

2Q 2015 RESULTS PRESENTATION

GRUPO SURA



DISCLAIMER

the forward-looking statements contained herein are based on Management's current forecasts and outlook.

For better illustration and decision-making, figures for Suramericana, SURA Asset Management and its subsidiaries are administrative rather than accountant, and therefore may differ from those presented to entities officers. Thus, Grupo de Inversiones Suramericana assumes no obligation to update or correct the information contained in this presentation.



AGENDA

RESULTS PRESENTATION

GRUPO SURA
CONSOLIDATED RESULTS

SURAMERICANA
INSURANCE AND SOCIAL SECURITY

SURA ASSET MANAGEMENT
PENSIONS, SAVINGS AND ASSET MANAGEMET



GRUPO SURA

CONSOLIDATED RESULTS

2T

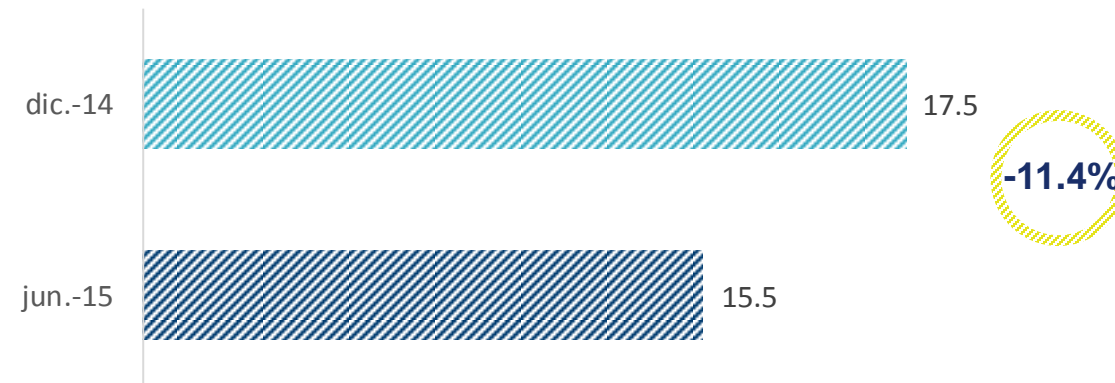
ESTATEMENT OF FINANCIAL POSITION

