

3Q 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 RISK MANAGEMENT

- SURA ASSET MANAGEMENT
PENSIONS, SAVINGS AND ASSET MANAGEMET



GRUPO SURA

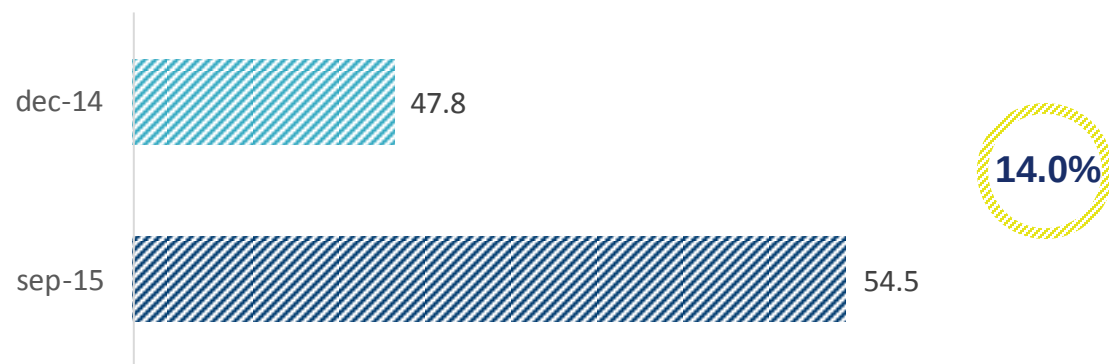
CONSOLIDATED RESULTS

3Q

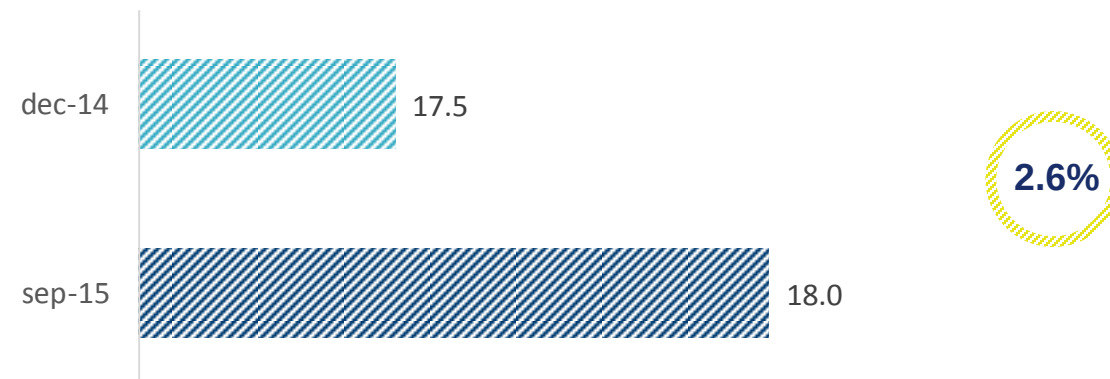
ESTATEMENT OF FINANCIAL POSITION

Consolidated

ASSETS



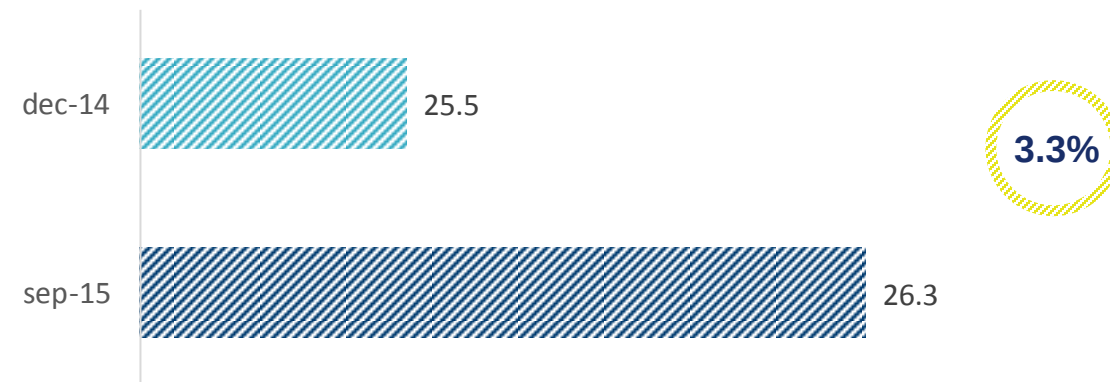
INVESTMENTS IN RELATED COMPANIES



LIABILITIES

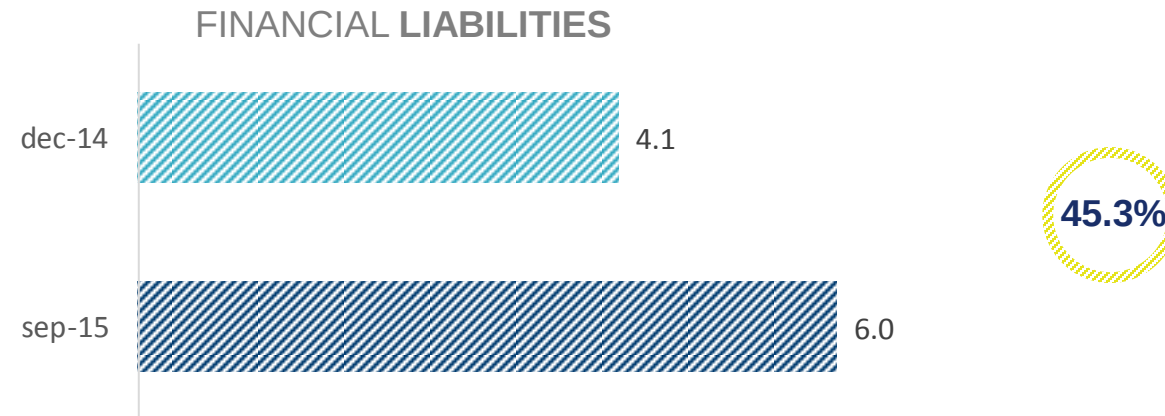


EQUITY ATTRIBUTABLE TO PARENT COMPANY

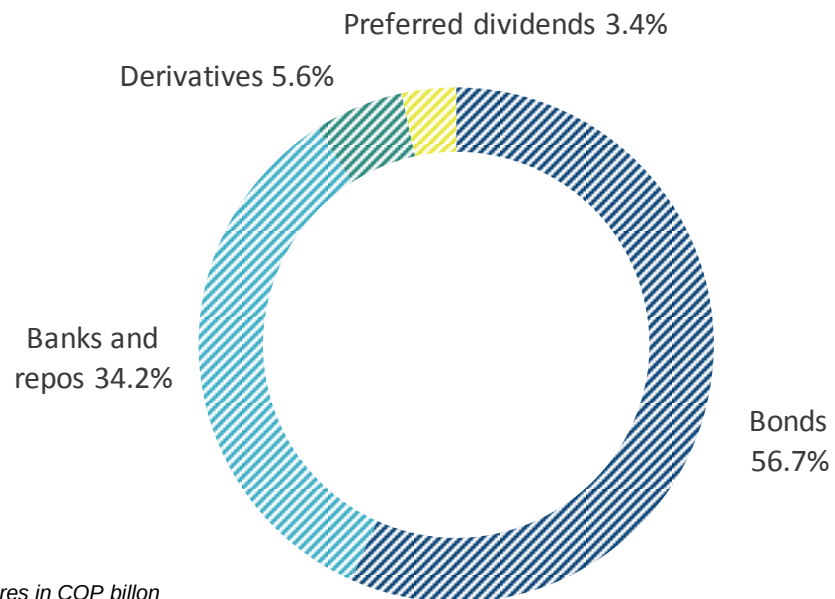


STATEMENT OF COMPREHENSIVE INCOME

