

Report of 3Q2016

Consolidated results

Information reported in Ps billions and under Full IFRS

(1) We refer to billions as thousands of millions.

Disclaimer

Banco de Bogotá is an issuer of securities in Colombia. As a financial institution, the Bank, as well as its financial subsidiaries, is subject to inspection and surveillance from the Superintendency of Finance of Colombia.

As an issuer of securities in Colombia, Banco de Bogotá is required to comply with periodic reporting requirements and corporate governance practices.

In 2009 the Colombian Congress enacted Law 1314 establishing the implementation of IFRS in Colombia. As a result, since January 1, 2015, financial entities and Colombian issuers of publicly traded securities, such as Banco de Bogotá, must prepare financial statements under IFRS, with some exceptions established by applicable regulation.

IFRS as applicable under Colombian regulations differs in certain aspects from IFRS as currently issued by the IASB.

Our reports for 2015' quarters were presented in accordance with IFRS applicable in Colombia (Col IFRS). This report was prepared with unaudited consolidated financial information, which is in accordance with IFRS as currently issued by the IASB.

At June 30th 2016, Banco de Bogotá deconsolidated Corficolombiana (ceded control of CFC to Grupo Aval). The Bank now holds its 38.3% stake in Corficolombiana as an equity investment. As a result, 2Q2016 and 3Q2016 do not consolidate Corficolombiana. Moreover, for comparative purposes figures for 3Q2015 have been adjusted excluding CFC.

The Colombian peso/dollar end-of-period annual revaluation as of September 30, 2016 was 6.7%. The COP/USD quarterly revaluation was 1.3%. In this report, calculations of growth, excluding the exchange rate movement of the Colombian Peso, use the exchange rate as of September 30, 2016 (COP 2,880.08).

This report may include forward-looking statements and actual results may vary from those stated herein as a consequence of changes in general, economic and business conditions, changes in interest and currency rates and other risks factors. Recipients of this document are responsible for the assessment and use of the information provided herein. Banco de Bogotá will not have any obligation to update the information herein and shall not be responsible for any decision taken by investors in connection with this document. The content of this document is not intended to provide full disclosure on Banco de Bogotá or its subsidiaries.

In this document we refer to trillions as millions of millions and to billions as thousands of millions.

Details of the calculations of Non GAAP measures such as ROAA and ROAE, among others, are explained when required in this report.

BANCO DE BOGOTÁ
REPORT ON THE CONSOLIDATED FINANCIAL RESULTS UNDER FULL IFRS
FOR THE THIRD QUARTER OF 2016

As of September 30, 2016, Banco de Bogotá shows strong and stable results in its consolidated operation with a quarterly Net Income of COP 615 billion, Total Assets at COP 135 trillion and Total Liabilities at COP 118 trillion.

- **Attributable Net Income for the quarter was COP 564.0 billion**, increasing by 20.6% compared to 3Q2015.
- **Total gross loan portfolio grew 1.9% in the last twelve months to COP 92.0 trillion** and showed a slight increase of 0.7% during the third quarter of 2016. In absence of the movements of the COP-USD rate for the period, gross loans would have grown 4.9% and 1.2% respectively.
- **Total deposits grew by 0.7% in the last twelve months to COP86.9 trillion**. In absence of the movements of the COP-USD rate for the period, deposits would have grown 3.7% annually.
- **The Deposits/Loans Ratio for 3Q2016 was 97%**, relatively stable Vs 98% for 2Q2016.
- **Deposits represent 76.2% of total funding as of September 30, 2016**. Time deposits contributed with 43.7% of total deposits, saving accounts contributed with 31.1% of the mix and current accounts reached 24.8% of the mix.
- **Net Interest margin on loans was 6.8%** in 3Q2016, improving Vs 6.6% for 2Q2016.
- **Net Interest Margin on fixed income investments was 1.0%** showing an increase versus the 0.4% in 2Q2016.
- **Total Net Interest Margin was 6.0% in 3Q2016**, improving versus the 5.8% in 2Q2016 and the 5.7% in 3Q2015.
- **Net Cost of risk at 3Q2016 was 1.8%** Vs the 2.0% at 2Q2016.
- Asset quality, measured by our **90 days PDL ratio, stood at 1.7% in 3Q2016**.
- **Consolidated Capital Adequacy Ratio improved to 14.4%**, while Tier 1 increased to 9.5%.
- **During 3Q2016, our return on average assets was 1.8%**, and our return on average equity was 14.3%.

BANCO DE BOGOTÁ

Consolidated Statement of Financial Position								
Billion COP	3Q-2015	2Q-2016	3Q-2016	Δ 3Q16/3Q15		Δ 3Q16/2Q16		
				Abs.	%	Abs.	%	
Cash and cash equivalents	14,765.5	15,266.1	16,440.3	1,674.8	11.3	1,174.2	7.7	
Financial assets held for investment	13,834.8	12,886.2	12,578.0	-1,256.8	-9.1	-308.1	-2.4	
Loans & leases operations and receivables portfolio	90,273.9	91,381.5	91,975.7	1,701.8	1.9	594.1	0.7	
Interbank & overnight funds and others	1,680.4	2,396.5	2,356.1	675.7	40.2	-40.4	-1.7	
Allowance of Loan Impairment	-2,008.0	-2,143.8	-2,236.6	-228.6	11.4	-92.9	4.3	
Total loans and leases portfolio at amortized cost	89,946.3	91,634.3	92,095.2	2,148.9	2.4	460.9	0.5	
Non-current assets held for sale	185.9	117.3	145.6	-40.4	-21.7	28.2	24.1	
Investment in associates and joint ventures	3,210.2	3,347.8	3,381.4	171.2	5.3	33.6	1.0	
Tangible assets	2,061.8	2,131.3	2,118.8	57.0	2.8	-12.5	-0.6	
Intangible assets	6,038.7	5,904.7	5,858.9	-179.8	-3.0	-45.7	-0.8	
Income tax assets	1,416.0	404.4	438.0	-978.0	-69.1	33.6	8.3	
Other assets ⁽¹⁾	1,642.3	1,761.1	1,769.5	127.2	7.7	8.4	0.5	
Total assets	133,101.4	133,453.2	134,825.8	1,724.3	1.3	1,372.6	1.0	
Financial liabilities at fair value	645.2	434.7	383.6	-261.5	-40.5	-51.0	-11.7	
Deposits from clients at amortized cost	86,242.1	87,407.5	86,855.3	613.3	0.7	-552.1	-0.6	
Financial Obligations	26,076.1	25,635.7	27,067.9	991.8	3.8	1,432.3	5.6	
Total liabilities at amortized cost	112,318.2	113,043.1	113,923.3	1,605.1	1.4	880.1	0.8	
Income tax liabilities	575.8	137.5	382.4	-193.3	-33.6	244.9	178.0	
Employee benefits	530.6	492.3	542.8	12.2	2.3	50.6	10.3	
Other liabilities ⁽²⁾	3,637.5	2,828.6	3,027.4	-610.2	-16.8	198.8	7.0	
Total liabilities	117,707.2	116,936.2	118,259.5	552.3	0.5	1,323.3	1.1	
Equity attributable to the owners of the parent company	14,656.7	15,722.7	15,753.2	1,096.5	7.5	30.5	0.2	
Non-controlling interests	737.5	794.2	813.1	75.6	10.2	18.8	2.4	
Total shareholder's equity	15,394.2	16,517.0	16,566.3	1,172.1	7.6	49.3	0.3	
Total liabilities and shareholder's equity	133,101.4	133,453.2	134,825.8	1,724.3	1.3	1,372.6	1.0	

