$ 351	\$ 263
General allowance					
Residential mortgages	\$ 77	\$ 50	\$ 20	\$ 16	\$ 19
Personal	709	671	461	349	365
Credit cards	384	327	270	193	195
Small business	60	47	47	37	37
Retail	1,230	1,095	798	595	616
Wholesale	656	814	650	370	349
General allowance for off-balance sheet items and other items	99	114	84	256	258
Total general allowance	\$ 1,985	\$ 2,023	\$ 1,532	\$ 1,221	\$ 1,223
Total allowance for credit losses	\$ 3,096	\$ 3,302	\$ 2,299	\$ 1,572	\$ 1,486
Key ratios					
Allowance for credit losses as a % of loans and acceptances	1.02%	1.13%	.76%	.63%	.68%
Net write-offs as a % of average net loans and acceptances	.68%	.82%	.42%	.30%	.25%

(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 68

(C\$ millions)	2010	2009	2008	2007	2006
Loans and acceptances					
Atlantic provinces (1)	\$ 13,942	\$ 12,709	\$ 11,446	\$ 11,556	\$ 10,256
Quebec	31,396	28,739	32,908	35,168	32,723
Ontario	112,559	106,957	105,410	90,242	81,968
Prairie provinces (2)	51,563	47,654	43,884	40,956	32,598
B.C. and territories (3)	45,121	42,462	40,461	35,174	29,023
Total loans and acceptances in Canada	\$ 254,581	\$ 238,521	\$ 234,109	\$ 213,096	\$ 186,568
Gross impaired loans					
Atlantic provinces (1)	\$ 72	\$ 57	\$ 66	\$ 53	\$ 53
Quebec	162	190	122	118	68
Ontario	598	647	504	322	286
Prairie provinces (2)	429	300	158	112	107
B.C. and territories (3)	277	318	107	92	75
Total gross impaired loans in Canada	\$ 1,538	\$ 1,512	\$ 957	\$ 697	\$ 589
Specific provision					
Atlantic provinces (1)	\$ 50	\$ 56	\$ 43	\$ 40	\$ 33
Quebec	85	90	63	66	47
Ontario	659	942	610	490	344
Prairie provinces (2)	146	138	60	51	38
B.C. and territories (3)	77	143	48	48	45
Total specific provision for credit losses in Canada	\$ 1,017	\$ 1,369	\$ 824	\$ 695	\$ 507

(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 69

As at October 31 (C\$ millions)	2010	2009	2008	2007	2006
Agriculture	\$ 332	\$ 304	\$ 261	\$ 271	\$ 248
Automotive	643	666	636	650	601
Consumer goods	2,367	2,261	2,234	2,350	2,043
Energy	393	367	384	370	284
Non-bank financial services	73	66	84	88	73
Forest products	305	316	346	351	366
Industrial products	1,712	1,696	1,672	1,543	1,377
Mining & metals	113	102	100	98	88
Real estate & related	3,205	3,053	3,052	2,822	2,565
Technology & media	318	318	316	314	300
Transportation & environment	941	961	940	901	774
Other (1)	5,360	5,013	4,687	4,488	4,098
Total small business loans	\$ 15,762	\$ 15,123	\$ 14,712	\$ 14,246	\$ 12,817

(1) Other sector in 2010 related primarily to other services, \$3.2 billion; health, \$1.6 billion; holding and investment, \$474 million; financing products, \$73 million; and other, \$46 million.