Consolidated

ASSETS



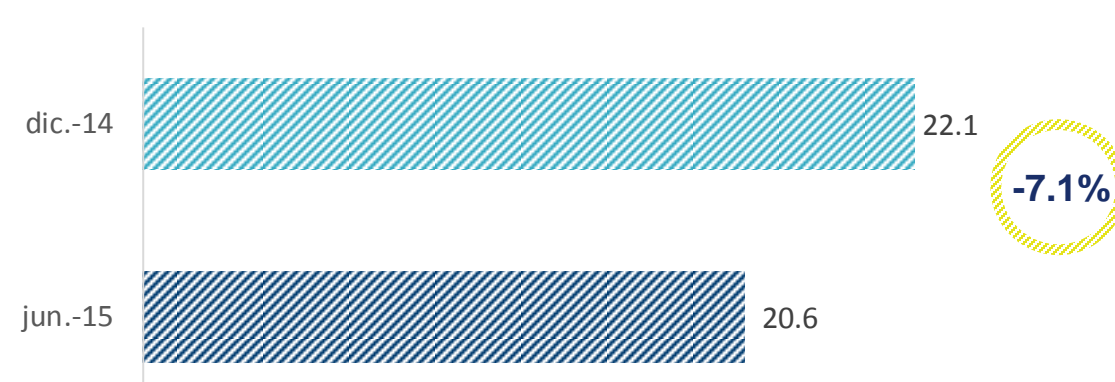
INVESTMENTS IN RELATED COMPANIES



LIABILITIES



EQUITY ATTRIBUTABLE TO PARENT COMPANY



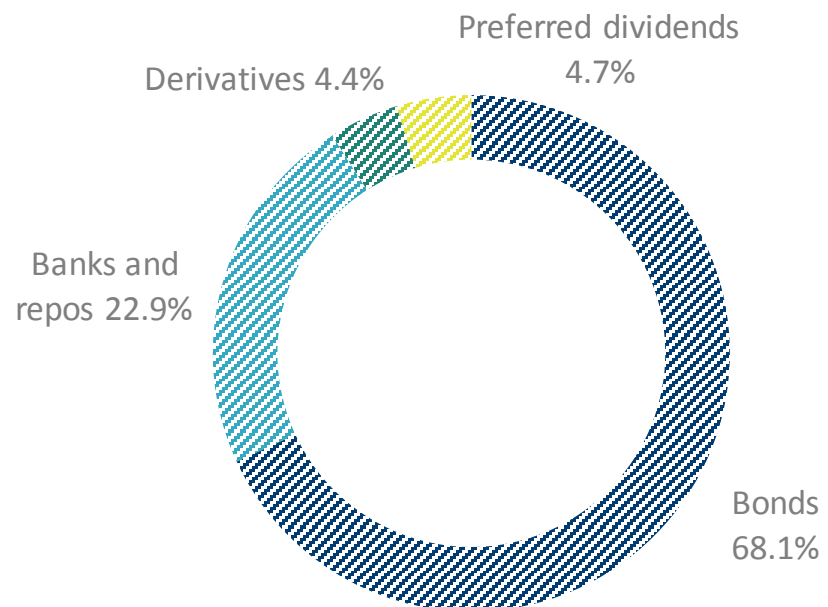
STATEMENT OF COMPREHENSIVE INCOME

Financial DEBT

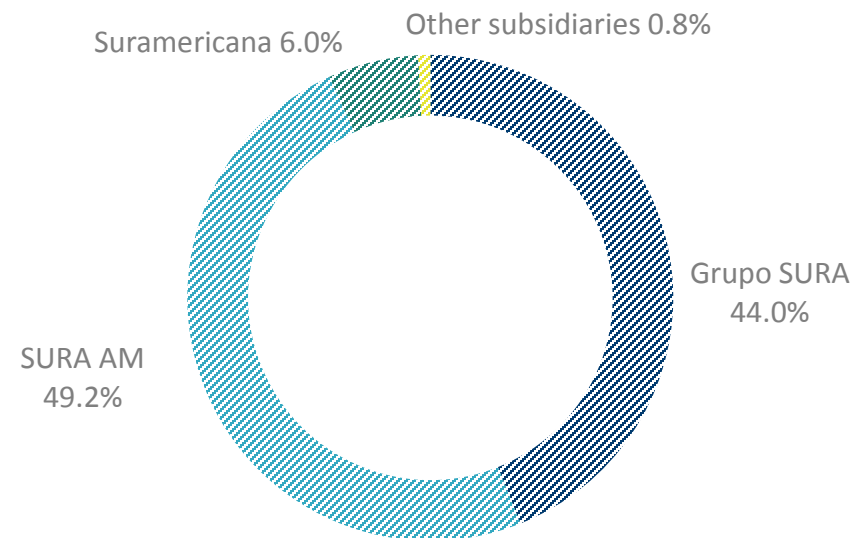
FINANCIAL LIABILITIES



BREAKDOWN BY TYPE OF DEBT



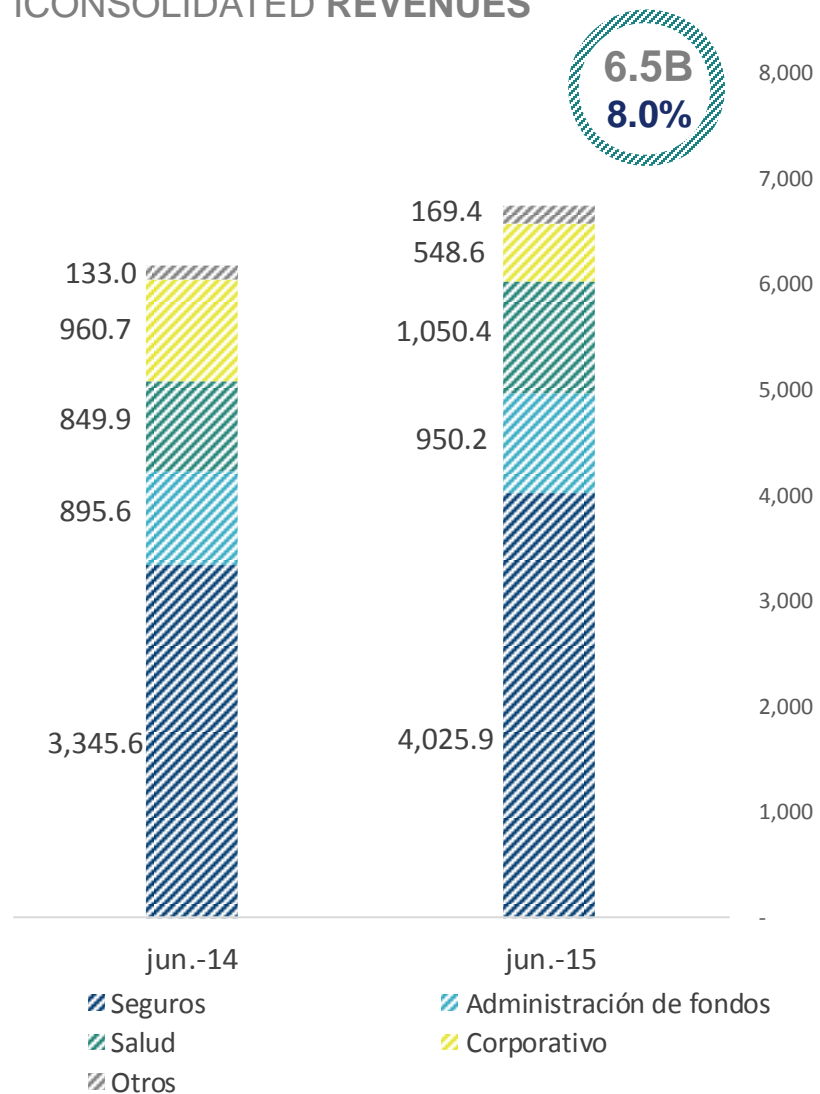
DEBT BREAKDOWN BY COMPANY



STATEMENT OF COMPREHENSIVE INCOME

Consolidated

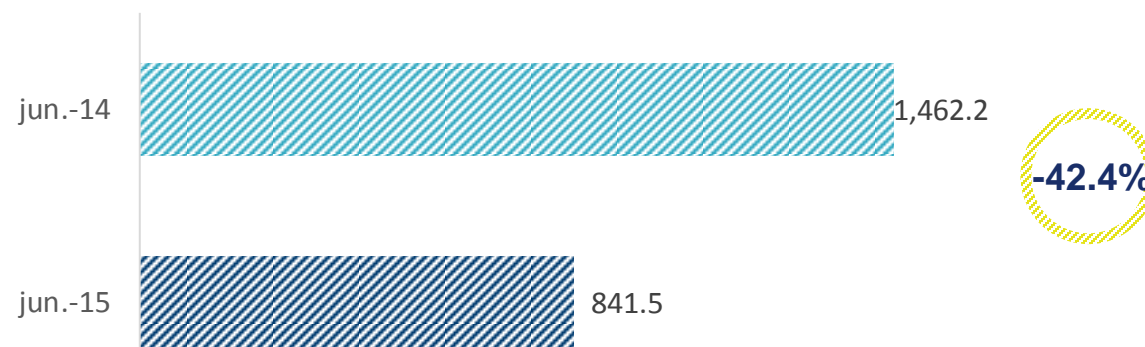
CONSOLIDATED REVENUES



EQUITY METHOD

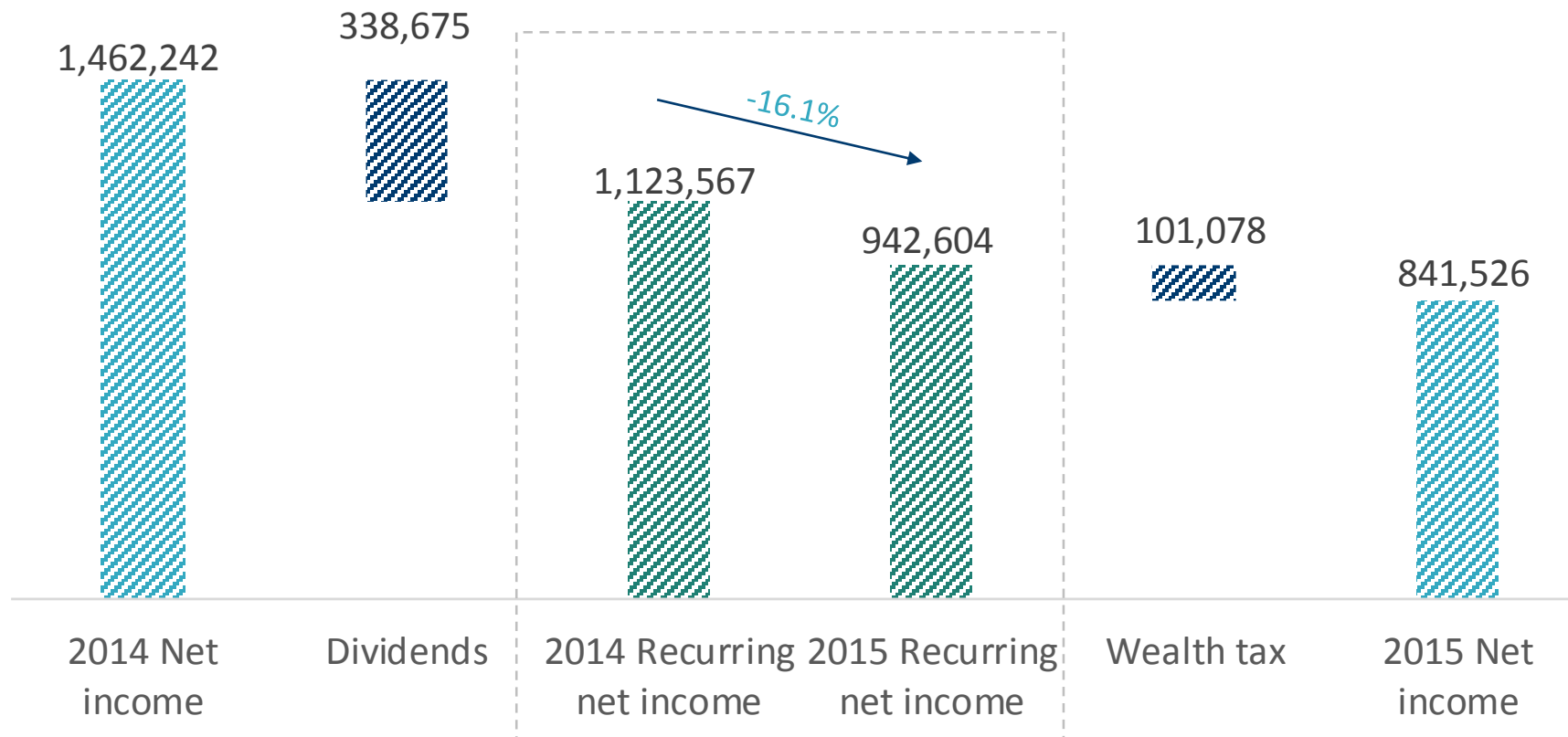


NET INCOME



STATEMENT OF COMPREHENSIVE INCOME

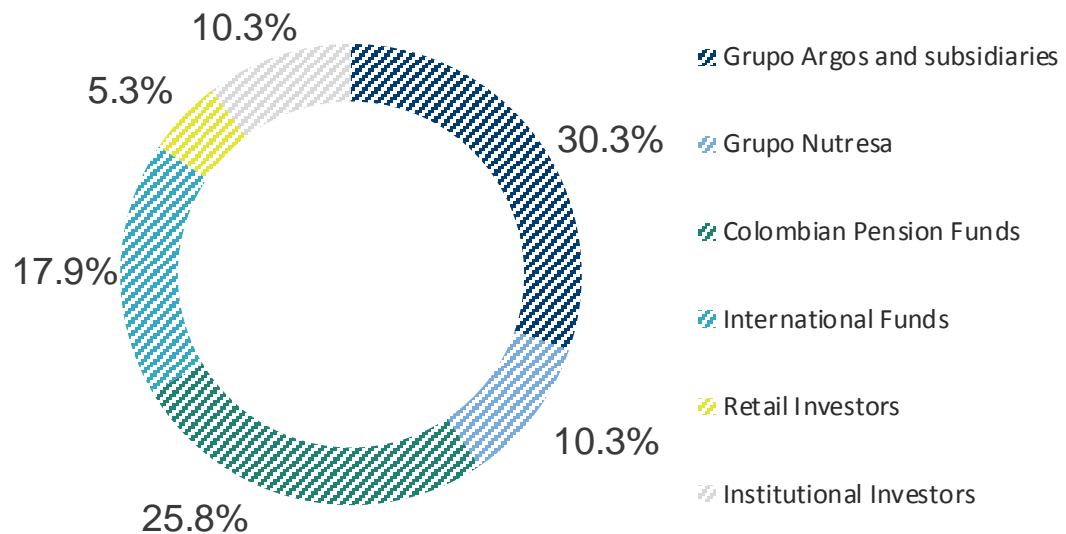
Net income



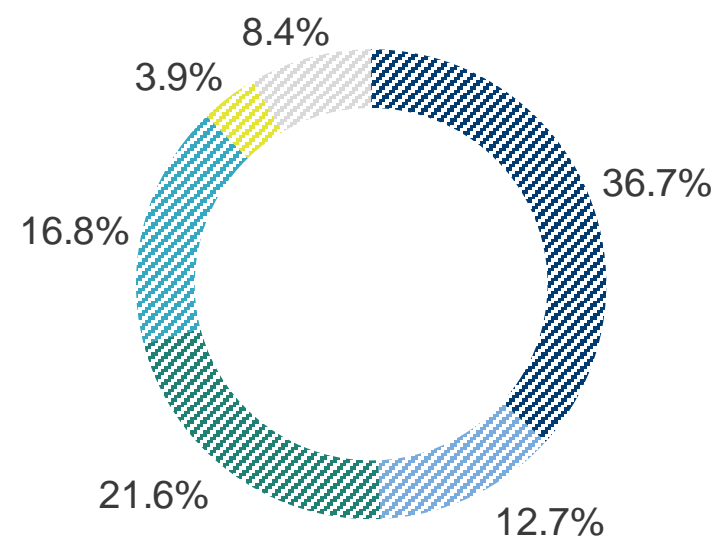
Upon eliminating non recurrent items, net income decreases 16.1%.