(1) Other Assets: Other Accounts Receivable, Derivatives used for Hedging and Other Assets.

(2) Other Liabilities: Hedging Derivatives, Provisions and Other Liabilities.

BANCO DE BOGOTÁ

Consolidated Statement of Income								
Billion COP	3Q-2015	2Q-2016	3Q-2016	Δ 3Q16/3Q15		Δ 3Q16/2Q16		
				Abs.	%	Abs.	%	
Interest income	2,227.9	2,598.7	2,729.7	501.7	22.5	131.0	5.0	
Interest on loans and leases	2,100.9	2,499.7	2,611.3	510.4	24.3	111.7	4.5	
Interests on fixed income investments at amortised cost	127.1	99.0	118.3	-8.7	-6.9	19.3	19.5	
Interest expense	842.2	1,125.7	1,193.7	351.5	41.7	68.1	6.0	
Net interest income	1,385.8	1,473.0	1,535.9	150.2	10.8	62.9	4.3	
Provisions for impairment loss and financial assets	333.6	454.1	412.7	79.1	23.7	-41.4	-9.1	
Net interest income after provisions	1,052.1	1,018.9	1,123.3	71.1	6.8	104.3	10.2	
Fees and other services income, net	803.7	879.4	891.1	87.5	10.9	11.7	1.3	
Other Income Financial Sector	212.6	2,548.3	301.6	89.0	41.8	-2,246.7	-88.2	
Other expenses Financial Sector	1,332.7	1,423.5	1,396.0	63.4	4.8	-27.4	-1.9	
Income before tax expense	735.8	3,023.2	919.9	184.2	25.0	-2,103.3	-69.6	
Income tax expense	248.5	218.3	305.2	56.7	22.8	86.9	39.8	
Income from continued operations	487.2	2,805.0	614.7	127.5	26.2	-2,190.2	-78.1	
Non controlling interest	19.6	45.7	50.7	31.1	158.8	5.0	10.9	
Net income attributable to the owners of the parent company	467.6	2,759.2	564.0	96.4	20.6	-2,195.2	-79.6	

Performance Ratios						
	3Q-2015	2Q-2016	3Q-2016	YTD Sep./15	YTD Sep./16	
Profitability Ratios						
Net Interest Margin ⁽¹⁾	5.7%	5.8%	6.0%	5.5%	5.8%	
Net Interest Margin on Loans ⁽²⁾	6.4%	6.6%	6.8%	6.2%	6.7%	
Net Interest Margin on Investments ⁽³⁾	1.3%	0.4%	1.0%	1.5%	0.5%	
ROAA ⁽⁴⁾	1.5%	1.8%	1.8%	1.8%	1.8%	
ROAE ⁽⁵⁾	13.0%	14.7%	14.3%	13.9%	14.2%	
Efficiency Ratio ⁽⁶⁾	51.4%	50.8%	48.3%	48.7%	48.8%	
Capital Adequacy Ratio ⁽⁷⁾	10.0%	13.0%	14.4%	10.0%	14.4%	
Loan Quality ⁽⁸⁾						
Past Due Loans over 30 days ratio	2.5%	2.7%	2.7%	2.5%	2.7%	
Past Due Loans over 90 days ratio	1.5%	1.6%	1.7%	1.5%	1.7%	
C, D & E Loans / Gross Loans	4.1%	3.8%	3.9%	4.1%	3.9%	
Allowance / Past-due Loans over 30 days	90.0%	88.4%	88.6%	90.0%	88.6%	
Allowance / Past-due Loans over 90 days	149.5%	149.6%	143.8%	149.5%	143.8%	
Allowance / C, D & E Loans	54.0%	61.9%	61.6%	54.0%	61.6%	
Allowance / Gross Loans	2.2%	2.3%	2.4%	2.2%	2.4%	
Impairment loss, Net / Average Loans	1.5%	2.0%	1.8%	1.5%	1.9%	
Impairment loss / Average Loans	1.7%	2.1%	1.9%	1.6%	2.0%	
Charge-offs / Average Loans	1.7%	2.0%	1.4%	1.4%	1.7%	
Balance Sheet Structure						
Total Loans & leases operations / Total Assets	67.6%	68.7%	68.3%	67.6%	68.3%	
Deposits / Total Loans & leases operations, net	97.7%	97.9%	96.8%	97.7%	96.8%	
Statistical Figures						
USD Exchange Rate	3,086.75	2,919.01	2,880.08			

(1) Net interest margin is calculated as net interest income divided by total average interest-earning assets

(2) Net Interest Income on Loans for the period divided by total average loans and financial leases.

(3) Net Interest Income on Debt Investment Securities and Interbank Funds for the period, annualized / Average Debt Investment Securities and Interbank Funds.

(4) Income before non controlling interest divided by Average Assets for each quarter.

(5) Net Income Attributable to Shareholders divided by average Equity for each quarter.

(6) Payroll expenses and Administrative expenses divided by net interest income plus other income and fee and other services income, net (excluding others). For March-16 the expenses are excluding the Wealth Tax.

(7) Technical Capital / Risk Weighted Assets.

(8) Asset quality ratios calculated on a capital plus interests basis.

Consolidated Balance Sheet.