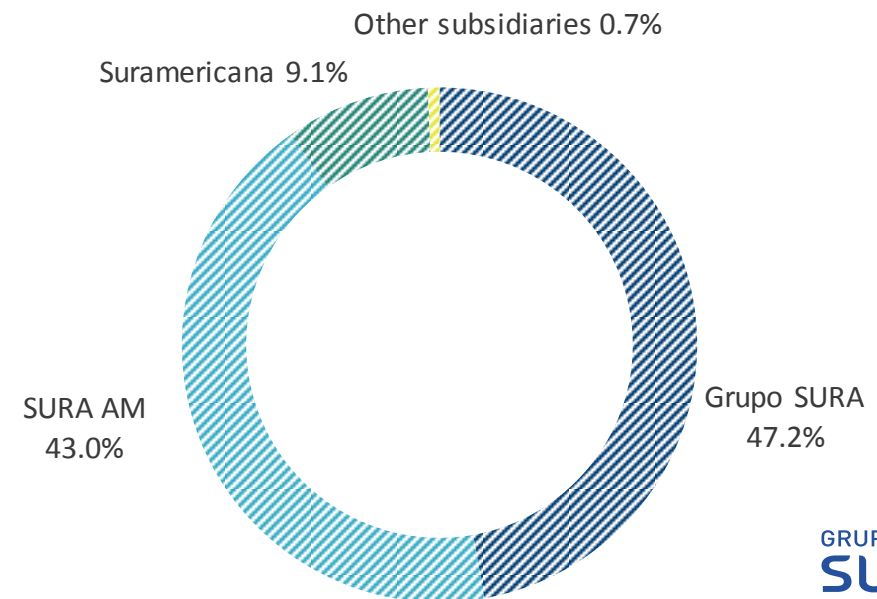
Financial DEBT



BREAKDOWN BY TYPE OF DEBT



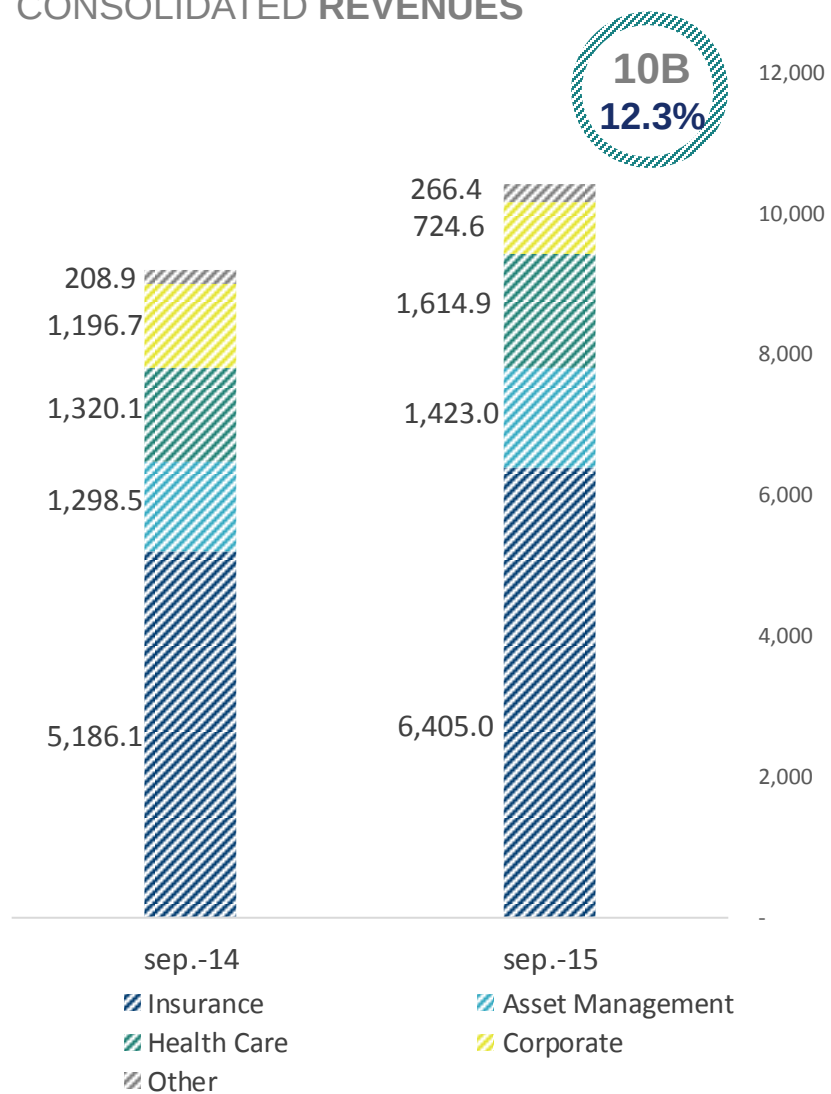
DEBT BREAKDOWN BY COMPANY



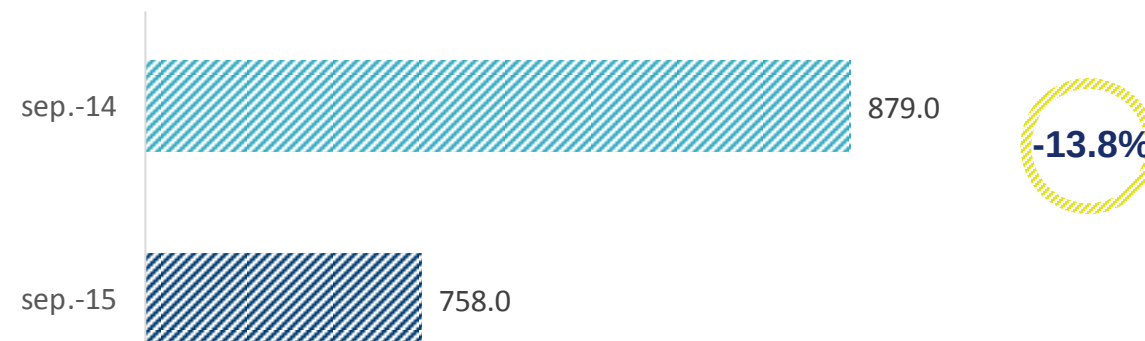
STATEMENT OF COMPREHENSIVE INCOME

Consolidated

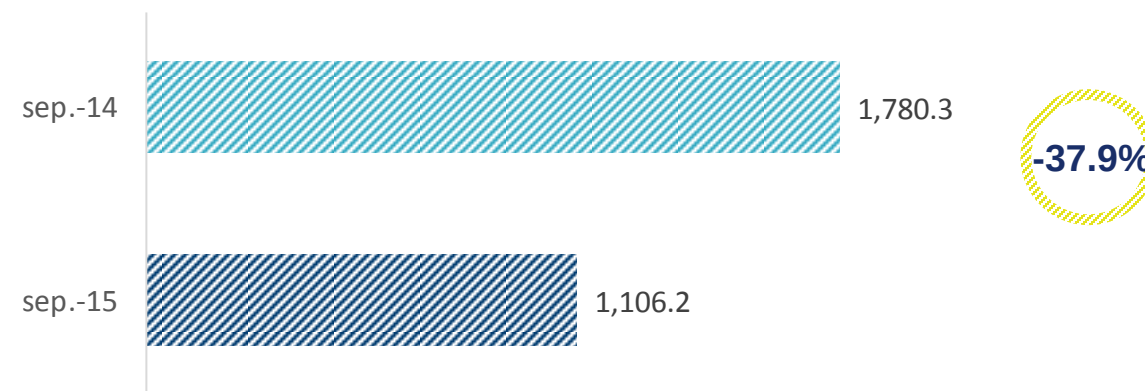
CONSOLIDATED REVENUES



EQUITY METHOD

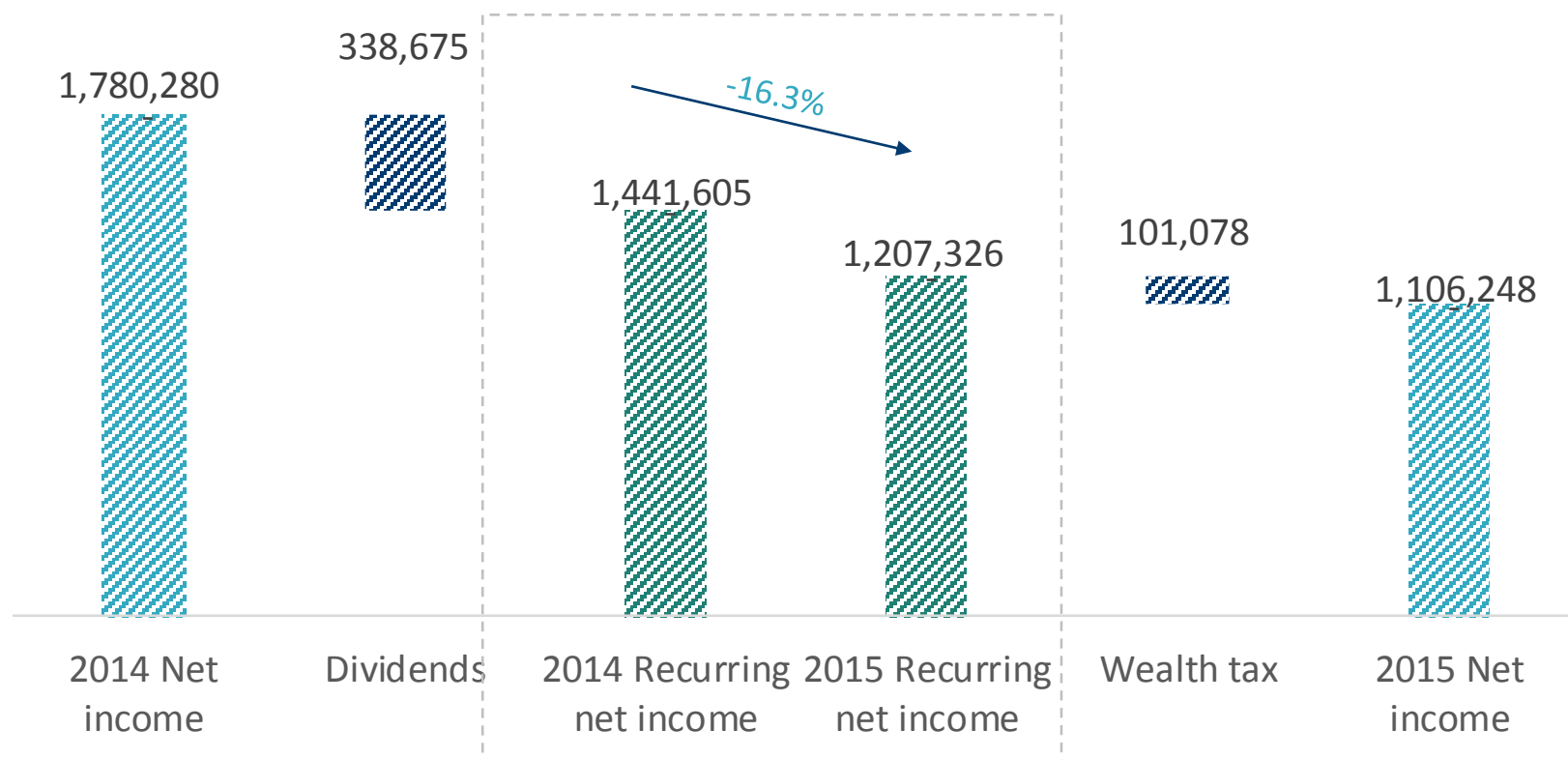


NET INCOME



STATEMENT OF COMPREHENSIVE INCOME

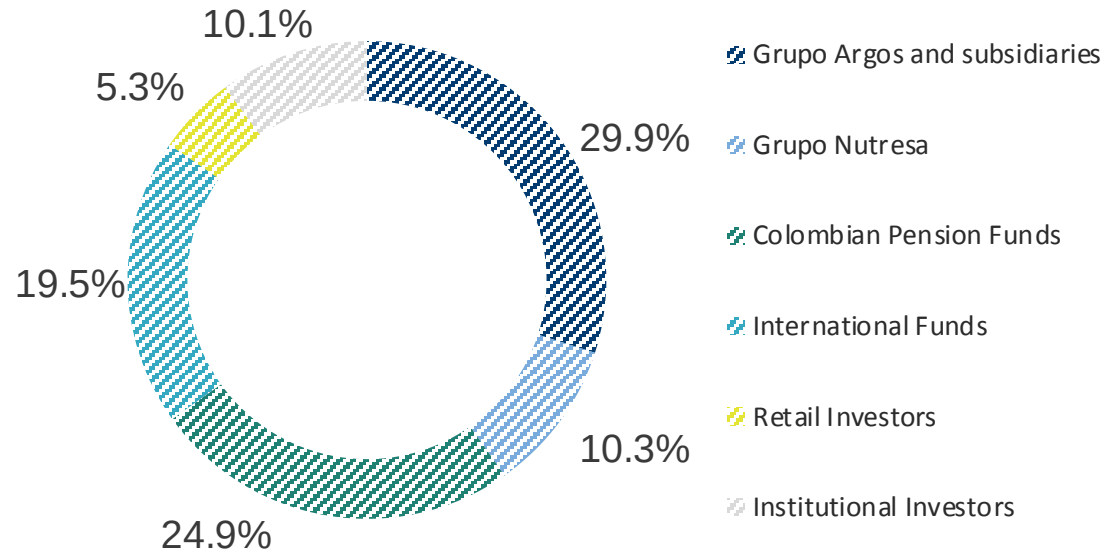
Net income



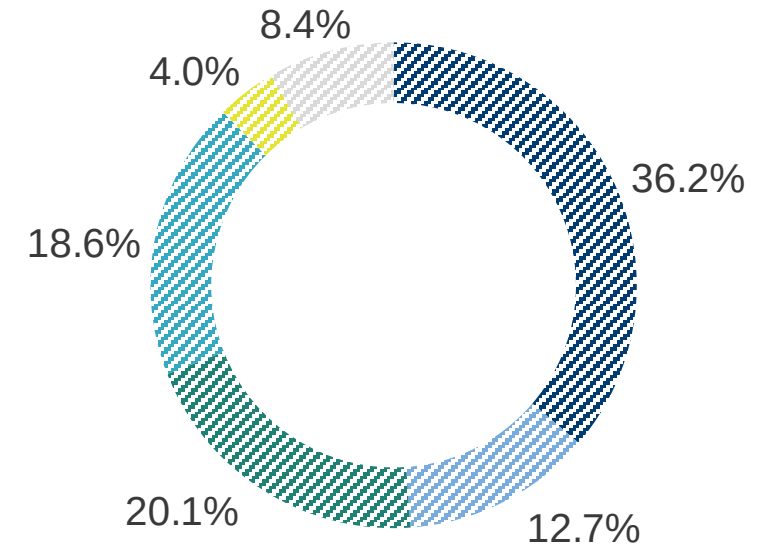
Upon eliminating non recurrent items, net income decreases 16.3%.

