

GRUPO SURA POSTED A

# 28%

YOY INCREASE IN OPERATING REVENUES FOR A YTD TOTAL OF **COP 702,213 MILLION (USD 368 MILLION)**. REVENUES FOR THE QUARTER CAME TO COP 304,919 MILLION (USD 160 MILLION).

Grupo SURA was included **in the Dow Jones Sustainability Index for the third year running**

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NET PROFITS

COP **593,647**  
million  
(USD 311 MILLION)

ASSETS

COP **22.3**  
billion  
(USD 11.7 BILLION) [SEE MORE](#)

Standard and Poor's upgraded GRUPO SURA's International Investment Grade **to a BBB with a stable outlook**

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Grupo SURA maintained its net debt ratio at

# 2.2%

THEREBY REAFFIRMING ITS ONGOING SOUND FINANCIAL POSITION

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## GRUPO DE INVERSIONES SURAMERICANA – GRUPO SURA REPORTED ITS RESULTS FOR Q3 2013, THE MOST SALIENT OF WHICH IS AS FOLLOWS:

- ▶ During the third quarter of 2013, GRUPO SURA obtained net profits of COP 593,647 million (USD 311 million), representing an annual increase of 29.3%. Net profits for this past quarter came to COP 244,217 million (USD 128 million), showing increases of 293% QoQ and 89% YoY. This increase in profits for Q3 was largely due to a recovery on the global markets and was duly reflected in the amount of profits recorded via the equity method, as well as an increase in dividends posted on Grupo SURA's income statement.

THE FINANCIAL RESULTS OF THE GROUP'S SUBSIDIARIES, SURAMERICANA AND SURA ASSET MANAGEMENT, ARE IN KEEPING WITH THE RECOVERY SEEN ON THE INTERNATIONAL MARKETS DURING Q3 2013, ALONG WITH THE GOOD LEVEL OF PERFORMANCE OBTAINED BY THEIR OWN SUBSIDIARIES IN EACH OF THE COUNTRIES WHERE PRESENT.

- ▶ On the other hand, Company assets came to COP 22.3 billion (USD 11.7 billion) showing a QoQ growth of 6.4% and an increase of 3.1% compared to year-end 2012. As for total liabilities, these fell by 15.8% for the quarter, producing on of the lowest debt ratio the Company has ever recorded of just 2.2%. Here it is worthwhile noting that Standard and Poor's upgraded GRUPO SURA's credit rating from BBB- to BBB for which it issued a stable outlook.

SHAREHOLDERS' EQUITY CAME TO

**COP 21.5 billion**

(USD 11.3 BILLION)

HAVING INCREASED BY 9.3% FOR Q3, PRODUCING AN INTRINSIC VALUE OF COP 37,433.83 (USD 19.6) PER SHARE

## HIGHLIGHTS FOR THE QUARTER

### ► Grupo SURA's Investor Day

On August 13, GRUPO SURA staged its first ever Investor Day in Bogota and Medellin, to which investors, market analysts, and professionals within the field were invited to a presentation of its current situation, that of its subsidiaries and the outlook going forward. This event included presentations given by: David Bojanini, CEO of Grupo SURA, Gonzalo Pérez, CEO of Suramericana, Andrés Castro, CEO of SURA Asset Management and Christian Daude, Senior Economics and Head of the Americas Desk at the OCDE Development Center, who analyzed the structural trends affecting Latin American economies and the facts affecting their development. These presentations can be found at: [www.gruposura.com](http://www.gruposura.com).