1. Assets.

At September 30, 2016, Banco de Bogotá's consolidated assets totaled COP 134,826 billion with a 1.3% annual increase and a 1.0% quarterly increase compared to 2Q2016. This movement in assets comes mainly from increases in Cash & Equivalents (11.3% annually and 7.7% quarterly), as well as from positive variations in Total loans and receivables, net (2.4% annually and 0.5% quarterly). Annual and quarterly growth in assets, excluding the effect of the exchange rate, were 4.5% and 1.6% respectively.

1.1. Loan Portfolio.

Banco de Bogotá's consolidated gross loan portfolio increased 1.9% annually and 0.7% quarterly to a total of COP 91,976 billion. Excluding the effect of the exchange rate, gross loan portfolio grew 4.9% annually and 1.2% quarterly.

Gross loan portfolios showed the following trend of annual growth: a slight decrease of 0.8% in commercial loans and leases, to COP 56,232 billion (1.2% increase excluding effect of FX); 6.5% in consumer loans, to COP 24,558 billion (11.0% excluding FX); and 6.5% in mortgage lending, to COP 10,800 billion (12.7% excluding FX).

As of September 30, 2016, commercial loans represent 61.1% of total loans, followed by 26.7% in consumer loans, 11.7% in mortgage loans and 0.4% in microcredit loans.

Additional details on the Bank's consolidated loan portfolio by product type, are provided in the table below:

Consolidated Loan Portfolio Breakdown									
Billion COP	3Q-2015	2Q-2016	3Q-2016	Part. (%) 3Q-2016	Δ 3Q16/3Q15		Δ 3Q16/2Q16		
					Abs.	%	Abs.	%	
Loans & leases operations and receivables portfolio									
Commercial loans and leases	56,692.9	56,557.7	56,231.7	59.6	-461.2	-0.8	-326.1	-0.6	
Consumer loans and leases	23,066.1	23,925.1	24,558.4	26.0	1,492.2	6.5	633.2	2.6	
Mortgages and housing leases	10,138.4	10,516.1	10,799.6	11.4	661.2	6.5	283.5	2.7	
Microcredit loans and leases	376.4	382.6	386.1	0.4	9.6	2.6	3.5	0.9	
Loans & leases operations and receivables portfolio	90,273.9	91,381.5	91,975.7	97.5	1,701.8	1.9	594.1	0.7	
Interbank & overnight funds and others	1,680.4	2,396.5	2,356.1	2.5	675.7	40.2	-40.4	-1.7	
Total loans & leases operations and receivables portfolio	91,954.3	93,778.0	94,331.8	100.0	2,377.5	2.6	553.8	0.6	
Allowance for loans & leases operations and receivables	-2,008.0	-2,143.8	-2,236.6	NA	-228.6	11.4	-92.9	4.3	
Allowance for commercial loans & leases	-1,041.9	-1,090.5	-1,121.1	NA	-79.2	7.6	-30.6	2.8	
Allowance for consumer loans & leases	-886.3	-953.8	-1,006.7	NA	-120.4	13.6	-52.8	5.5	
Allowance for mortgage loans & leases	-35.0	-46.1	-51.2	NA	-16.2	46.2	-5.1	11.1	
Allowance for microcredit loans & leases	-44.8	-53.3	-57.6	NA	-12.8	28.5	-4.3	8.0	
Total loans and leases portfolio at amortised cost	89,946.3	91,634.3	92,095.2	NA	2,148.9	2.4	460.9	0.5	

As of September 30, 2016, 56.7% of Banco de Bogotá's Consolidated loans are in Colombia and 43.3% are foreign loans (reflecting BAC Credomatic operations in Central America). Domestic loans decrease 0.1% quarterly and increase 1.9% annually. Total foreign loans grew at 1.9% annually and 1.7% quarterly. This loan portfolio, denominated in USD, grew 9.2% annually and increased 3.1% quarterly.

Domestic and Foreign Loans ⁽¹⁾ - Banco de Bogotá Consolidated							
Billion COP	3Q-2015	2Q-2016	3Q-2016	Δ 3Q16/3Q15		Δ 3Q16/2Q16	
				Abs.	%	Abs.	%
Domestic							
Commercial loans and leases	39,923.1	40,250.9	39,858.1	-65.1	-0.2	-392.9	-1.0
Consumer loans and leases	9,019.1	9,369.3	9,563.6	544.5	6.0	194.3	2.1
Mortgages and housing leases	1,832.7	2,194.5	2,312.7	480.0	26.2	118.2	5.4
Microcredit loans and leases	376.4	382.6	386.1	9.6	2.6	3.5	0.9
Total domestic loans	51,151.3	52,197.3	52,120.4	969.1	1.9	-76.9	-0.1
Foreign							
Commercial loans and leases	16,769.8	16,306.8	16,373.6	-396.2	-2.4	66.8	0.4
Consumer loans and leases	14,047.1	14,555.8	14,994.8	947.7	6.7	439.0	3.0
Mortgages and housing leases	8,305.7	8,321.6	8,486.9	181.1	2.2	165.3	2.0
Total foreign loans	39,122.6	39,184.2	39,855.3	732.7	1.9	671.0	1.7
Total loans	90,273.9	91,381.5	91,975.7	1,701.8	1.9	594.1	0.7

(1) Does not include Interbank & Overnight Funds and Others.

The ratio of 30 days past due loans to total gross loans is 2.7% for the 3Q2016 vs 2.7% for 2Q2016 and 2.5% for 3Q2015. The ratio of 90 days past due loans to total gross loans was 1.7% 3Q2016. CDE Loans to total gross loans moving to 3.9% 3Q2016 Vs 3.8% in 2Q2016 and 4.1% in 3Q2015.

As of September 30, 2016 coverage ratio of allowance over 30 days PDLs stands at 88.6%; coverage ratio over NPLs stands at 143.8%. Net provision expense to average total loans was 1.8%. Charge-offs to NPLs was 0.85x in 3Q2016 Vs 1.28x in 2Q2016 and 1.13x in 3Q2015.

The table below outlines the distribution of the loan and leasing portfolio, based on risk classifications according to the standards of the Colombian Superintendency of Finance ⁽¹⁾.

(1) The Superintendency of Finance prescribes the minimum risk classifications for loans and financial leases. Management assigns loans and financial leases to these classifications on the basis of models developed by management and reviewed by the Superintendency of Finance. These models incorporate both subjective and objective criteria.