SHAREHOLDERS

SHAREHOLDERS (COMM+PREF)

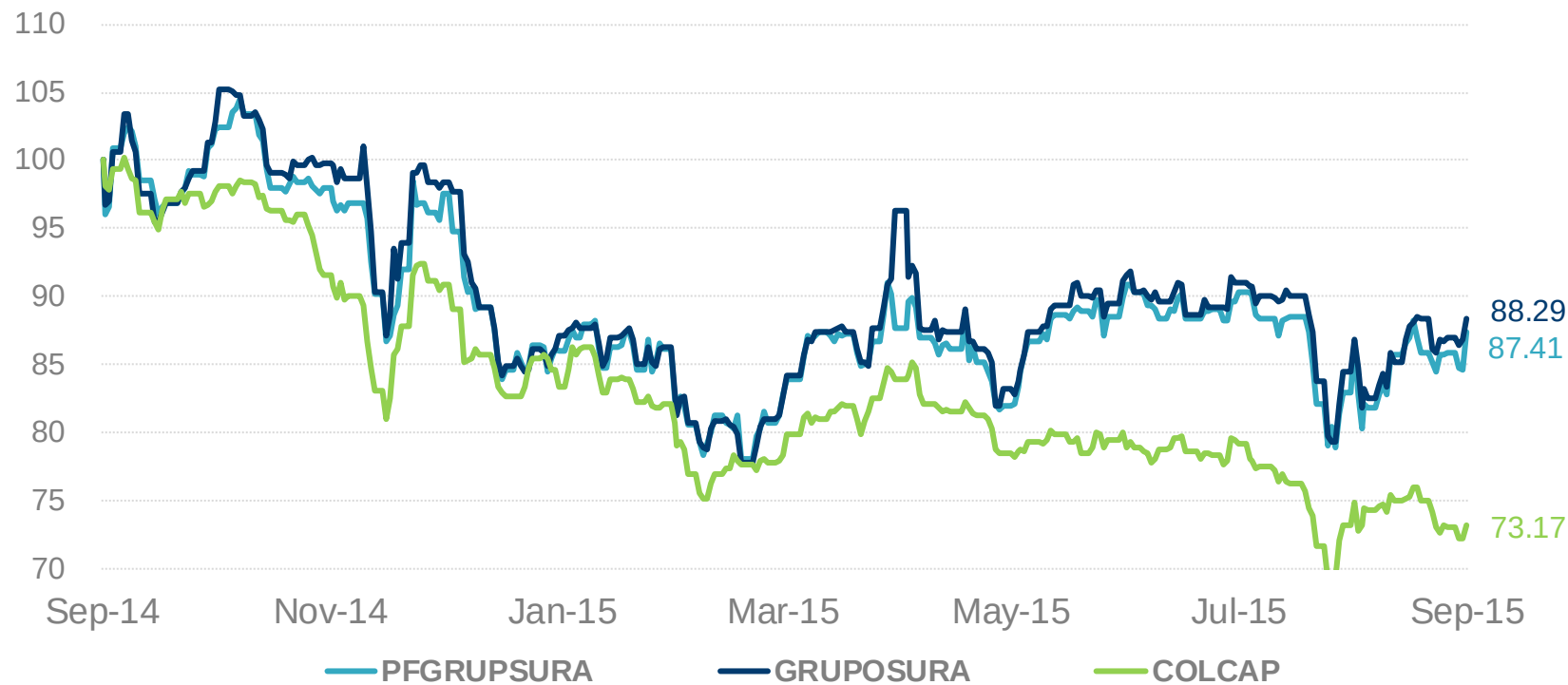


SHAREHOLDERS (COMM)



Outstanding Ord. Shares: 469,037,260
 Outstanding Pref. Shares: 106,334,963
 Total outstanding shares: 575,372,223
 Market Cap (COP billion): 17
 Number of Shareholders: 17,652
 International Funds: 835

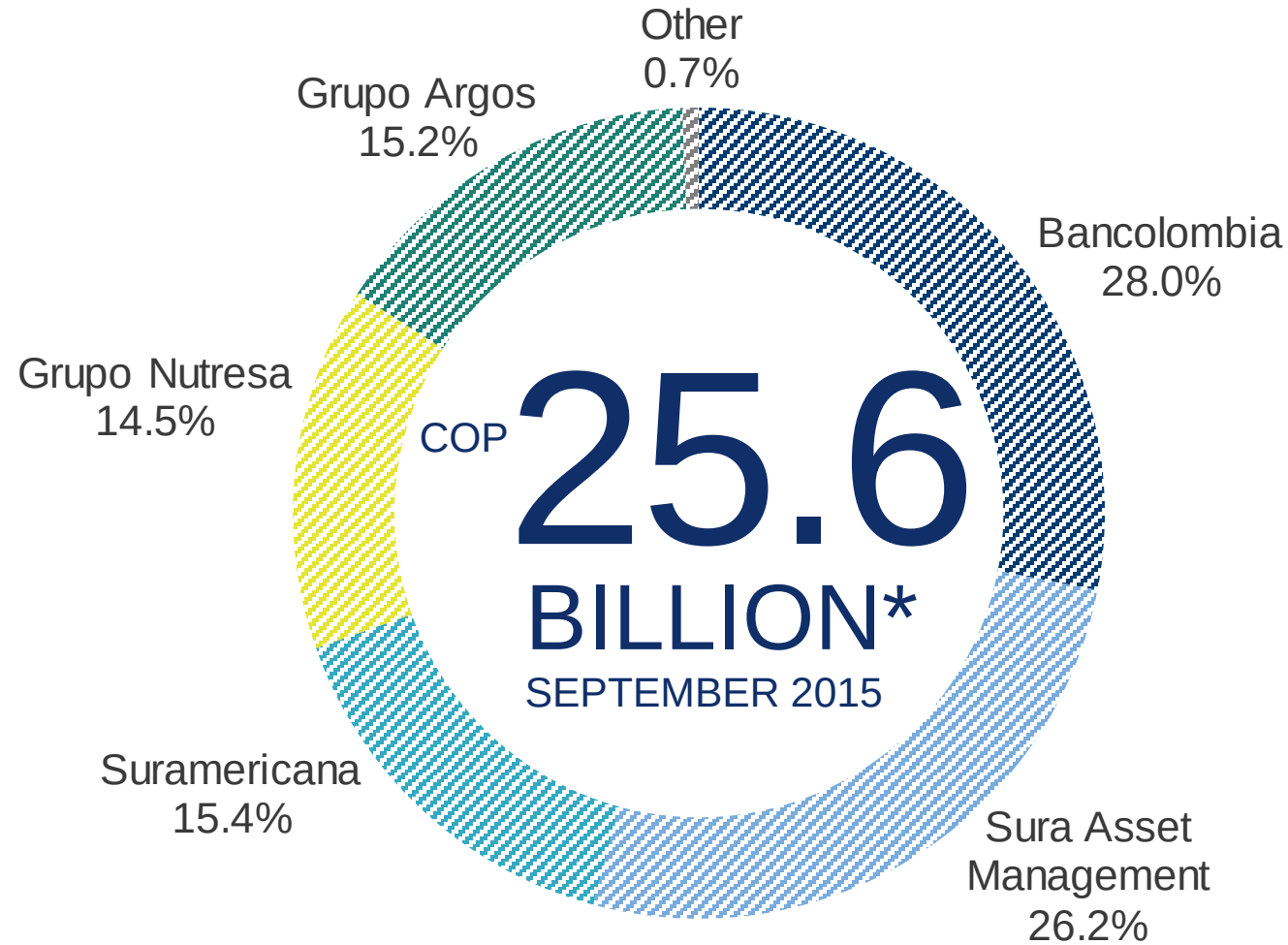
STOCK EVOLUTION



	30-sep-15	% Annual Var*	% YTD Var*	31-dic-14	30-sep-14
GRUPOSURA (Pesos)	35,880	-11.7%	-10.3%	40,000	40,640
PFGRUPSURA (Pesos)	35,400	-12.6%	-10.4%	39,500	40,500
COLCAP (Points)	1,219	-26.8%	-19.4%	1,513	1,666

