



Management Presentation

February 2020



Safe Harbor for Forward-Looking Statements

This corporate presentation contains “forward looking statements” within the meaning of Section 21E of the Securities Exchange Act of 1934. All statements other than statements of historical facts included in this corporate presentation regarding Interbank’s business, financial condition, results of operations and certain of Interbank’s plans, objectives, assumptions, projections, expectations or beliefs and statements regarding other future events or prospects are forward-looking statements. These statements include, without limitation, those concerning: Interbank’s strategy and Interbank’s ability to achieve it; Interbank’s recent developments; expectations regarding sales, profitability and growth; Interbank’s possible or assumed future results of operations; capital expenditures and investment plans; adequacy of capital; and financing plans. In addition, this corporate presentation includes forward-looking statements relating to Interbank’s potential exposure to various types of market risks, such as macroeconomic risk, Peru specific risks, foreign exchange rate risk, interest rate risks and other risks related to Interbank’s financial performance. The words “aim,” “may,” “will,” “expect,” “is expected to,” “anticipate,” “believe,” “future,” “continue,” “help,” “estimate,” “plan,” “schedule,” “intend,” “should,” “would be,” “seeks,” “estimates,” “shall,” or the negative or other variations thereof, as well as other similar expressions regarding matters that are not historical facts, are or may indicate forward-looking statements.

Interbank has based these forward-looking statements on its management’s current views with respect to future events and financial performance. These views reflect the best judgment of Interbank’s management but involve a number of risks and uncertainties which could cause actual results to differ materially from those predicted in Interbank’s forward-looking statements and from past results, performance or achievements. Although we believe that the estimates reflected in the forward-looking statements are reasonable, such estimates may prove to be incorrect. By their nature, forward-looking statements involve risk and uncertainty because they relate to events and depend on circumstances that will occur in the future. There are a number of factors that could cause actual results and developments to differ materially from those expressed or implied by these forward-looking statements. These factors include, among other things: (a) economic, business and political developments in Peru and globally; (b) changes in Peruvian and other foreign laws and regulations, including the adoption of new capital requirements for banks; (c) increased competition in the Peruvian financial services market; (d) increased inflation; (e) exchange rate instability and government measures to control foreign exchange rates; (f) developments affecting the purchasing power of middle income consumers or consumer spending generally; (g) increases in interest rates; (h) downturns in the capital markets and changes in capital markets in general that affect policies or attitudes towards lending to Peru or Peruvian companies or securities issued by Peruvian companies; (i) Interbank’s ability to keep up with technological changes; (j) the inability to obtain the capital we need for further expansion of Interbank’s businesses; (k) the inability to attract and retain key personnel; (l) changes in tax laws; (m) severe weather, natural disasters and adverse climate changes; (n) changes in regional or global markets; (o) dependence on sovereign debt in Interbank’s investment portfolios; (p) credit and other risks of lending, such as increases in defaults of borrowers; (q) increased costs of funding or Interbank’s inability to obtain additional debt or equity financing on attractive terms or at all; (r) a deterioration in the quality of Interbank’s assets; (s) allowances for impairment losses may be inadequate; (t) changes to accounting standards; (u) dependence on information technology systems and cybersecurity risks; and (v) other risks and uncertainties.

Additionally, new risks and uncertainties can emerge from time to time, and it is not possible for Interbank to predict all future risks and uncertainties, nor can Interbank assess their potential impact. Accordingly, you should not place undue reliance on forward-looking statements as a prediction of actual results.

All forward-looking statements included in this corporate presentation are based on information available to Interbank on the date of this corporate presentation. Interbank undertakes no obligation to update publicly or revise any forward-looking statement, whether as a result of new information, future events or otherwise, except as may be required by applicable law. All other written and oral forward-looking statements attributable to Interbank or persons acting on Interbank’s behalf are expressly qualified in their entirety by the cautionary statements contained throughout this corporate presentation.

Interbank prepares the financial information included in this presentation in accordance with accounting principles prescribed by the Peruvian Superintendency of Banks, Insurance and Private Pension Fund Administrators (Superintendencia de Banca, Seguros y AFPs, or “SBS”) and the Peruvian Securities Commission (Superintendencia del Mercado de Valores, or “SMV”) (altogether, “Peruvian SBS GAAP” or “Local GAAP”). All financial information in this presentation regarding the relative market position and financial performance relating to us or Interseguro, a related company, vis-a-vis the banking and insurance sectors in Peru are based, out of necessity, on information obtained from SBS or SMV statistics. We have included in this presentation certain information relating to Inteligo, a related company, in accordance with International Financial Reporting Standards (“IFRS”). Information in this presentation regarding the relative market position and financial performance relating to Inteligo may have been obtained from public sources, as Inteligo is not regulated by and does not report to the SBS or the SMV. In addition, for certain financial information related to our compound annual growth rate we have included such information pursuant to Peruvian SBS GAAP in order to be able to show our growth over a certain number of years. Peruvian SBS GAAP differs in certain respects from IFRS. Consequently, information presented in this presentation in accordance with Peruvian SBS GAAP or based on information from the SBS or SMV may not be comparable with financial information prepared in accordance with IFRS.



Interbank at a glance

Leading financial services platform with solid balance sheet and diversified source of dividends

Financial highlights

 **Intercorp Financial Services**

As of Dec 2019

S/ mm | US\$ mm

Total assets ⁽¹⁾ 71,520 | 21,581

2019 adjusted net profit ^(1,2) 1,479 | 446

ROE ⁽²⁾ 18.6%

Efficiency ratio ⁽²⁾ 34.0%

Capital ratio / CET1 ⁽³⁾ 15.2% / 11.6%

Three operating segments

 **Interbank**

99.3%

Universal bank with strategic focus on retail

#1 Credit cards ⁽⁴⁾
MS 27.1%

#2 Consumer loans
MS 22.9%

 **Interseguro**

99.8%

Insurance company with focus on life & annuities

#1 Annuities ⁽⁵⁾
MS 28.9%

#3 Total assets

 **INTELIGO**

100.0%

Leading provider of wealth management services

✓ 25.3% ROE ⁽⁶⁾

✓ US\$ 5,534 mm AUM

Contribution

Assets	75%	19%	6%
2019 adjusted net profit ^(2,7)	79%	8%	13%
Dividends ⁽⁸⁾	66%	20%	14%

Source: Company information and SBS as of December 2019.

1) Figure converted to US dollars using an exchange rate (Sol / US dollar) of 3.314.

2) Excluding the one-off impact of a Liability Management transaction in our banking segment for S/ 42.5 million, or S/ 29.0 million after taxes in 4Q19. Including this effect, IFS' net profit, ROAE and efficiency ratio were S/ 1,450 million, 18.3% and 34.3%, respectively, in 2019.

3) For Interbank only. Under SBS GAAP.

4) Consumer credit card loans in the banking system.

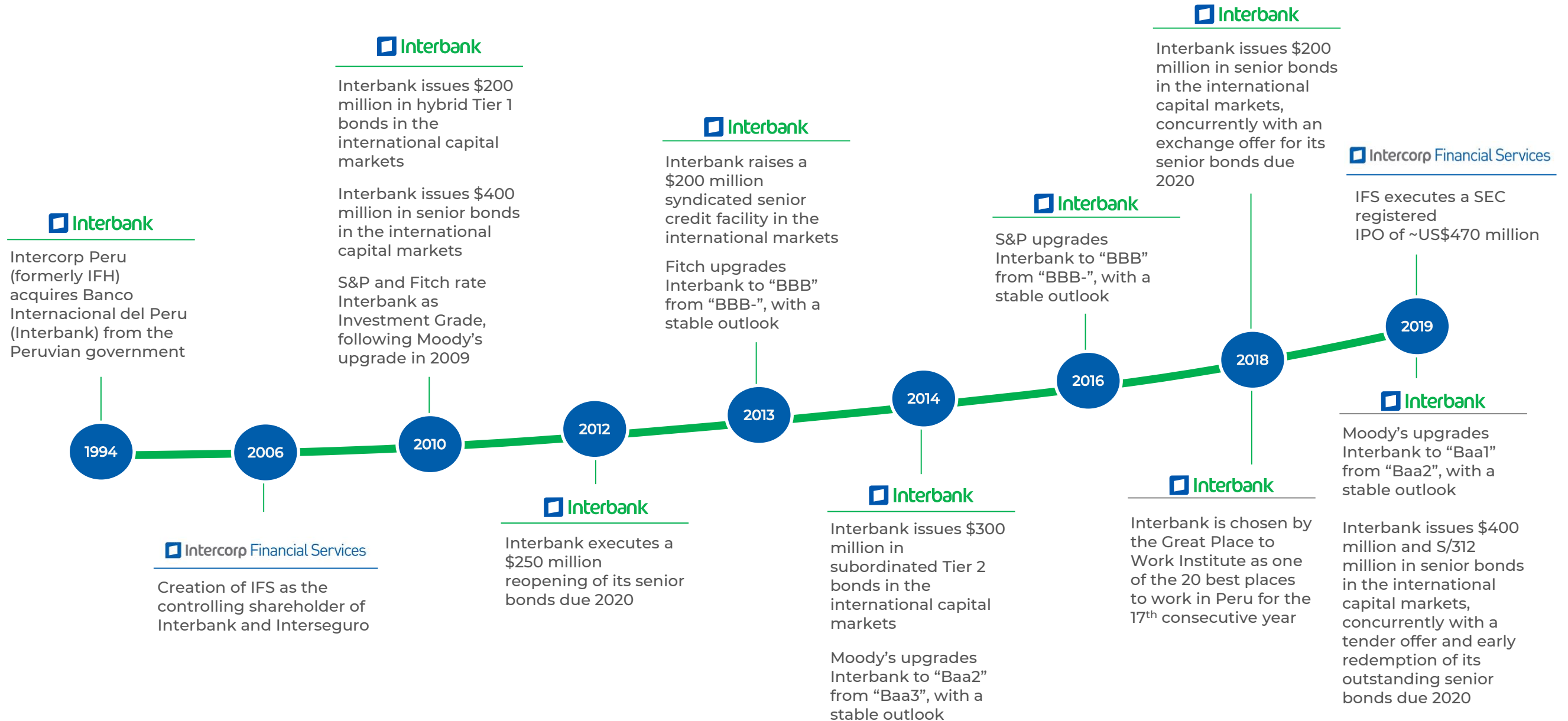
5) Excluding private annuities.

6) Excluding asset amortization from Interfondos' acquisition for S/ 4.0 million in 3Q19 and s/ 1.3 million in 4Q19. Including this effect, Inteligo's ROAE was 24.7%.

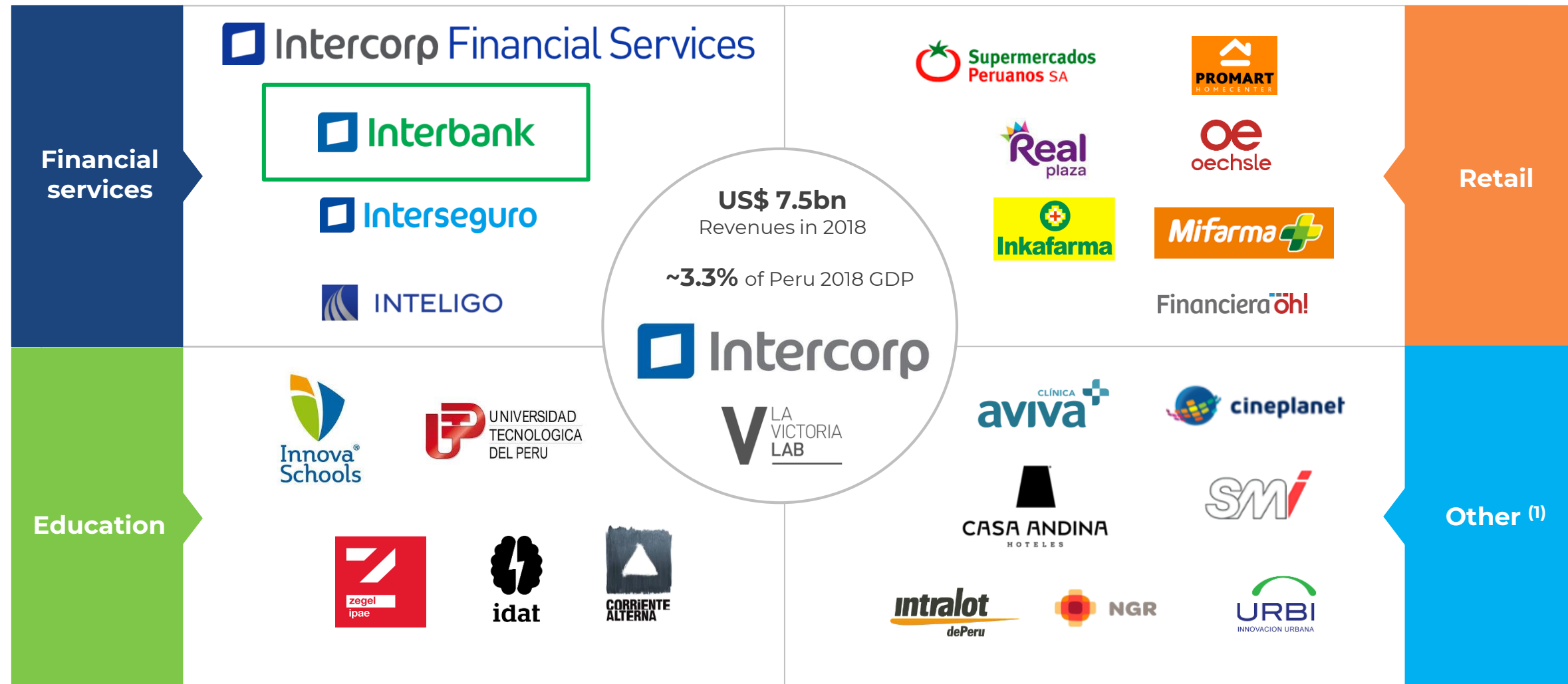
7) Contribution before eliminations and holding company expenses under IFRS. Including eliminations and holding company expenses, contributions were 85% for Interbank, 9% for Interseguro and 14% for Inteligo.

8) Represents dividends declared for 2018 fiscal year and paid in 2019.