**STANDARD AND POOR'S HIGHLIGHTED THE COMPANY'S ROBUST FINANCIAL POSITION IN TERMS OF THE SUCCESSFUL CONSOLIDATION ITS LATIN AMERICAN OPERATIONS, THE LEVEL OF PERFORMANCE OF ITS SUBSIDIARIES IN DIFFERENT COUNTRIES WITHIN THE REGION, AS WELL AS ITS SOUND INVESTMENT PORTFOLIO**

### ► Standard and Poor's upgraded GRUPO SURA's International Investment Grade to a BBB with a stable outlook

Standard and Poor's upgraded GRUPO SURA's credit rating from BBB- to BBB for which it has issued a stable outlook. This upgrade symbolizes the progress that the Company continues to make with the consolidation of its Latin American operations, its sound business performance in various parts of the region as well as the financial robustness of its investments. S&P acknowledged, amongst other factors, the Company's flexible access to capital, its robust investment portfolio, and stable incoming dividend flows.

This BBB rating, confirming the Company's sound financial position vis-a-vis the highest international standards, was also based, according to the S&P report, on GRUPO SURA having reduced its total gross debt within a period of just 12 months, after acquiring the ING assets, which are currently managed by Sura Asset Management, while at the same time obtaining an increase of 47% in dividends received during 2012.

### ► Grupo SURA's shareholders received dividends of more than COP 65 thousand million

Between October 1st and 15th, the Company's shareholders received dividends corresponding to the fourth quarter (October to December) 2013 in the case of its ordinary shares and to the third quarter (July to September) 2013 in the case of its preferred shares. At their Annual Meeting held in March 2013, Grupo Sura's shareholders declared an annual dividend of COP 339 for each ordinary share, payable in quarterly installments in advance of COP 84.75 each. As for the Company's preferred shares, the Issue and Placement Prospectus for said shares stipulated an annual dividend of COP 975 for each share payable in quarterly installments in arrears of COP 243.75 each.

**AFP INTEGRA IS CONSOLIDATING A LEADING POSITION ON THE PERUVIAN PENSION MARKET WHILE REAFFIRMING ITS COMMITMENT TO ITS MEMBERSHIP BASE**

► **Merger between AFP Integra and AFP BBVA Horizonte in Peru**

After acquiring a 50% stake in AFP Horizonte in Peru, this merger was successfully carried out during this past quarter and within the timeframe set when this acquisition was first announced. The funds belonging to members of the AFP Horizonte pension fund have now been assigned to and are currently being managed by the pension fund management firm, AFP Integra. AFP Integra is now the No. 1 pension fund in Peru with the largest membership base within the country's pension system.

AFP Integra has now consolidated its leadership on the Peruvian pension market, reaffirming its commitment to its membership base.

► **IR Recognition from the Colombian Stock Exchange**

Grupo Sura was granted IR Recognition by the Colombian Stock Exchange (BVC), namely through its IR Committee created by its Board of Directors for the purpose of approving awards given to companies who meet the following requirements:

- Having a dedicated representative to deal with investor matters and queries (both in Spanish and English).
- Disclosing information, in addition to that ordinarily required, on its website and updating this in a timely fashion (both in Spanish and English).
- Publishing quarterly financial statements (balance sheet and income statement) including consolidated figures.
- Staging quarterly events at which they provide the market with their latest financial results.

GRUPO SURA is constantly enhancing its reporting practices, which is why it continues to drive its investor perception, both at home and abroad.

This also forms part of the Company's ongoing commitment to good corporate governance practices in keeping with its core principle of transparency.



# SUSTAINABILITY

## Grupo SURA was included in the Dow Jones Sustainability Index for the third year running

Since 2011 Grupo SURA has formed part of this global benchmark index that tracks the sustainability performance of companies worldwide. This year a total of 333 companies from all across the globe were selected to form part of this Index. Out of a total of 101 candidate companies belonging to the Miscellaneous Financial Services sector, only 12 were ultimately chosen, Grupo SURA being the only one in Latin America.

Out of the entire social, economic and environmental aspects that were evaluated for subsequent listing with the Dow Jones Sustainability Index, the Company obtained one of the best scores from the economic standpoint. On the environmental front, the Company is pursuing different initiatives to strengthen its environmental strategy and ensure its ongoing sustainability from this standpoint.

It is also worth noting that this year Bancolombia and Nutresa were reconfirmed as members of the Dow Jones Sustainability Index, with Grupo Argos as well as Cementos Argos making their first ever debut, all four companies belonging to Grupo SURA's portfolio of investments.

