

Grupo de Inversiones Suramericana SA XGSUR

Last Close: 14.52 | Quantitative Fair Value Estimate: 15.40 | Market Cap (Mil): 6,810.4 | Sector: Financial Services | Industry: Asset Management | Country of Domicile: Colombia

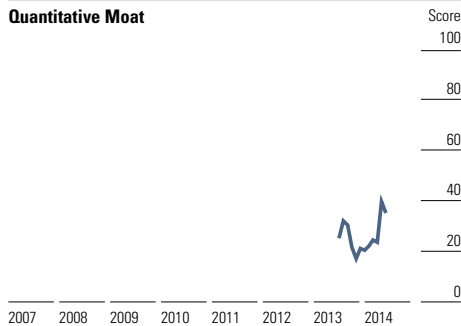
Grupo de Inversiones Suramericana SA is engaged in providing financial services through strategic & portfolio investments. It provides investments services to; financial, insurance, pension, savings, and processed food, cement and energy sectors.

Quantitative Scores		Scores		
		All	Rel Sector	Rel Country
Quantitative Moat	Narrow	93	93	92
Valuation	Undervalued	60	63	86
Quantitative Uncertainty	Medium	92	88	99
Financial Health	Strong	85	79	96



Valuation		Current	5-Yr Avg	Sector Median	Country Median
Price/Quant Fair Value		0.94	—	0.95	1.00
Price/Earnings		33.9	—	13.4	12.8
Forward P/E		18.4	—	11.4	8.2
Price/Cash Flow		-87.0	—	8.3	8.0
Price/Free Cash Flow		—	—	19.6	14.5
Dividend Yield %		0.91	—	2.81	2.82
Price/Book		0.9	—	1.1	1.6
Price/Sales		4.8	—	2.7	2.4

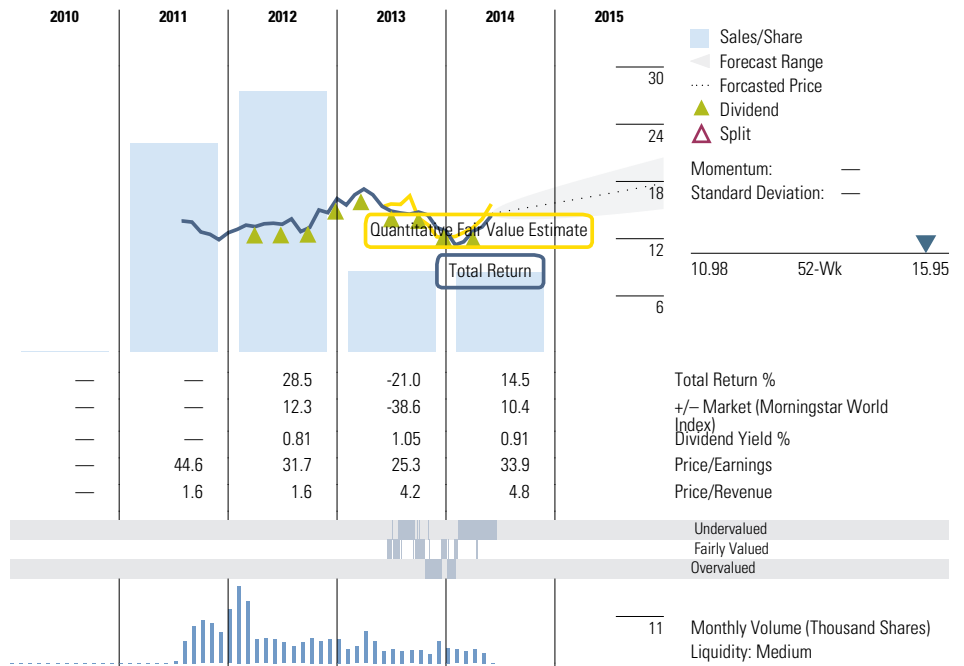
Profitability		Current	5-Yr Avg	Sector Median	Country Median
Return on Equity %		3.1	3.2	10.2	11.6
Return on Assets %		2.9	2.2	1.3	2.9
Revenue/Employee (Mil)		468.1	742.3	0.6	468.1