Interbank has consolidated its leading position in the Peruvian financial system



Intercorp Group: striving to make Peru the best place to raise a family in Latin America



Strategically positioned to capture significant growth opportunities

What distinguishes us



Universal franchise with strong focus on retail



Customer centricity



Ready-to-scale omnichannel platform



Strong brand recognition



Story of sustainable growth and high profitability



Part of leading Peruvian business group



We are side by side with Peruvians so they can reach their dreams, today

How we do it



Deep knowledge of Peruvians through analytics



Digital first strategy



Innovation at the core



Trust of +3 million customers



Focus on efficiency and productivity



Unique, horizontal and agile working culture

The opportunity

32.2 million POPULATION IN PERU

17.4 million

Economically active population

3 million

Interbank customers

~ 9.0 million BUSINESSES IN PERU

~ 50 thousand

Interbank customers

Scalable digital platform already in place



2010 - 2014

Store-centric model
focused on physical
convenience

- Transactional online banking
- Monday to Sunday, from 9 am to 9 pm
- 1st agile development team (Feb. 2014)



2015 - 2018

Omnichannel platform with
strong focus on digital and
analytics

- Digital sales and self-service capabilities
- Launching of digital only solutions
- 3x investment in technology



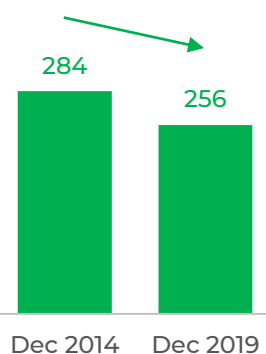
2019 - Onwards

Search for
exponential growth

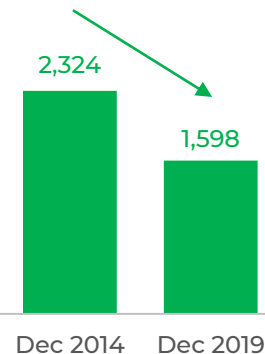
- Digital capabilities in place to boost growth
- Advanced analytics and real time decision
- Enterprise agility & cloud
- Open banking model w/ microservices and APIs

Streamlining our physical presence

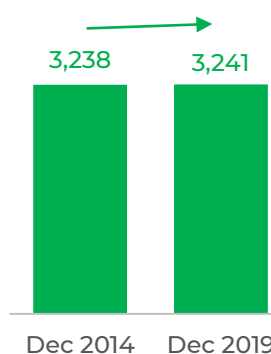
Financial stores



ATMs

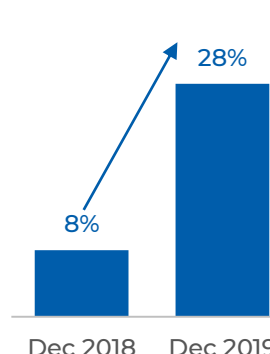


Correspondent
agents

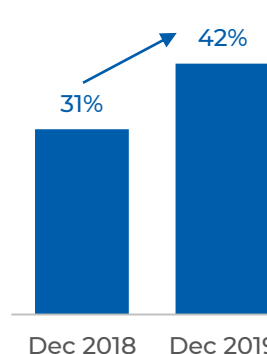


Scaling digital and analytical capabilities

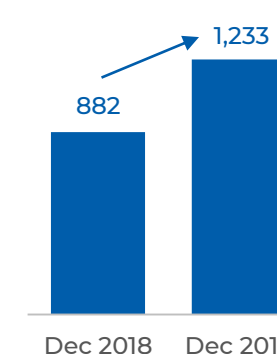
Digital acquisition
(% of total)



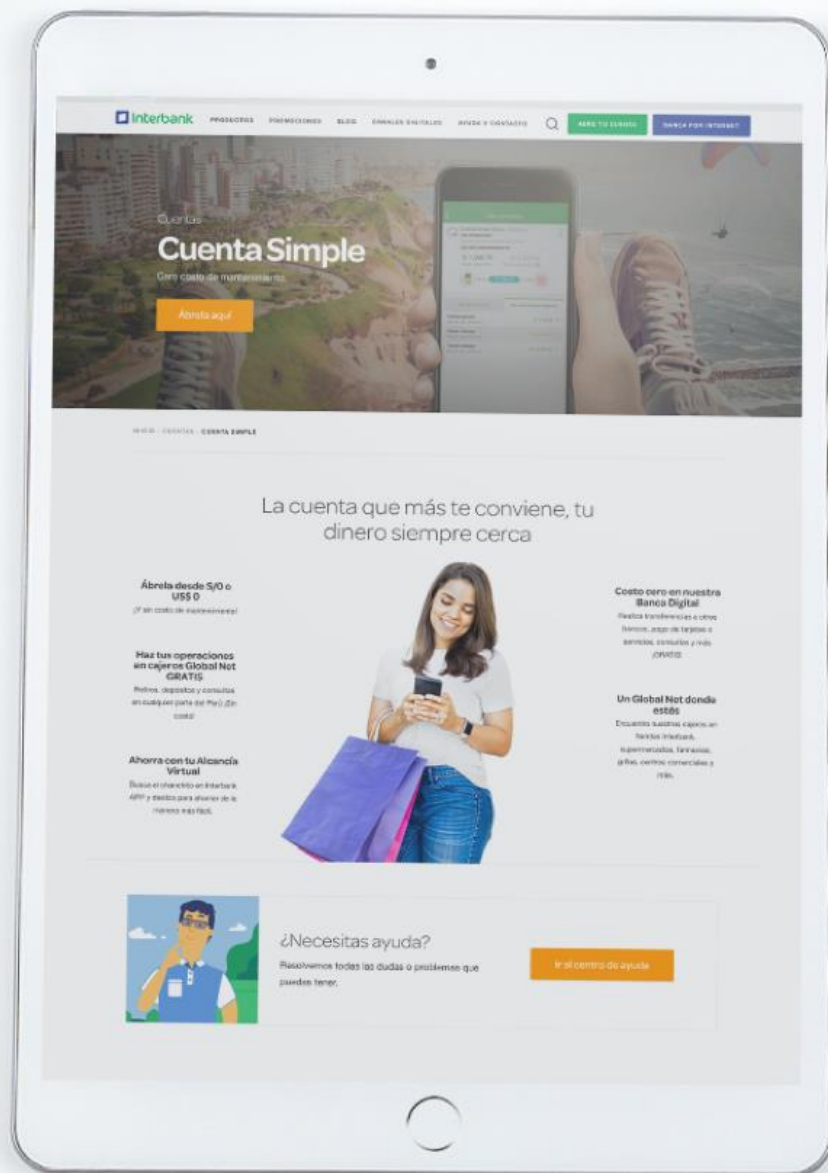
Digital sales
(% of total)



Digital users
(thousand)

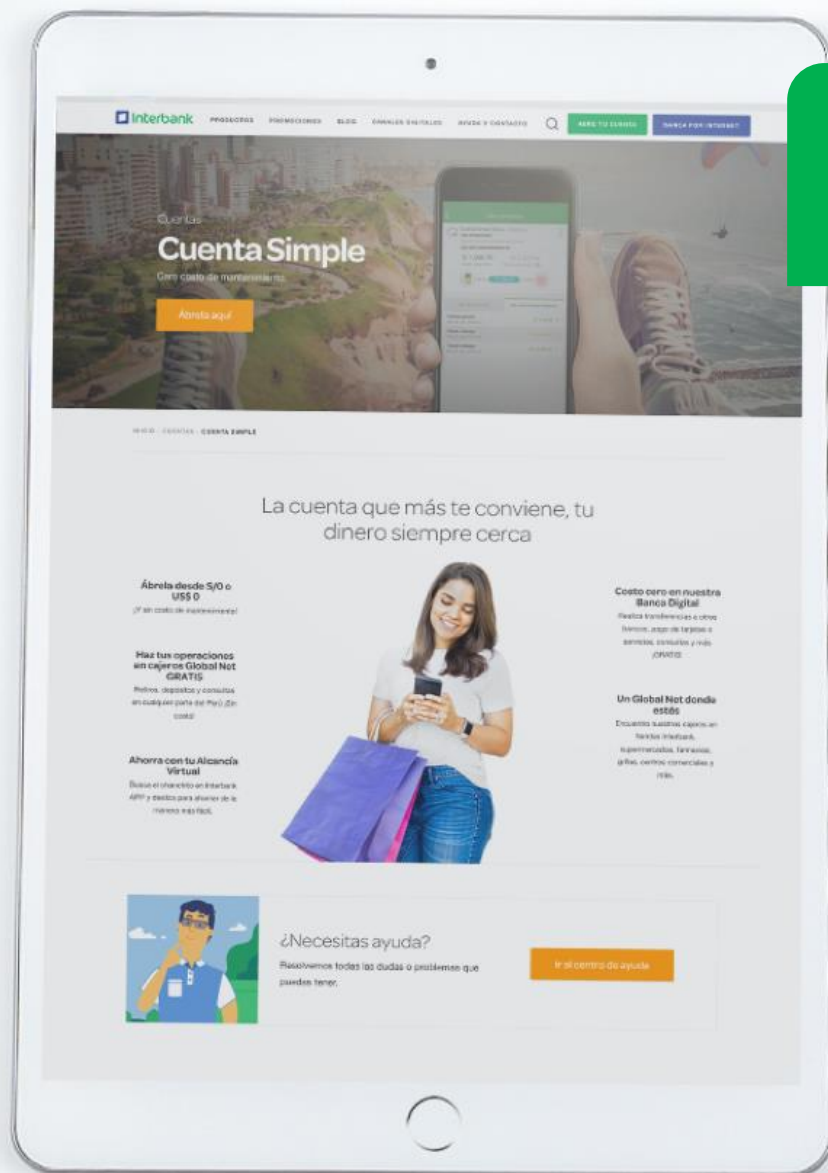


Key Investment Highlights



01. Peru: strong macroeconomic fundamentals and sound financial system
02. Unique and diversified financial services platform
03. Ready-to-scale omnichannel capabilities with strong focus on digital and analytics
04. Outstanding track record of sustainable growth and high profitability
05. Unique culture and strong corporate governance

Key Investment Highlights



01.

Peru: strong macroeconomic fundamentals and sound financial system

02. Unique and diversified financial services platform

03. Ready-to-scale omnichannel capabilities with strong focus on digital and analytics

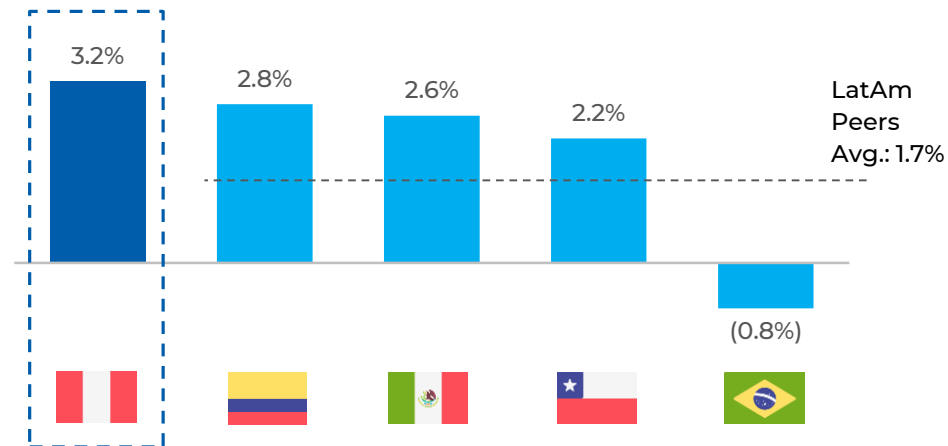
04. Outstanding track record of sustainable growth and high profitability

05. Unique culture and strong corporate governance

Top performing economy in LatAm

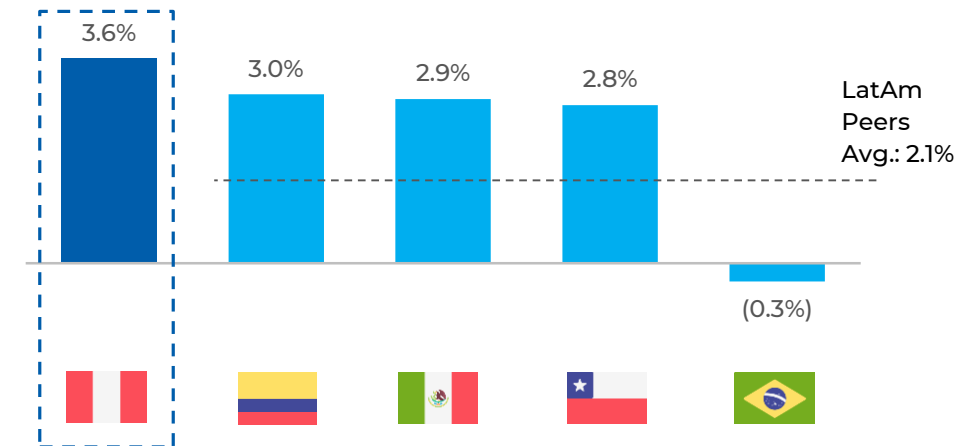
The region's fastest growing economy

2014 – 2018 average real GDP growth rate



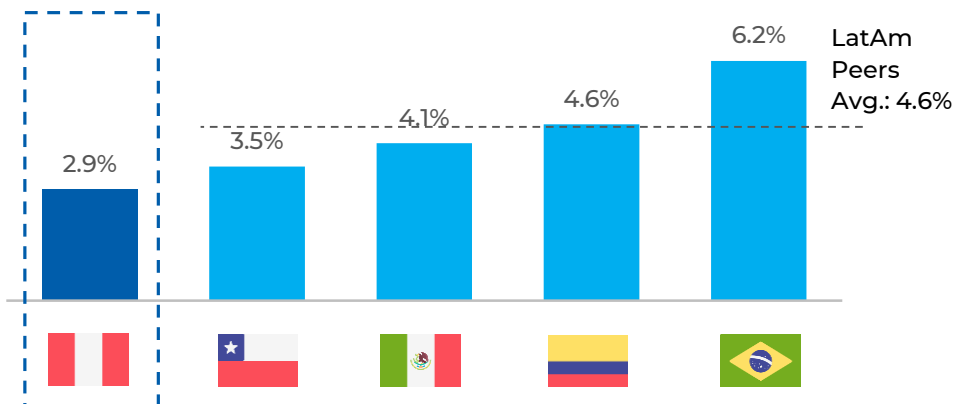
Strong private consumption growth

2014 – 2018 average private consumption growth rate



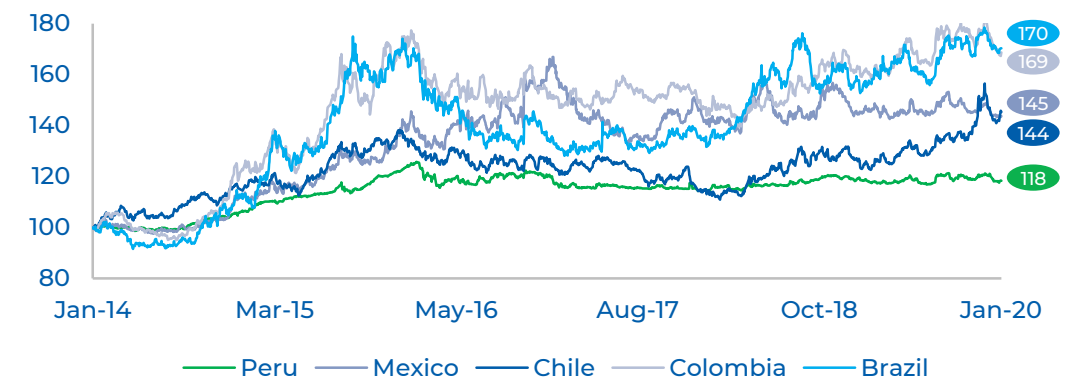
Lowest inflation rate in LatAm

2014 – 2018 average consumer price inflation rate



Most stable currency in the region

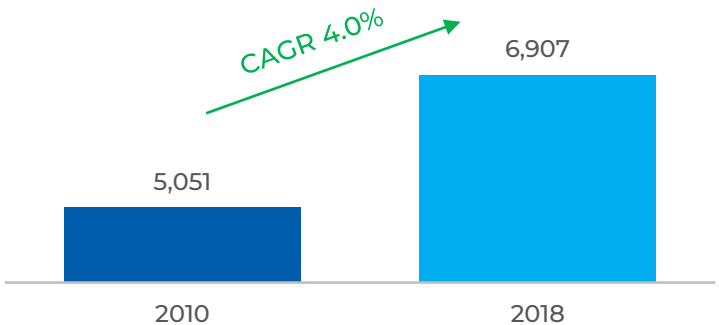
Indexed to 100



Favorable economic and demographic trends

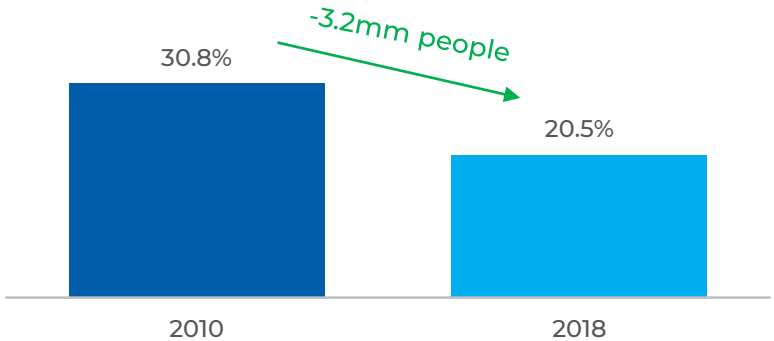
Strong GDP per capita growth

GDP per capita (US\$)