## ► Furthering literacy in Central America

The SURA Foundation and the Regional Center for Books in Latin America and the Caribbean (CERLALC in Spanish) joined forces to encourage reading and writing skills for children and adolescents from a total of 150 schools in El Salvador, Panama and the Dominican Republic

The School Library Project (a place to be, create and build) is aimed at strengthening the abilities of school librarians and teachers to promote reading and writing skills within their own classrooms.

This project is being deployed by means of virtual and personally-attended training courses, technical assistance and opportunities to exchange experiences. With the support of the Education Ministries in all three countries, we have been identifying and selecting the schools and educational institutions that shall be taking part in this initiative.

By participating in this project, Grupo SURA and its subsidiaries are reaffirming their commitment to furthering social development, educating responsible citizens and setting up reading clubs.

## ► The Felix and Susana Program participated at an event held in Chile

The Felix and Susana Sexual Education and Peaceful Co-existence program was invited to speak at the 8th Latin American International Conference on Child Abuse and Neglect organized by the International Society for the Prevention of Child Abuse and Neglect –ISPCAN- in conjunction with the NGO, Paicabí.

This program, sponsored by the SURA Foundation, took part in this event namely with regard to preventive practices and the importance of including sexuality and peaceful co-existence programs within the education system.

800 people attended this Conference in October, sharing their interdisciplinary views on child abuse and the progress being made with investigations, practices as well as prevention and intervention tools in the case of victims of child abuse and neglect.

► SURA ad campaign



Since September 15, SURA has been staging an AD campaign on various pan-regional broadcasting stations in Latin America aimed at strengthening its position as an expert, friendly, dynamic and trustworthy multi-latin brand which is helping and providing support to millions of clients in improving their current lives and building a brighter future, through a comprehensive range of financial solutions in a total of 8 Latin American countries.

► TO SEE THESE ADS PLEASE CLICK HERE

► Grupo SURA continues to make steady progress

In the light of the new business environment operating in Latin America, over the last few months Grupo SURA has been analyzing and redefining its corporate role with regard to its strategic investments in the region's banking, insurance, pension, savings and investment sectors.

This initiative, carried out in conjunction with outside consultants, has allowed the Company to observe how some of the world's benchmark holding companies are operating, while identifying their best practices and gauging their scope of action so as to provide added value and permanent support for the ongoing growth of all those companies in which Grupo SURA has invested.

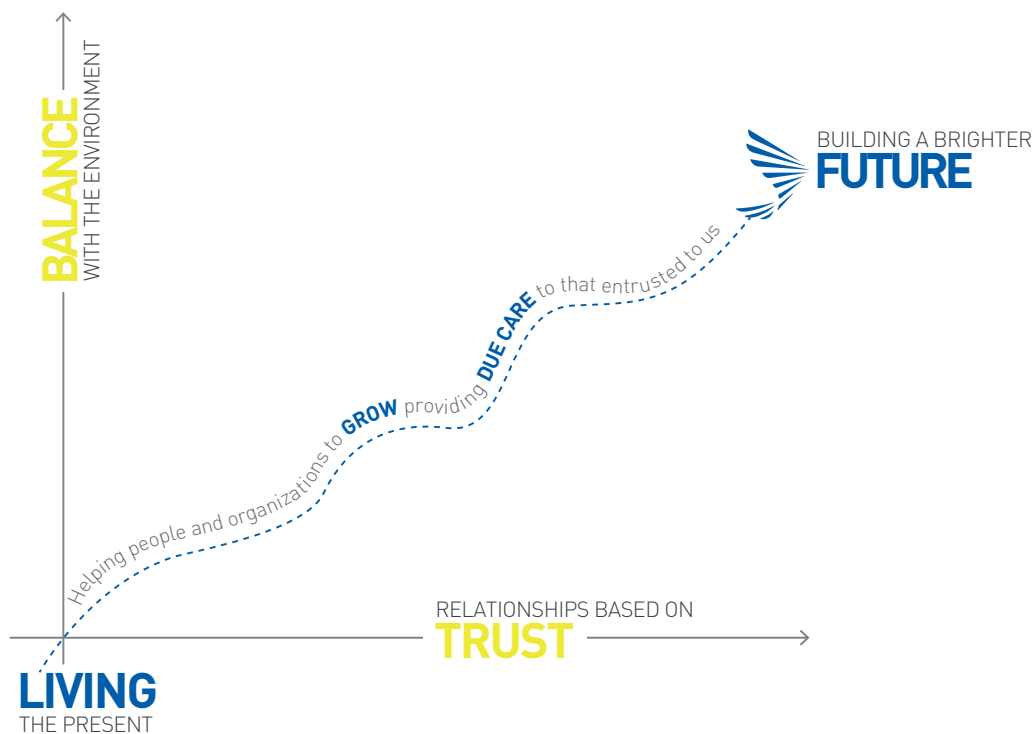
As part of this process, we strengthened our corporate structure by creating a new Corporate Affairs Department led by its Vice-President Fernando Ojalvo Prieto, which shall be bolstering our corporate governance, corporate planning, legal matters and human talent management and promoting our general sustainability guidelines.

