

Net interest income on average assets and liabilities – on a continuing basis

Table 69

(C\$ millions, except percentage amounts)	Average balances			Interest (1)			Average rate		
	2011	2010	2009	2011	2010	2009	2011	2010	2009
Assets									
Deposits with other banks									
Canada (2)	\$ 2,778	\$ 1,377	\$ 4,092	\$ 19	\$ 14	\$ 37	.68%	1.02%	.90%
United States	4,666	4,140	4,645	8	12	11	.28	.29	.24
Other International (2)	4,481	4,529	2,576	64	33	114	1.01	.73	4.43
	11,925	10,046	11,313	91	59	162	.76	.59	1.43
Securities									
Trading (3)	164,538	147,702	133,775	4,178	3,729	4,041	2.54	2.52	3.02
Available-for-sale	37,125	38,890	45,289	940	990	1,698	2.53	2.55	3.75
	201,663	186,592	179,064	5,118	4,719	5,739	2.54	2.53	3.20
Asset purchased under reverse repurchase agreements and securities borrowed	82,356	57,508	44,476	736	474	931	.89	.82	2.09
Loans									
Canada									
Retail (3)	219,274	204,592	185,318	9,268	9,138	8,660	4.23	4.47	4.67
Wholesale	31,333	30,716	35,074	1,075	1,035	1,179	3.43	3.47	3.36
	250,607	235,308	220,392	10,343	10,173	9,839	4.13	4.32	4.46
United States	15,224	14,171	16,393	902	500	678	5.92	3.53	4.14
Other International	15,868	15,243	17,559	1,730	1,821	1,923	10.90	11.95	10.95
	281,699	264,722	254,344	12,975	12,494	12,440	4.61	4.72	4.89
Total interest-earning assets	577,643	518,868	489,197	18,920	17,746	19,272	3.28	3.42	3.94
Non-interest-bearing deposits with other banks	6,665	5,923	5,895	–	–	–	–	–	–
Customers' liability under acceptances	7,547	7,983	10,246	–	–	–	–	–	–
Other assets	148,545	150,226	189,962	–	–	–	–	–	–
Total assets	\$740,400	\$683,000	\$695,300	\$18,920	\$17,746	\$19,272	2.56%	2.60%	2.77%
Liabilities and shareholders' equity									
Deposits (3), (4)									
Canada	\$195,110	\$177,830	\$172,736	\$ 2,911	\$ 2,646	\$ 2,946	1.47%	1.49%	1.71%
United States	45,058	39,464	40,191	232	160	442	.51	.41	1.10
Other International	129,293	126,460	143,736	2,099	2,111	3,038	1.62	1.67	2.11
	369,461	343,754	356,663	5,242	4,917	6,426	1.42	1.43	1.80
Obligations related to securities sold short	56,479	47,689	37,597	2,168	1,749	1,286	3.84	3.67	3.42
Obligations related to assets sold under repurchase agreements and securities loaned	51,026	42,458	36,647	518	356	409	1.02	.84	1.12
Subordinated debentures	7,833	6,321	7,377	353	307	350	4.51	4.86	4.74
Other interest-bearing liabilities	601	946	3,943	39	79	95	6.49	8.35	2.41
Total interest-bearing liabilities	485,400	441,168	442,227	8,320	7,408	8,566	1.71	1.68	1.94
Non-interest-bearing deposits (3)	58,551	48,005	42,949	–	–	–	–	–	–
Acceptances	7,547	7,983	10,247	–	–	–	–	–	–
Other liabilities	148,627	147,885	165,310	–	–	–	–	–	–
Total liabilities	\$700,125	\$645,041	\$660,733	\$ 8,320	\$ 7,408	\$ 8,566	1.19%	1.15%	1.30%
Shareholders' Equity									
Preferred	4,737	4,718	4,130	–	–	–	–	–	–
Common	35,538	33,241	30,437	–	–	–	–	–	–
Total liabilities and shareholders' equity	\$740,400	\$683,000	\$695,300	\$ 8,320	\$ 7,408	\$ 8,566	1.12%	1.08%	1.23%
Net interest income and margin	\$740,400	\$683,000	\$695,300	\$10,600	\$10,338	\$10,706	1.43%	1.51%	1.54%
Net interest income and margin (average earning assets)									
Canada	\$362,938	\$333,546	\$311,715	\$ 8,870	\$ 8,405	\$ 7,863	2.44%	2.52%	2.52%
United States	77,301	69,877	72,683	1,123	1,079	1,298	1.49	1.54	1.79
Other International	137,404	115,445	104,799	607	854	1,544	.44	.74	1.47
Total	\$577,643	\$518,868	\$489,197	\$10,600	\$10,338	\$10,705	1.84%	1.99%	2.19%

(1) Interest income includes loan fees of \$434 million (2010 – \$390 million; 2009 – \$364 million).