Category A — "Normal risk": Loans and financial leases in this category are appropriately serviced. The debtor's financial statements or its projected cash flows, as well as all other credit information available to us, reflect adequate paying capacity.

Category B — "Acceptable risk, above normal": Loans and financial leases in this category are acceptably serviced and guaranty-protected, but there are weaknesses which may potentially affect, on a transitory or permanent basis, the debtor's paying capacity or its projected cash flows, to the extent that, if not timely corrected, would affect the normal collection of credit or contracts.

Category C — "Appreciable risk": Loans and financial leases in this category have debtors with insufficient paying capacity or relate to projects with insufficient cash flow, which may compromise the normal collection of the obligations.

Category D — "Significant risk": Loans and financial leases in this category have the same deficiencies as loans in category C, but to a larger extent; consequently, the probability of collection is highly doubtful.

Category E — "Risk of non-recoverability": Loans and financial leases in this category are deemed uncollectable.

Consolidated Distribution and Quality of Loans & Financial Leases					
Billion COP	3Q-2015	2Q-2016	3Q-2016	Δ 3Q16/3Q15 (%)	Δ 3Q16/2Q16 (%)
'A' Normal Risk	84,373.4	85,255.1	85,632.8	1.5	0.4
'B' Acceptable Risk	2,190.4	2,663.1	2,710.5	23.7	1.8
'C' Appreciable Risk	2,515.2	2,050.8	2,094.8	-16.7	2.1
'D' Significant Risk	708.5	951.4	1,041.2	47.0	9.4
'E' Unrecoverable	492.5	461.2	496.3	0.8	7.6
Loans & leases operations and receivables portfolio	90,280.0	91,381.5	91,975.7	1.9	0.7
Interbank & Overnight Funds and Others	1,680.4	2,396.5	2,356.1	40.2	-1.7
Total Loans & Leases Operations and Receivables Portfolio	91,960.4	93,778.0	94,331.8	2.6	0.6
"C", "D" & "E" Loans / Total Loan Portfolio	4.1%	3.8%	3.9%		
PDLs over 30 days / Total Loan Portfolio	2.5%	2.7%	2.7%		
PDLs over 90 days / Total Loan Portfolio	1.5%	1.6%	1.7%		
Allowance / "C", "D" & "E" Loans	54.0%	61.9%	61.6%		
Allowance / PDLs over 30 days	90.0%	88.4%	88.6%		
Allowance / PDLs over 90 days	149.5%	149.6%	143.8%		
Allowance / Total Loans	2.2%	2.3%	2.4%		
Impairment loss, net of recoveries of charged-off assets/ "C", "D" & "E" Loans	35.4%	51.9%	44.8%		
Impairment loss, net of recoveries of charged-off assets/ PDLs over 30 days	59.0%	74.1%	64.4%		
Impairment loss, net of recoveries of charged-off assets/ PDLs over 90 days	105.8%	132.4%	110.9%		
Impairment loss, net of recoveries of charged-off assets/ Average Total Loans	1.5%	2.0%	1.8%		
Charge Off / Average Total Loans	1.7%	2.0%	1.4%		

1.2 Investments.

Banco de Bogotá's consolidated net investment portfolio⁽²⁾ came to COP 12,217 billion at September 30, 2016, with annual and quarterly decreases of 7.8% and 1.9%, respectively. Out of total investments, COP 11,089 billion are fixed income investments, with annual decrease of 9.3% and quarterly decrease of 2.3%. Investments in equity securities totaled COP 1,128 billion, increasing 10.1% Vs September 30, 2015 and 2.3% Vs June 30, 2016.

NIM on investment securities⁽³⁾ was 1.0% in 3Q2016 improving from 0.4% in 2Q2016.

Banco de Bogotá's consolidated total investments are shown in the following table:

(2) Financial Assets held for Investment, excluding Derivatives.

(3) Includes held for trading through profit or losses, available for sale and held to maturity

Total Assets Held for Investment					
Billion COP	3Q-2015	2Q-2016	3Q-2016	Δ 3Q16/3Q15 (%)	Δ 3Q16/2Q16 (%)
Financial assets held for trading					
Fixed income investments	1,781.3	956.8	947.0	-46.8	-1.0
Equity investments	1,021.9	1,100.5	1,125.6	10.1	2.3
Total financial assets held for trading ⁽¹⁾	2,803.3	2,057.3	2,072.6	-26.1	0.7
Financial assets available for sale					
Fixed income investments	9,323.7	9,322.9	8,976.0	-3.7	-3.7
Equity investments	2.3	2.2	2.2	-4.5	-0.6
Total financial assets available for sale	9,325.9	9,325.1	8,978.1	-3.7	-3.7
Held-to-maturity investments	1,121.5	1,066.1	1,165.8	3.9	9.4
Other financial assets at fair value through profit or loss	0.0	0.0	0.0	NA	NA
Allowance for financial assets held for investment	6.6	0.0	0.0	NA	NA
Total financial assets held for investment	13,244.1	12,448.4	12,216.6	-7.8	-1.9

(1) Excluding Derivatives.

1.3 Cash and cash equivalents.

As of September 30, 2016, cash and balances at central banks totaled COP 16,440 billion, with 11.3% and 7.7% annual and quarterly increases, respectively.

1.4 Goodwill.

Goodwill as of September 30, 2016 was COP 5,427 billion, decreasing 5.6% Vs September 30, 2015 and decreasing 1.1% Vs June 30, 2016. These variations are attributable to the effect of the peso/dollar exchange rate, which affects Goodwill in USD when converted to COP.

2. Liabilities.

Banco de Bogotá reported COP 118,259 billion in total consolidated liabilities as of September 30, 2016, with 0.5% and 1.1% annual and quarterly increases. Excluding Colombian peso movement effect, liabilities increased 3.5% annually and 1.7% quarterly.

The Bank's main source of funding comes from customer deposits, which represent 76.2% of total funding. This funding is complemented by financial obligations, interbank & overnight funds and bonds, which represent 23.8% of total funding.

The average cost of funds⁽⁴⁾ at the end of 3Q2016 was 4.6%, Vs 4.3% in 2Q2016 and 3.4% in 3Q2015.

(4) Cost from interest bearing liabilities, annualized / Quarterly average of interest bearing liabilities.