Poverty rate continues to decline

% of population in poverty



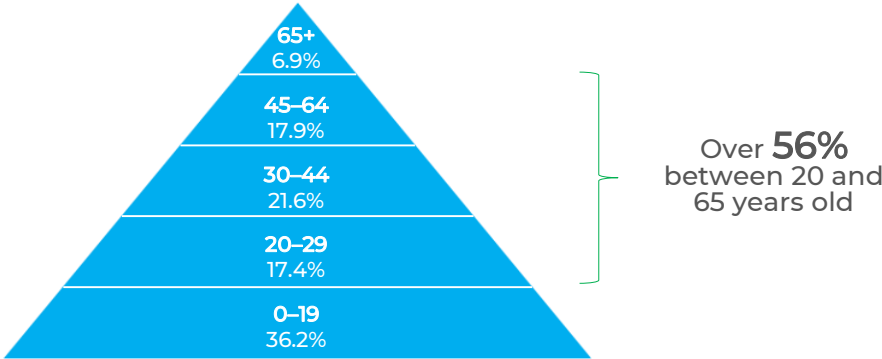
Middle-upper socioeconomic segments expanding

Peruvian households by socioeconomic segment (% of households)

Socioeconomic Segments	2010	2017
A	2.7%	2.1%
B	10.3%	13.9%
C	28.9%	34.4%
D	35.0%	31.9%
E	23.1%	17.7%

Positive demographic mix

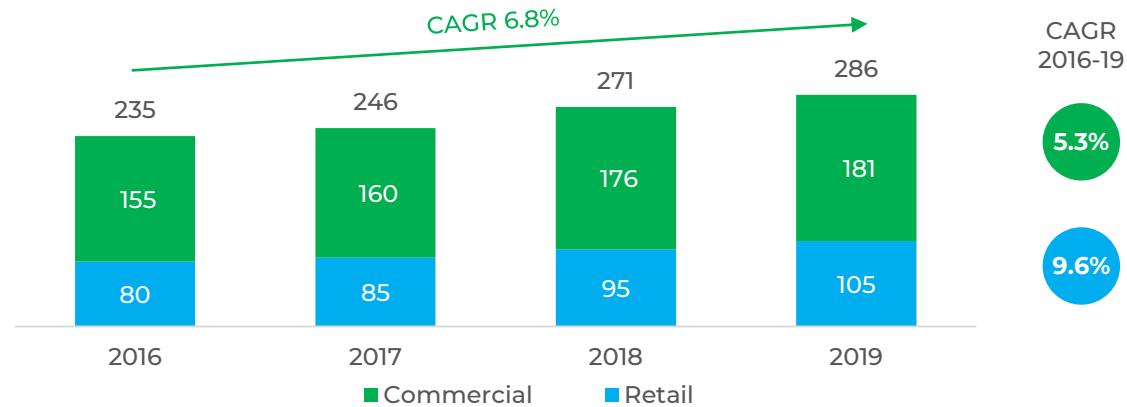
Peruvian population by age group as of 2017 (% of population)



Peru has a profitable and sound financial system

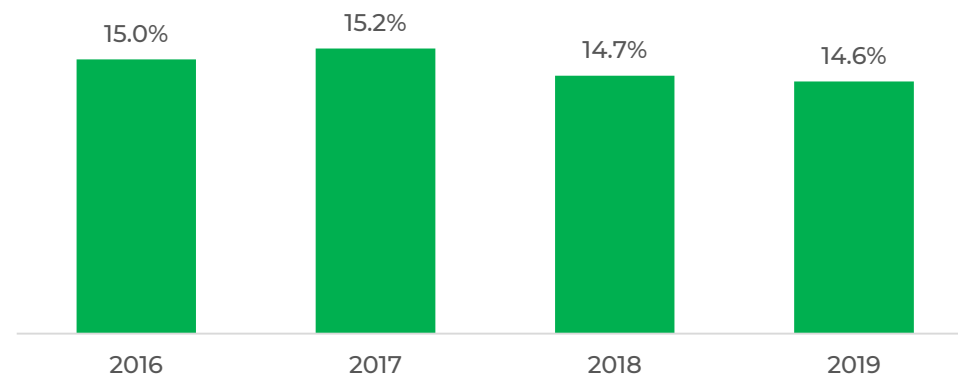
Stable gross loans growth

Banking system gross loans (S/ bn)



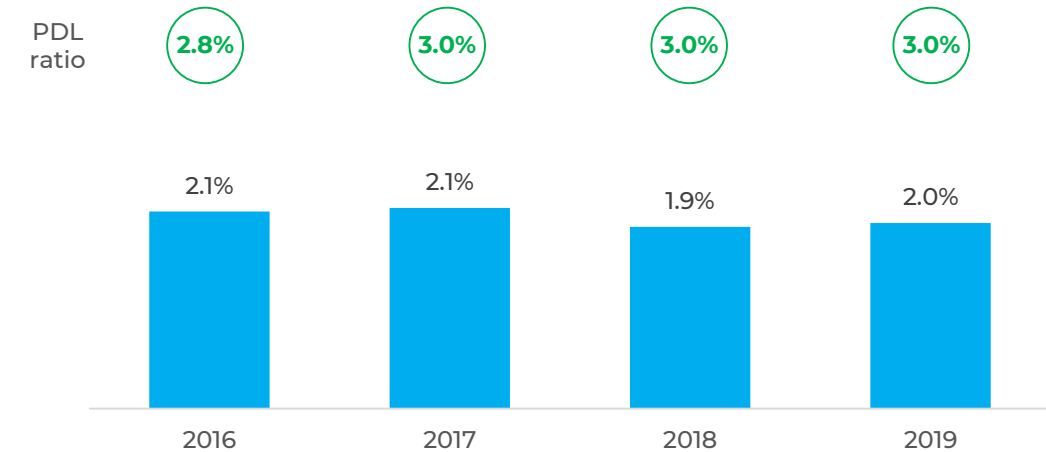
Solid total capital evolution

Banking system total capital ratio



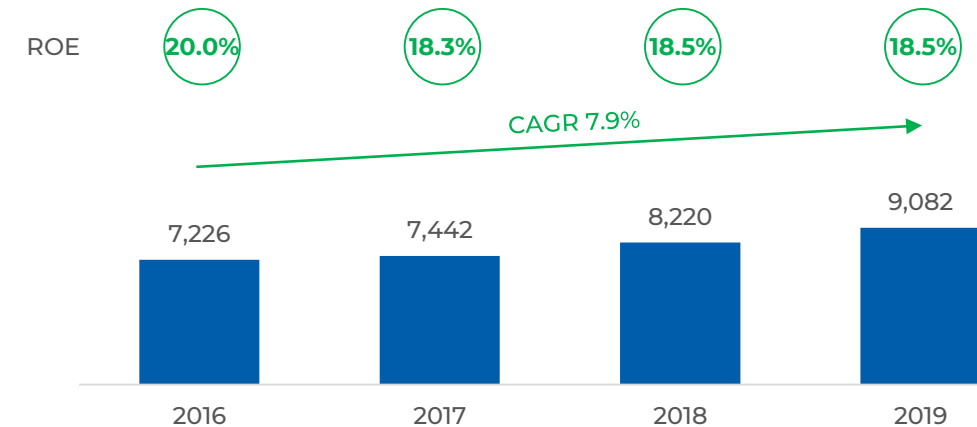
High asset quality

Banking system cost of risk and PDL ratio



Sustained profitability

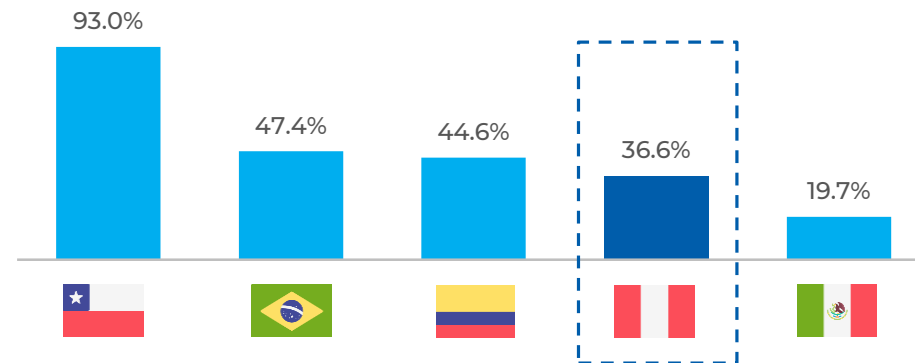
Banking system net profit (S/ mm)



The Peruvian financial system remains underpenetrated

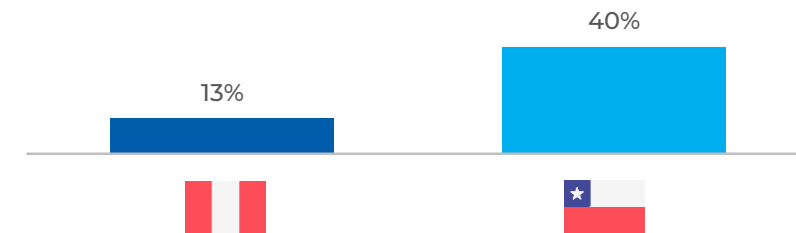
Loans penetration

2018 – Loans to GDP



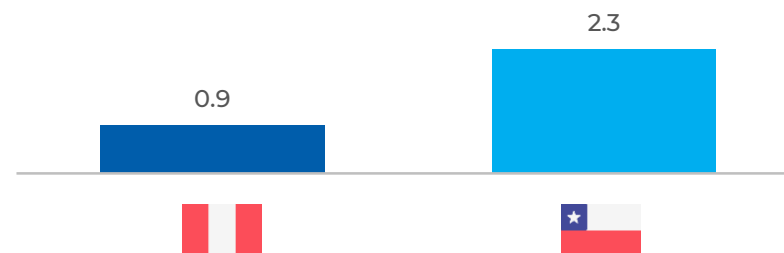
Retail loans penetration

2018 – Retail loans ⁽¹⁾ to GDP



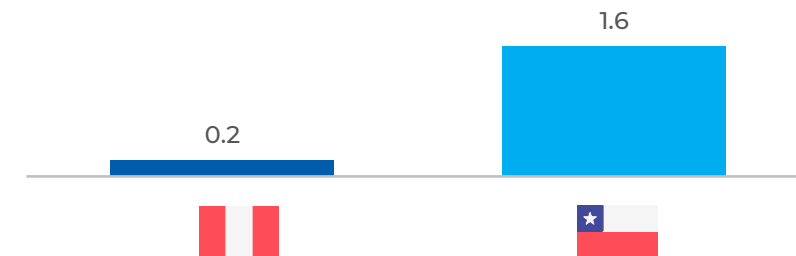
Debit & credit card penetration

2018 – N° of cards per inhabitant

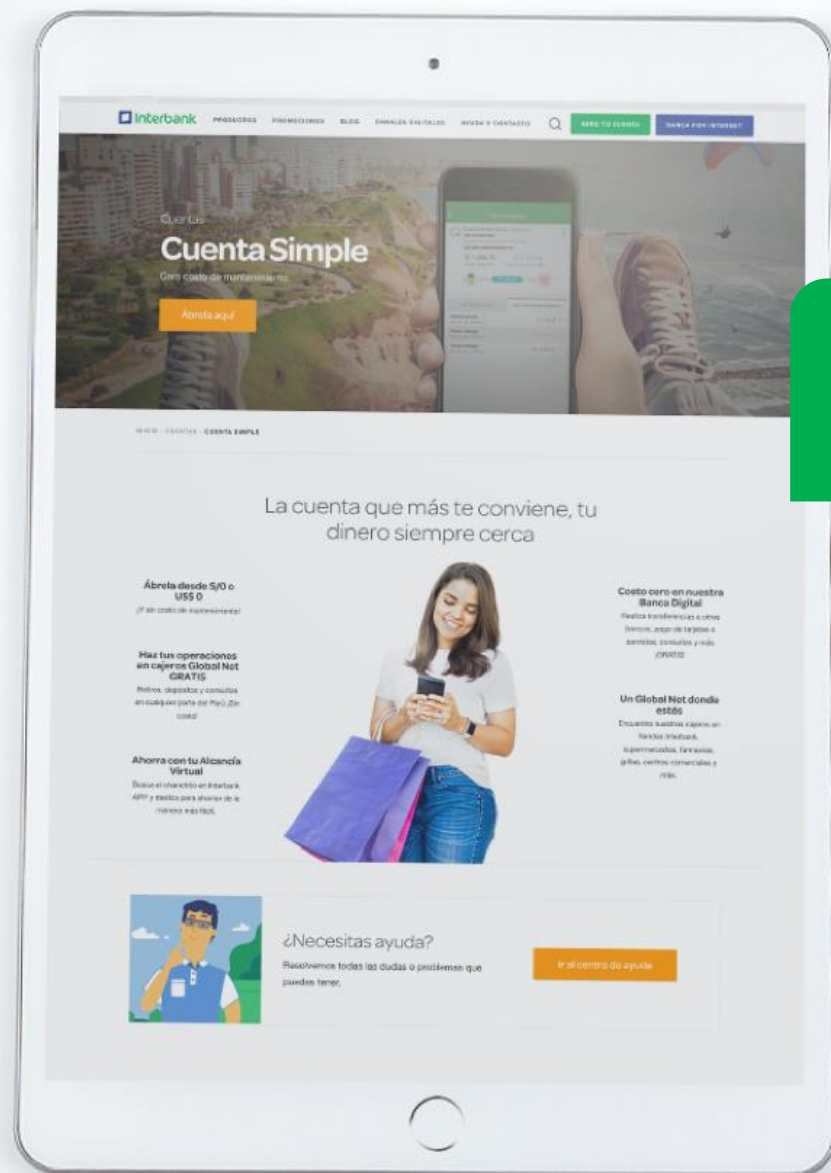


Mortgage penetration

2018 – N° of mortgages (mm)



Key Investment Highlights



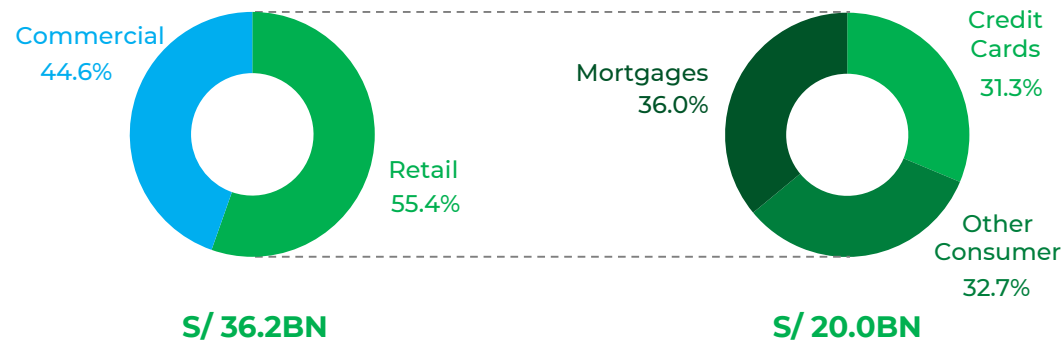
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Distinctive focus on retail customers and consumer loans

Strategic focus on retail and consumer loans...