(2) Certain deposits that were categorized as Other international were reclassified as Canada to reflect the location of these deposits.

(3) Deposits include savings deposits with average balances of \$97 billion (2010 – \$83 billion; 2009 – \$66 billion), interest expense of \$.6 billion (2010 – \$.4 billion; 2009 – \$.3 billion) and average rates of .6% (2010 – .4%; 2009 – .3%). Deposits also include term deposits with average balances of \$245 billion (2010 – \$230 billion; 2009 – \$261 billion), interest expense of \$3.4 billion (2010 – \$3.8 billion; 2009 – \$5.3 billion) and average rates of 1.40% (2010 – 1.64%; 2009 – 2.05%).

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

Change in net interest income (1) – on a continuing basis
Table 70

(C\$ millions)	2011 vs. 2010			2010 vs. 2009		
	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 (4)	\$ 11	\$ (6)	\$ 5	\$ (27)	\$ 4	\$ (23)
U.S.	1	(5)	(4)	(1)	2	1
Other international (4)	0	31	31	52	(133)	(81)
Securities						
Trading (3)	427	22	449	394	(706)	(312)
Available-for-sale	(45)	(5)	(50)	(217)	(491)	(708)
Asset purchased under reverse repurchase agreements and securities borrowed	219	43	262	219	(676)	(457)
Loans						
Canada (4)						
Retail (3)	636	(506)	130	873	(395)	478
Wholesale	21	19	40	(147)	3	(144)
U.S.	40	362	402	(85)	(93)	(178)
Other international (4)	72	(163)	(91)	(268)	166	(102)
Total interest income	\$ 1,382	\$ (208)	\$ 1,174	\$ 793	\$ (2,319)	\$ (1,526)
Liabilities						
Deposits (3)						
Canada	\$ 258	\$ 7	\$ 265	\$ 85	\$ (385)	\$ (300)
U.S.	25	47	72	(8)	(274)	(282)
Other international	47	(59)	(12)	(337)	(590)	(927)
Obligations related to securities sold short	334	85	419	365	98	463
Obligations related to assets sold under repurchase agreements and securities loaned	79	83	162	59	(112)	(53)
Subordinated debentures	69	(23)	46	(51)	8	(43)
Other interest-bearing liabilities	(24)	(16)	(40)	(115)	99	(16)
Total interest expense	\$ 788	\$ 124	\$ 912	\$ (2)	\$ (1,156)	\$ (1,158)
Net interest income	\$ 594	\$ (332)	\$ 262	\$ 795	\$ (1,163)	\$ (368)

(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.

(4) Certain deposits that were categorized as Other international were reclassified as Canada to reflect the location of these deposits.

Loans and acceptances by geography – 2011 to 2009 on a continuing basis
Table 71

As at October 31 (C\$ millions)	2011	2010	2009	2008	2007
Canada					
Residential mortgages	\$132,018	\$124,064	\$117,292	\$117,690	\$107,453
Personal	75,668	69,291	60,493	48,780	42,506
Credit cards	8,793	9,704	8,285	8,538	8,142
Small business	2,481	2,712	2,851	2,804	2,652
Retail	218,960	205,771	188,921	177,812	160,753
Business	46,529	45,217	47,110	53,775	51,237
Sovereign	3,802	2,785	1,394	1,544	585
Bank	770	808	1,096	978	521
Wholesale	\$ 51,101	\$ 48,810	\$ 49,600	\$ 56,297	\$ 52,343
	\$270,061	\$254,581	\$238,521	\$234,109	\$213,096
United States					
Retail	4,372	4,230	4,163	12,931	6,804
Wholesale	12,366	7,584	9,310	30,943	18,548
	16,738	11,814	13,473	43,874	25,352
Other International					
Retail	5,152	4,936	4,625	4,712	1,905
Wholesale	13,980	11,084	12,964	20,345	10,862
	19,132	16,020	17,589	25,057	12,767
Total loans and acceptances	\$305,931	\$282,415	\$269,583	\$303,040	\$251,215
Total allowance for loan losses	(1,958)	(2,038)	(2,164)	(2,215)	(1,493)
Total loans and acceptances, net of allowance for loan losses	\$303,973	\$280,377	\$267,419	\$300,825	\$249,722