2.1 Deposits.

Banco de Bogotá's Consolidated deposits were COP 86,855 billion at September 30, 2016, increasing annually by 0.7% and decreasing quarterly by 0.6% (3.7% annual increase and 0.1% quarterly decrease, excluding the Colombian peso movement effect).

As of September 30, 2016, time deposits contributed with 43.7% of total deposits, increasing 5.0% from 3Q2015 and 5.7% vs 2Q2016. Saving accounts decrease 2.6% annually, contributing with 31.1% of the mix, while current accounts reached 24.8% of the mix, decreasing 2.0% in annual terms.

The following table contains a breakdown of Banco de Bogotá's consolidated deposits:

Consolidated Deposits							
Billion COP	3Q-2015	2Q-2016	3Q-2016	Δ 3Q16/3Q15		Δ 3Q16/2Q16	
				Abs.	%	Abs.	%
Checking Accounts	21,992.3	22,437.5	21,559.5	-432.8	-2.0	-878.0	-3.9
Time deposits	36,187.5	35,938.6	37,993.9	1,806.5	5.0	2,055.4	5.7
Saving deposits	27,715.5	28,751.2	26,990.0	-725.5	-2.6	-1,761.2	-6.1
Other	346.8	280.1	311.9	-34.9	-10.1	31.8	11.3
Total Deposits	86,242.1	87,407.5	86,855.3	613.3	0.7	-552.1	-0.6

As of September 30, 2016, 52.9% of the Bank's consolidated deposits come from Banco de Bogotá in Colombia and 42.2% from BAC Credomatic's operation in Central America. The remaining 4.9% is mainly represented by deposits in Banco de Bogotá Panamá, as detailed below.

Deposits - Banco de Bogotá Consolidated and Main Subsidiaries							
Billion COP	3Q-2015	2Q-2016	3Q-2016	Δ 3Q16/3Q15		Δ 3Q16/2Q16	
				Abs.	%	Abs.	%
Banco de Bogotá (Operation in Colombia)	45,392.0	47,454.2	45,944.7	552.7	1.2	-1,509.5	-3.2
BAC Credomatic (Operation in Central America)	36,560.3	36,499.6	36,659.4	99.1	0.3	159.8	0.4
Others ⁽¹⁾	4,289.7	3,453.6	4,251.2	-38.5	-0.9	797.6	23.1
Banco de Bogotá Consolidated	86,242.1	87,407.5	86,855.3	613.3	0.7	-552.1	-0.6

(1) Includes Deposits from Other Subsidiaries and Eliminations.

2.2 Borrowings from banks and others (includes borrowings from developments entities)

Borrowings from Banks and Others reached COP 15,522 billion for 3Q2016, decreasing 0.5% annually and 1.9% quarterly (annual increase of 4.6% and decrease quarterly 1.0%, excluding FX).

2.3 Bonds

At September 30, 2016, Banco de Bogotá's outstanding bonds totaled COP 6,272 billion, increasing 27.3% Vs September 30, 2015 and decreasing 1.4% Vs June 30, 2016 (increase of 29.6% annually and decrease 1.1% quarterly, excluding FX). Of total outstanding bonds, COP 6,028 billion are

denominated in foreign currency (USD 600 million in senior debt and USD 1,000 million in subordinated debt). The balance is represented mainly by subordinated debt issuances in the Colombian market.

3. Non-Controlling Interest.

Non-controlling interest in Banco de Bogotá reflects: (i) the minority stakes that third party shareholders hold in each of its directly consolidated subsidiaries (Porvenir, Almaviva, Fiduciaria Bogotá, Casa de Bolsa, Megalínea, Banco de Bogotá Panamá, Finance and Ficentro), and (ii) the minority stakes that third party shareholders hold in the consolidated subsidiaries at the entities level (Pizano, Gestión & Contacto). As of September 30, 2016 Non-controlling interest was COP 813.1 billion, with a 10.2% increase Vs September 30, 2015.

4. Total shareholders' Equity and Regulatory Capital.

Banco de Bogotá's consolidated equity at 3Q2016, was COP 16,566 billion increasing 7.6% compared to 3Q2015 and 0.3% compared to 2Q2016.

Consolidated capital adequacy ratio was 14.4% at September 30, 2016, above the 9% regulatory requirement in Colombia. Consolidated Tier 1 Capital Ratio, ratio of core equity to risk-weighted assets was 9.5% at close of 3Q2016.

The table below summarizes the Bank's main consolidated capital adequacy figures:

Consolidated Capital Adequacy ⁽¹⁾			
Billion COP	3Q-2015	2Q-2016	3Q-2016
Technical Capital	12,218	14,268	15,725
Core Capital (Tier I)	9,151	7,411	10,358
Additional Capital (Tier II)	3,067	6,857	5,368
Risk-weighted Assets	121,729	109,339	109,516
Credit Risk-weighted Assets	111,492	103,164	103,277
Market Risk-weighted Assets	10,238	6,175	6,239
Capital Adequacy Ratio ⁽²⁾	10.0%	13.0%	14.4%
Tier I Capital Ratio ⁽³⁾	7.5%	6.8%	9.5%

(1) Calculations based on the IFRS Consolidated Financial Statements, applying exceptions specified by the Regulator (Superintendencia Financiera de Colombia).

(2) Technical Equity / Risk-weighted Assets.

(3) Core Capital / Risk-weighted Assets. The minimum required is 4.5%, according to Decree 2392, 2015.

Consolidated Income Statement.

Net income attributable to shareholders for 3Q2016 was COP 564 billion, 20.6% above 3Q2015. This increase comes mainly from annually increased core earnings: net interest income increased 10.8% and net fee and other services income grew 10.9%.