SHAREHOLDERS

SHAREHOLDERS (COMM+PREF)

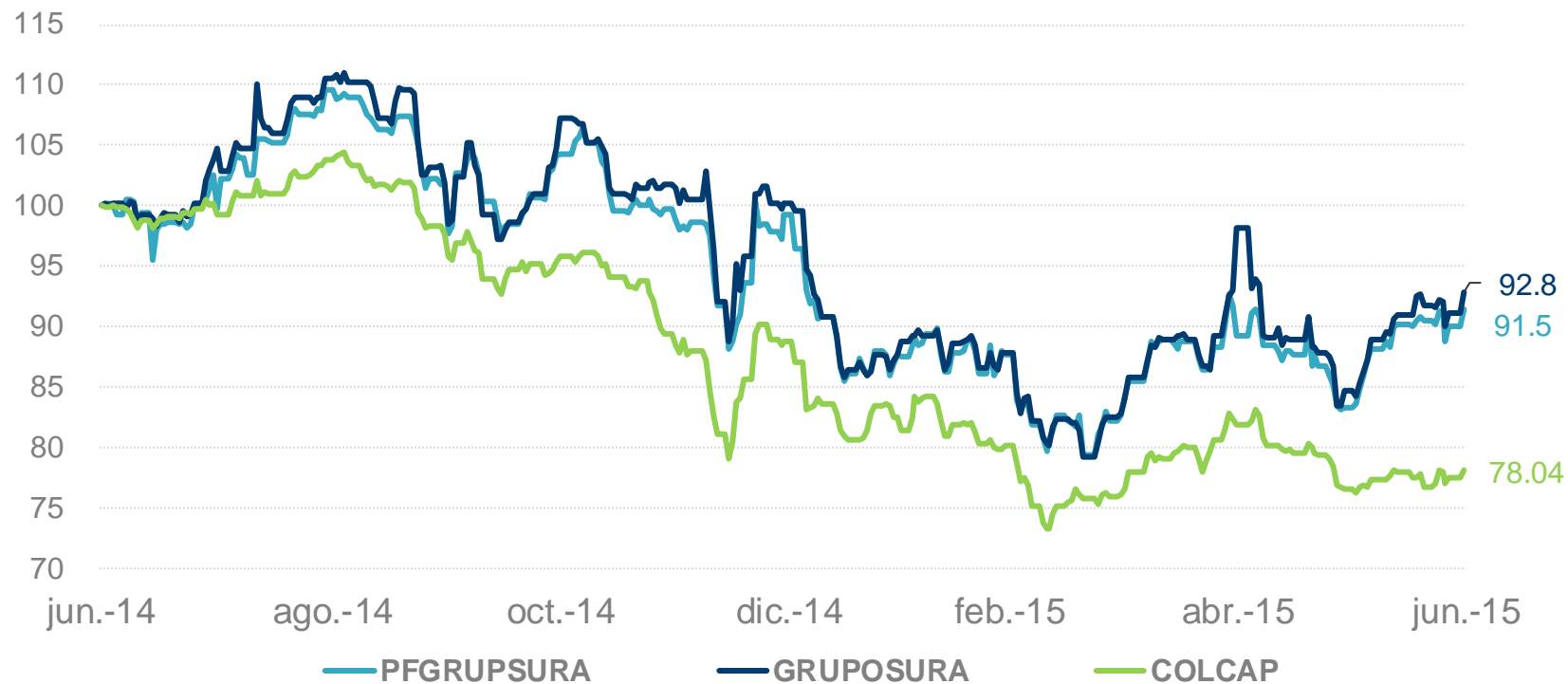


SHAREHOLDERS (COMM)



Outstanding Ord. Shares: 469,037,260
 Outstanding Pref. Shares: 106,334,963
 Total outstanding shares: 575,372,223
 Market Cap (USD billion): 6.7
 Number of Shareholders: 18,067
 International Funds: 838
 Source: Shareholders' Registry as of jun 30, 2015

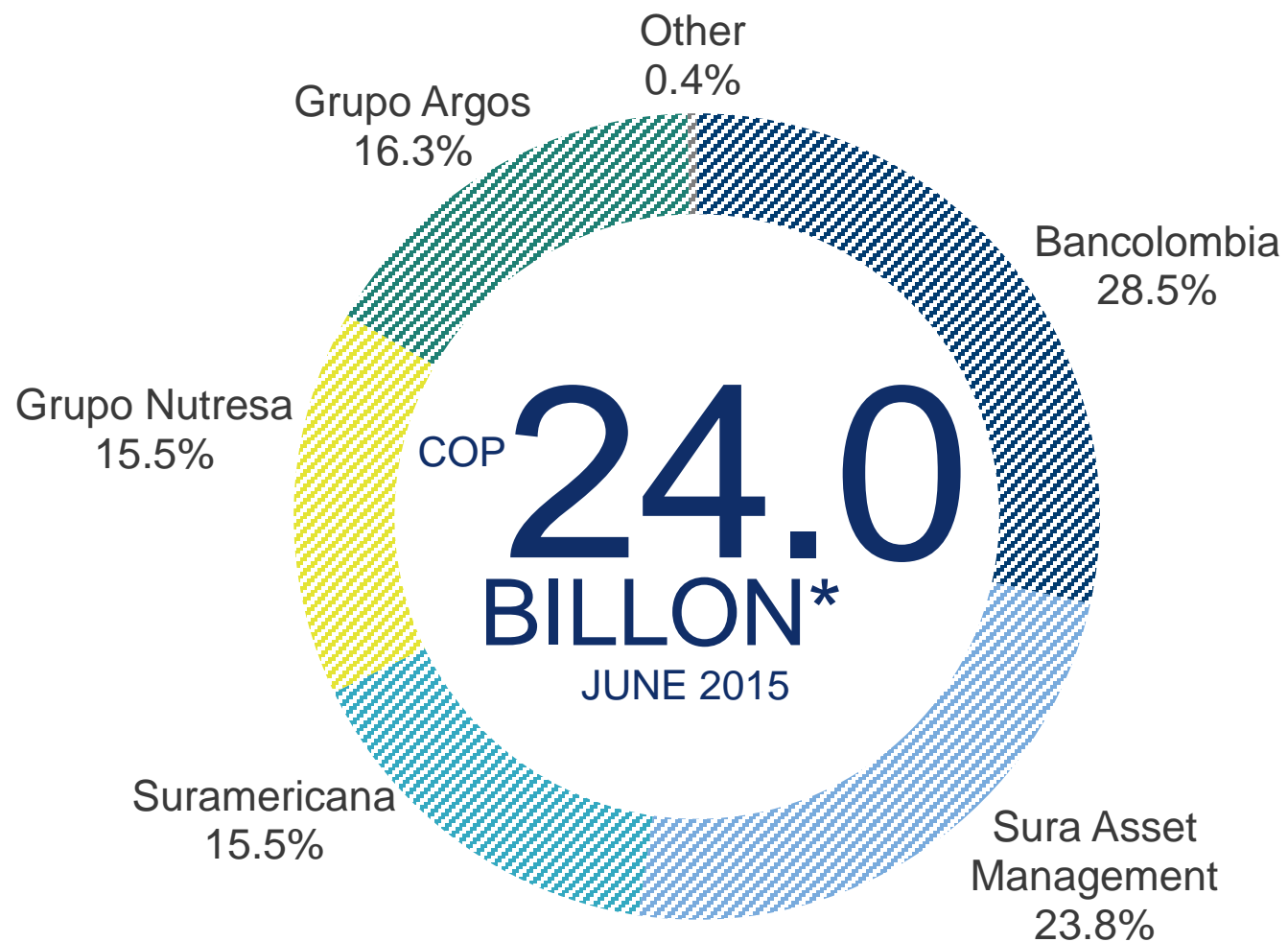
STOCK EVOLUTION



	2015/06/30	% Annual Var *	% YTD Var.**	2014/12/31	2014/06/30
GRUPOSURA (Pesos)	37,020	-7.2%	-7.5%	40,000	39,900
PFGRUPSURA (Peso)	36,400	-8.5%	-7.8%	39,500	39,800
COLCAP (Points)	1,331	-22.0%	-12.0%	1,513	1,706

* Annual appraisal without dividends

INVESTMENT PORTFOLIO



Including their commercial value pursuant to accountant standards and the stakes held in Grupo de Inversiones Suramericana and affiliates

NOTE: Considering Suramericana at 2x P/BV and SURA Asset Management at 1x P/BV, the valuation for Suramericana has to be calculated by the different investors and analysts



SURAMERICANA

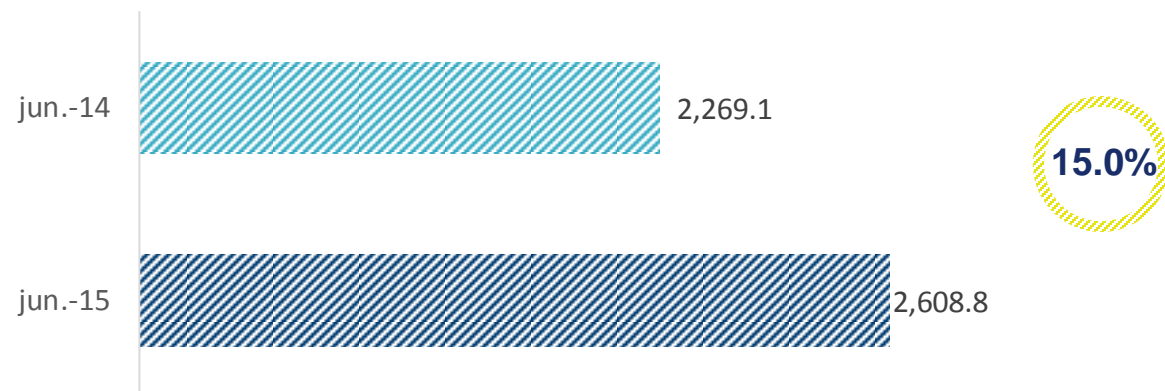
CONSOLIDATED RESULTS

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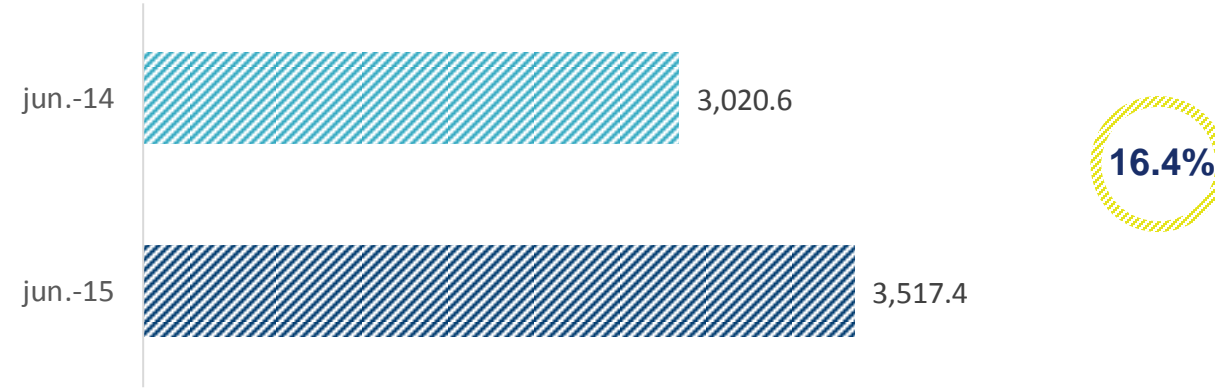
SURAMERICANA