* 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

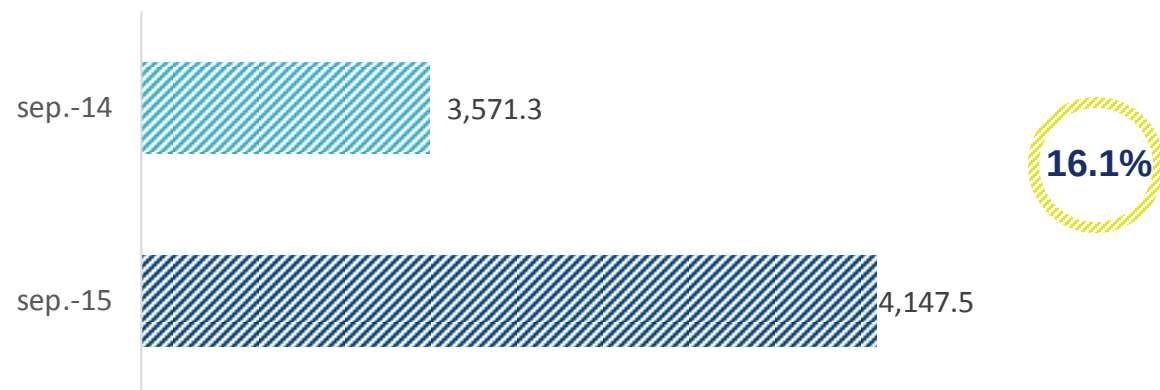
CONSOLIDATED RESULTS

3Q

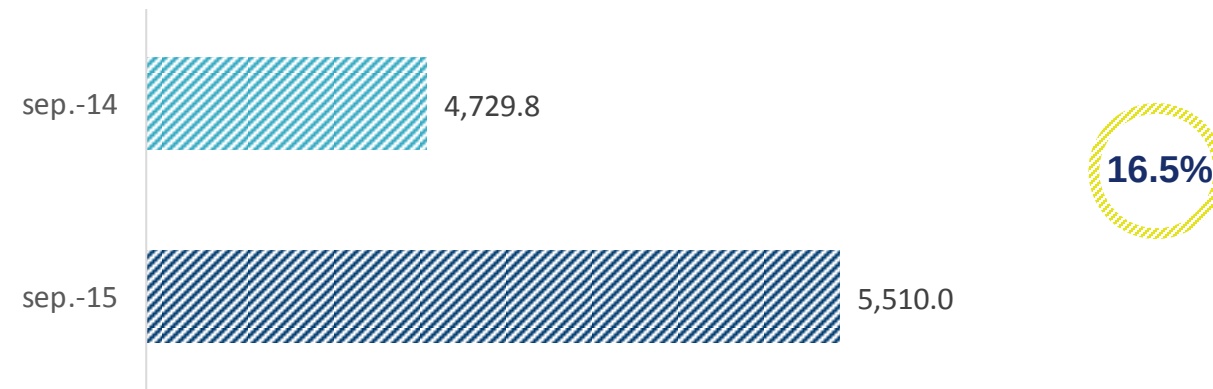
SURAMERICANA

Consolidated figures

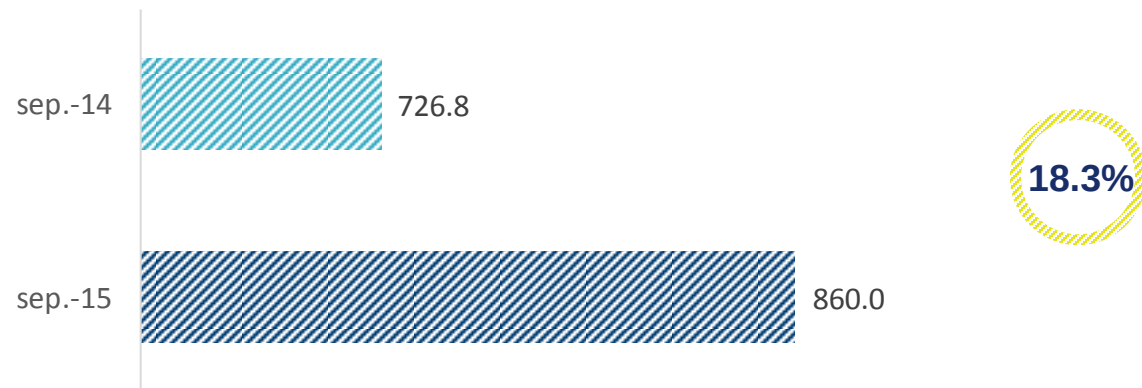
TOTAL PREMIUMS



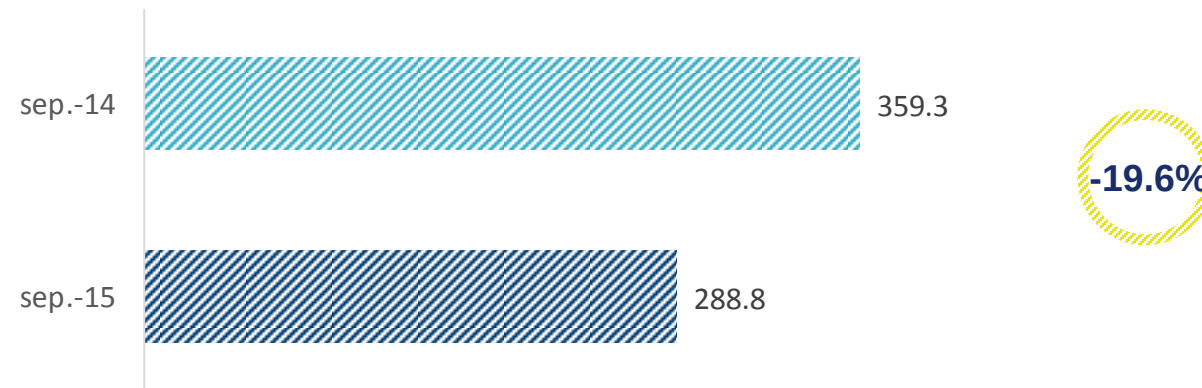
TOTAL REVENUES



ADMINISTRATIVE EXPENSE



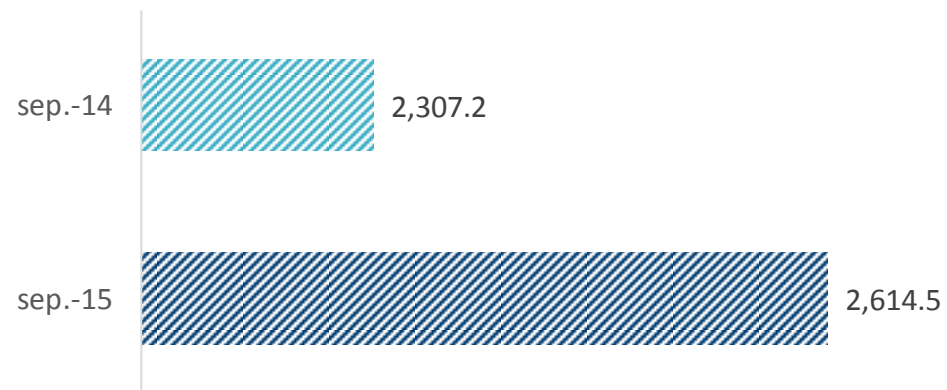
NET INCOME



LIFE INSURANCE SEGMENT

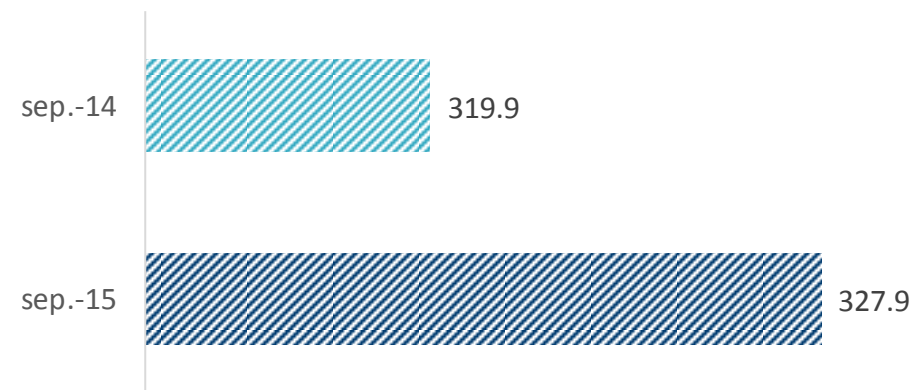
Main figures

TOTAL PREMIUMS



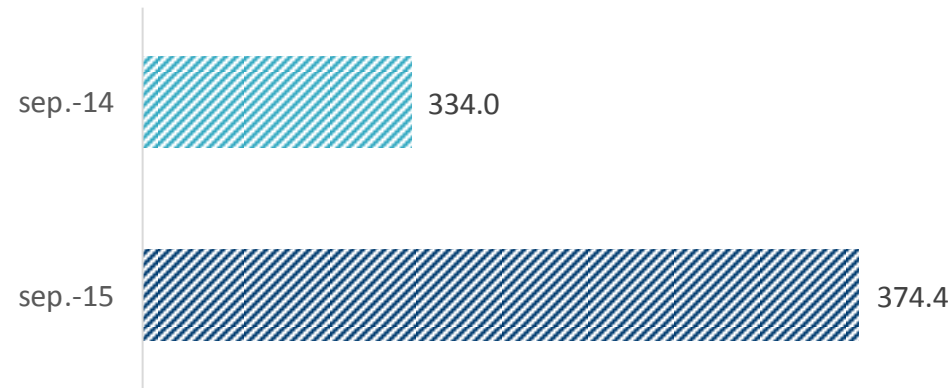
13.3%

INVESTMENT INCOME



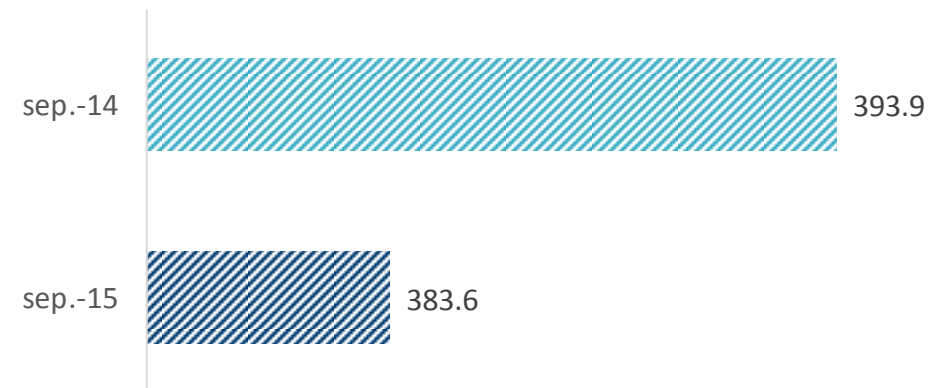
2.5%

ADMINISTRATIVE EXPENSE



12.1%

NET INCOME



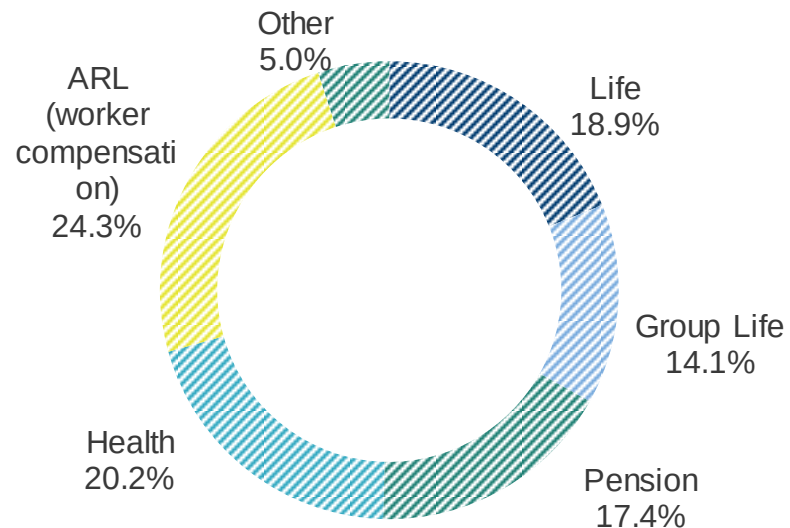
-2.6%

LIFE INSURANCE SEGMENT

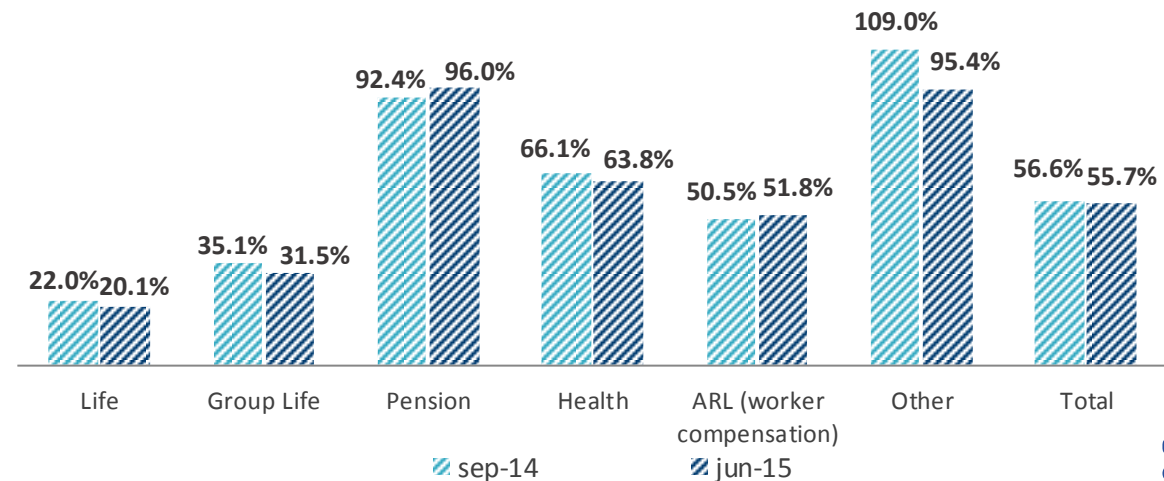
Premiums and claims ratio

	Premiums		Retained Premiums		Retained Claims Ratio	
	sep-15	%Var	sep-15	%Var	sep-15	jun-14
Life	495,379	12.4%	442,282	10.2%	20.1%	22.0%
Group Life	369,271	18.6%	362,979	19.7%	31.5%	35.1%
Pension	453,724	5.6%	439,524	6.1%	96.0%	92.4%
Health	529,240	17.4%	522,405	17.2%	63.8%	66.1%
ARL (worker compensation)	635,644	10.6%	635,644	10.6%	51.8%	50.5%
Other	131,237	31.1%	125,265	32.3%	95.4%	109.0%
Total	2,614,495	13.3%	2,528,099	13.2%	55.7%	56.6%