Gross loans breakdown (as of December 2019)

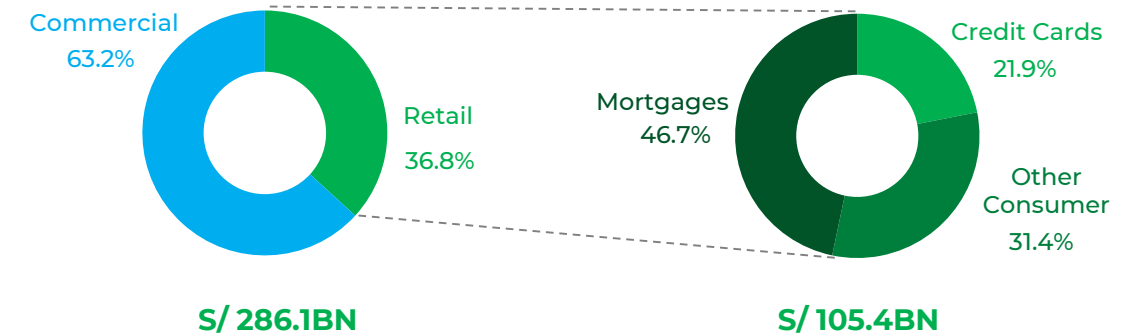
 **Interbank**



...when compared to the banking system

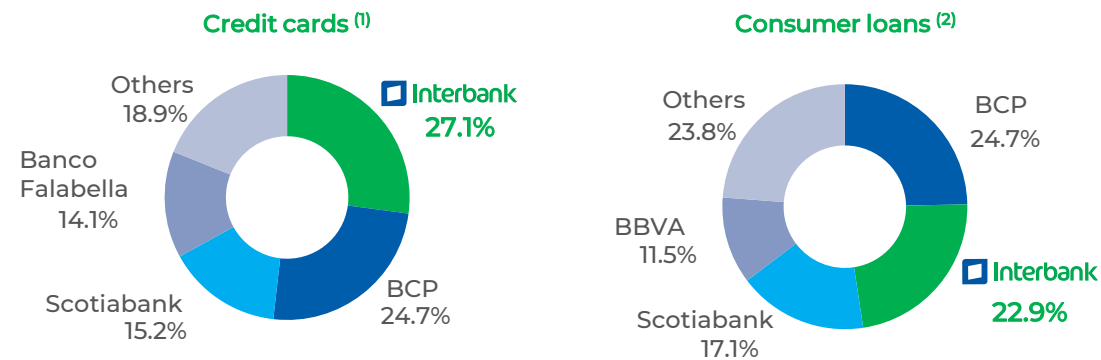
Gross loans breakdown (as of December 2019)

Banking System



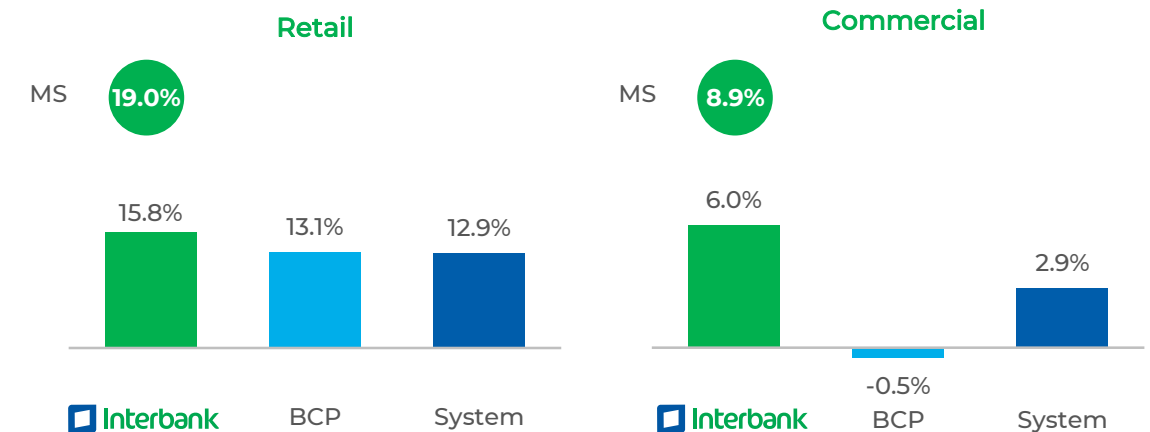
Leading position in credit cards and consumer loans

Market share (as of December 2019)



Outgrowing the overall banking system

Gross loans growth (December 2019 YoY)

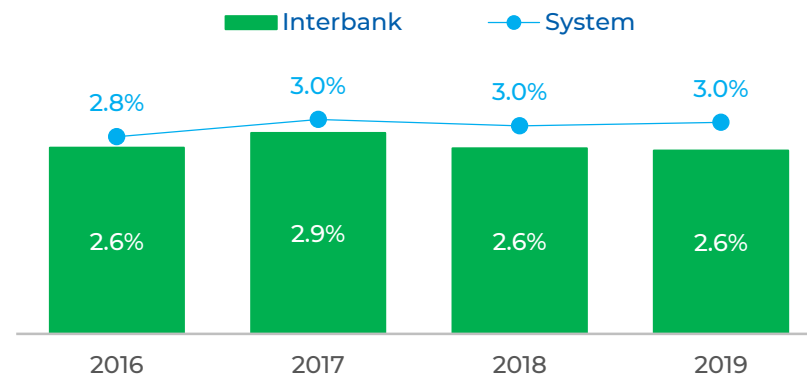


Source: SBS and Company information as of December 2019.
 Note: Under Peruvian SBS GAAP. Banks include international branches.
 1) Consumer credit card loans.
 2) Consumer loans do not include mortgage loans.

Solid risk management capabilities

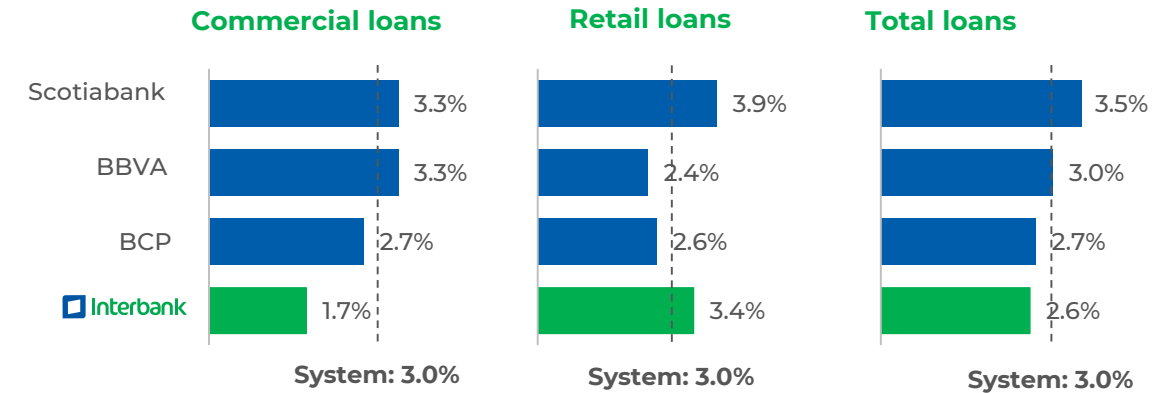
Better asset quality than the system despite focus on retail

PDL ratio evolution



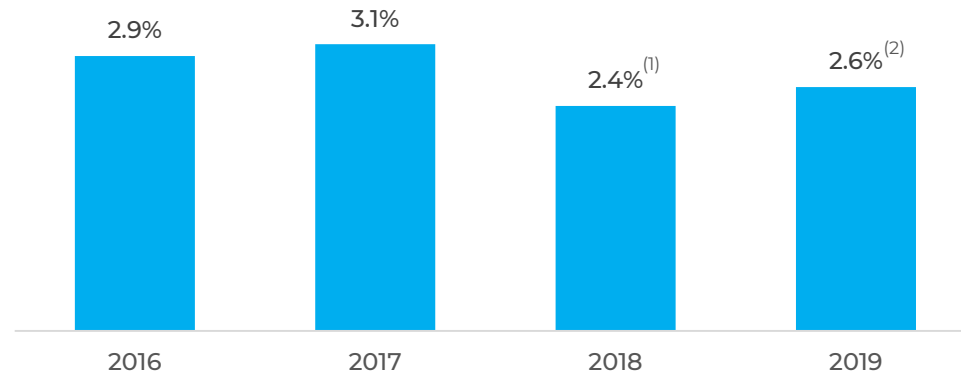
Balanced asset quality among businesses

PDL ratio as of December 2019



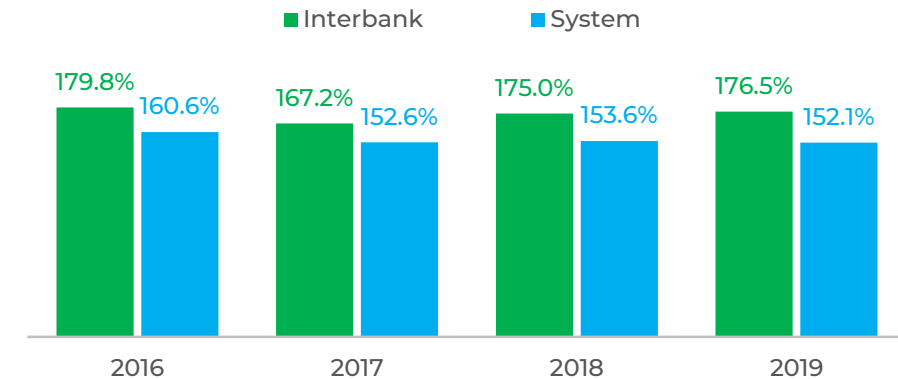
Adequate provisioning level...

Cost of risk (Provision expense as % of average total loans)



...results in strong coverage ratio

Coverage ratio ⁽³⁾ evolution



Source: SBS as of December 2019.

1) Cost of risk excluding the effect of voluntary provisions for S/ 100.0 million to cover potential risks related to the construction sector, net of a release of S/ 30.0 million. Including these items, cost of risk was 2.7% in 2018.

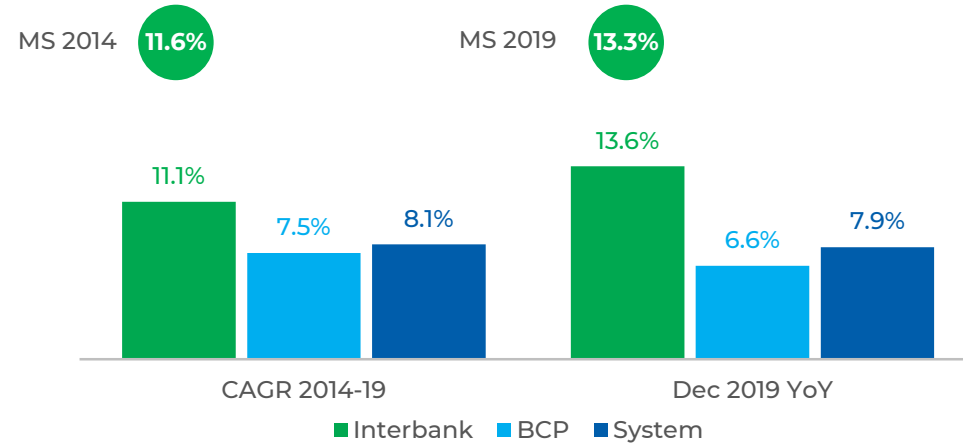
2) Cost of risk excluding the effect of a release of S/ 10.0 million of voluntary provisions to cover potential risks related to the construction sector. Including this item, cost of risk was 2.7% in 2019.

3) Defined as allowance for loan losses as a percentage of past-due loans.