It shall also be responsible for reviewing the Company's strategic focus for which the holding company shall be implementing the following guidelines vis-à-vis its subsidiaries:

- Excellence in human talent management for greater competitiveness
- Corporate reputation as one of the Organization's main assets.
- Firm commitment to sustainable development.
- Competitiveness focused on efficiency and productivity
- International expansion in all those countries that form part of the Organization's strategic focus.
- Extending existing markets.
- Identifying and analyzing trends that impact our business
- Strengthening our technological capabilities.
- Investing in R&D for greater innovation

# FOCUS: MISSION - VISION

## PROVIDING PEACE OF MIND



### ♦ MISION

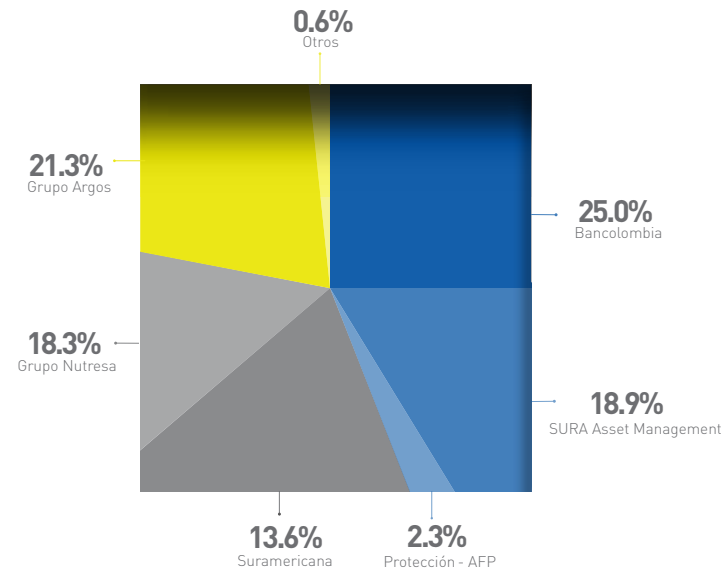
With our range of comprehensive financial services we provide peace of mind to people and organizations, providing due care and assistance to that entrusted to us so that they may live the present and build a brighter future. Inspiring confidence and striking a balance with the surrounding environment form the basis of our relationships which are firmly fixed on the long-term GRUPO SURA

### VISION

To position ourselves as a Multilatina holding company by 2020, recognized by the confidence placed in our range of comprehensive financial services that we provide in all those countries that form part of our strategic focus, by means of leading and innovative companies that set themselves apart for their sustainable business management.

## Commercial Value of our portfolio

# GRUPO SURA'S MAINFIGURES



## Behavior of the Shares