Loans and acceptances by portfolio and sector – 2011 to 2009 on a continuing basis
Table 72

As at October 31 (C\$ millions)	2011	2010	2009	2008	2007
Residential mortgages	\$ 134,804	\$ 126,790	\$ 119,945	\$ 122,991	\$ 109,745
Personal	82,192	75,519	66,405	60,727	48,743
Credit cards	9,007	9,916	8,508	8,933	8,322
Small business	2,481	2,712	2,851	2,804	2,652
Retail	\$ 228,484	\$ 214,937	\$ 197,709	\$ 195,455	\$ 169,462
Business					
Agriculture	4,880	4,705	4,967	5,305	5,367
Automotive	3,025	3,228	3,282	3,999	3,285
Consumer goods	5,341	5,202	5,323	7,389	5,206
Energy	6,545	5,869	6,984	8,146	7,632
Non-bank financial services	3,857	4,593	3,345	8,788	6,959
Forest products	698	726	761	1,152	1,349
Industrial products	3,381	3,143	3,331	5,033	4,119
Mining & metals	1,122	587	1,746	3,947	2,301
Real estate & related	15,569	12,651	13,308	22,978	19,187
Technology & media	2,712	2,257	2,307	3,206	2,423
Transportation & environment	4,927	3,546	4,184	4,239	2,656
Other (1)	18,296	15,290	17,041	25,623	17,583
Sovereign	4,650	3,765	2,779	2,496	932
Bank	2,444	1,916	2,516	5,284	2,754
Wholesale	\$ 77,447	\$ 67,478	\$ 71,874	\$ 107,585	\$ 81,753
Total loans and acceptances	\$ 305,931	\$ 282,415	\$ 269,583	\$ 303,040	\$ 251,215
Total allowance for loan losses	(1,958)	(2,038)	(2,164)	(2,215)	(1,493)
Total loans and acceptances, net of allowance for loan losses	\$ 303,973	\$ 280,377	\$ 267,419	\$ 300,825	\$ 249,722

(1) Other in 2011 related to other services, \$6.0 billion; financing products, \$4.1 billion; holding and investments, \$4.2 billion; health, \$3.1 billion; and other, \$9 billion.

Impaired loans by portfolio and geography – 2011 to 2009 on a continuing basis
Table 73

As at October 31 (C\$ millions except percentage amounts)	2011	2010	2009	2008	2007
Residential mortgages	\$ 719	\$ 691	\$ 533	\$ 340	\$ 180
Personal	289	278	290	348	189
Small business	40	49	59	40	19
Retail	1,048	1,018	882	728	388
Business					
Agriculture	\$ 75	\$ 74	\$ 79	\$ 95	\$ 65
Automotive	38	97	36	20	5
Consumer goods	91	91	111	57	83
Energy	33	104	100	80	3
Non-bank financial services	13	28	197	25	14
Forest products	27	49	47	25	29
Industrial products	38	102	143	194	29
Mining & metals	4	8	18	7	4
Real estate & related	464	560	422	1,137	353
Technology & media	47	68	114	45	10
Transportation & environment	105	52	20	10	19
Other (1)	371	385	514	500	116
Sovereign	–	9	10	–	–
Bank	33	34	62	–	–
Wholesale	1,339	1,661	1,873	2,195	730
Total impaired loans (2)	\$ 2,387	\$ 2,679	\$ 2,755	\$ 2,923	\$ 1,118
Canada					
Residential mortgages	\$ 567	\$ 544	\$ 441	\$ 238	\$ 149
Personal	188	174	173	150	152
Small business	40	49	59	40	19
Retail	795	767	673	428	320
Business					
Agriculture	\$ 62	\$ 71	\$ 77	\$ 95	\$ 64
Automotive	30	87	27	17	4
Consumer goods	48	53	53	43	81
Energy	25	65	5	5	1
Non-bank financial services	1	1	1	3	3
Forest products	7	11	20	22	28
Industrial products	26	99	140	174	28
Mining & metals	2	4	6	6	4
Real estate & related	164	177	232	50	53
Technology & media	43	55	88	10	10
Transportation & environment	12	42	17	10	19
Other	93	106	173	94	82
Sovereign	–	–	–	–	–
Bank	–	–	–	–	–
Wholesale	513	771	839	529	377
Total	\$ 1,308	\$ 1,538	1,512	957	697
United States					
Retail	\$ 6	\$ –	\$ –	\$ 133	\$ 27
Wholesale	176	364	719	1,526	322
Total	\$ 182	\$ 364	\$ 719	\$ 1,659	\$ 349
Other International					
Retail	\$ 247	\$ 251	\$ 209	\$ 167	\$ 41
Wholesale	650	526	315	140	31
Total	\$ 897	\$ 777	\$ 524	\$ 307	\$ 72
Total impaired loans	\$ 2,387	\$ 2,679	\$ 2,755	\$ 2,923	\$ 1,118
Specific allowance for loan losses	(646)	(721)	(863)	(767)	(351)
Net impaired loans	\$ 1,741	\$ 1,958	\$ 1,892	\$ 2,156	\$ 767
Gross impaired loans as a % of loans and acceptances					
Residential mortgages	.53%	.54%	.44%	.28%	.16%
Personal	.35%	.37%	.44%	.57%	.39%
Small business	1.63%	1.81%	2.07%	1.43%	.72%
Retail	.46%	.47%	.45%	.37%	.23%
Wholesale	1.73%	2.46%	2.61%	2.04%	.89%
Total	.78%	.95%	1.02%	.96%	.45%
Specific allowance for loan losses as a % of gross impaired loans	27.06%	26.91%	31.32%	26.24%	31.40%