TOTAL PREMIUMS



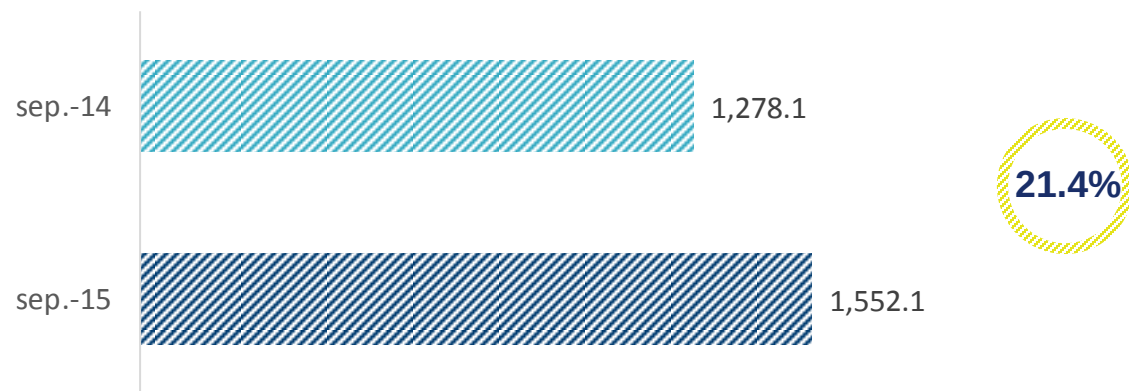
% RETAINED CLAIMS RATIO



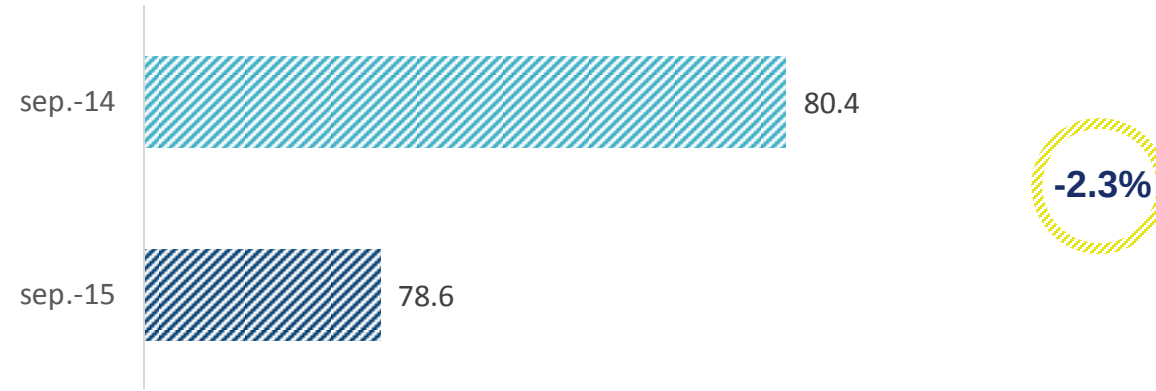
NON-LIFE INSURANCE SEGMENT

Main figures

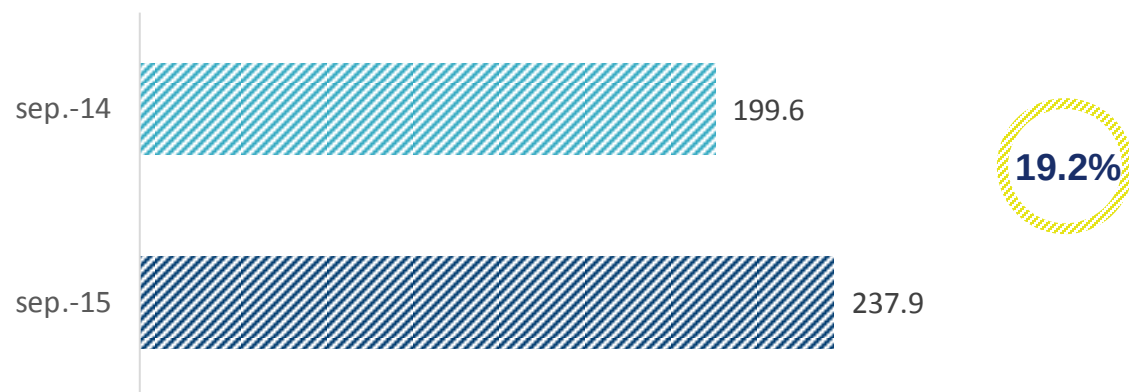
TOTAL PREMIUMS



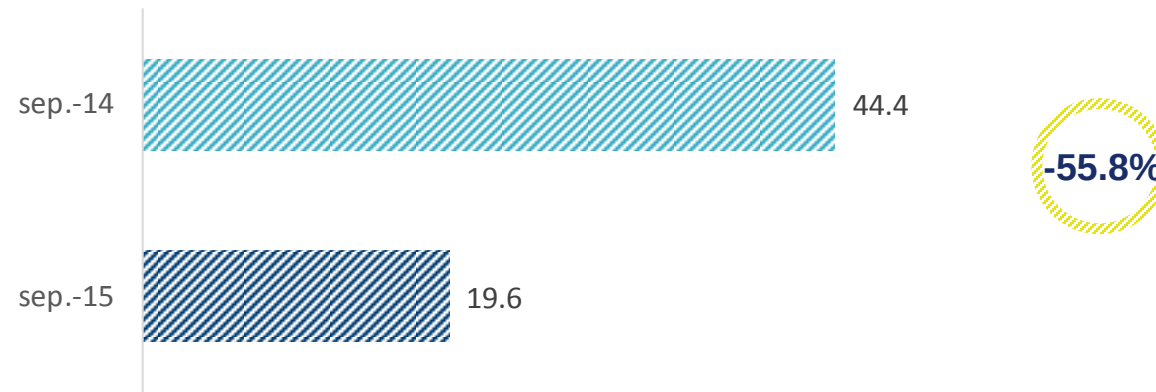
INVESTMENT INCOME



ADMINISTRATIVE EXPENSE



NET INCOME

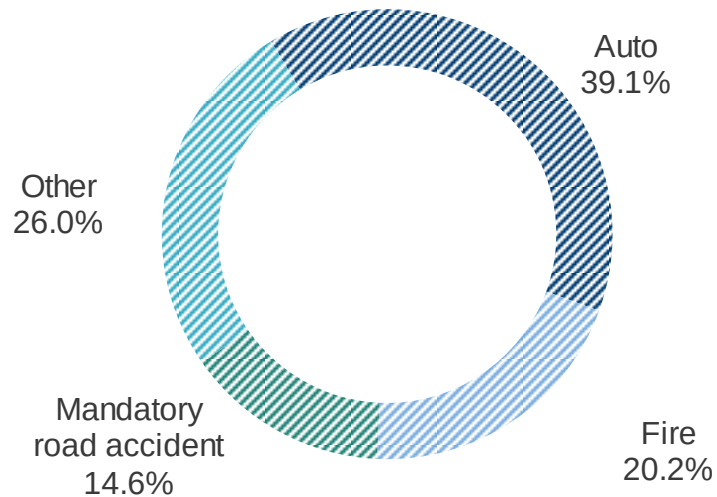


NON-LIFE INSURANCE SEGMENT

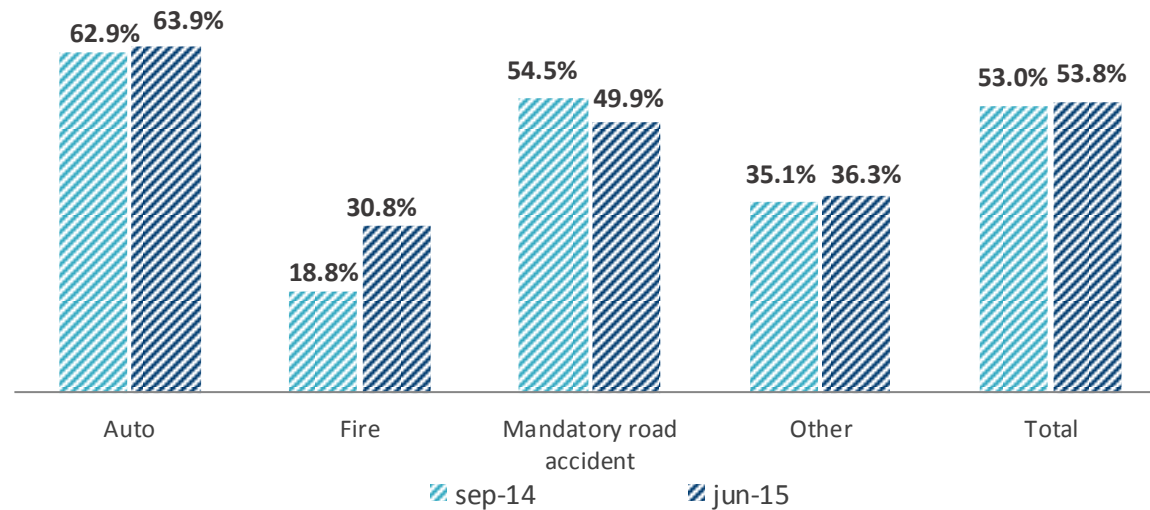
Premiums and claims ratio

	Premiums		Retained Premiums		Retained Claims Ratio	
	sep-15	%Var	sep-15	%Var	sep-15	jun-14
Auto	607,454	24.5%	586,352	24.7%	63.9%	62.9%
Fire	313,255	11.8%	60,899	19.0%	30.8%	18.8%
Mandatory road accident	227,283	20.2%	197,775	23.6%	49.9%	54.5%
Other	404,073	25.9%	211,189	19.4%	36.3%	35.1%
Total	1,552,065	21.4%	1,056,216	23.1%	53.8%	53.0%

TOTAL PREMIUMS



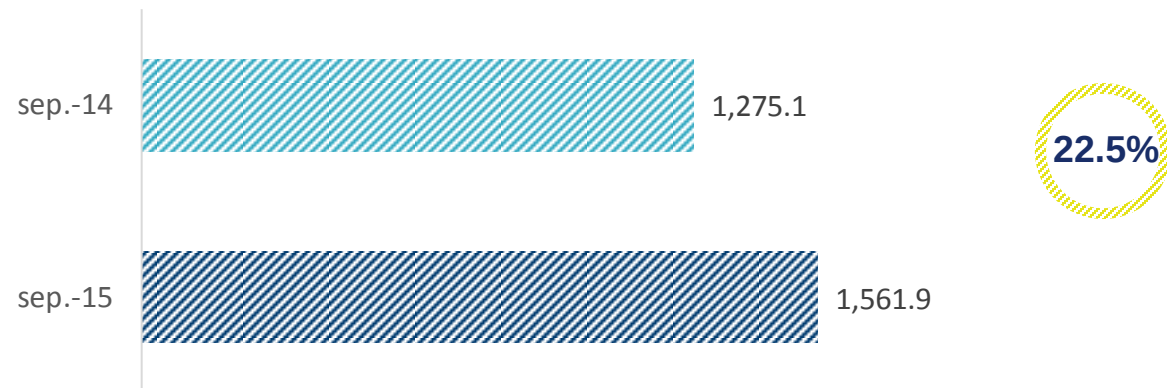
% RETAINED CLAIMS RATIO



HEALTH CARE SEGMENT

Main figures

REVENUE ON SERVICES RENDERED



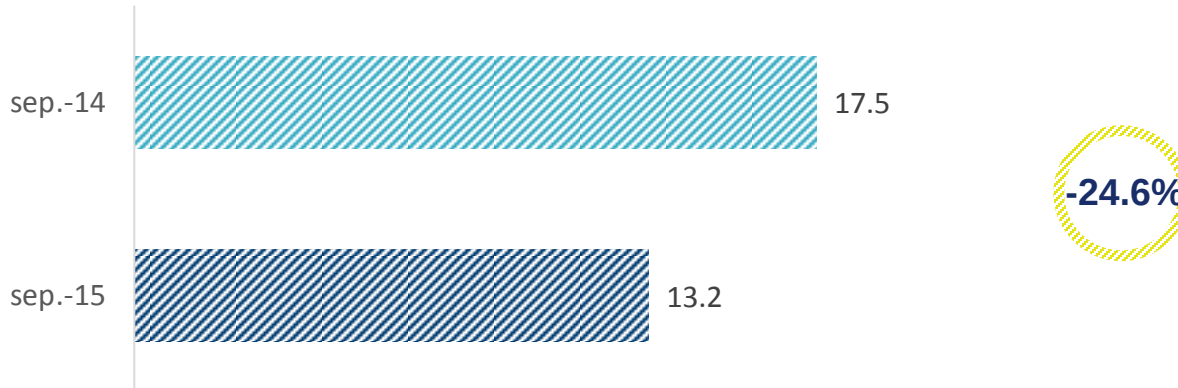
INVESTMENT INCOME



ADMINISTRATIVE EXPENSE



NET INCOME



HEALTH CARE SEGMENT

Premiums and claims ratio

	Services rendered		Costs of services		Claims Ratio	
	sep-15	%Var	sep-15	%Var	sep-15	jun-14
EPS	1,198,469	24.8%	1,130,959	26.8%	94.4%	92.9%
IPS	232,627	16.6%	162,540	18.6%		
Dinámica	130,767	13.1%	91,697	12.2%		
Total	1,561,863	22.5%	1,385,196	24.8%		