Diversified funding base with strength in retail deposits

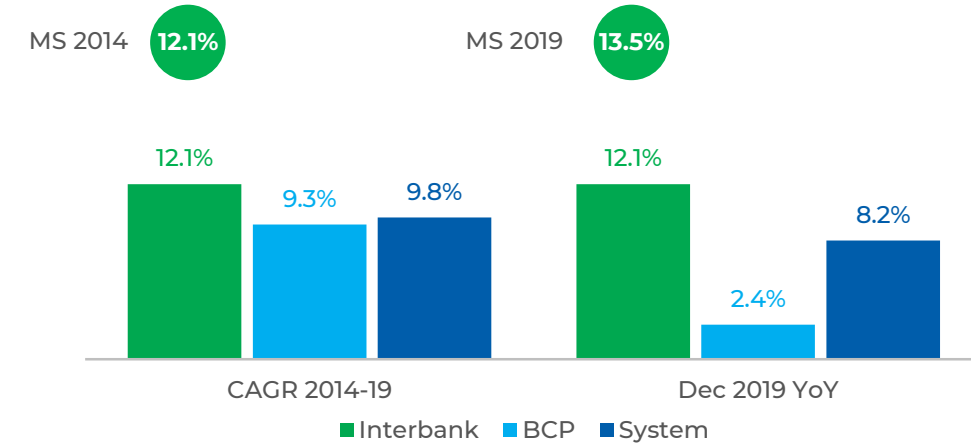
Consistently delivering higher deposit growth than the system

Total deposits growth evolution



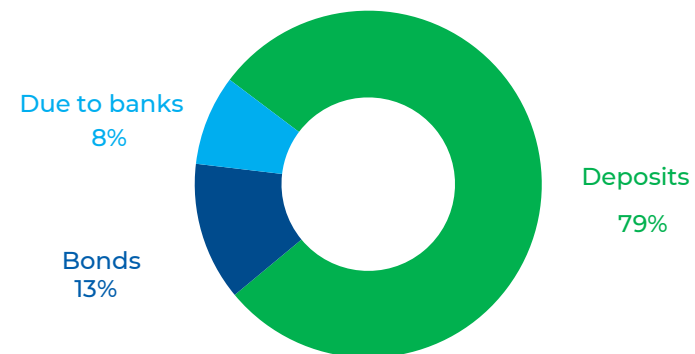
A growing retail deposit-gathering franchise

Total retail deposits growth evolution



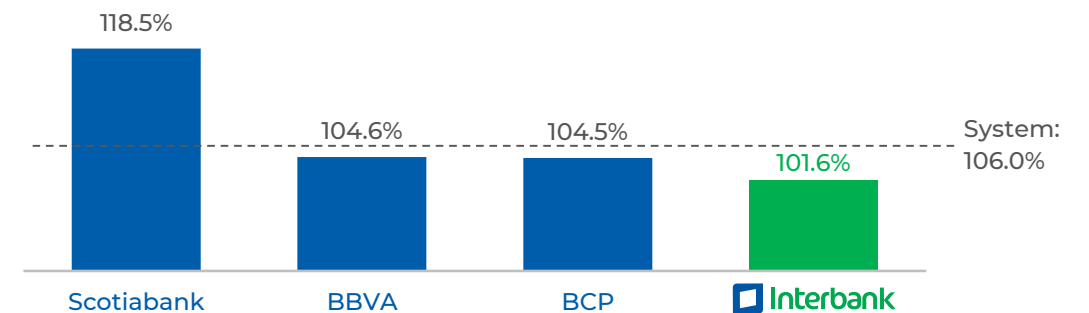
Well balanced deposits base

Funding base breakdown (as of December 2019)

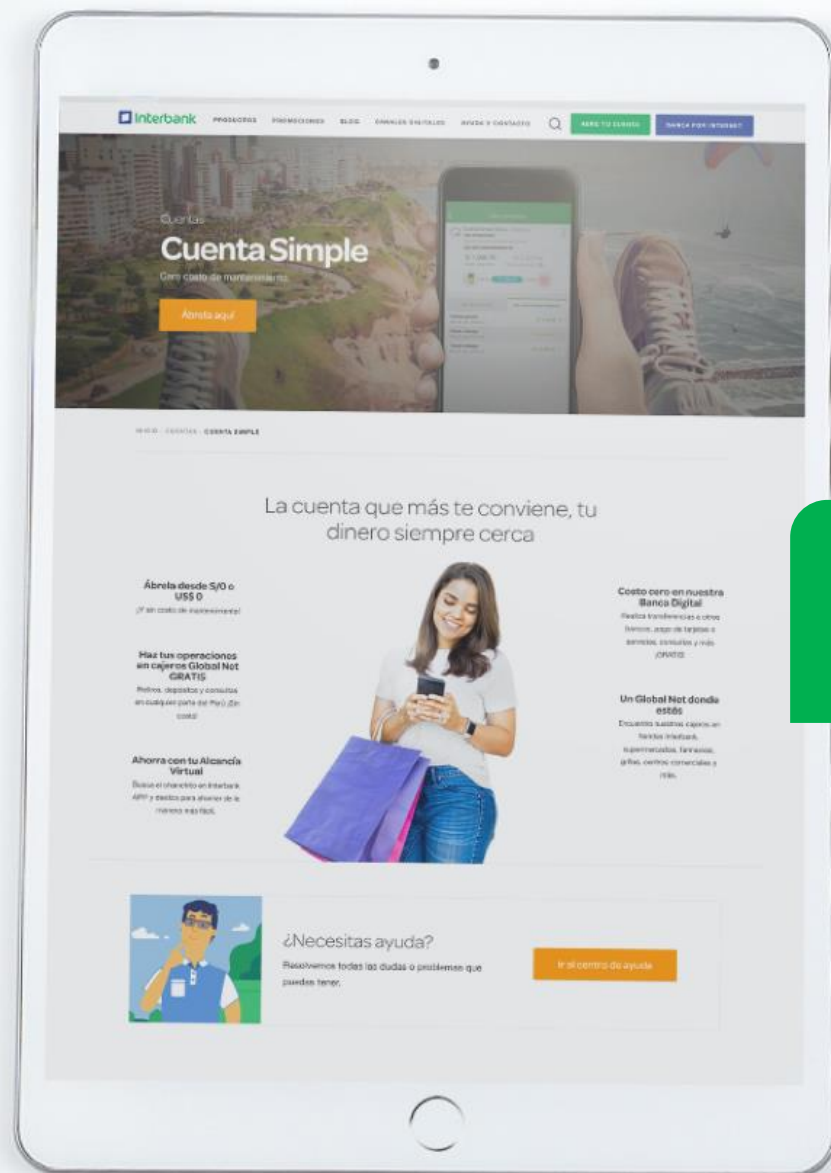


Solid loan-to-deposit ratio

Loan-to-deposit ratio (as of December 2019)



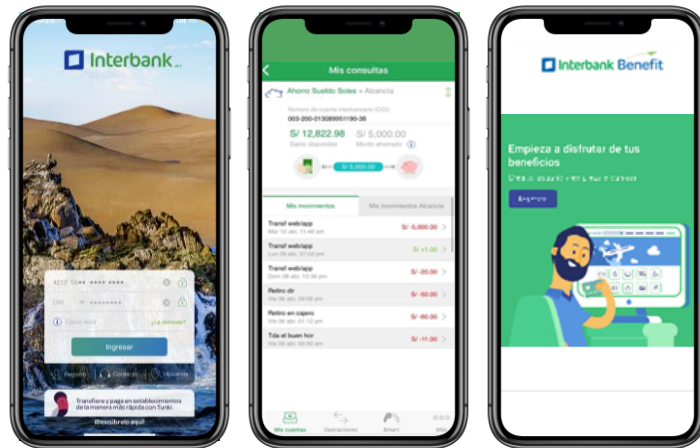
Key Investment Highlights



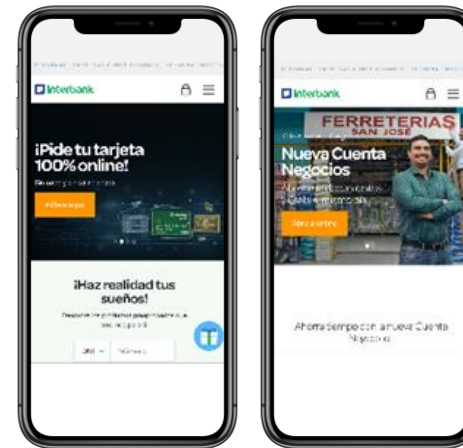
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Ready-to-scale omnichannel platform

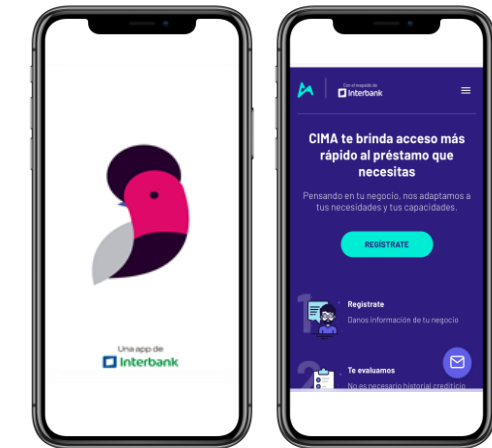
Scalable digital platform to meet the needs of our customers and acquire new customers



Increasing levels of **adoption** and **customer satisfaction**



Digital sales and new **customer acquisition**



Developing **new businesses**


Convenient retail distribution network with national reach

 **256**
financial
stores

 **1,598**
ATMs

 **3,241**
correspondent
agents






 **440**
sales
agents

 **401**
call center
agents

Efficiency and productivity as our guiding principle

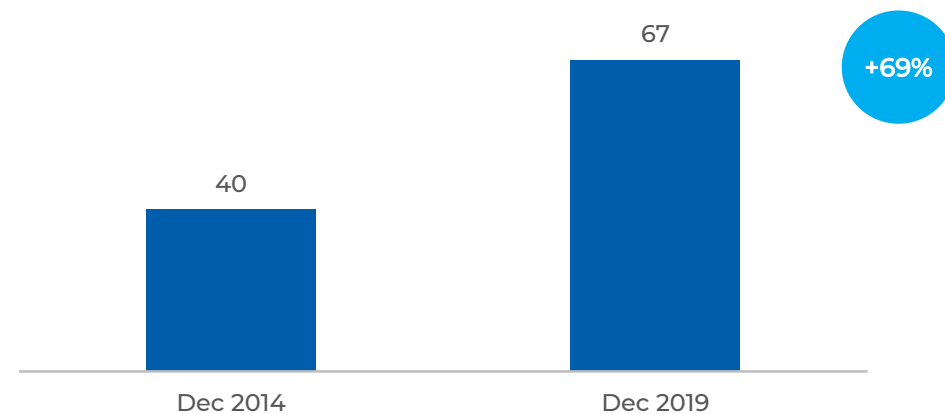
Optimizing our distribution channels

Units

	2016	2019	% Change
 Financial stores	289	256	-11%
 ATMs	2,159	1,598	-26%
 Correspondent agents	2,935	3,241	+10%
 Sales force	555	440	-21%
 Call center agents	380	401	+6%

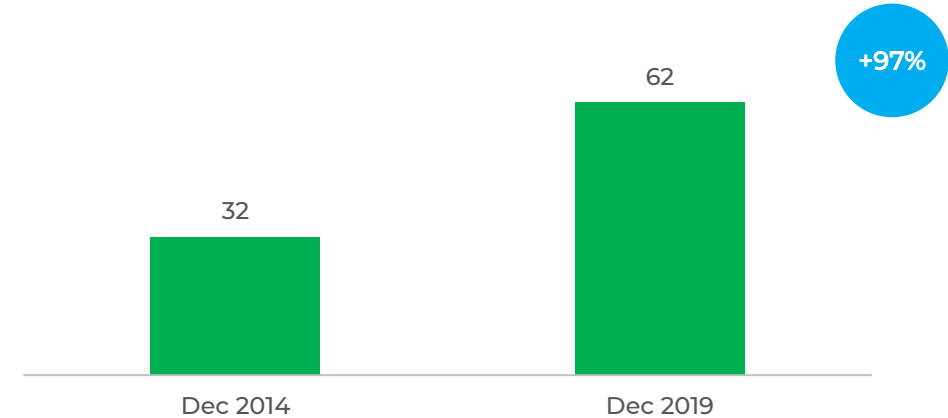
Increasing monetary transactions

N° of monthly monetary transactions / n° of branches (thousand)



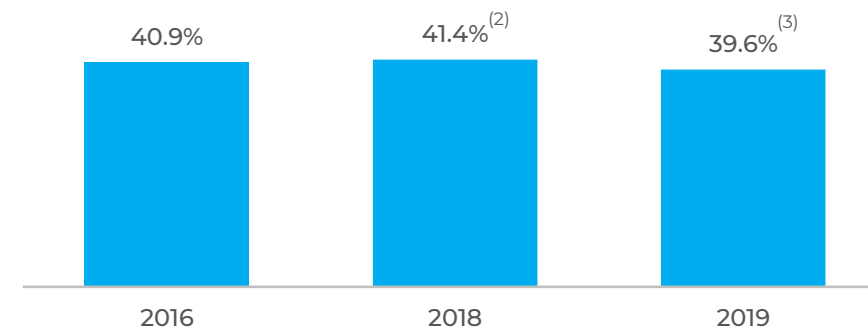
Enhancing productivity

Retail deposit balances / n° of branches (S/ mm)



Improving efficiency ratio

Efficiency ratio ⁽¹⁾



Source: Company information as of December 2019.

1) Efficiency ratio is defined as (Salaries and employee benefits + Administrative expenses + Depreciation and amortization) / (Net interest and similar income + Fee income + Other income).

2) Excludes gain on sale of securities for S/ 128.6 million in January 2018. Including this effect efficiency ratio was 40.0% in 2018.

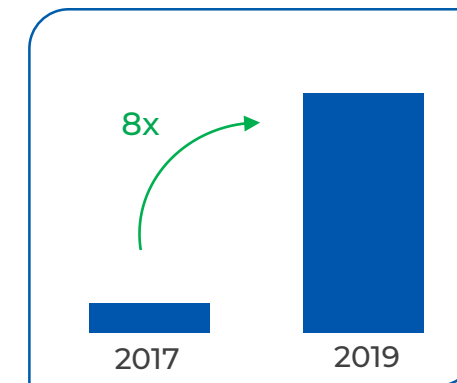
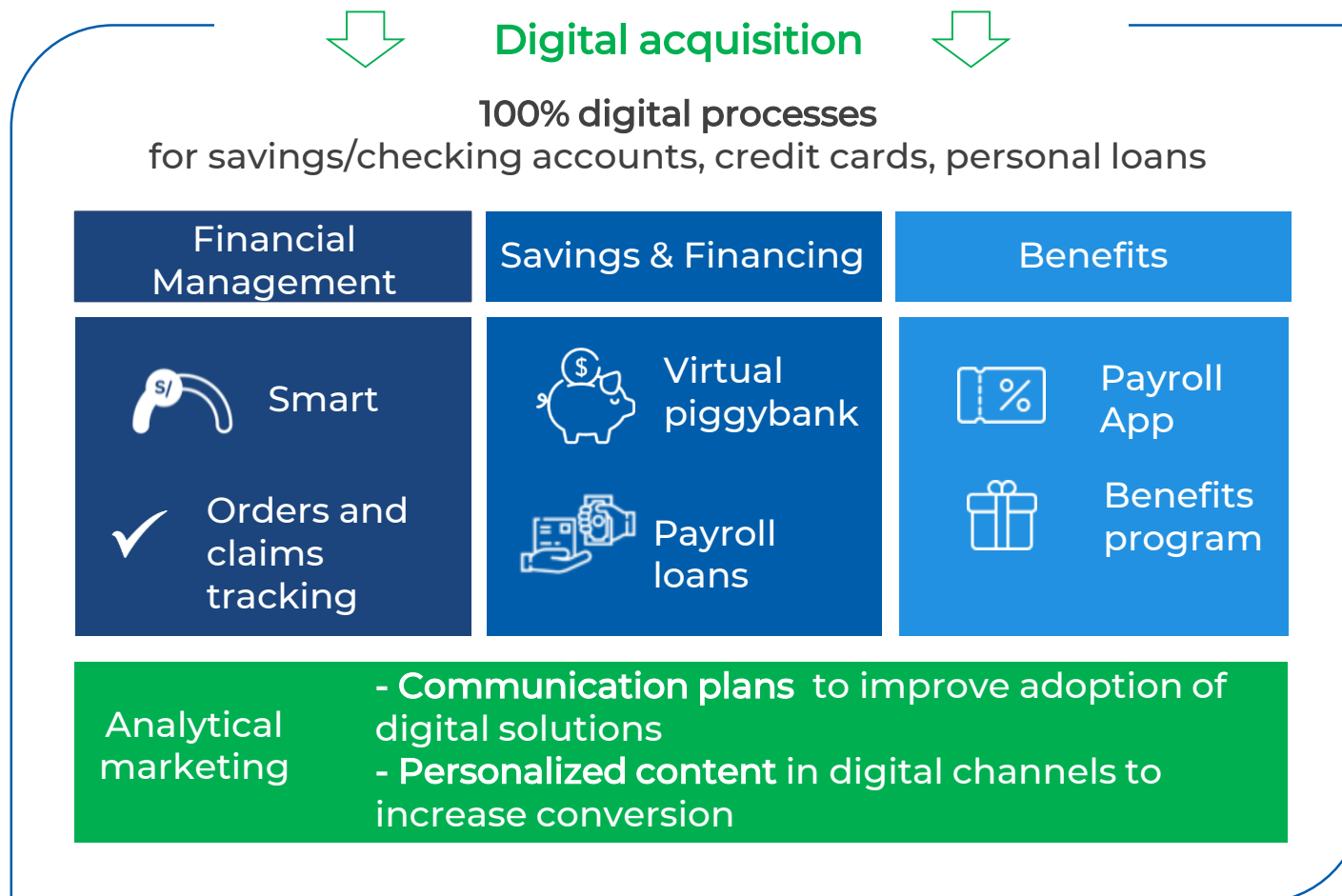
3) Excludes (i) gain on sale of Interfondos to Inteligo for S/ 52.6 million in January 2019, (ii) gain on sale of IFS shares in NYSE for S/ 121.3 million in July 2019 and (iii) the one-off impact of a Liability Management transaction for S/ 42.5 million in 4Q19. Including these effects efficiency ratio was 38.3% in 2019.