Consolidated figures

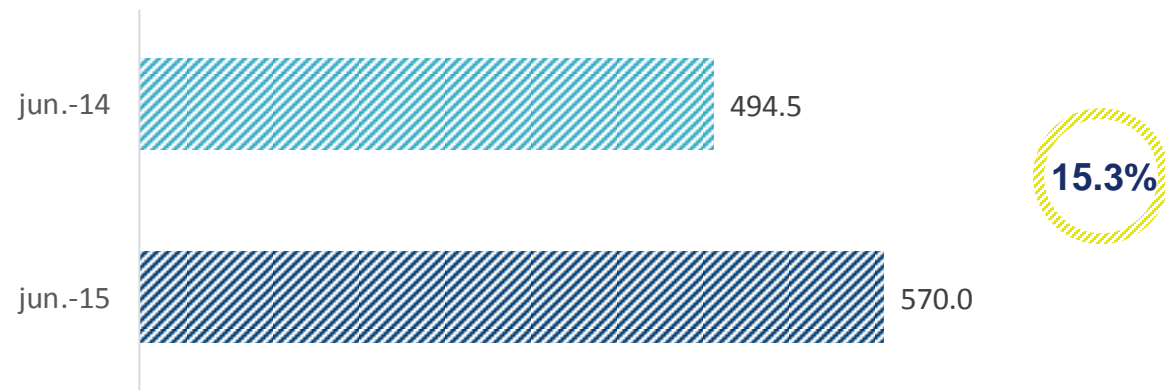
TOTAL PREMIUMS



TOTAL REVENUES



ADMINISTRATIVE EXPENSE



NET INCOME



LIFE INSURANCE SEGMENT

Main figures

TOTAL PREMIUMS



13.2%

INVESTMENT INCOME



8.0%

ADMINISTRATIVE EXPENSE



8.7%

NET INCOME



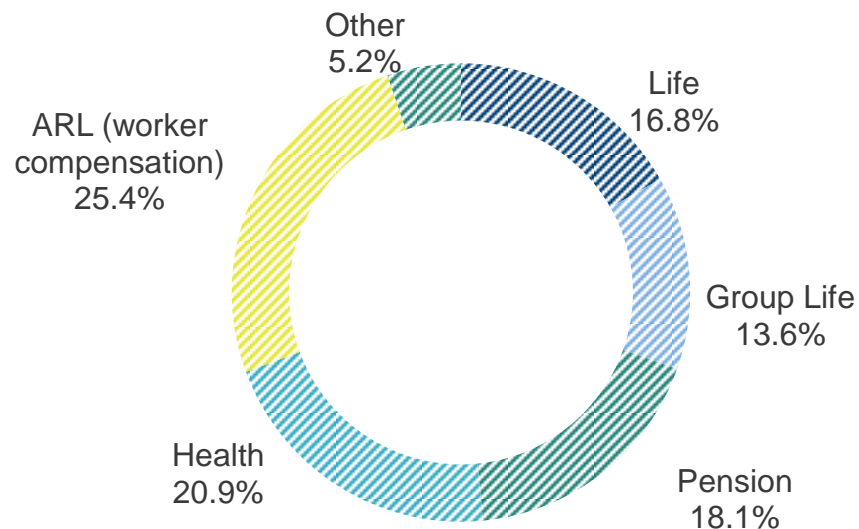
22.9%

LIFE INSURANCE SEGMENT

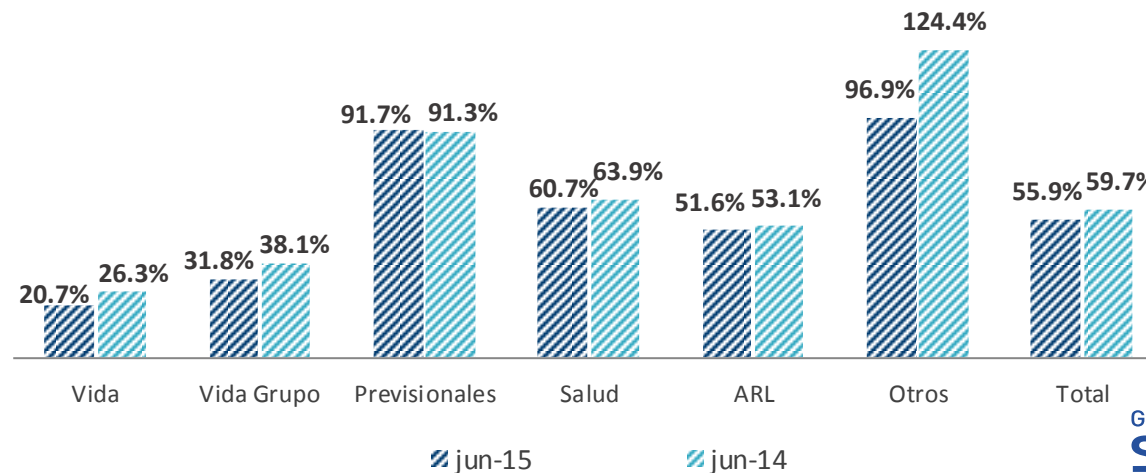
Premiums and claims ratio

	Premiums		Retained Premiums		Retained Claims Ratio	
	jun-15	%Var	jun-15	%Var	jun-15	jun-14
Life	276,205	12.9%	232,582	10.0%	20.7%	26.3%
Group Life	224,767	15.8%	220,675	16.8%	31.8%	38.1%
Pension	297,382	5.5%	285,328	5.4%	91.7%	91.3%
Health	344,454	15.5%	350,271	17.2%	60.7%	63.9%
ARL (worker compensation)	418,836	11.8%	418,836	11.8%	51.6%	53.1%
Other	85,586	39.9%	84,449	43.9%	96.9%	124.4%
Total	1,647,229	13.2%	1,592,141	13.5%	55.9%	59.7%