• SURA ASSET MANAGEMENT

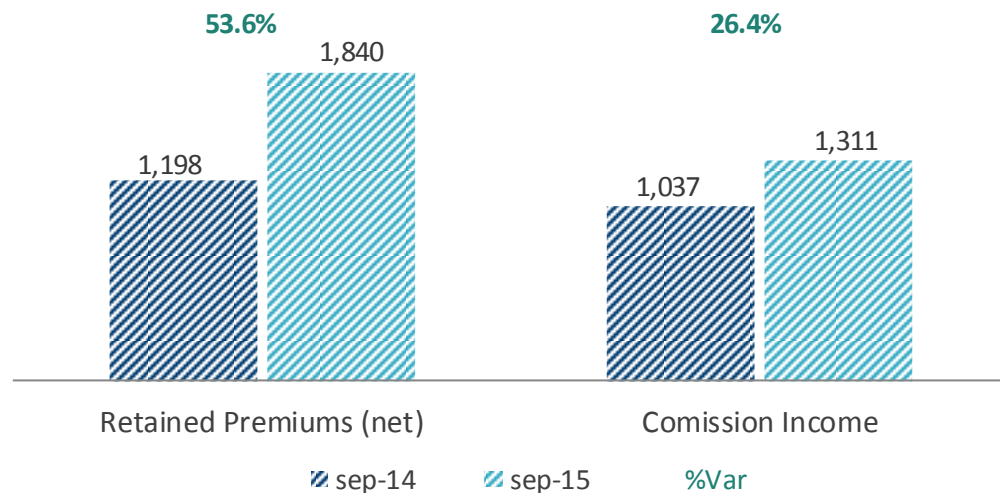
CONSOLIDATED RESULTS

3Q

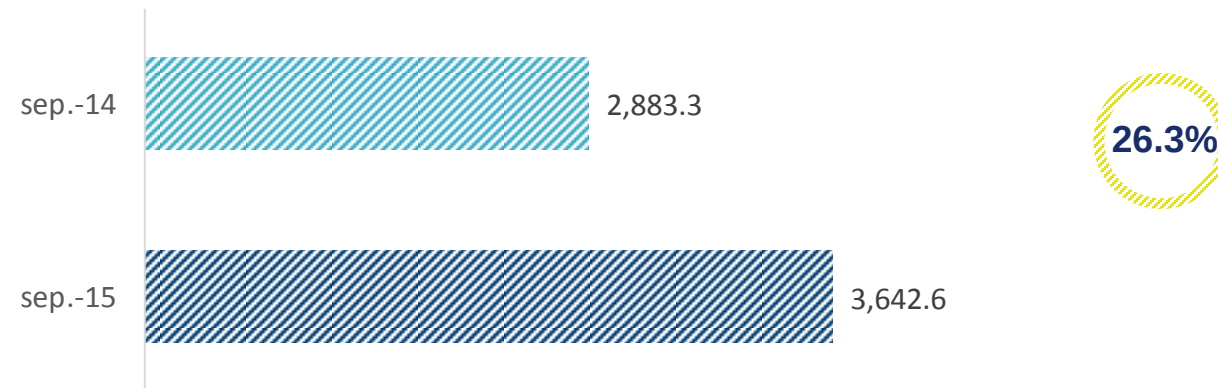
SURA ASSET MANAGEMENT

Consolidated figures

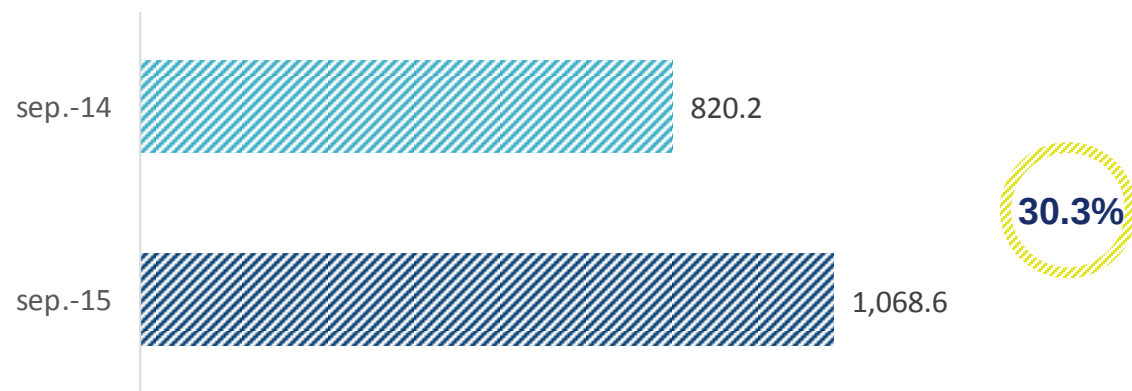
COMMISSION INCOME – RETAINED PREMIUMS



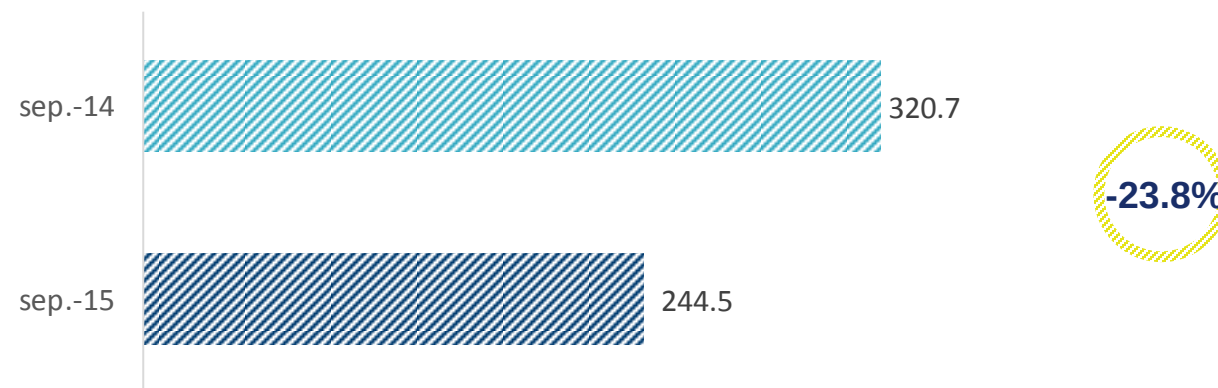
TOTAL REVENUES



OPERATING AND ADMINISTRATIVE EXPENSE



NET INCOME

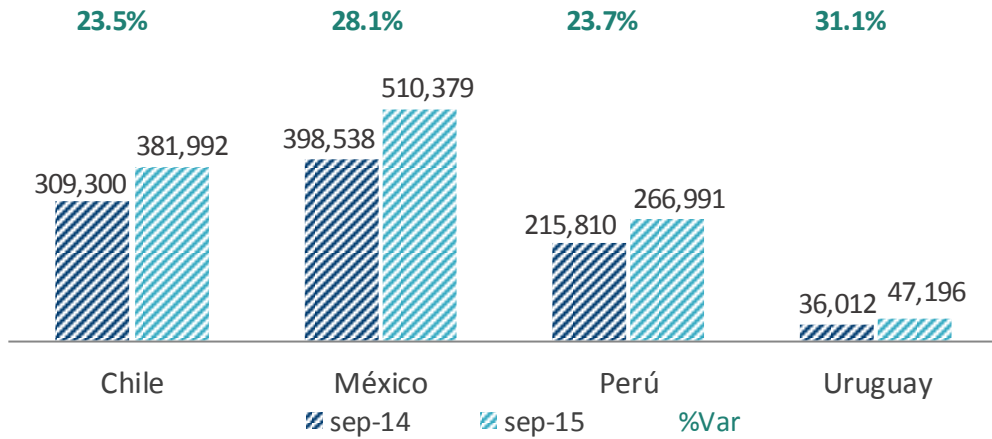


Gastos operativos y de administración: Estos gastos equivalen a la suma de gastos administrativos, otros gastos y deterioro