Our strategy is based on digital and analytics

We have built an integrated digital ecosystem...

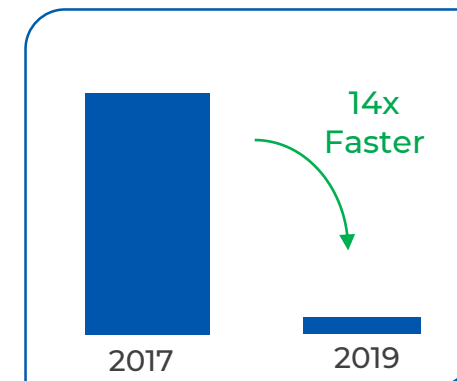
- More touchpoints to gather data about our customers' behavior
- Simple digital experiences with real time response
- Innovative digital solutions and personalized experiences

...leveraging advanced analytics



More and better models

- Predictive and prescriptive models to improve effectiveness
- Machine learning and deep learning



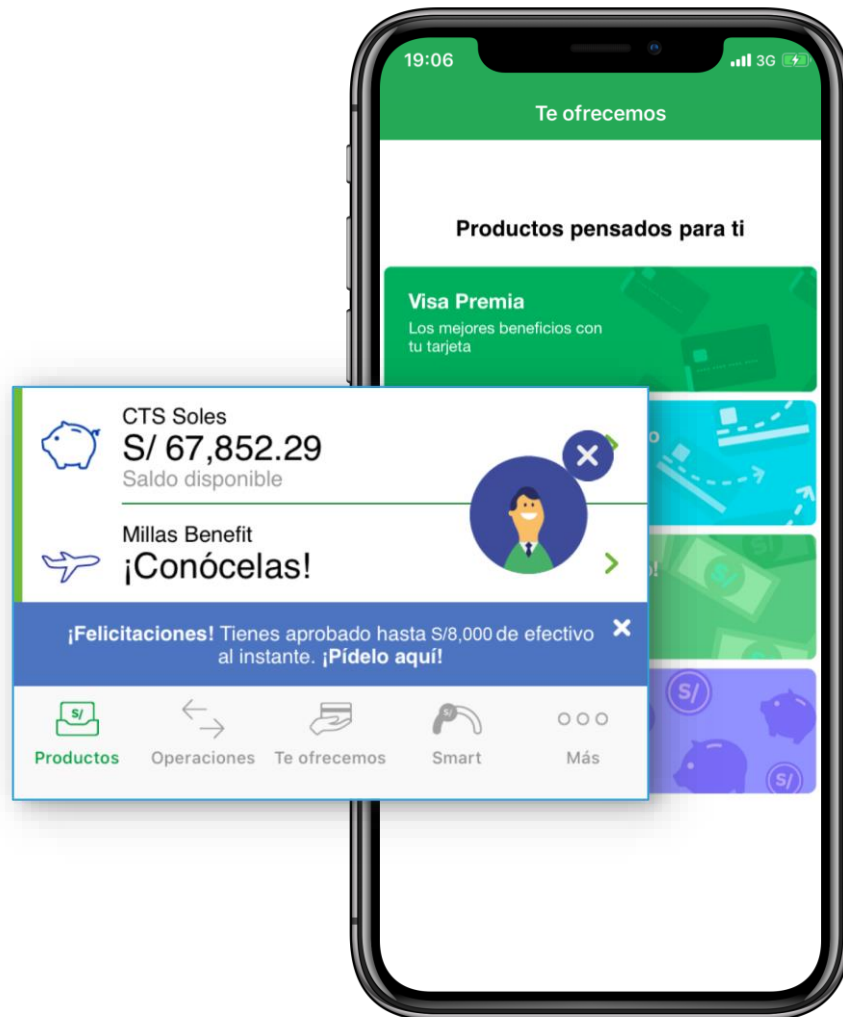
Faster time to market

- Efficient execution with cloud processing
- Clean, consistent and traceable data

Our advanced analytics capabilities allow us to offer personalized and real-time solutions

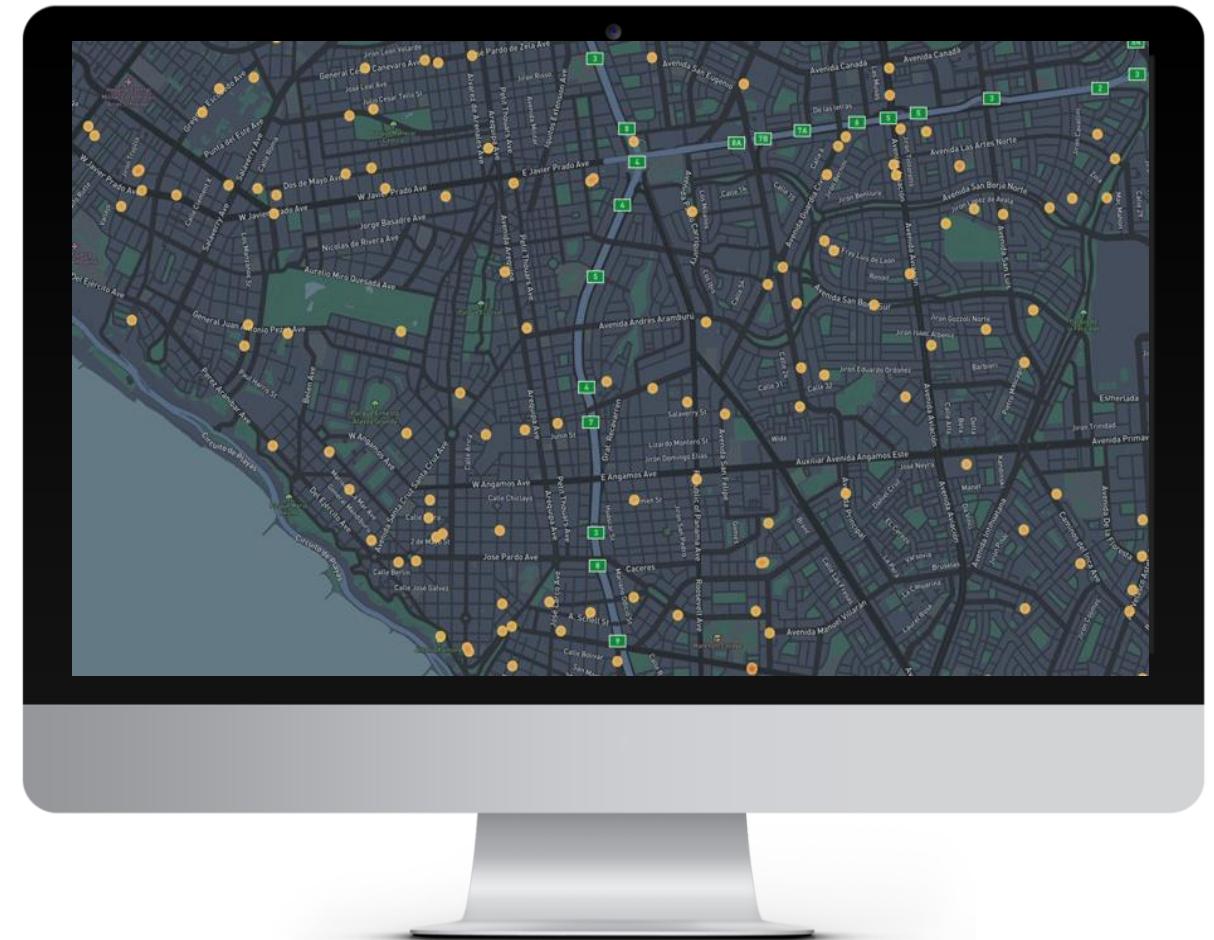
We offer our customers the best solutions for their needs...

Real-time decision and customized offer of products within app



...and for their risk profile

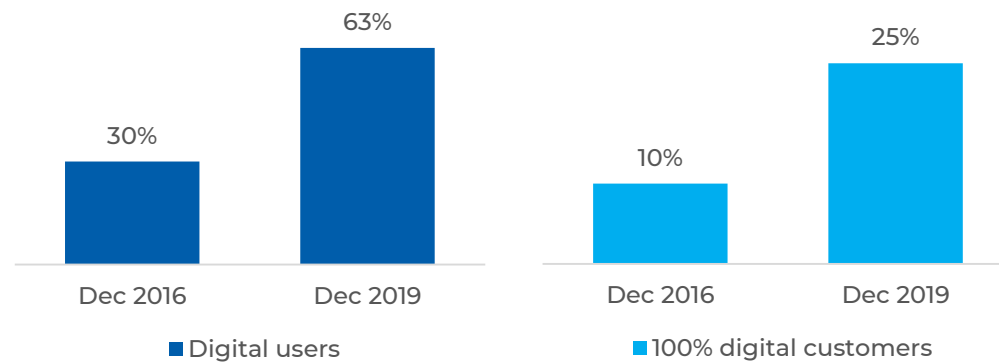
Geo-referencing as a tool to identify level of risk



Higher growth and customer engagement

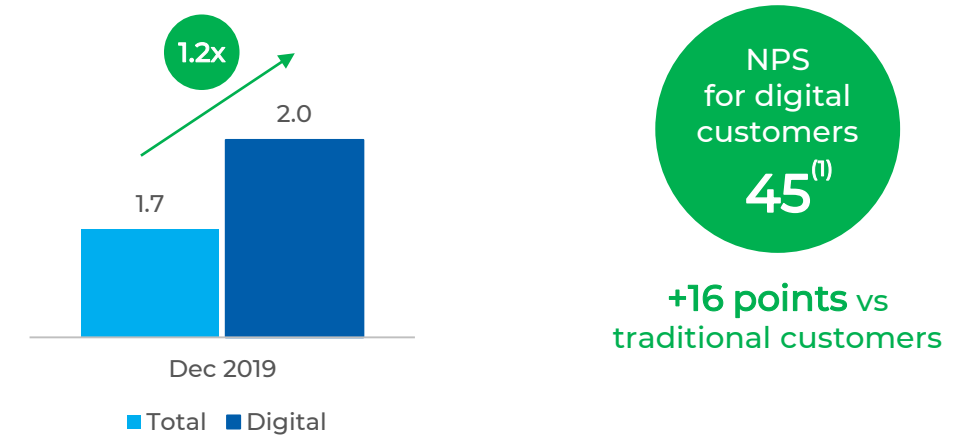
Digital users and 100% digital customers

% of digital users and 100% digital customers at Interbank



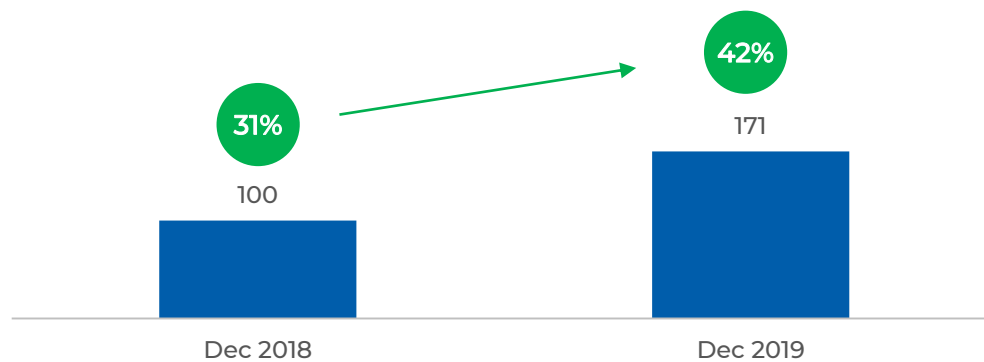
Our digital platform allows us to sell more products and improve satisfaction

N° of products per customer



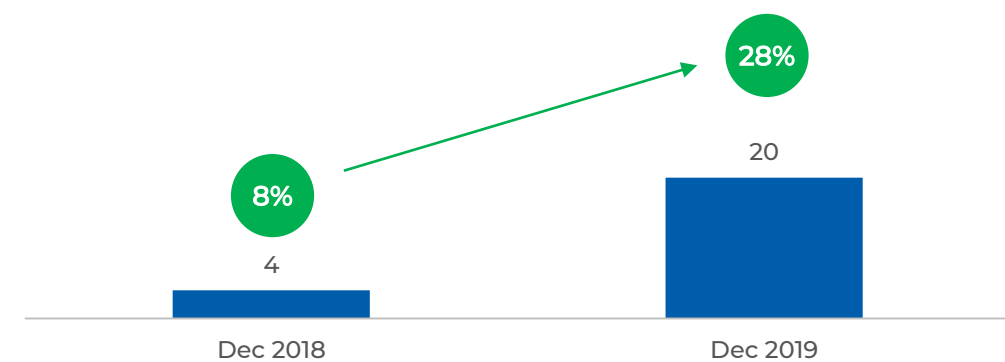
Sale of products boosted by digital

N° and % of products sold digitally (thousand)