TOTAL PREMIUMS



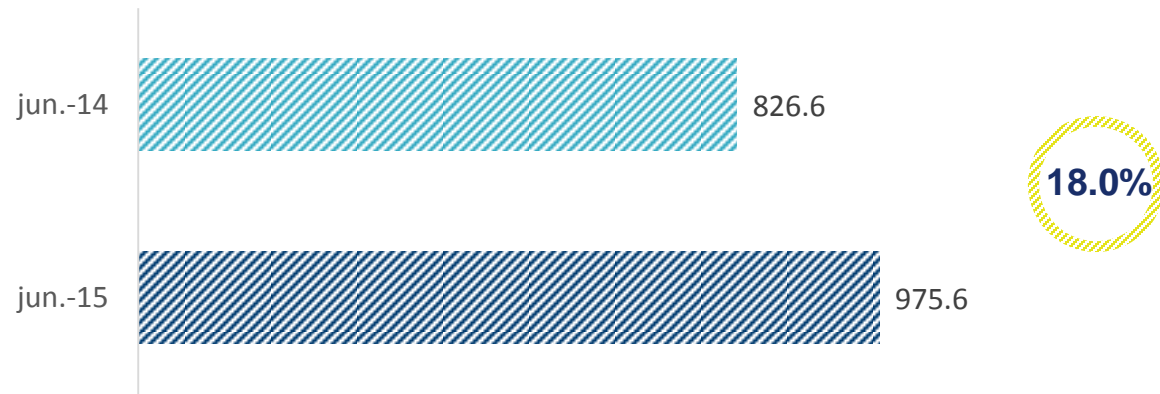
% RETAINED CLAIMS RATIO



NON-LIFE INSURANCE SEGMENT

Main figures

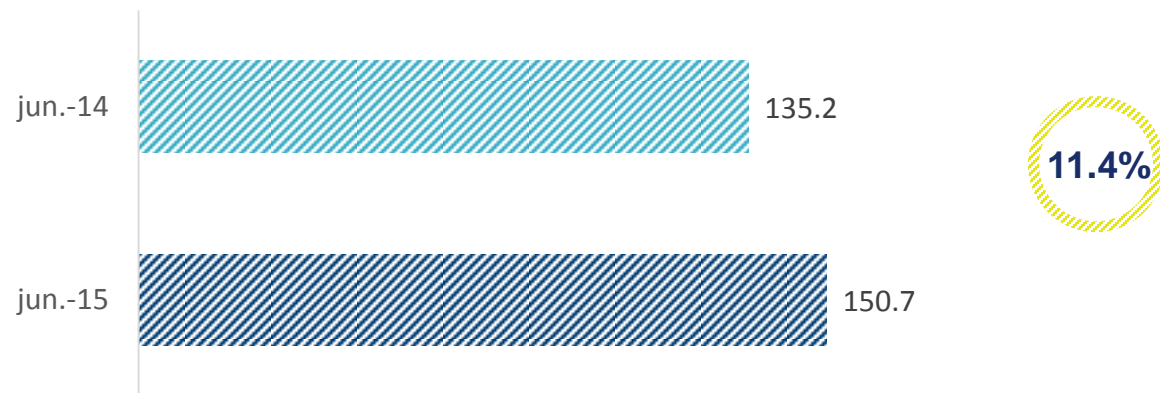
TOTAL PREMIUMS



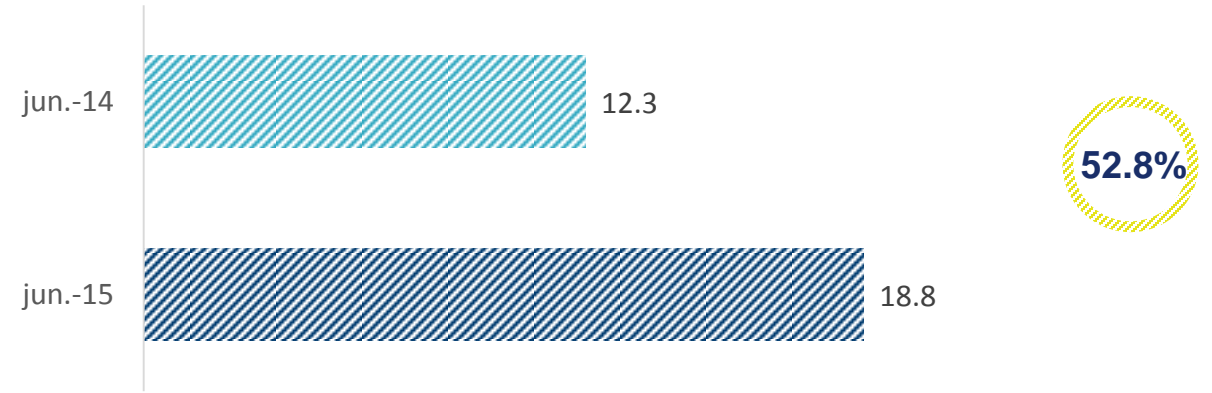
INVESTMENT INCOME



ADMINISTRATIVE EXPENSE



NET INCOME

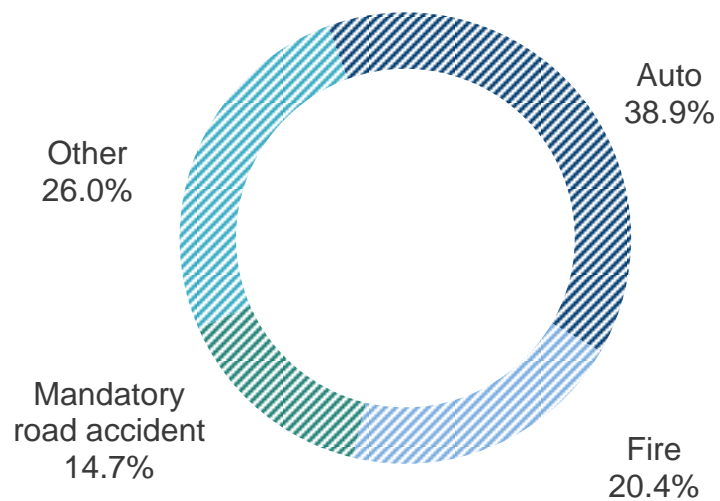


NON-LIFE INSURANCE SEGMENT

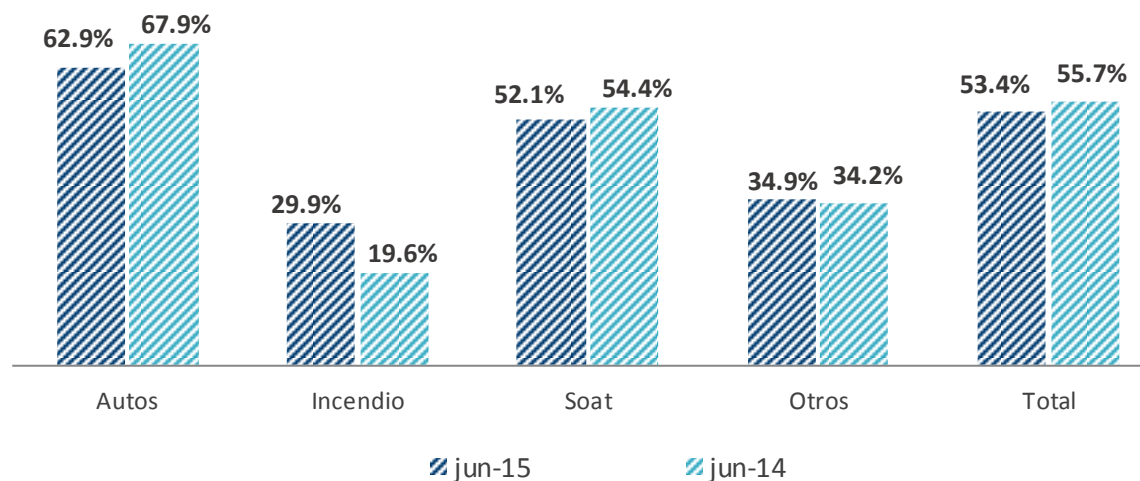
Premiums and claims ratio

	Premiums		Retained Premiums		Retained Claims Ratio	
	jun-15	%Var	jun-15	%Var	jun-15	jun-14
Auto	379,911	20.3%	363,103	20.5%	62.9%	67.9%
Fire	198,662	7.6%	36,918	16.2%	29.9%	19.6%
Mandatory road accident	143,467	19.2%	120,997	18.3%	52.1%	54.4%
Other	253,609	23.3%	131,459	16.5%	34.9%	34.2%
Total	975,649	18.0%	652,476	19.0%	53.4%	55.7%

TOTAL PREMIUMS



% RETAINED CLAIMS RATIO



HEALTH CARE SEGMENT

Main figures

TOTAL PREMIUMS



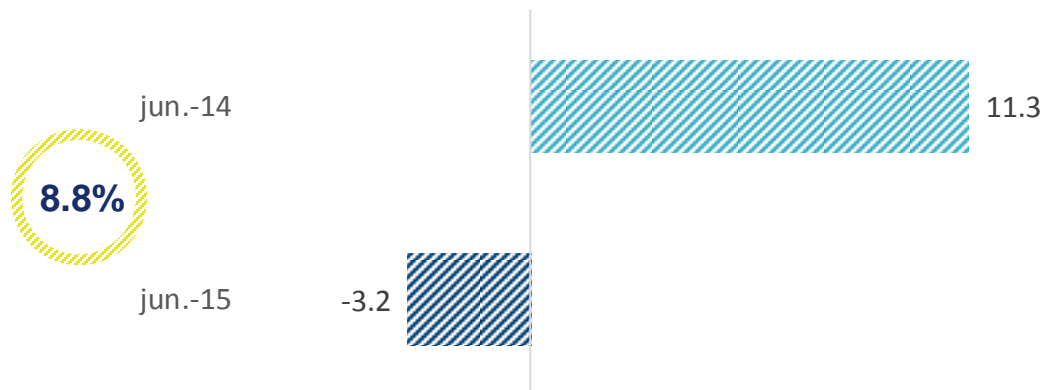
INVESTMENT INCOME



ADMINISTRATIVE EXPENSE



NET INCOME



HEALTH CARE SEGMENT

Premiums and claims ratio

	Prestación de servicios		Costo prestación de servicios		Siniestralidad	
	jun-15	%Var	jun-15	%Var	jun-15	jun-14
EPS	782,589	27.0%	748,347	31.0%	95.6%	92.7%
IPS	150,598	17.5%	105,396	21.1%	70.0%	67.9%
Dinámica	85,318	14.3%	58,845	11.0%	69.0%	71.1%
Total	1,018,504	24.3%	912,588	28.3%	89.6%	86.9%



• SURA ASSET MANAGEMENT

CONSOLIDATED RESULTS

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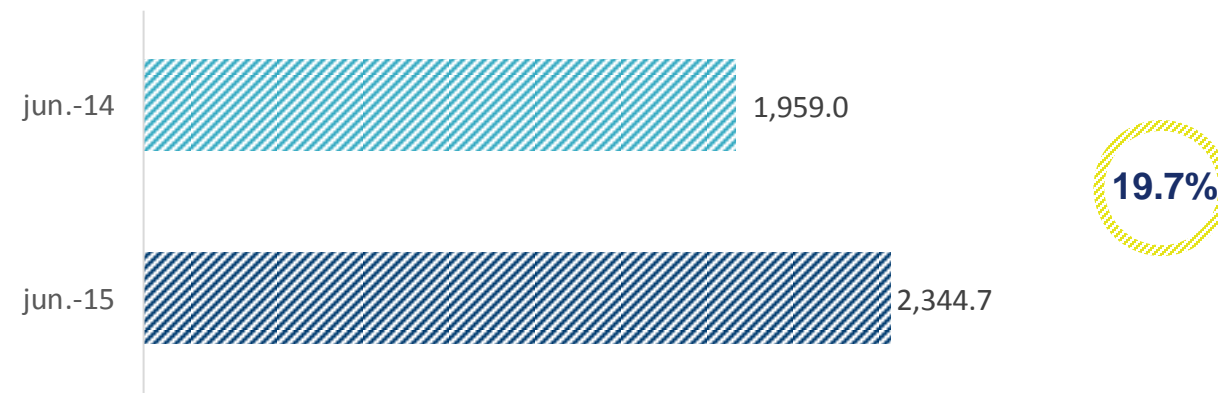
SURA ASSET MANAGEMENT