(1) Other in 2011 is related to other, \$97 million; financing products, \$113 million; other services, \$105 million; holding and investments, \$37 million; and health, \$19 million.

(2) Past due loans greater than 90 days not included in impaired loans were \$130 million in 2011 (2010 – \$180 million; 2009 – \$312 million; 2008 – \$347 million; 2007 – \$280 million).

Provision for (recovery of) credit losses by portfolio and geography – 2011 to 2009 on a continuing basis
Table 74

(C\$ millions, except percentage amounts)	2011	2010	2009	2008	2007
Residential mortgages	\$ 11	\$ 25	\$ 22	\$ 16	\$ 5
Personal	427	457	494	445	364
Credit cards	364	399	393	270	223
Small business	34	45	55	46	34
Retail	\$ 836	\$ 926	\$ 964	\$ 777	\$ 626
Business					
Agriculture	\$ 6	\$ 18	\$ 18	\$ 5	\$ 2
Automotive	(4)	15	21	10	2
Consumer goods	14	29	38	19	27
Energy	(22)	(6)	13	21	(7)
Non-bank financial services	(11)	(34)	264	–	–
Forest products	3	3	11	2	10
Industrial products	–	(6)	38	95	10
Mining & metals	–	(1)	7	2	1
Real estate & related	60	184	124	345	78
Technology & media	(3)	5	94	21	(2)
Transportation & environment	28	10	8	3	7
Other (1)	66	76	296	130	28
Sovereign	–	–	–	–	–
Bank	–	15	20	–	–
Wholesale	\$ 137	\$ 308	\$ 952	\$ 653	\$ 156
Total specific provision	\$ 973	\$ 1,234	\$ 1,916	\$ 1,430	\$ 782
Canada					
Residential mortgages	\$ 3	\$ 7	\$ 18	\$ 8	\$ 5
Personal	398	444	467	352	334
Credit cards	364	399	393	266	220
Small business	34	45	55	46	34
Retail	\$ 799	\$ 895	\$ 933	\$ 672	\$ 593
Business					
Agriculture	\$ 6	\$ 18	\$ 18	\$ 5	\$ 2
Automotive	(3)	15	17	10	2
Consumer goods	13	17	26	13	26
Energy	(11)	3	(4)	(3)	(4)
Non-bank financial services	–	(1)	36	–	–
Forest products	2	3	9	2	10
Industrial products	–	(4)	36	78	10
Mining & metals	1	2	2	1	1
Real estate & related	28	35	52	12	15
Technology & media	6	(6)	33	4	4
Transportation & environment	4	10	7	3	8
Other	27	30	204	27	28
Sovereign	–	–	–	–	–
Bank	–	–	–	–	–
Wholesale	\$ 73	\$ 122	\$ 436	\$ 152	\$ 102
Total	\$ 872	\$ 1,017	\$ 1,369	\$ 824	\$ 695
United States					
Retail	\$ 4	\$ –	\$ –	\$ 84	\$ 26
Wholesale	(13)	62	455	494	58
	\$ (9)	\$ 62	\$ 455	\$ 578	\$ 84
Other International					
Retail	\$ 33	\$ 31	\$ 31	\$ 21	\$ 7
Wholesale	77	124	61	7	(4)
	\$ 110	\$ 155	\$ 92	\$ 28	\$ 3
Total specific provision	\$ 973	\$ 1,234	\$ 1,916	\$ 1,430	\$ 782
Total general provision	2	6	251	165	9
Total provision for credit losses	975	1,240	2,167	1,595	791
Specific provision as a % of average net loans and acceptances	.34%	.45%	.72%	.53%	.33%