Financial Health		Current	5-Yr Avg	Sector Median	Country Median
Distance to Default		0.8	—	0.6	0.7
Solvency Score		—	—	473.6	299.0
Assets/Equity		1.7	1.5	3.8	10.5
Long-Term Debt/Equity		0.1	0.0	0.4	2.0

Growth Per Share		1-Year	3-Year	5-Year	10-Year
Revenue %		19.3	-19.0	-4.4	—
Operating Income %		35.3	18.1	33.0	—
Earnings %		13.2	-2.4	17.4	—
Dividends %		10.1	—	—	—
Book Value %		-1.7	—	—	—
Stock Total Return %		-8.1	—	—	—

Price Versus Quantitative Fair Value



	2009	2010	2011	2012	2013	TTM	Financials (Fiscal Year in Bil)
Revenue	6	9	9,396	13,290	4,732	4,598	Revenue
% Change	-99.9	38.3	105,274.9	41.4	-64.4	-2.8	% Change
Operating Income	1	1	381	878	1,322	1,185	Operating Income
% Change	-99.8	49.9	47,303.0	130.6	50.5	-10.4	% Change
Net Income	1	1	340	691	783	643	Net Income
Operating Cash Flow	1	1	-5,509	862	-252	-252	Operating Cash Flow
Capital Spending	—	—	—	—	—	—	Capital Spending
Free Cash Flow	—	—	—	—	—	—	Free Cash Flow
% Sales	—	—	—	—	—	—	% Sales
EPS	996.48	1,464.01	724.56	1,201.46	1,360.28	1,118.33	EPS
% Change	63.3	46.9	-50.5	65.8	13.2	-17.8	% Change
Free Cash Flow/Share	—	—	—	—	—	—	Free Cash Flow/Share
Dividends/Share	—	—	—	308.00	339.00	351.75	Dividends/Share
Book Value/Share	—	—	16.64	17.57	14.95	16.72	Book Value/Share
Shares Outstanding (K)	—	469,037	575,372	575,372	469,037	469,037	Shares Outstanding (K)
Profitability	0.0	4.2	3.4	3.2	3.3	3.1	Profitability
Return on Equity %	0.0	3.3	2.1	2.0	2.0	2.9	Return on Equity %
Return on Assets %	7.3	7.7	3.6	5.2	16.5	14.0	Return on Assets %
Net Margin %	0.00	0.43	0.58	0.38	0.12	0.21	Net Margin %
Asset Turnover	1.3	1.3	1.6	1.6	1.7	1.1	Asset Turnover
Financial Leverage	100.0	100.0	15.6	100.0	53.7	52.3	Financial Leverage
Gross Margin %	8.3	9.0	4.1	6.6	27.9	25.8	Gross Margin %
Operating Margin %	0	0	983	780	2,032	250	Operating Margin %
Long-Term Debt	15	18	19,826	23,695	23,294	20,896	Long-Term Debt
Total Equity	0.1	61.1	34.7	21.6	6.1	4,623.4	Total Equity
Fixed Asset Turns	—	—	—	—	—	—	Fixed Asset Turns

Quarterly Revenue & EPS		Mar	Jun	Sep	Dec	Total
Revenue (Bil)	2014	183.2	—	—	—	—
	2013	316.9	80.5	304.9	4,029.3	4,731.6
	2012	157.0	201.5	187.1	12,741.3	13,290.1
	2011	96.0	98.5	103.1	9,101.0	9,396.5
Earnings Per Share	2014	257.31	—	—	—	—
	2013	612.44	132.55	520.68	94.61	1,360.28
	2012	380.00	317.98	275.82	222.53	1,201.46
	2011	—	—	—	197.57	724.56