Consolidated figures

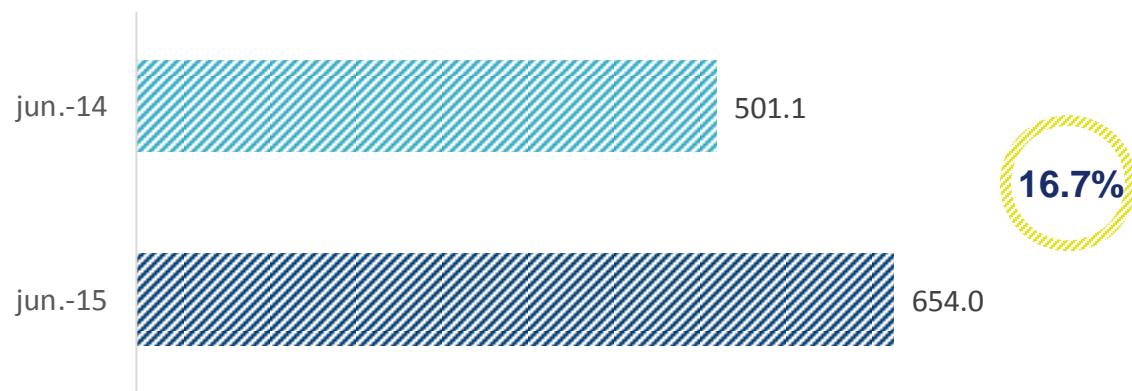
COMMISSION INCOME



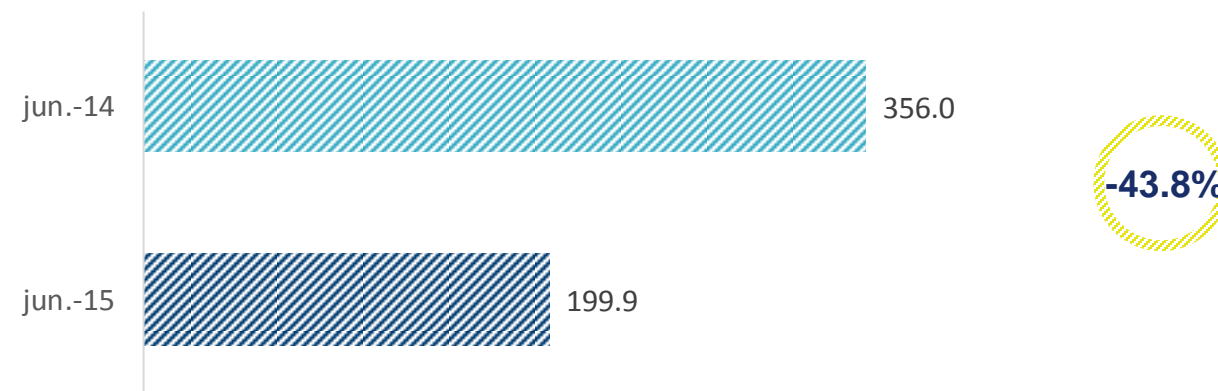
TOTAL REVENUES



OPERATING AND ADMINISTRATIVE EXPENSE



NET INCOME

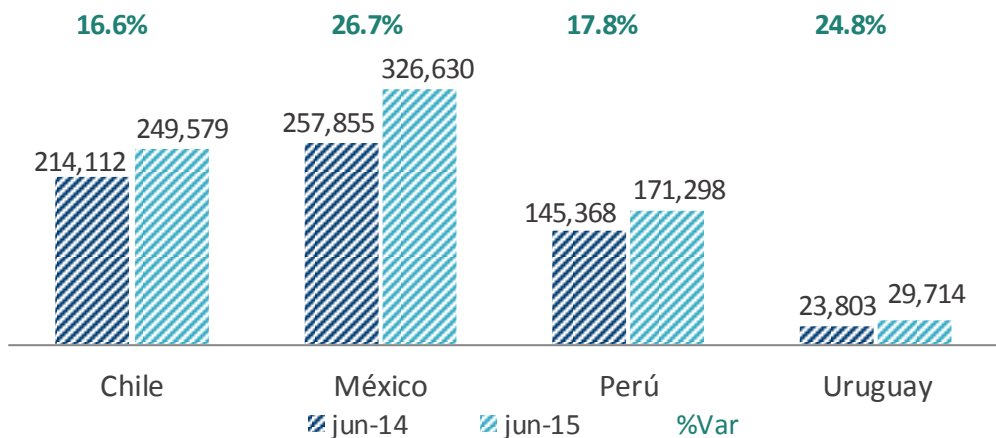


Gastos operativos y de administración: Estos gastos equivalen a la suma de gastos administrativos, otros gastos y deterioro

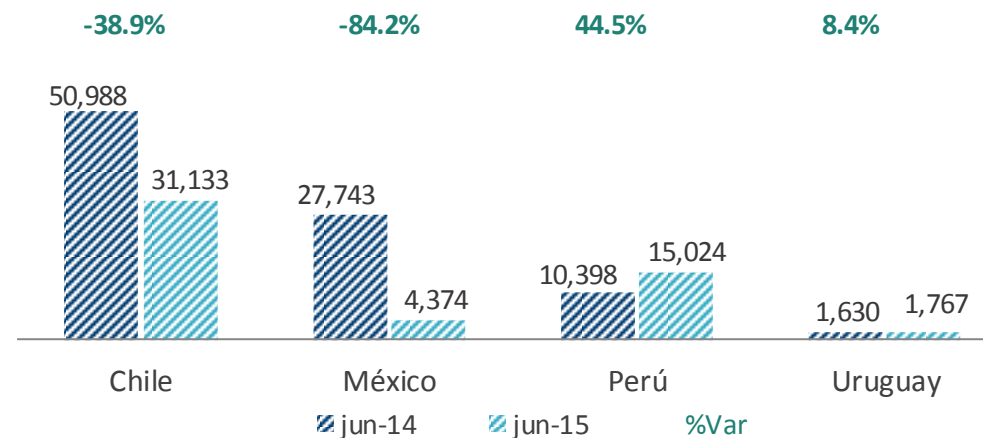
MANDATORY PENSION

Main figures

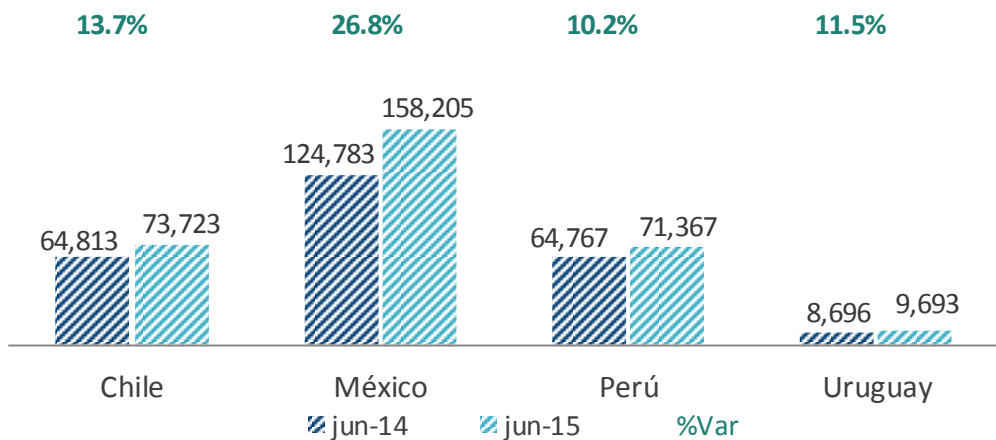
COMMISSION INCOME



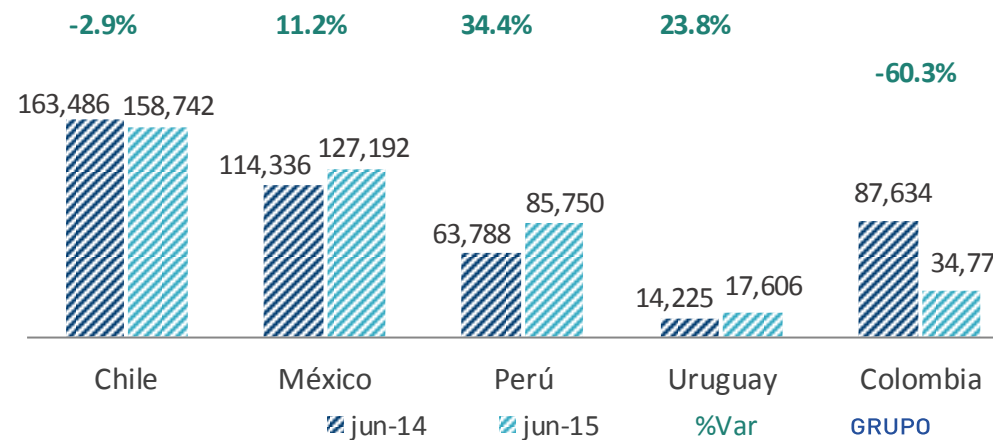
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OPERATING AND ADMINISTRATIVE EXPENSE



NET INCOME

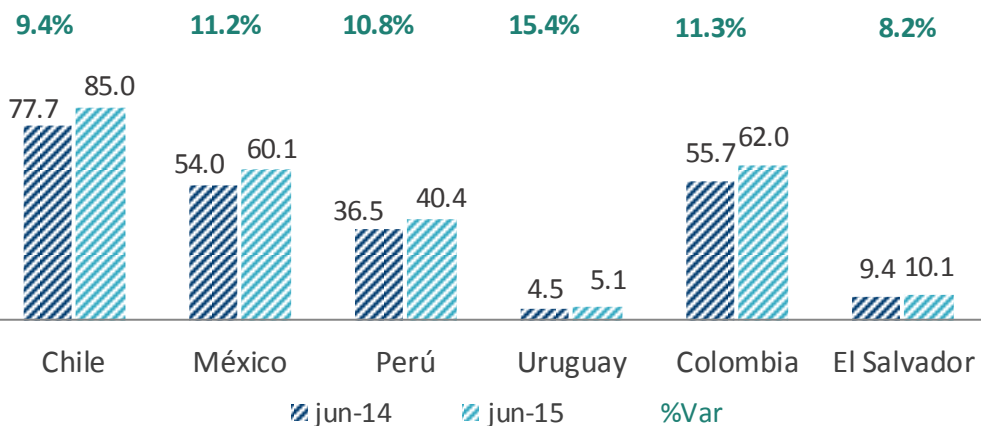


MANDATORY PENSION

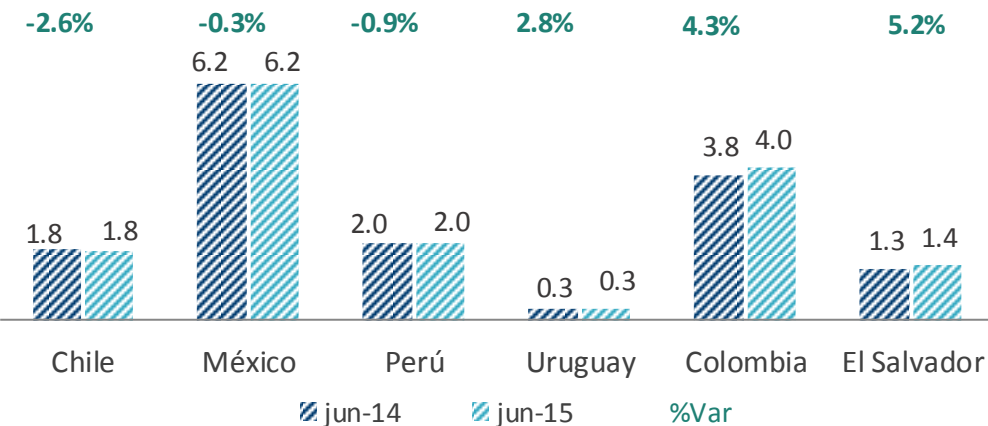
Market figures

ASSETS UNDER MANAGEMENT

(COP BILLON)