(1) Other in 2011 is related to financing products, \$5 million; other services, \$20 million; health, \$2 million; holdings and investments, \$4 million; and other, \$35 million.

Allowance for credit losses by portfolio and geography – 2011 to 2009 on a continuing basis
Table 75

(C\$ millions, except percentage amounts)	2011	2010	2009 (1)	2008	2007
Allowance at beginning of year	\$ 2,126	\$ 2,264	\$ 1,734	\$ 1,572	\$ 1,486
Provision for credit losses	975	1,240	2,167	1,595	791
Write-offs by portfolio					
Residential mortgages	(16)	(11)	(9)	(9)	(5)
Personal	(515)	(538)	(535)	(504)	(446)
Credit cards	(440)	(463)	(445)	(319)	(268)
Small business	(45)	(56)	(54)	(44)	(42)
Retail	\$ (1,016)	\$ (1,068)	\$ (1,043)	\$ (876)	\$ (761)
Business	\$ (247)	\$ (478)	\$ (805)	\$ (435)	\$ (107)
Sovereign	(9)	–	–	–	–
Bank	–	–	–	–	–
Wholesale	\$ (256)	\$ (478)	\$ (805)	\$ (435)	\$ (107)
Total write-offs by portfolio	\$ (1,272)	\$ (1,546)	\$ (1,848)	\$ (1,311)	\$ (868)
Recoveries by portfolio					
Residential mortgages	\$ 2	\$ 1	\$ 1	\$ 1	\$ 1
Personal	78	79	65	76	75
Credit cards	76	63	52	49	46
Small business	7	7	5	7	7
Retail	\$ 163	\$ 150	\$ 123	\$ 133	\$ 129
Business	\$ 60	\$ 51	\$ 126	\$ 29	\$ 41
Sovereign	–	–	–	–	–
Bank	–	–	–	–	–
Wholesale	\$ 60	\$ 51	\$ 126	\$ 29	\$ 41
Total recoveries by portfolio	\$ 223	\$ 201	\$ 249	\$ 162	\$ 170
Net write-offs	\$ (1,049)	\$ (1,345)	\$ (1,599)	\$ (1,149)	\$ (698)
Adjustments (2)	(3)	(33)	(38)	281	(7)
Total allowance for credit losses at end of year	\$ 2,049	\$ 2,126	\$ 2,264	\$ 2,299	\$ 1,572
Specific allowance for loan losses					
Canada					
Residential mortgages	\$ 47	\$ 47	\$ 39	\$ 23	\$ 13
Personal	88	88	94	79	79
Small business	15	18	22	17	9
Retail	\$ 150	\$ 153	\$ 155	\$ 119	\$ 101
Business					
Agriculture	\$ 13	\$ 14	\$ 10	\$ 13	\$ 9
Automotive	15	27	6	5	2
Consumer goods	17	20	18	12	45
Energy	3	10	1	2	–
Non-bank financial services	–	1	–	9	9
Forest products	3	4	8	4	10
Industrial products	12	36	63	49	9
Mining & metals	1	1	1	1	1
Real estate & related	47	36	44	9	18
Technology & media	20	12	32	6	5
Transportation & environment	5	6	7	5	7
Other	40	40	72	23	38
Sovereign	–	–	–	–	–
Bank	–	–	–	–	–
Wholesale	\$ 176	\$ 207	\$ 262	\$ 138	\$ 153
	\$ 326	\$ 360	\$ 417	\$ 257	\$ 254
United States					
Retail	\$ 1	\$ –	\$ –	\$ 21	\$ 6
Wholesale	69	85	251	375	62
	\$ 70	\$ 85	\$ 251	\$ 396	\$ 68
Other International					
Retail	\$ 80	\$ 83	\$ 74	\$ 68	\$ 13
Wholesale	170	193	121	46	16
	\$ 250	\$ 276	\$ 195	\$ 114	\$ 29
Total specific allowance for loan losses	\$ 646	\$ 721	\$ 863	\$ 767	\$ 351
General allowance					
Residential mortgages	\$ 41	\$ 26	\$ 24	\$ 20	\$ 16
Personal	412	480	449	461	349
Credit cards	365	365	313	270	193
Small business	60	60	47	47	37
Retail	\$ 878	\$ 931	\$ 833	\$ 798	\$ 595
Wholesale	\$ 434	\$ 386	\$ 468	\$ 650	\$ 370
General allowance for off-balance sheet items and other items	\$ 91	\$ 88	\$ 100	\$ 84	\$ 256
Total general allowance	\$ 1,403	\$ 1,405	\$ 1,401	\$ 1,532	\$ 1,221
Total allowance for credit losses	\$ 2,049	\$ 2,126	\$ 2,264	\$ 2,299	\$ 1,572
Key ratios					
Allowance for credit losses as a % of loans and acceptances	.67%	.75%	.84%	.76%	.63%
Net write-offs as a % of average net loans and acceptances	.36%	.49%	.60%	.42%	.30%

