

TABLE 8 Average Assets, Liabilities and Interest Rates (teb) (\$ millions, except as noted)

	2002			2001			2000		
For the year ended October 31	Average balances	Average interest rate (%)	Interest income/ expense	Average balances	Average interest rate (%)	Interest income/ expense	Average balances	Average interest rate (%)	Interest income/ expense
Assets									
Canadian Dollars									
Deposits with other banks	2,377	2.81	68	2,165	4.74	104	2,272	5.50	125
Securities	23,441	3.49	817	20,308	5.41	1,098	19,972	5.98	1,194
Loans									
Residential mortgages	39,710	5.60	2,222	35,512	6.50	2,307	35,247	6.48	2,283
Non-residential mortgages	2,272	6.69	151	2,167	7.18	155	2,142	7.22	155
Consumer instalment and other personal	14,582	5.91	861	14,159	8.01	1,134	14,061	8.42	1,184
Credit card	1,635	10.42	170	1,443	10.03	145	1,251	9.98	125
Businesses and governments (a)	27,509	4.52	1,244	27,908	6.58	1,836	26,270	6.92	1,817
Total loans	85,708	5.42	4,648	81,189	6.87	5,577	78,971	7.05	5,564
Other non-interest bearing assets	15,789			9,595			14,477		
Total Canadian dollars	127,315	4.35	5,533	113,257	5.99	6,779	115,692	5.95	6,883
U.S. Dollar and Other Currencies									
Deposits with other banks	13,244	3.29	436	15,583	5.07	790	17,792	5.17	920
Securities	19,902	4.54	903	23,826	6.13	1,460	26,722	6.71	1,793
Loans									
Residential mortgages	5,307	6.12	325	4,709	6.70	316	3,726	6.71	251
Non-residential mortgages	1,977	6.82	135	1,675	8.00	134	1,391	8.11	113
Consumer instalment and other personal	5,507	6.19	341	4,231	8.13	344	3,352	8.45	283
Credit card	55	3.49	2	35	4.75	2	28	4.65	1
Businesses and governments (a)	41,153	3.81	1,565	47,093	7.04	3,317	47,871	8.76	4,193
Total loans	53,999	4.39	2,368	57,743	7.12	4,113	56,368	8.59	4,841
Other non-interest bearing assets	33,530			32,839			18,370		
Total U.S. dollar and other currencies	120,675	3.07	3,707	129,991	4.89	6,363	119,252	6.33	7,554
Total All Currencies									
Total assets and interest income	247,990	3.73	9,240	243,248	5.40	13,142	234,944	6.15	14,437
Liabilities									
Canadian Dollars									
Deposits									
Banks	1,455	1.18	17	1,809	3.88	72	2,364	4.09	96
Businesses and governments	34,955	0.77	268	31,483	3.84	1,210	31,432	4.02	1,264
Individuals	50,180	2.62	1,317	46,439	3.49	1,620	45,697	3.62	1,652
Total deposits	86,590	1.85	1,602	79,731	3.64	2,902	79,493	3.79	3,012
Subordinated debt and other interest bearing liabilities	15,665	4.10	643	14,242	5.14	733	12,470	5.95	743
Other non-interest bearing liabilities	14,038			8,050			12,682		
Total Canadian dollars	116,293	1.93	2,245	102,023	3.56	3,635	104,645	3.59	3,755
U.S. Dollar and Other Currencies									
Deposits									
Banks	15,583	2.17	338	21,448	4.90	1,051	26,679	5.66	1,511
Businesses and governments	33,752	2.20	742	35,663	4.27	1,522	36,863	5.96	2,197
Individuals	20,464	2.20	451	18,442	3.84	708	16,409	4.30	706
Total deposits	69,799	2.19	1,531	75,553	4.34	3,281	79,951	5.52	4,414
Subordinated debt and other interest bearing liabilities	21,782	2.43	529	25,843	6.13	1,585	26,360	7.32	1,930
Other non-interest bearing liabilities	28,686			28,285			12,574		
Total U.S. dollar and other currencies	120,267	1.71	2,060	129,681	3.75	4,866	118,885	5.34	6,344
Total All Currencies									
Total liabilities and interest expense	236,560	1.82	4,305	231,704	3.67	8,501	223,530	4.52	10,099
Shareholders' equity	11,430			11,544			11,414		
Total liabilities, interest expense and shareholders' equity	247,990	1.74	4,305	243,248	3.49	8,501	234,944	4.30	10,099
Net interest margin and net interest income		1.99	4,935		1.91	4,641		1.85	4,338

(a) Includes securities purchased under resale agreements.