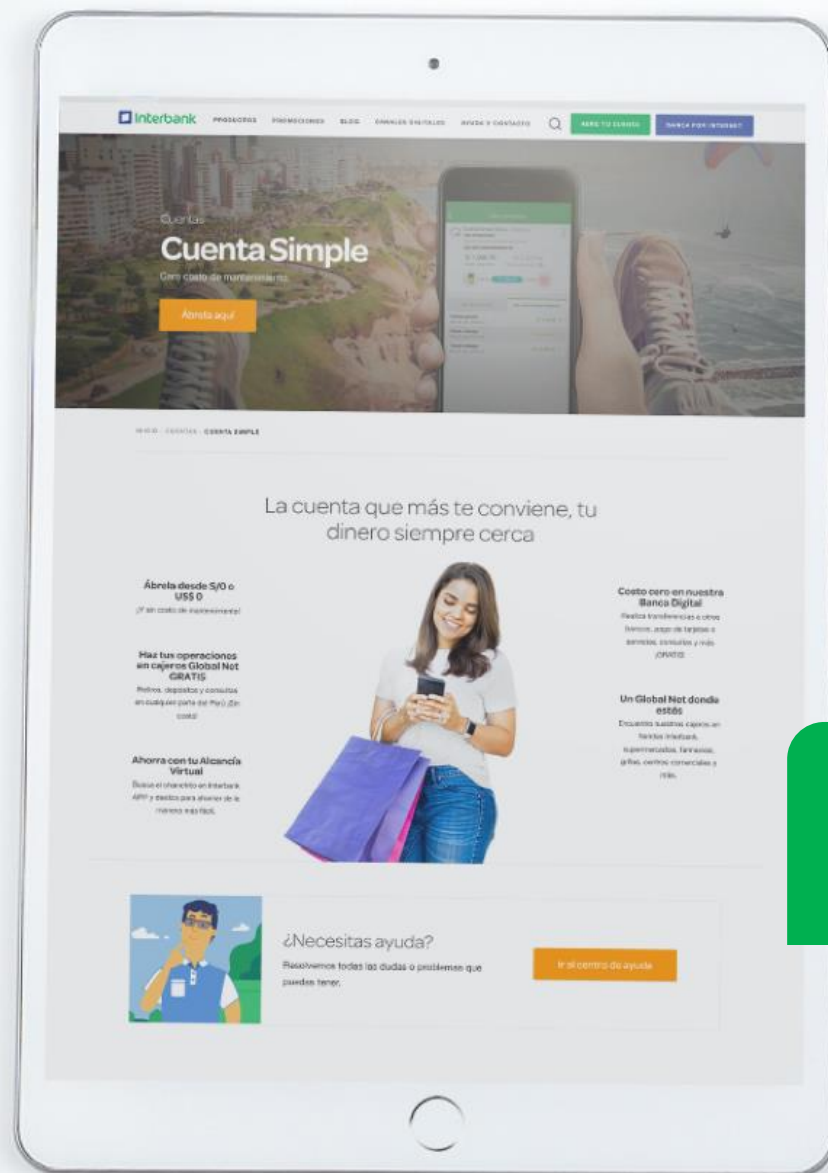


Digital acquisition of retail customers

N° and % of monthly retail customers "born digitally" (thousand)



Key Investment Highlights

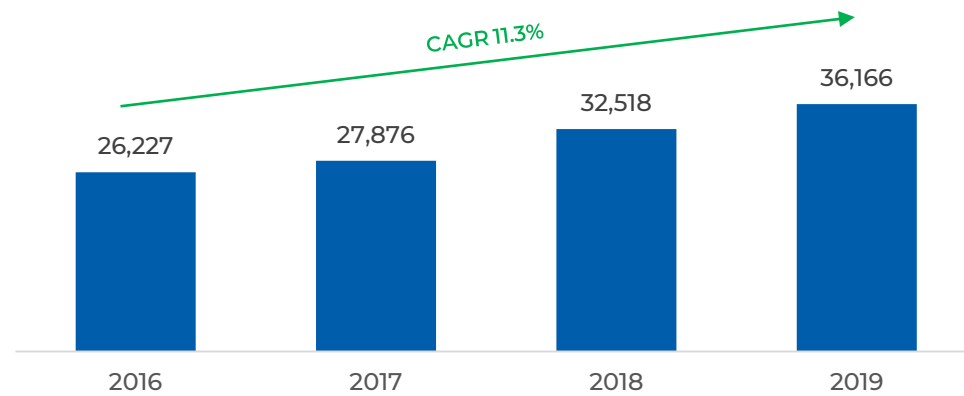


01. Peru: strong macroeconomic fundamentals and sound financial system
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Sustained loan growth supported by appropriate funding

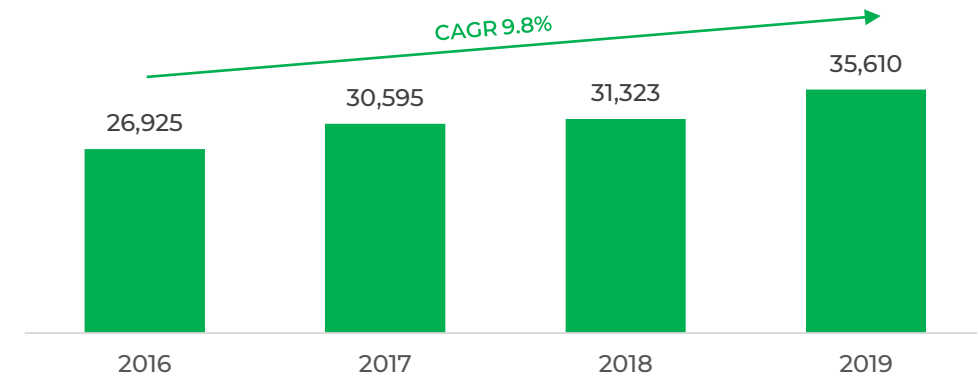
Total gross loans

S/ mm



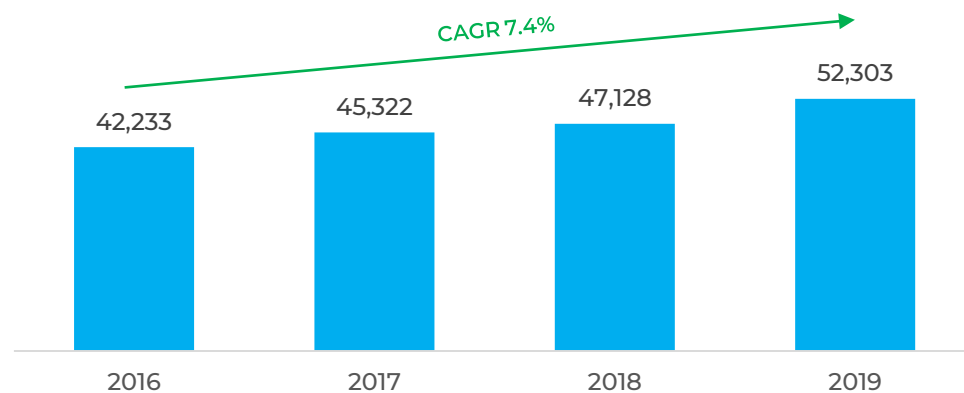
Total deposits

S/ mm



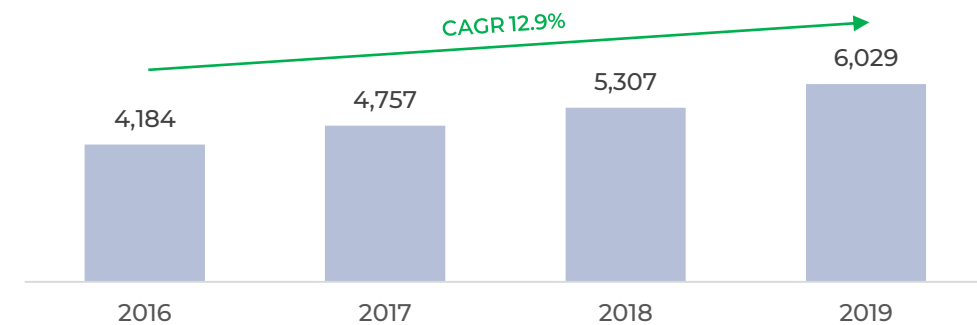
Total assets

S/ mm



Net shareholders' equity

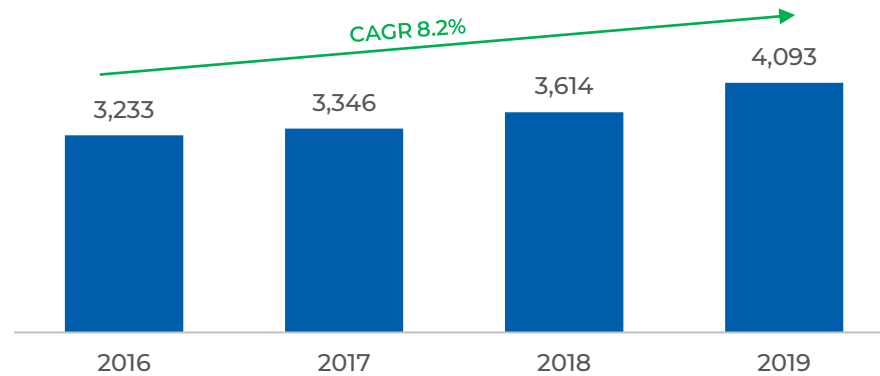
S/ mm



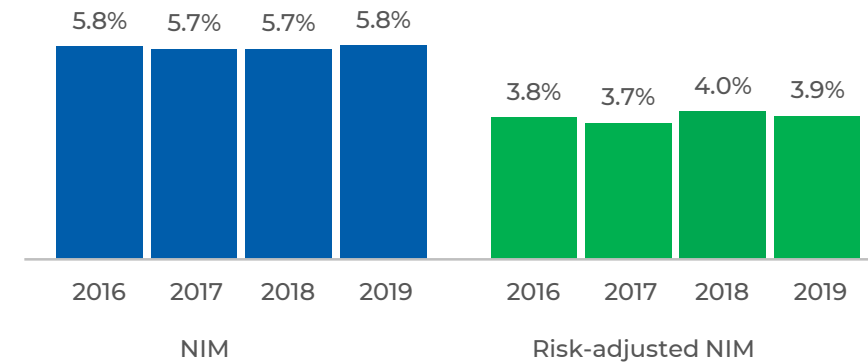
High NIM ratios and solid profitability

Total revenues ⁽¹⁾

S/ mm

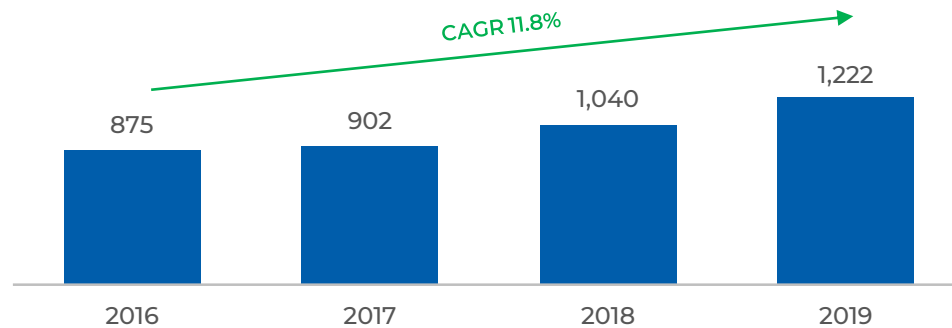


NIM and risk-adjusted NIM ⁽²⁾

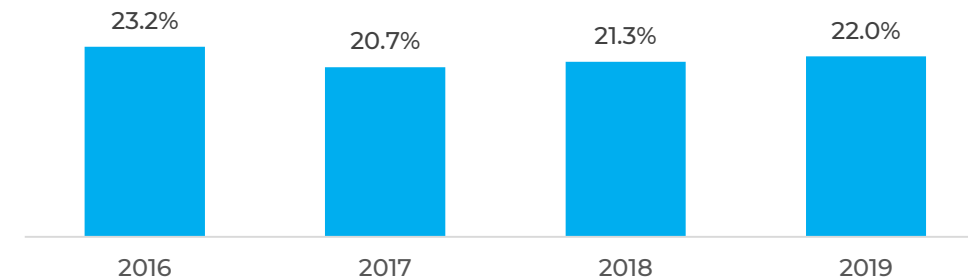


Net profit evolution

S/ mm



ROE



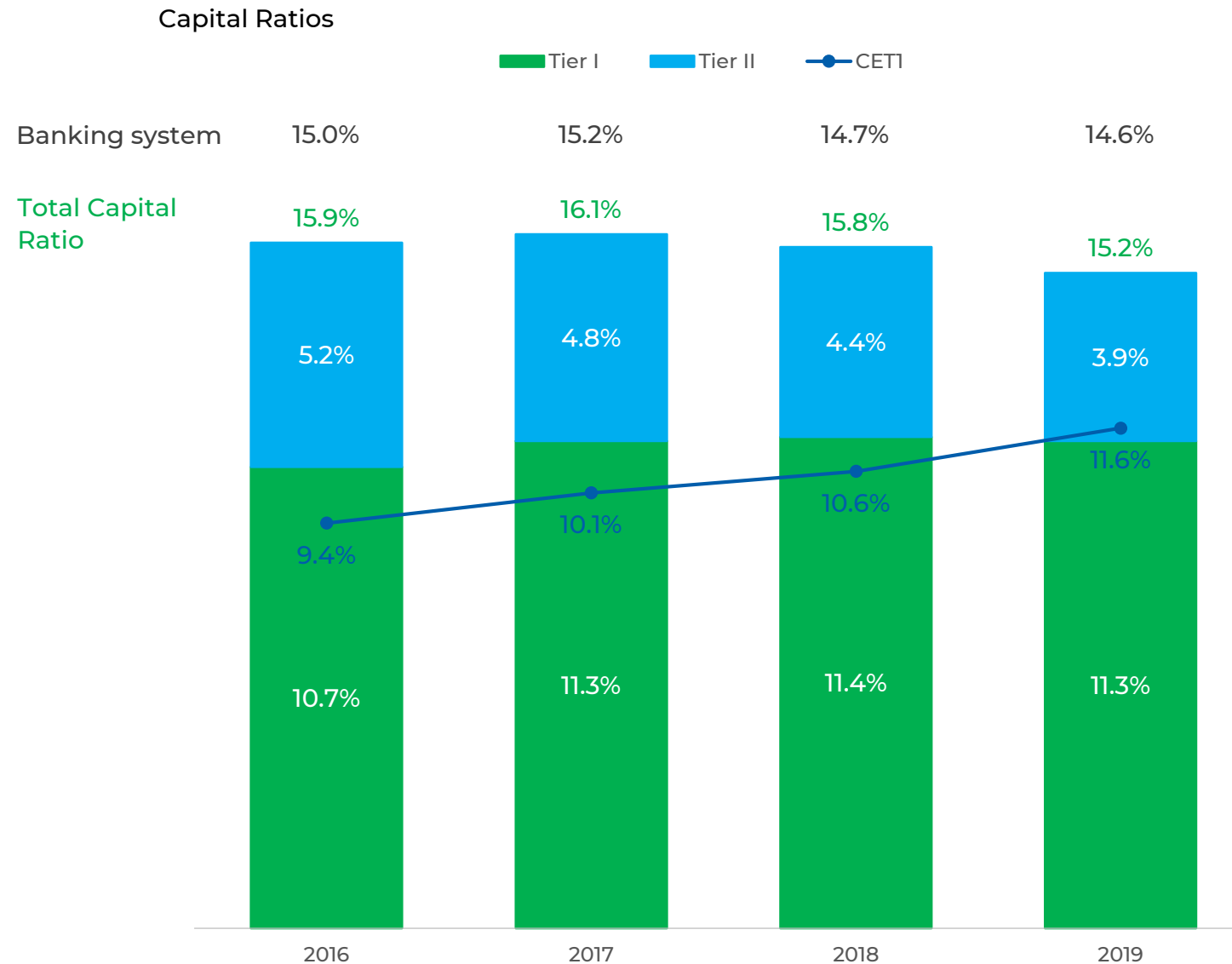
Source: Company information as of December 2019.