(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 RBITT \$25 million in 2008; ANB \$50 million in 2008; and Flag Bank \$21 million in 2007.

Credit quality information by Canadian province – 2011 to 2009 on a continuing basis
Table 76

(C\$ millions)	2011	2010	2009	2008	2007
Loans and acceptances					
Atlantic provinces (1)	\$ 14,702	\$ 13,942	\$ 12,709	\$ 11,446	\$ 11,556
Quebec	32,369	31,396	28,739	32,908	35,168
Ontario	123,099	112,559	106,957	105,410	90,242
Prairie provinces (2)	53,352	51,563	47,654	43,884	40,956
B.C. and territories (3)	46,539	45,121	42,462	40,461	35,174
Total loans and acceptances in Canada	\$ 270,061	\$ 254,581	\$ 238,521	\$ 234,109	\$ 213,096
Gross impaired loans					
Atlantic provinces (1)	\$ 66	\$ 72	\$ 57	\$ 66	\$ 53
Quebec	135	162	190	122	118
Ontario	398	598	647	504	322
Prairie provinces (2)	404	429	300	158	112
B.C. and territories (3)	305	277	318	107	92
Total gross impaired loans in Canada	\$ 1,308	\$ 1,538	\$ 1,512	\$ 957	\$ 697
Specific provision					
Atlantic provinces (1)	\$ 52	\$ 50	\$ 56	\$ 43	\$ 40
Quebec	56	85	90	63	66
Ontario	578	659	942	610	490
Prairie provinces (2)	90	146	138	60	51
B.C. and territories (3)	96	77	143	48	48
Total specific provision for credit losses in Canada	\$ 872	\$ 1,017	\$ 1,369	\$ 824	\$ 695

(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 – 2011 to 2009 on a continuing basis
Table 77

As at October 31 (C\$ millions)	2011	2010	2009	2008	2007
Agriculture	\$ 302	\$ 332	\$ 304	\$ 261	\$ 271
Automotive	684	643	666	636	650
Consumer goods	2,448	2,367	2,261	2,234	2,350
Energy	465	393	367	384	370
Non-bank financial services	71	73	66	84	88
Forest products	300	305	316	346	351
Industrial products	1,830	1,712	1,696	1,672	1,543
Mining & metals	140	113	102	100	98
Real estate & related	3,439	3,205	3,053	3,052	2,822
Technology & media	304	318	318	316	314
Transportation & environment	1,039	941	961	940	901
Other (1)	5,674	5,360	5,013	4,687	4,488
Total small business loans	\$ 16,696	\$ 15,762	\$ 15,123	\$ 14,712	\$ 14,246

(1) Other sector in 2011 related primarily to other services, \$3.2 billion; health, \$1,835 million; holding and investment, \$525 million; and financing products, \$72 million.