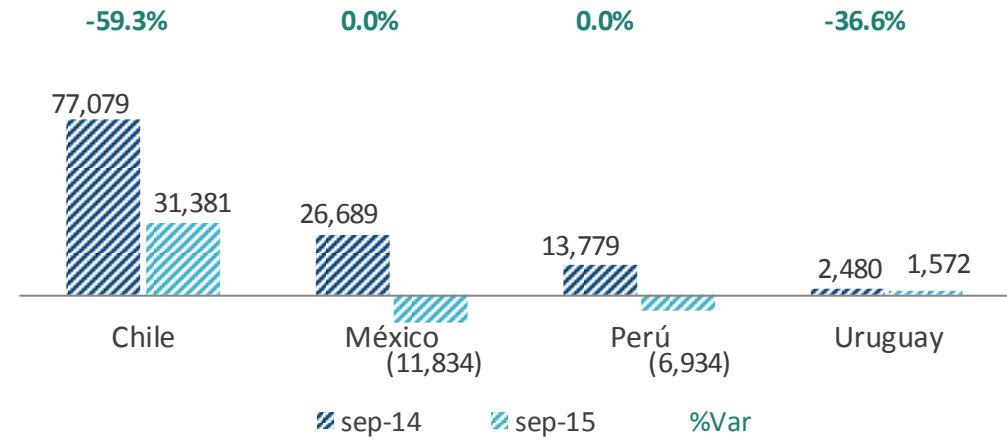
MANDATORY PENSION

Main figures

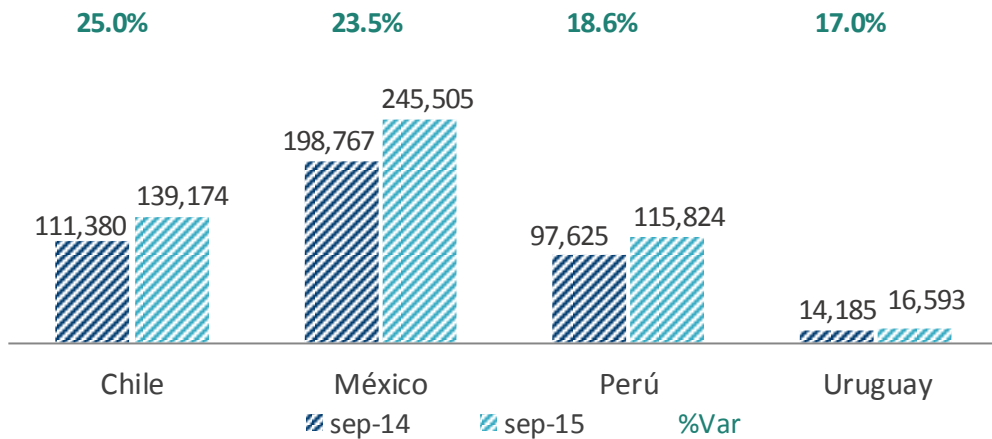
COMMISSION INCOME



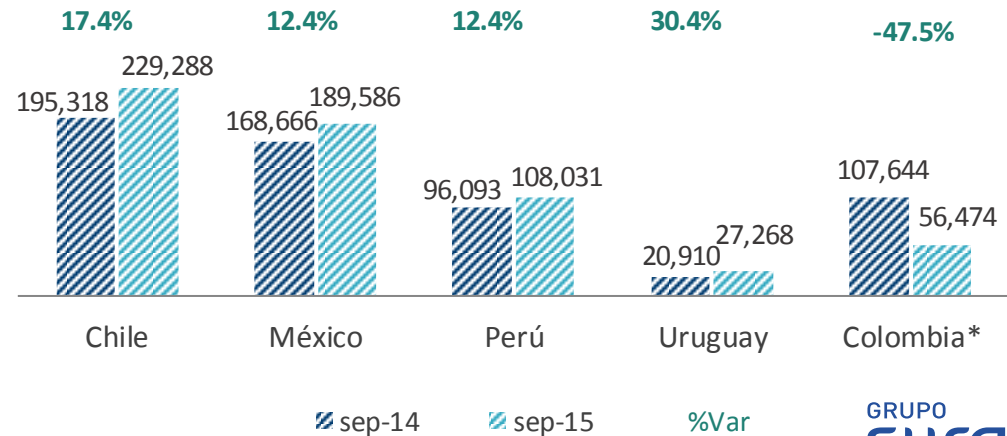
RETURNS ON ENCAJE



OPERATING AND ADMINISTRATIVE EXPENSE



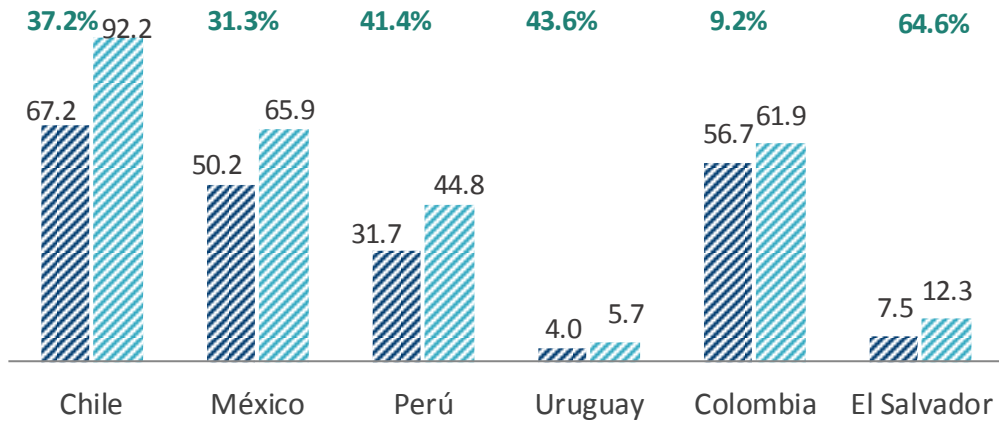
NET INCOME



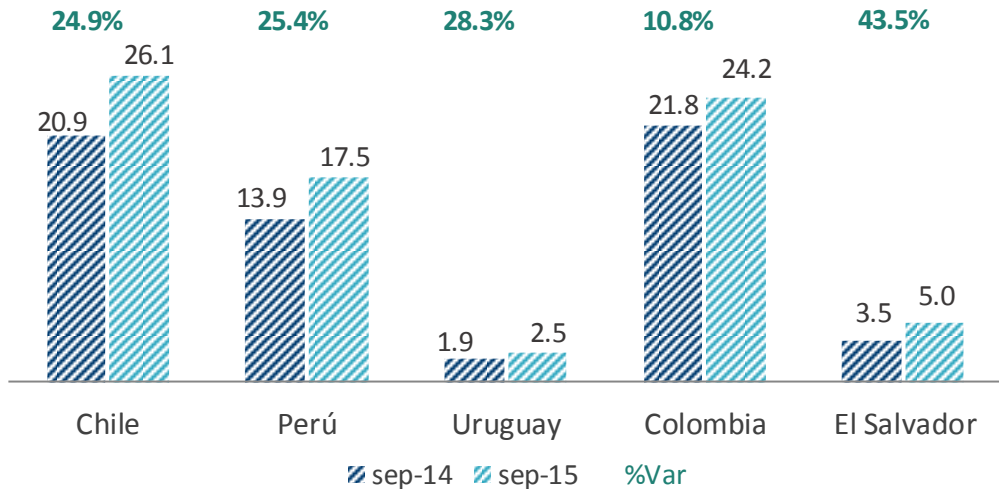
MANDATORY PENSION

Market figures

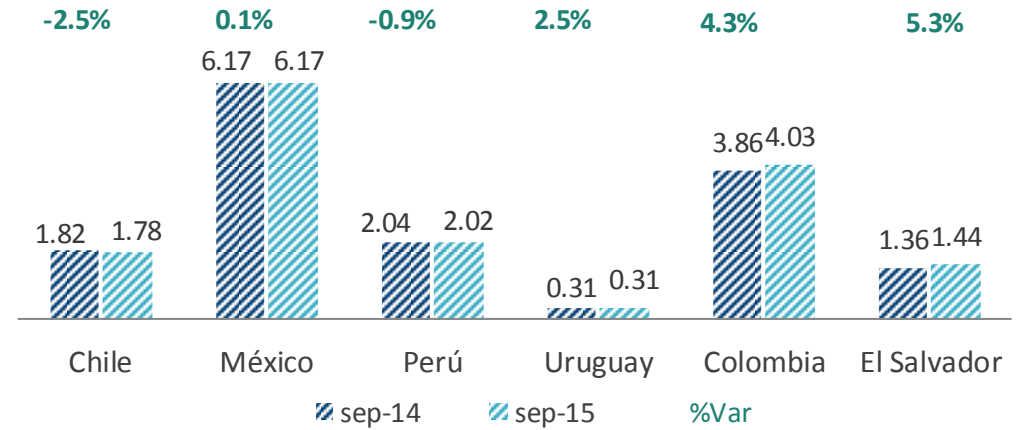
ASSETS UNDER MANAGEMENT (COP BILLON)



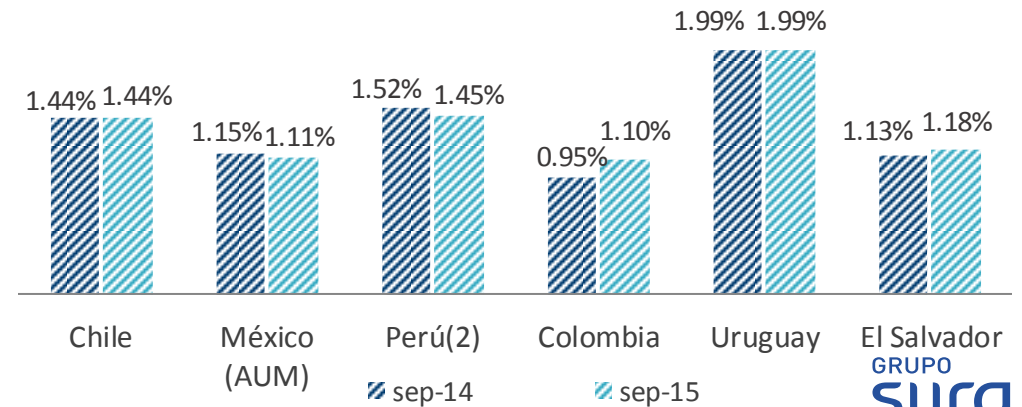
WAGE BASE (COP BILLON)



FUND MEMBERSHIP (MM)