1) Total revenues calculated as the sum of net interest income, fee income from financial services and other income.

2) Risk adjusted net interest margin is defined as net interest margin after impairment loss on loans, net of recoveries. Excludes voluntary provisions for S/ 100.0 million constituted in January 2018 to cover potential risks related to the exposure to the construction sector, net of a release of these provisions for S/ 30.0 million in 2018 and S/ 10.0 million in 2019. Including these effects risk-adjusted NIM was 3.9% in 2018 and 3.9% in 2019.

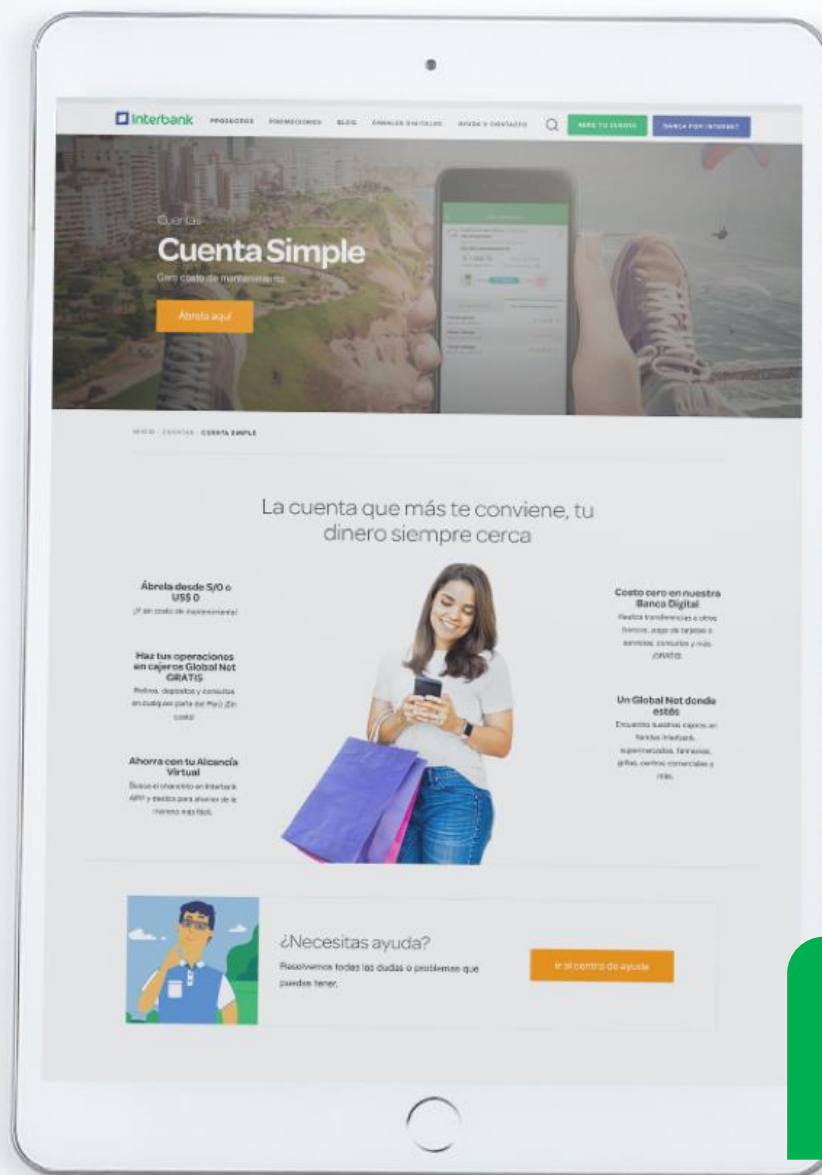
Strong capital base

Capital ratio evolution



- Interbank's capital ratio at 15.2%, above regulatory risk-adjusted minimum capital ratio requirement of 11.6%
- Comfortable level of CETI ratio, at 11.6%

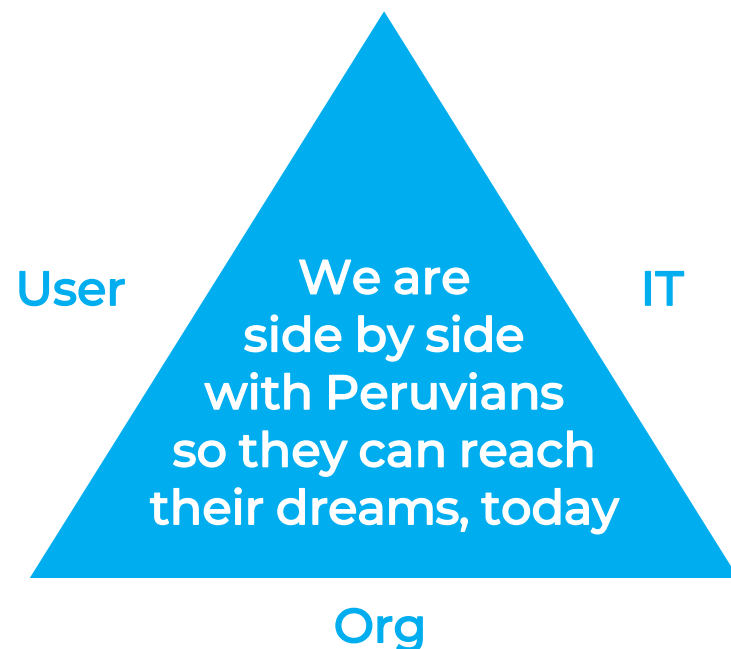
Key Investment Highlights



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Evolving cultural transformation

Comprehensive transformational approach



More than 80 squads working with agile framework

Innovation Labs



New initiatives



A “Great Place to Work” with a distinctive culture and strong sense of achievement for new talent



Our commitment to fostering a performance-based culture is demonstrated by being ranked among the top Peruvian and Latin American companies



 **Interbank**

Top 20 in Peru
for the past 18 years

#3 in Latin America
in 2019

#1 in Peru
in 2019

#2 for women in Peru
in 2019

#6 for millennials in Peru
in 2019

**Our
strategic
values**



Integrity



Courage



Innovation



Collaboration



Sense of
humor



Passion
for service

Strong corporate governance

Board of Directors



Carlos Rodríguez-Pastor
Chairman



Felipe Morris
Director



Alfonso Bustamante
Independent Director



David Fischman
Independent Director



Carmen Rosa Graham
Independent Director



Ramón Barúa
Director



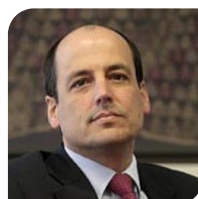
Fernando Zavala
Director



Cayetana Aljovín
Independent Director



Hugo Santa María
Independent Director



Carlos Heeren
Independent Director

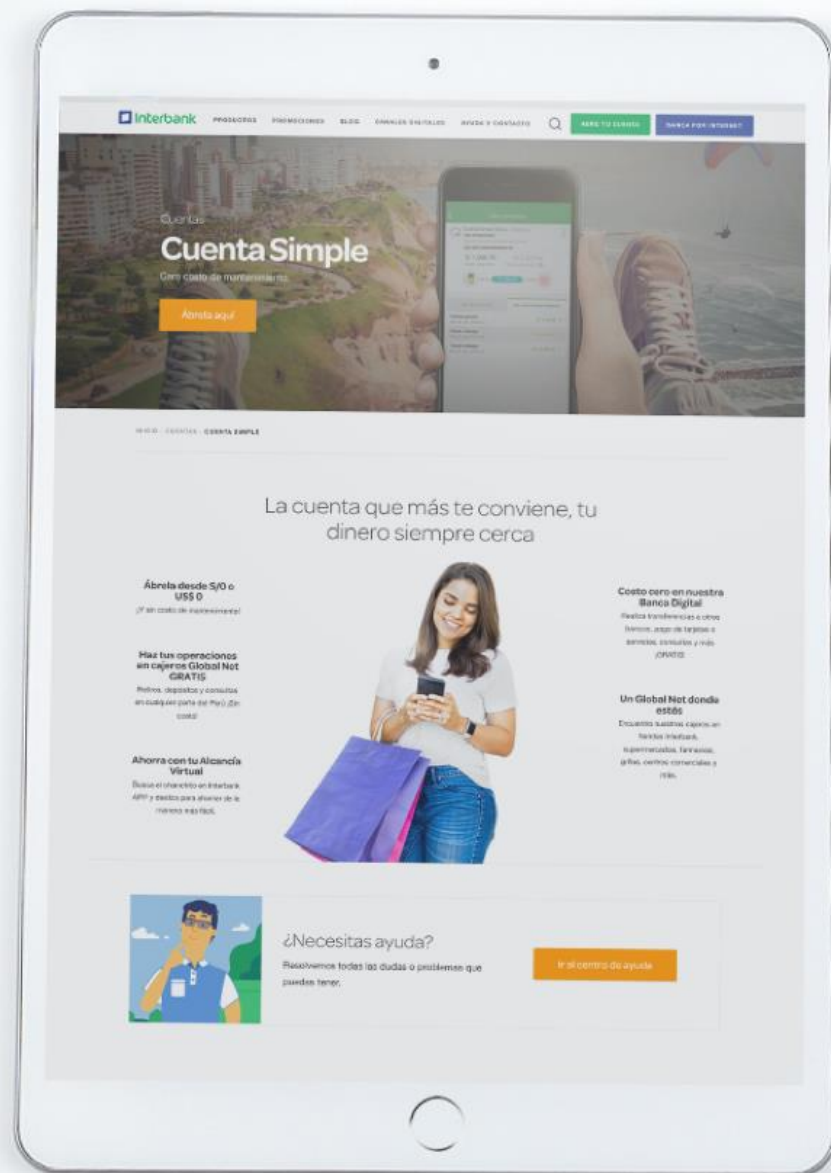
BOD with majority of independent members

- ✓ Interbank: 6 out of 10

Strong corporate governance

- ✓ Relevant committees:
 - Audit
 - Executive
 - Risk management
 - Corporate governance
 - Credit directive
- ✓ Highly supervised related party exposure, well below regulatory limits

Key Investment Highlights



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Appendix

Interbank's income statement

<i>Income Statement (\$/ mm)</i>	2016	2017	2018	2019	% chg '18/'17	% chg '19/'18
Interest income	3,295.7	3,369.4	3,589.8	4,094.8	6.5%	14.1%
Interest expenses	(975.1)	(1,010.3)	(1,040.7)	(1,231.0)	3.0%	18.3%
Gross financial margin ⁽¹⁾	2,320.7	2,359.0	2,549.0	2,863.8	8.1%	12.3%
Provisions for loan losses, net	(750.7)	(817.6)	(803.5)	(911.3)	(1.7%)	13.4%
Net financial margin	1,570.0	1,541.4	1,745.5	1,952.5	13.2%	11.9%
Income from financial services	932.1	960.1	993.1	1,032.8	3.4%	4.0%
Expenses for financial services ⁽²⁾	(325.8)	(331.5)	(346.0)	(332.8)	4.4%	(3.8%)
Operating margin	2,176.2	2,170.0	2,392.6	2,652.4	n.m.	10.9%
Income (expenses) from financial transactions	306.0	358.0	417.5	529.2	16.6%	26.8%
Administrative expenses ⁽²⁾	(1,199.9)	(1,224.8)	(1,302.8)	(1,405.9)	6.4%	7.9%
Depreciation	(61.0)	(64.4)	(67.2)	(72.5)	4.3%	7.8%
Amortization	(57.4)	(64.9)	(73.9)	(91.2)	13.9%	23.4%
Net operating margin	1,163.9	1,174.0	1,366.2	1,612.1	16.4%	18.0%
Provision for contingencies and other provisions	(18.9)	(16.3)	(4.7)	(6.3)	n.m.	34.0%
Other income, net	25.8	40.5	2.7	10.9	(93.4%)	n.m.
Income before income tax	1,170.9	1,198.2	1,364.2	1,616.7	13.9%	18.5%
Income tax	(295.8)	(296.2)	(324.1)	(395.2)	9.4%	21.9%
Net income	875.1	902.0	1,040.1	1,221.5	15.3%	17.4%

Interbank's balance sheet

<i>Balance Sheet (\$/ mm)</i>	2016	2017	2018	2019	% chg '18/'17	% chg '19/'18
Assets						
Cash and due from banks	10,962.2	11,036.5	8,209.9	9,861.5	(25.6%)	20.1%
Investments, net ⁽¹⁾	4,549.9	6,076.4	5,790.4	5,559.4	(4.7%)	(4.0%)
Loan portfolio, net	25,226.9	26,771.4	31,268.5	34,739.2	16.8%	11.1%
Property, furniture and equipment, net	416.0	429.4	420.5	408.2	(2.1%)	(2.9%)
Other assets ⁽²⁾	1,077.7	1,008.5	1,438.4	1,734.8	42.6%	20.6%
Total assets	42,232.8	45,322.2	47,127.6	52,303.1	4.0%	11.0%
Liabilities and equity						
Deposits and obligations	26,724.8	30,132.2	30,165.3	34,080.1	0.1%	13.0%
Deposits from financial entities	200.3	462.5	1,158.2	1,529.9	n.m.	32.1%
Interbank funds and due to banks and correspondents ⁽³⁾	5,591.7	4,416.7	3,968.7	3,831.4	(10.1%)	(3.5%)
Bonds, notes and other obligations	4,599.0	4,538.0	5,400.2	5,815.6	19.0%	7.7%
Provisions and other liabilities	932.8	1,015.8	1,128.4	1,017.1	11.1%	(9.9%)
Total liabilities	38,048.6	40,565.2	41,820.8	46,274.1	3.1%	10.6%
Shareholders' equity	4,184.2	4,757.0	5,306.8	6,029.0	11.6%	13.6%
Total liabilities and equity net	42,232.8	45,322.2	47,127.6	52,303.1	4.0%	11.0%