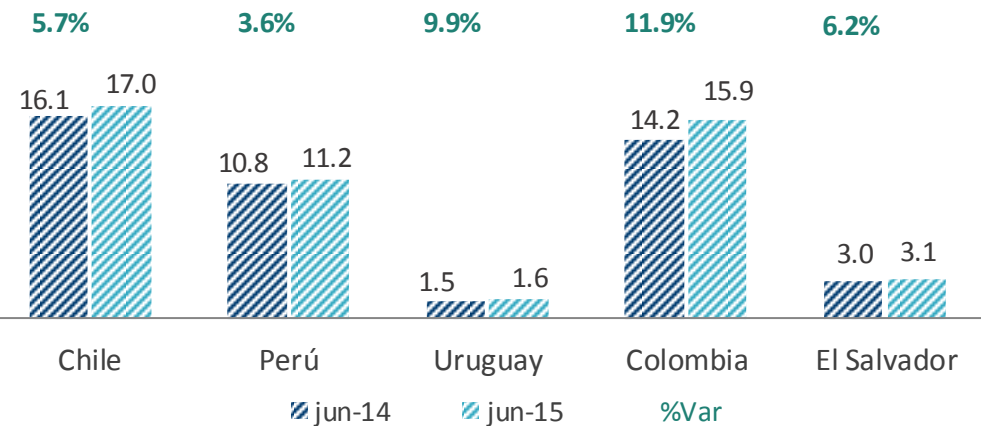


FUND MEMBERSHIP (MM)

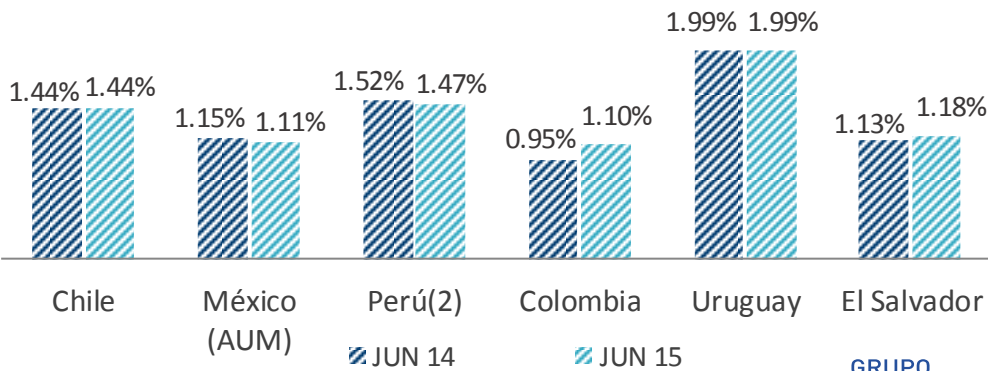


WAGE BASE

(COP BILLON)



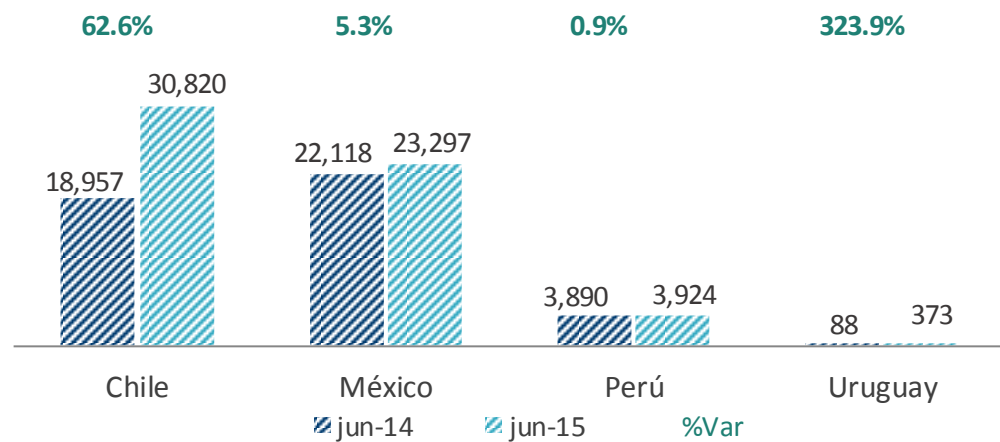
COMMISSION



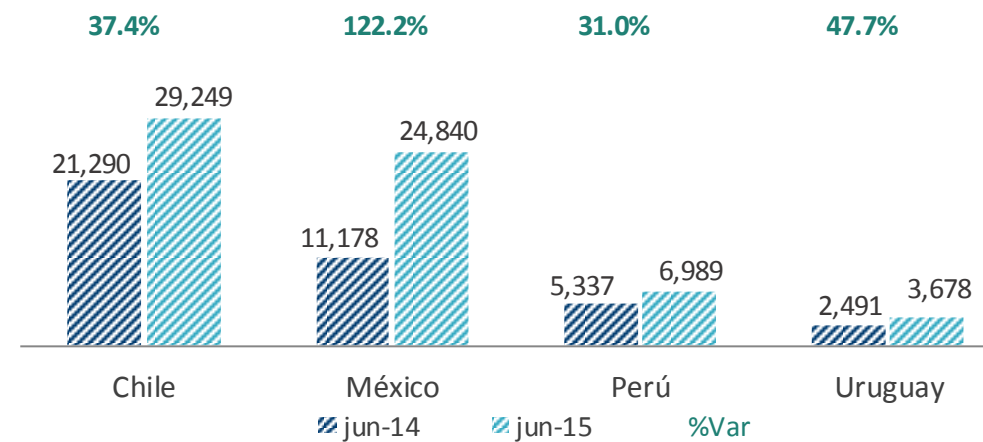
VOLUNTARY SAVINGS SEGMENT

Main figures

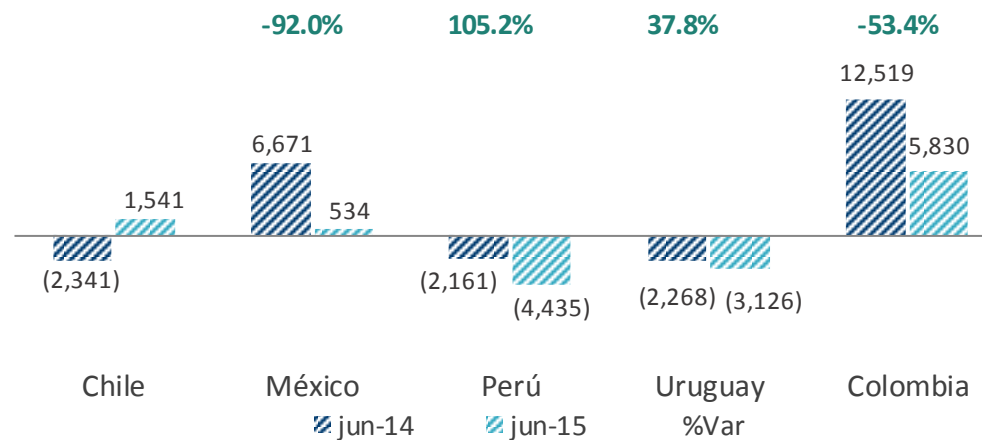
COMMISSION INCOME



OPERATING AND ADMINISTRATIVE EXPENSE



NET INCOME

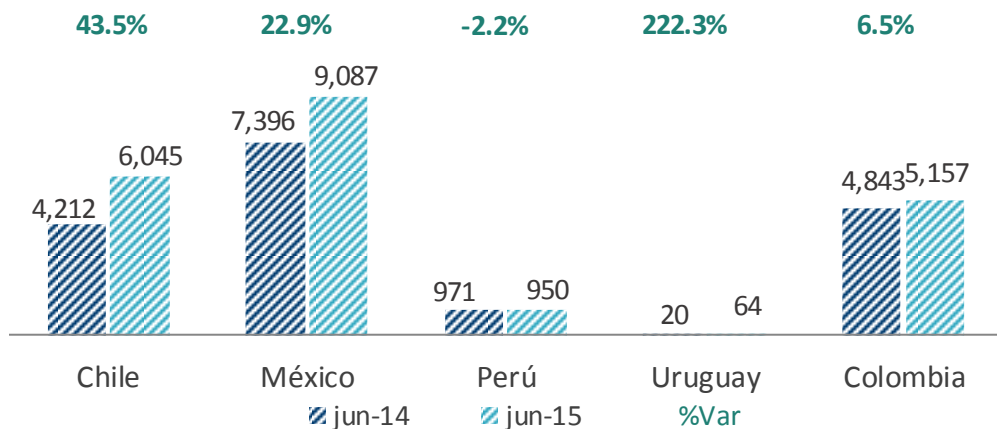


VOLUNTARY SAVINGS SEGMENT

Market figures

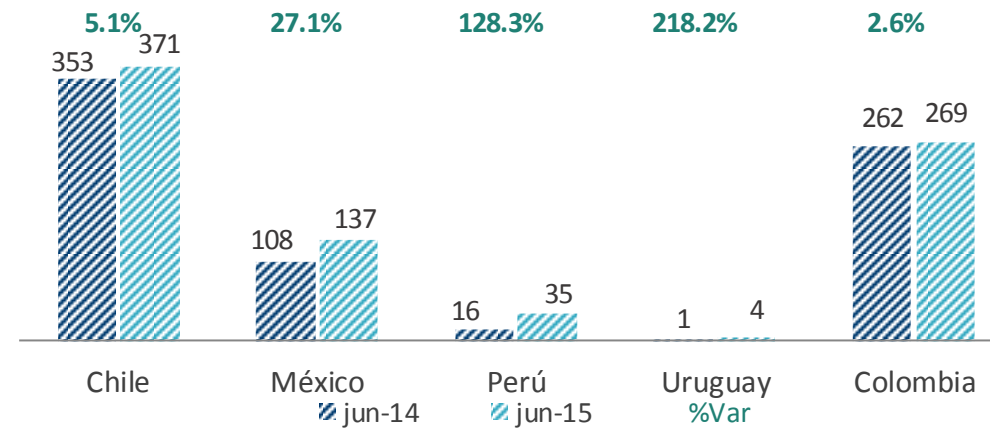
ASSETS UNDER MANAGEMENT

(COP THOUSAND MILLON)