1. Net Interest Income.

Consolidated net interest income totaled COP 1,536 billion in 3Q2016, increasing 10.8% when compared to 3Q2015 and 4.3% Vs 2Q2016, as detailed below:

Consolidated Net Interest Income							
Billion COP	3Q-2015	2Q-2016	3Q-2016	Δ 3Q16/3Q15		Δ 3Q16/2Q16	
				Abs.	%	Abs.	%
Interest income:							
Interest on loans and leases	2,100.9	2,499.7	2,611.3	510.4	24.3	111.7	4.5
Interests on fixed income investments at amortized cost	127.1	99.0	118.3	-8.7	-6.9	19.3	19.5
Total interest income	2,227.9	2,598.7	2,729.7	501.7	22.5	131.0	5.0
Interest expense:							
Checking accounts	42.2	65.5	61.1	18.9	44.8	-4.5	-6.8
Time deposits	379.3	478.1	520.8	141.5	37.3	42.7	8.9
Saving deposits	188.6	285.8	304.3	115.7	61.4	18.4	6.4
Total interest expenses on deposits	610.1	829.4	886.2	276.1	45.3	56.7	6.8
Borrowings	232.1	296.2	307.6	75.4	32.5	11.3	3.8
Interbank and overnight funds	25.6	53.6	50.5	24.9	97.2	-3.1	-5.9
Borrowings from banks and others	116.7	124.2	127.7	10.9	9.4	3.5	2.8
Bonds	68.3	84.1	96.7	28.4	41.6	12.5	14.9
Borrowings from rediscount banks	21.5	34.3	32.8	11.3	52.3	-1.6	-4.5
Total interest expense	842.2	1,125.7	1,193.7	351.5	41.7	68.1	6.0
Net interest income	1,385.8	1,473.0	1,535.9	150.2	10.8	62.9	4.3

This result is mainly explained by:

- Total interest income for 3Q2016 increased 22.5% Vs 3Q2015 and 5.0% Vs 2Q2016, reaching COP 2,730 billion.
- Loan portfolio interest income totaled COP 2,611 billion at 3Q2016 and grew 24.3% from 3Q2015 and 4.5% from 2Q2016, consistent with the aforementioned loan portfolio growth trends and the increase on lending NIM.
- Interest income from investments in debt securities (which includes trading and held-to-maturity fixed income investments) decreased 6.9% Vs 3Q2015 and increased 19.5% Vs 2Q2016.
- In 3Q2016, consolidated interest expense reached COP 1,194 billion, increasing 41.7% Vs 3Q2015 and 6.0% Vs 2Q2016. Increasing quarterly financial expense is consistent with the Central Bank's rates behavior.

- Banco de Bogotá's consolidated total net interest margin⁽⁶⁾ stood at 6.0% in 3Q2016, moving from 5.8% in 2Q2016 and increased from 5.7% in 3Q2015.

2. Impairment loss on financial assets.

Net provision expense increased 23.7% to COP 413 billion in 3Q2016 Vs 3Q2015 and decreased 9.1% Vs 2Q2016. Ratio of Net provision expense to average loans stood at 1.8% for 3Q2016 Vs 2.0% in 2Q2016 and 1.5% in 3Q2015.

Total Net Provisions for Losses on Loans and Other impairments							
Billion COP	3Q-2015	2Q-2016	3Q-2016	Δ 3Q16/3Q15		Δ 3Q16/2Q16	
				Abs.	%	Abs.	%
Impairment loss on loan portfolio and accounts receivable	355.1	474.4	430.9	75.8	21.3	-43.5	-9.2
Impairment loss on other financial assets	4.5	4.9	6.3	1.7	38.0	1.4	27.6
Recovery of charged-off assets	-26.1	-25.2	-24.5	1.6	-6.1	0.7	-3.0
Impairment loss on financial assets, net	333.6	454.1	412.7	79.1	23.7	-41.4	-9.1

3. Total non-interest income.

Total non-interest income in 3Q2016 was COP 1,193 billion, increasing annually 17.4%, mainly driven by higher income from trading financial investments and higher fees from banking services and credit card fees.

The following table provides details on Banco de Bogotá's consolidated total non-interest income:

Total non-interest income							
Billion COP	3Q-2015	2Q-2016	3Q-2016	Δ 3Q16/3Q15		Δ 3Q16/2Q16	
				Abs.	%	Abs.	%
Fees and other services income							
Trust activities	32.8	37.7	39.6	6.8	20.8	1.9	5.0
Pension and severance fund management	201.4	206.0	210.5	9.1	4.5	4.5	2.2
Commissions from banking services	355.6	378.2	376.1	20.5	5.8	-2.1	-0.6
Credit and debit card fees	244.6	292.6	300.3	55.7	22.8	7.6	2.6
Checking fees	10.6	9.6	9.4	-1.2	-11.1	-0.1	-1.3
Other commissions	3.6	3.2	3.1	-0.5	-13.9	-0.1	-4.2
Branch network services	6.3	6.7	5.9	-0.4	-5.7	-0.7	-11.0
Bonded warehouse services	28.9	30.4	31.9	3.0	10.3	1.5	4.9
Total income from commissions and fees	883.7	964.4	976.8	93.1	10.5	12.4	1.3
Expenses from commissions and fees	80.1	85.0	85.7	5.6	7.0	0.7	0.8
Total income from commissions and fees, net	803.7	879.4	891.1	87.5	10.9	11.7	1.3
Profit or loss from financial assets or liabilities for trading, net	-46.7	89.3	79.2	125.9	-269.6	-10.0	-11.2
Net gain/loss on investments	-161.8	93.5	108.1	269.9	-166.8	14.6	15.6
Net gain or loss on financial derivatives for trading	-157.3	14.7	-49.3	107.9	68.6	-64.0	-436.0
Net gain in hedging	272.4	-19.0	20.5	-251.9	-92.5	39.4	-207.9
Other operating income							
Foreign exchange gains (losses), net	155.5	108.0	109.6	-45.8	-29.5	1.7	1.6
Net gains on sales of investments	8.2	8.6	16.3	8.1	99.2	7.6	88.8
Income from sales of non-current assets available for sale	1.6	4.8	4.0	2.4	147.3	-0.8	-17.2
Dividends and Equity method	39.7	46.2	39.1	-0.6	N.A.	-7.1	-15.3
Other income	54.4	2,291.5	53.3	-1.1	-2.0	-2,238.2	-97.7
Other operating income	259.3	2,459.1	222.3	-37.0	-14.3	-2,236.7	-91.0
Total fees and other operating income	1,016.3	3,427.8	1,192.7	176.4	17.4	-2,235.0	-65.2

4. Total Other Expenses - Efficiency.

Total Other Expenses in 3Q2016 reached COP 1,396 billion, increasing 4.8% Vs 3Q2015 and decreasing 1.9% Vs 2Q2016.

Banco de Bogotá's consolidated efficiency ratio, on a cost to income basis, improves from 50.8% in 2Q2016 to 48.3% in 3Q2016.

Efficiency, measured as annualized operational expenses to average total assets, was 3.9% for 3Q2016 Vs 3.8% in 3Q2015 and 4.0% in 2Q2016.

