

## Note 12: Other Assets

### Customers' Liability under Acceptances

Acceptances represent a form of negotiable short-term debt that is issued by our customers, which we guarantee for a fee. The fees earned are recorded in lending fees in our Consolidated Statement of Income over the term of the acceptance. The amount potentially due under the acceptances is recorded in other liabilities on our Consolidated Balance Sheet. We record the bank's equivalent claim against our customers in the event of a call on these commitments in other assets on our Consolidated Balance Sheet.

### Other

The components of other within other assets are as follows:

(Canadian \$ in millions)	2017	2016
Accounts receivable, prepaid expenses and other items	8,018	7,862
Accrued interest receivable	1,079	971
Due from clients, dealers and brokers	156	199
Insurance-related assets	644	405
Pension asset (Note 22)	508	118
<b>Total</b>	<b>10,405</b>	<b>9,555</b>