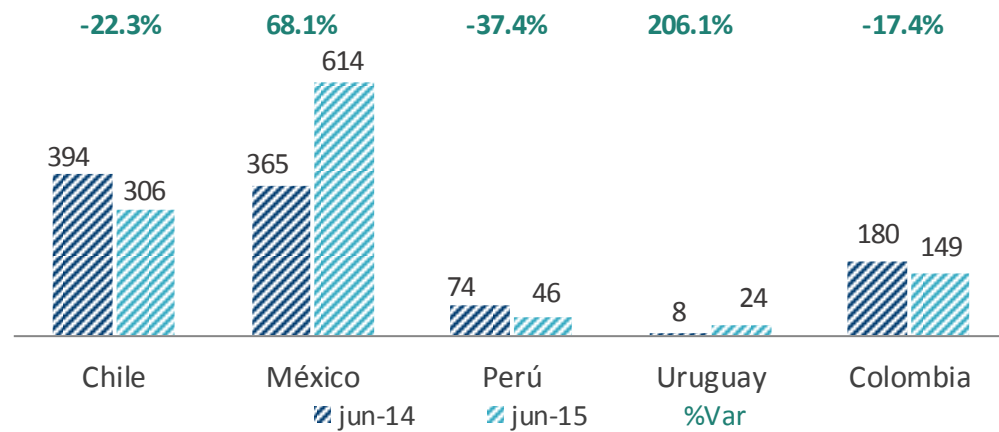
CLIENTS

(THOUSAND)



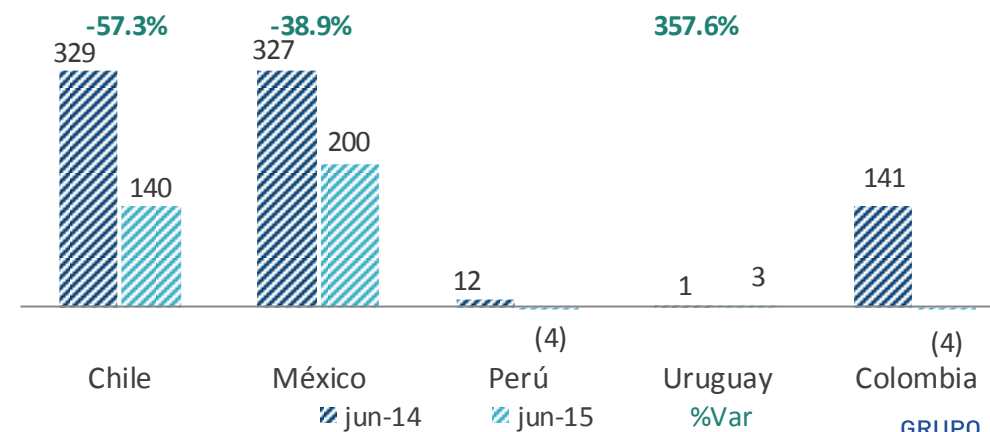
NET FLOW

(COP THOUSAND MILLON)



RETURNS

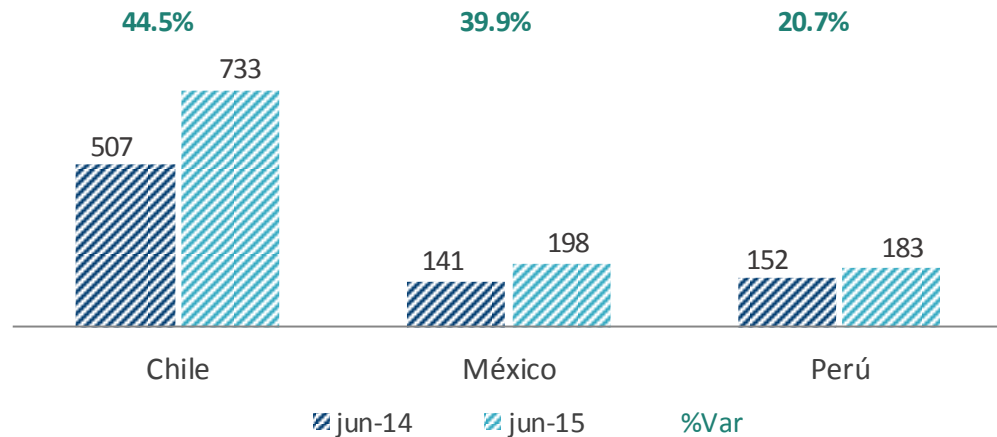
(COP THOUSAND MILLON)



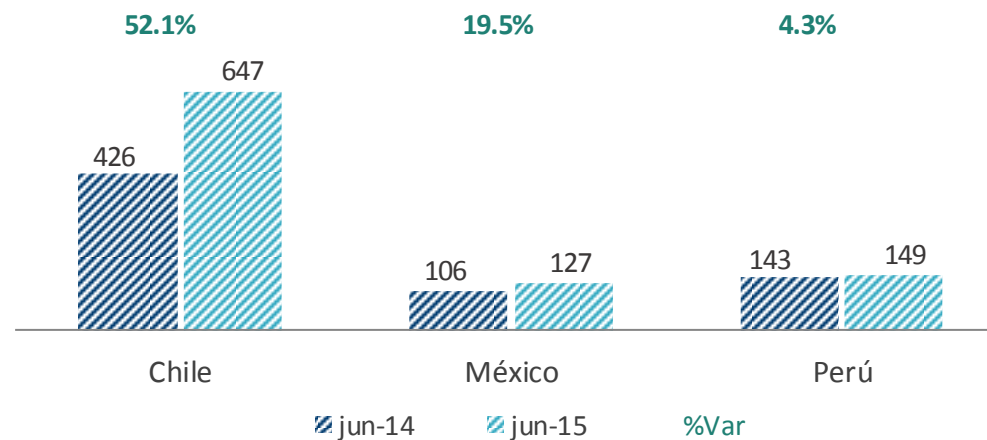
INSURANCE SEGMENT

Main figures

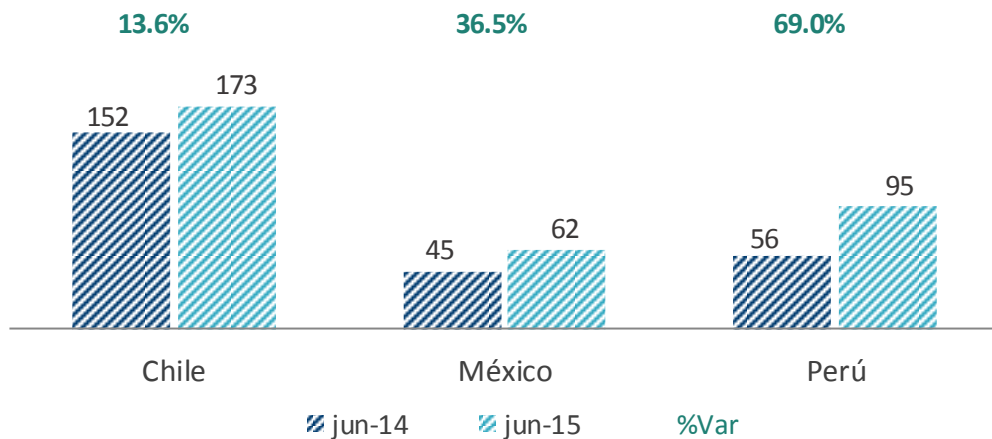
TOTAL PREMIUMS



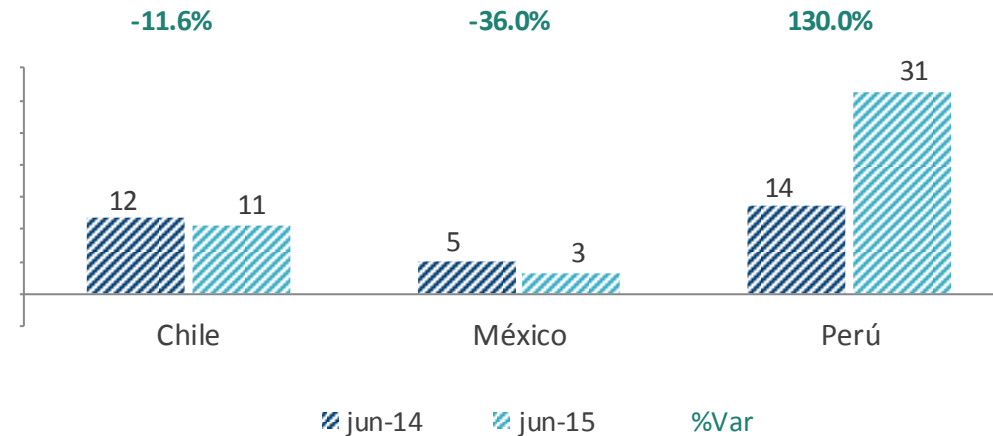
ADJUSTMENTS TO RESERVES



RETAINED CLAIMS



NET INCOME





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