5. Non-controlling interest.

Non-controlling interest included in Banco de Bogotá's consolidated statement of income, originates primarily from AFP Porvenir, with a minority interest of 63.49%. Main variations in this line come from AFP Porvenir, whose results showed an increase in 3Q2016.

STATEMENT OF FINANCIAL POSITION - BANCO DE BOGOTÁ CONSOLIDATED							
Billion COP	3Q-2015	2Q-2016	3Q-2016	Δ 3Q16/3Q15		Δ 3Q16/2Q16	
				Abs.	%	Abs.	%
ASSETS							
Cash and cash equivalents	14,765.5	15,266.1	16,440.3	1,674.8	11.3	1,174.2	7.7
FINANCIAL ASSETS INVESTMENT:							
Financial assets held for trading:							
Fixed income investments	1,781.3	956.8	947.0	-834.3	-46.8	-9.7	-1.0
Equity investments	1,021.9	1,100.5	1,125.6	103.7	10.1	25.1	2.3
Derivatives instruments	590.8	437.7	361.4	-229.3	-38.8	-76.3	-17.4
Total financial assets held for trading	3,394.0	2,495.0	2,434.1	-959.9	-28.3	-61.0	-2.4
Financial assets available for sale:							
Fixed income investments	9,323.7	9,322.9	8,976.0	-347.7	-3.7	-346.9	-3.7
Equity investments	2.3	2.2	2.2	-0.1	-4.5	0.0	-0.6
Total financial assets available for sale	9,325.9	9,325.1	8,978.1	-347.8	-3.7	-346.9	-3.7
Held-to-maturity investments	1,121.5	1,066.1	1,165.8	44.3	3.9	99.7	9.4
Other financial assets at fair value through profit or loss	0.0	0.0	0.0	0.0	NA	0.0	NA
Total financial assets held for investment	13,834.8	12,886.2	12,578.0	-1,256.8	-9.1	-308.1	-2.4
Loans & leases operations and receivables portfolio:							
Commercial loans and leases and Other Receivables	58,373.3	58,954.2	58,587.8	214.5	0.4	-366.4	-0.6
Commercial loans and leases	56,692.9	56,557.7	56,231.7	-461.2	-0.8	-326.1	-0.6
Interbank & overnight funds and others	1,680.4	2,396.5	2,356.1	675.7	40.2	-40.4	-1.7
Consumer loans and leases	23,066.1	23,925.1	24,558.4	1,492.2	6.5	633.2	2.6
Mortgages and housing leases	10,138.4	10,516.1	10,799.6	661.2	6.5	283.5	2.7
Microcredit loans and leases	376.4	382.6	386.1	9.6	2.6	3.5	0.9
Total loans & leases operations and receivables portfolio	91,954.3	93,778.0	94,331.8	2,377.5	2.6	553.8	0.6
Allowance for loans & leases operations and receivables portfolio	-2,008.0	-2,143.8	-2,236.6	-228.6	11.4	-92.9	4.3
Total loans and leases portfolio at amortized cost	89,946.3	91,634.3	92,095.2	2,148.9	2.4	460.9	0.5
Other accounts receivable	1,301.8	1,116.0	1,158.0	-143.9	-11.1	42.0	3.8
Hedging Derivatives	100.7	406.2	368.8	268.1	266.1	-37.4	-9.2
Non-current assets held for sale	185.9	117.3	145.6	-40.4	-21.7	28.2	24.1
Investment in associates and joint ventures	3,210.2	3,347.8	3,381.4	171.2	5.3	33.6	1.0
Tangible assets	2,061.8	2,131.3	2,118.8	57.0	2.8	-12.5	-0.6
Intangible assets	6,038.7	5,904.7	5,858.9	-179.8	-3.0	-45.7	-0.8
Income tax assets	1,416.0	404.4	438.0	-978.0	-69.1	33.6	8.3
Other assets	239.7	238.9	242.7	3.0	1.3	3.8	1.6
Total Assets	133,101.4	133,453.2	134,825.8	1,724.3	1.3	1,372.6	1.0
LIABILITIES							
Financial liabilities at fair value	645.2	434.7	383.6	-261.5	-40.5	-51.0	-11.7
FINANCIAL LIABILITIES AT AMORTIZED COST:							
Deposits from clients at amortized cost							
Checking accounts	21,992.3	22,437.5	21,559.5	-432.8	-2.0	-878.0	-3.9
Time deposits	36,187.5	35,938.6	37,993.9	1,806.5	5.0	2,055.4	5.7
Saving deposits	27,715.5	28,751.2	26,990.0	-725.5	-2.6	-1,761.2	-6.1
Other deposits	346.8	280.1	311.9	-34.9	-10.1	31.8	11.3
Borrowings	26,076.1	25,635.7	27,067.9	991.8	3.8	1,432.3	5.6
Interbank borrowings and overnight funds	4,206.9	1,860.5	3,731.6	-475.4	-11.3	1,871.1	100.6
Borrowing from banks and others	15,599.0	15,823.2	15,522.0	-76.9	-0.5	-301.2	-1.9
Bonds	4,926.5	6,358.1	6,271.7	1,345.2	27.3	-86.4	-1.4
Borrowings from developments entities	1,343.7	1,593.9	1,542.6	198.9	14.8	-51.3	-3.2
Total liabilities at amortized cost	112,318.2	113,043.1	113,923.3	1,605.1	1.4	880.1	0.8
Hedging derivatives	715.2	105.0	42.5	-672.6	-94.1	-62.5	-59.5
Provisions	494.8	231.1	242.1	-252.7	-51.1	11.0	4.8
Income tax liabilities	575.8	137.5	382.4	-193.3	-33.6	244.9	178.0
Employee benefits	530.6	492.3	542.8	12.2	2.3	50.6	10.3
Other liabilities	2,427.5	2,492.5	2,742.7	315.2	13.0	250.2	10.0
Total Liabilities	117,707.2	116,936.2	118,259.5	552.3	0.5	1,323.3	1.1
Shareholder's equity attributable to shareholders	14,656.7	15,722.7	15,753.2	1,096.5	7.5	30.5	0.2
Non-controlling interests	737.5	794.2	813.1	75.6	10.2	18.8	2.4
Total Shareholders' Equity	15,394.2	16,517.0	16,566.3	1,172.1	7.6	49.3	0.3
Total Liabilities and Shareholders' Equity	133,101.4	133,453.2	134,825.8	1,724.3	1.3	1,372.6	1.0