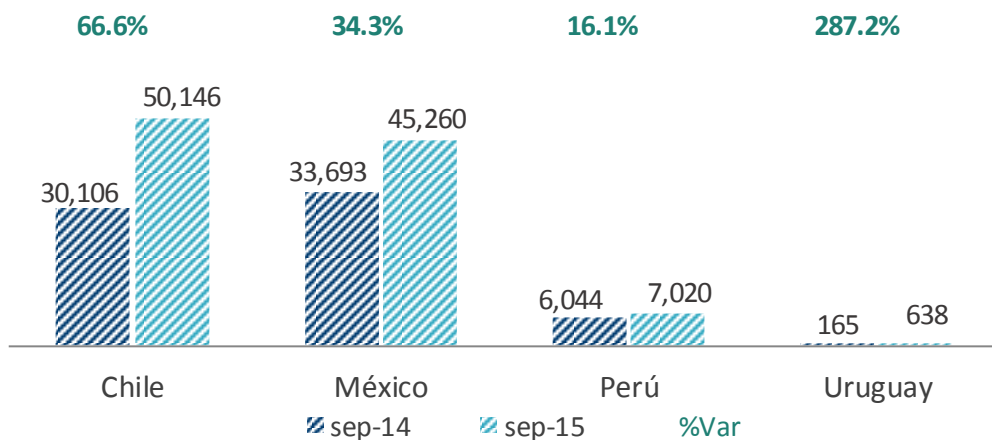
COMMISSION



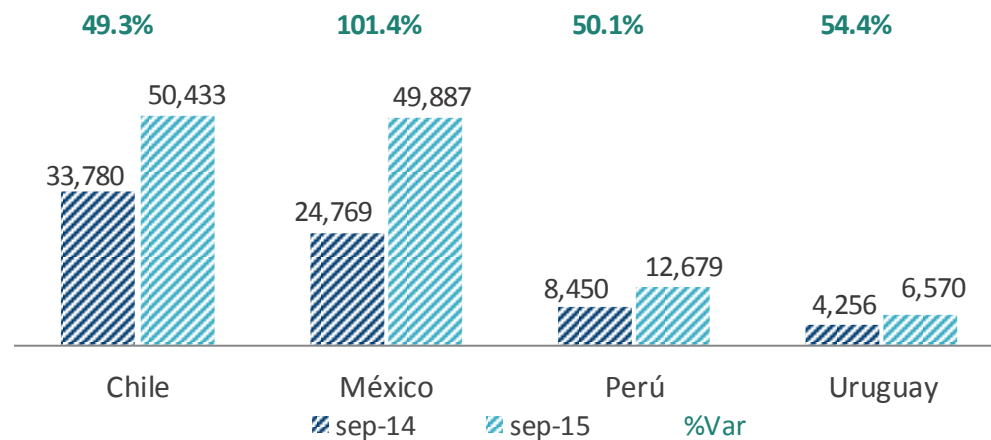
VOLUNTARY SAVINGS SEGMENT

Main figures

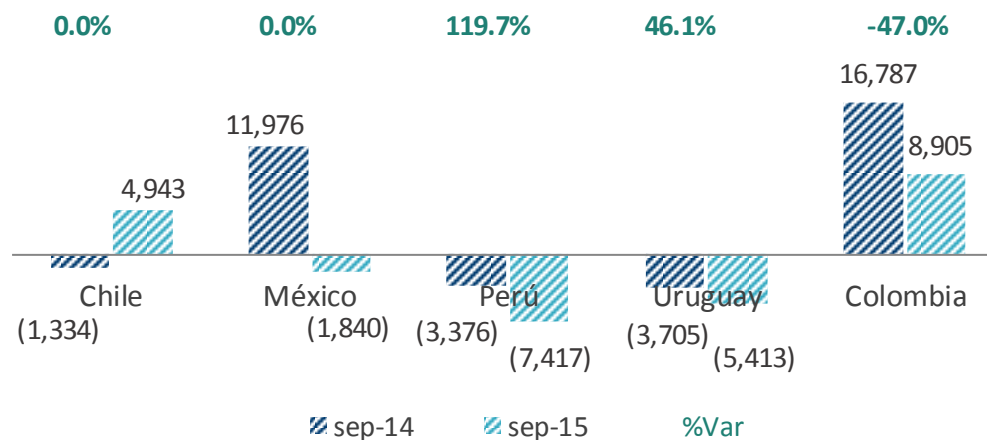
COMMISSION INCOME



OPERATING AND ADMINISTRATIVE EXPENSE



NET INCOME

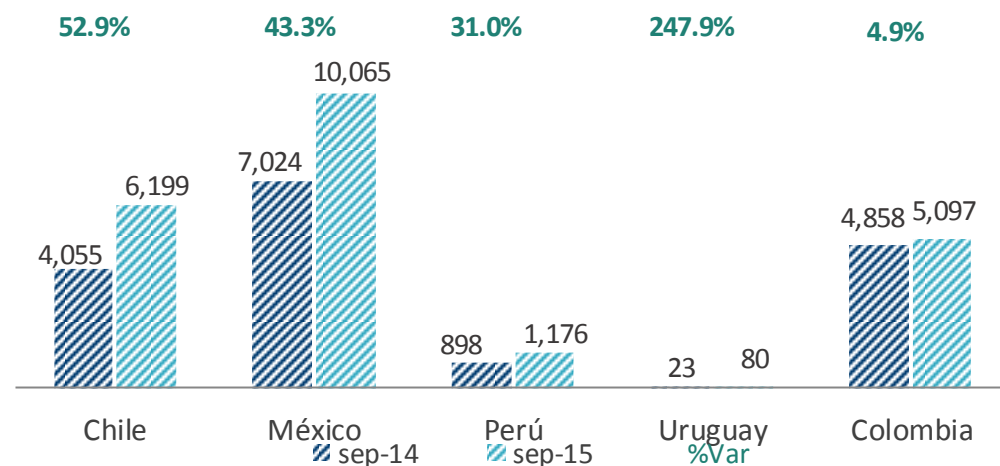


VOLUNTARY SAVINGS SEGMENT

Market figures

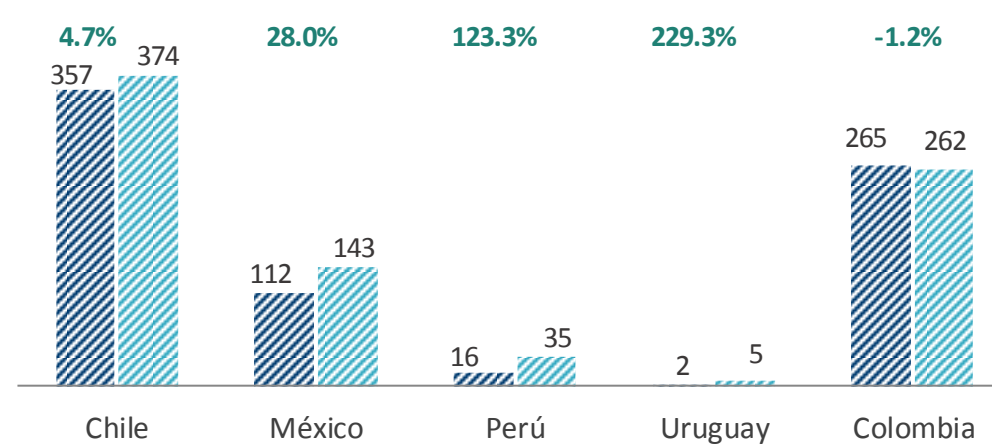
ASSETS UNDER MANAGEMENT

(COP THOUSAND MILLON)



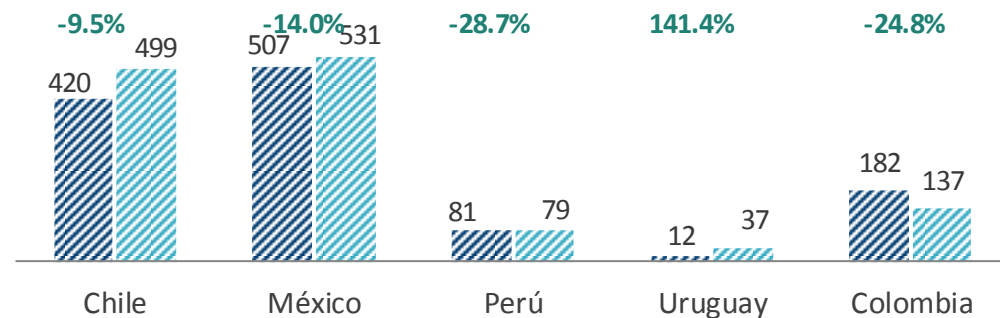
CLIENTS

(THOUSAND)



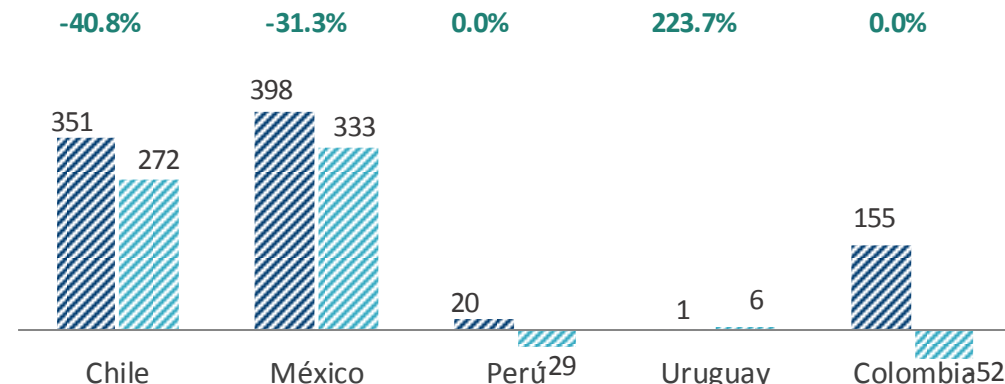
NET FLOW

(COP THOUSAND MILLON)



RETURNS

(COP THOUSAND MILLON)

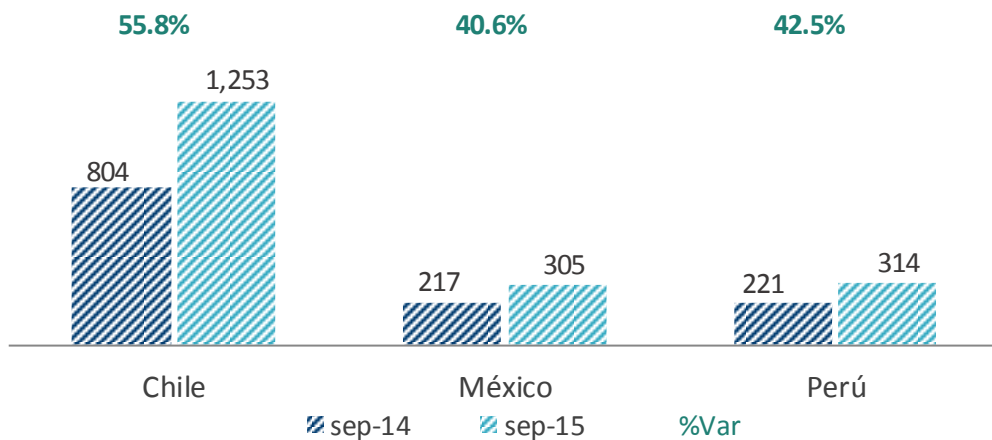


■ sep-14 ■ sep-15 %Var...

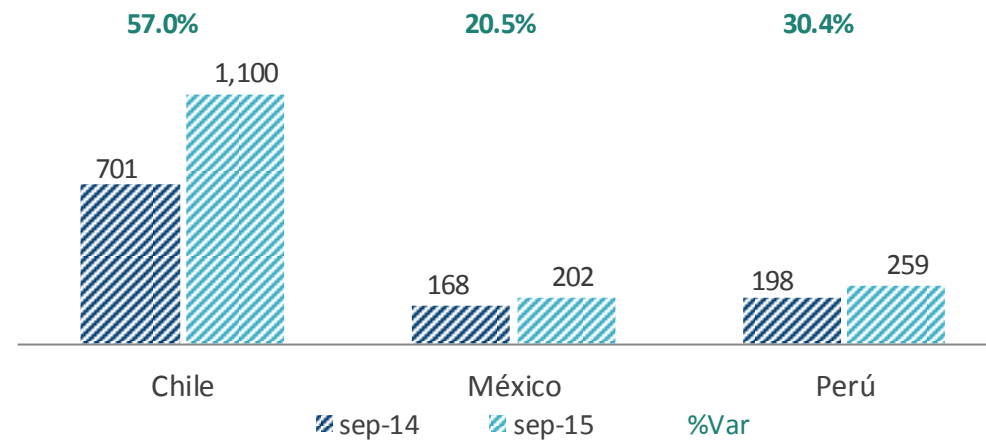
INSURANCE SEGMENT

Main figures

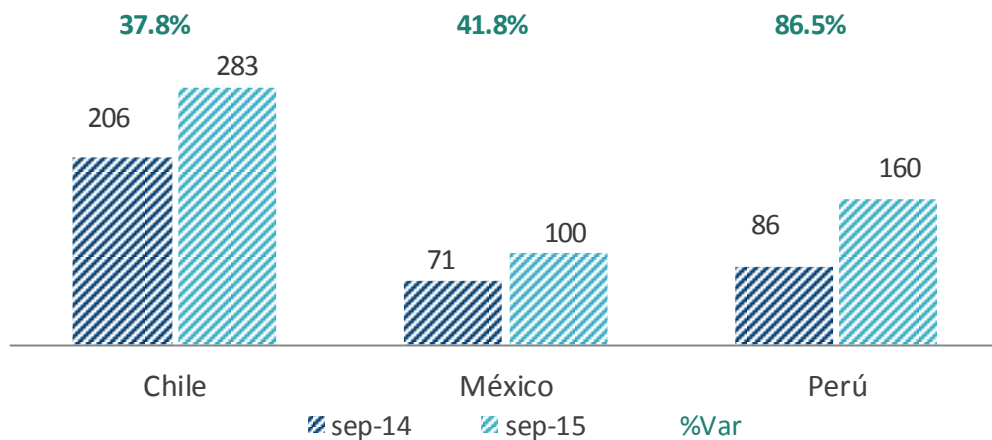
TOTAL PREMIUMS



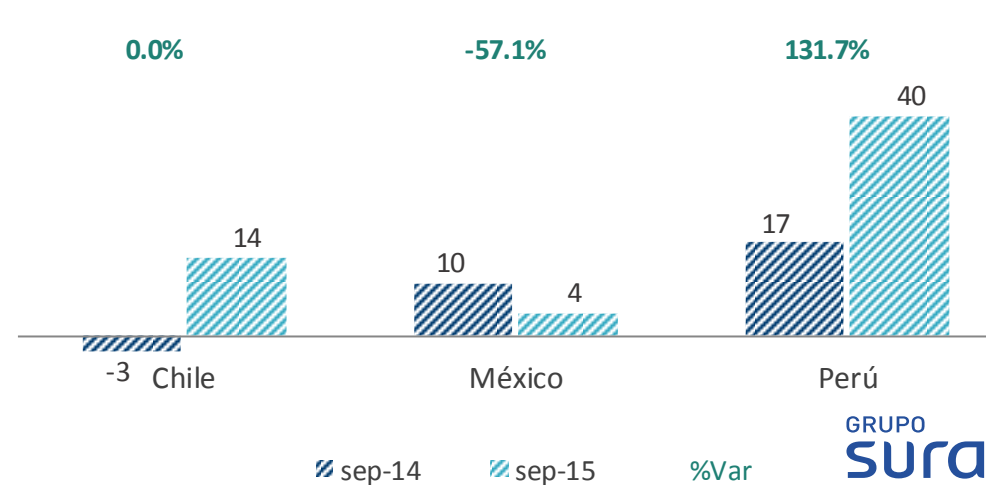
ADJUSTMENTS TO RESERVES



RETAINED CLAIMS



NET INCOME





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