STATEMENT OF INCOME - BANCO DE BOGOTÁ CONSOLIDATED								
Billion COP	YTD		Δ %	3Q-2015	2Q-2016	3Q-2016	Δ 3Q16/3Q15 %	Δ 3Q16/2Q16 %
	Sep. 15	Sep. 16						
Interest income:								
Loan portfolio interest	5,791.8	7,562.8	30.6	2,100.9	2,499.7	2,611.3	24.3	4.5
Interests on fixed income investments at amortized cost	331.4	312.0	-5.9	127.1	99.0	118.3	-6.9	19.5
Total interest income	6,123.2	7,874.8	28.6	2,227.9	2,598.7	2,729.7	22.5	5.0
Interest expense:								
Checking accounts	124.1	189.7	52.9	42.2	65.5	61.1	44.8	-6.8
Time deposits	1,060.3	1,438.2	35.6	379.3	478.1	520.8	37.3	8.9
Saving deposits	482.9	830.0	71.9	188.6	285.8	304.3	61.4	6.4
Total interest expenses on deposits	1,667.3	2,457.9	47.4	610.1	829.4	886.2	45.3	6.8
Borrowings	634.7	898.9	41.6	232.1	296.2	307.6	32.5	3.8
Interbank and overnight funds	75.1	163.5	117.7	25.6	53.6	50.5	97.2	-5.9
Borrowings from banks and others	315.8	385.6	22.1	116.7	124.2	127.7	9.4	2.8
Bonds	186.3	254.4	36.5	68.3	84.1	96.7	41.6	14.9
Borrowings from developments entities	57.5	95.5	66.0	21.5	34.3	32.8	52.3	-4.5
Total interest expense	2,302.0	3,356.8	45.8	842.2	1,125.7	1,193.7	41.7	6.0
Net interest income	3,821.2	4,518.0	18.2	1,385.8	1,473.0	1,535.9	10.8	4.3
Provisions for losses on loans and other impairments								
Impairment for loan portfolio and accounts receivable	974.6	1,400.0	43.6	355.1	474.4	430.9	21.3	-9.2
Impairment for other financial assets	18.4	12.4	-32.6	4.5	4.9	6.3	38.0	27.6
Recovery of charged-off assets	-72.3	-69.1	4.4	-26.1	-25.2	-24.5	6.1	-3.0
Impairment loss on financial assets, net	920.7	1,343.3	45.9	333.6	454.1	412.7	23.7	-9.1
Net interest income after impairment loss on financial assets	2,900.5	3,174.7	9.5	1,052.1	1,018.9	1,123.3	6.8	10.2
Income from commissions and fees								
Trust activities	94.7	111.6	17.9	32.8	37.7	39.6	20.8	5.0
Pension and severance fund management	594.6	629.6	5.9	201.4	206.0	210.5	4.5	2.2
Commissions from banking services	938.6	1,122.1	19.5	355.6	378.2	376.1	5.8	-0.6
Credit and debit card fees	702.0	894.3	27.4	244.6	292.6	300.3	22.8	2.6
Checking fees	31.5	28.8	-8.6	10.6	9.6	9.4	-11.1	-1.3
Other commissions	7.9	8.3	4.7	3.6	3.2	3.1	-13.9	-4.2
Branch network services	18.0	18.8	4.5	6.3	6.7	5.9	-5.7	-11.0
Bonded warehouse services	83.4	90.2	8.1	28.9	30.4	31.9	10.3	4.9
Total income from commissions and fees	2,470.8	2,903.6	17.5	883.7	964.4	976.8	10.5	1.3
Expenses from commissions and fees	230.4	257.7	11.8	80.1	85.0	85.7	7.0	0.8
Total income from commissions and fees, net	2,240.4	2,645.9	18.1	803.7	879.4	891.1	10.9	1.3
Profit or loss from financial assets or liabilities designed at fair value with changes in	0.0	0.0	NA	0.0	0.0	0.0	NA	NA
Profit or loss from financial assets or liabilities for trading, net	106.9	198.2	-85.3	-46.7	89.3	79.2	-269.6	-11.2
Other income								
Foreign exchange gains (losses), net	267.7	374.1	39.8	155.5	108.0	109.6	-29.5	1.6
Net gains on sales of investments	52.1	80.7	54.9	8.2	8.6	16.3	99.2	88.8
Income from sales of non-current assets available for sale	13.6	10.7	-21.2	1.6	4.8	4.0	147.3	-17.2
Equity method	130.3	126.4	-3.0	40.1	46.2	39.1	-2.5	-15.4
Dividends	1.9	1.8	-8.0	-0.4	0.0	0.0	-110.9	586.7
Other income	231.9	2,398.6	934.2	54.4	2,291.5	53.3	-2.0	-97.7
Total other income	697.5	2,992.3	329.0	259.3	2,459.1	222.3	-14.3	-91.0
Other expenses								
Losses from sales of non-current assets available for sale	0.0	5.3	100	0.0	3.2	1.7	N.A.	100.0
Personnel expenses	1,621.1	1,893.5	16.8	597.5	625.3	624.5	4.5	-0.1
Termination expenses	26.5	35.0	31.9	10.4	12.0	10.1	-3.0	-16.0
Bonus plan payments	75.8	89.7	18.3	29.1	30.1	26.9	-7.5	-10.7
Salaries and employee benefits	1,518.8	1,768.9	16.5	558.0	583.2	587.5	5.3	0.8
Administrative expenses	1,821.0	2,178.5	19.6	610.2	700.4	668.8	9.6	-4.5
Depreciation and amortization	245.5	244.5	-0.4	85.6	80.4	85.6	0.0	6.5
Other operating expenses	75.4	45.8	-39.2	39.4	14.2	15.4	-61.0	7.9
Total other expenses	3,763.1	4,367.7	16.1	1,332.7	1,423.5	1,396.0	4.8	-1.9
Income before tax expense	2,182.2	4,643.4	112.8	735.8	3,023.2	919.9	25.0	-69.6
Income tax expense	762.9	820.2	7.5	248.5	218.3	305.2	22.8	39.8
Income from continued operations	1,419.4	3,823.2	169.4	487.2	2,805.0	614.7	26.2	-78.1
Non controlling interest	117.6	124.7	6.1	19.6	45.7	50.7	158.8	10.9
Net income attributable to shareholders	1,301.8	3,698.5	184.1	467.6	2,759.2	564.0	20.6	-79.6