

Last year we achieved our highest ever controlling net income

Grupo SURA, as an investment manager with a long-term view, posted record results thanks to the performance of its portfolio companies.



Consolidated key figures at year-end 2022

(Percentage changes comparable to 2021*)

OPERATING REVENUES ↑ **26%**

COP 31.4 trillion
(USD **7,367** million**)

CONTROLLING NET INCOME ↑ **47%**

COP 2.1 trillion
(USD **488** million)

OPERATING EXPENSE ↑ **22%**

COP 11.4 trillion
(USD **2,671** million)

OPERATING EARNINGS ↑ **43%**

COP 3.7 trillion
(USD **865** million)

NET INCOME ↑ **54%**

COP 2.3 trillion
(USD **551** million)

**These results reflect the accounting effect of recognize Protección via the equity method and instead consolidating its results as a subsidiary of SURA Asset Management since November 2022.
*Restated figures in US dollars: Figures taken from the Company's Statement of Comprehensive Income, restated using the average exchange rate for 2022: COP 4,255.4; * Figures taken from the Statement of Financial Position based on the exchange rate corresponding to year-end 2022: COP 4,810.2.

Fitch Ratings

Member of
Dow Jones Sustainability Indices
Powered by the S&P Global CSA

S&P Global

Bloomberg
Gender-Equality Index
2023

This rating agency ratified its long-term local ("AAA") and international ("BB+") ratings, both carrying a stable outlook, this based on our sound investment portfolio and expectations of increased dividends as well as lower leverage.

Grupo SURA was included in the Dow Jones Sustainability Global Index (DJSI) as the **6th best rated** company from the Diversified Financial Services industry, and joins 708 other companies included in the S&P Sustainability Yearbook 2023.

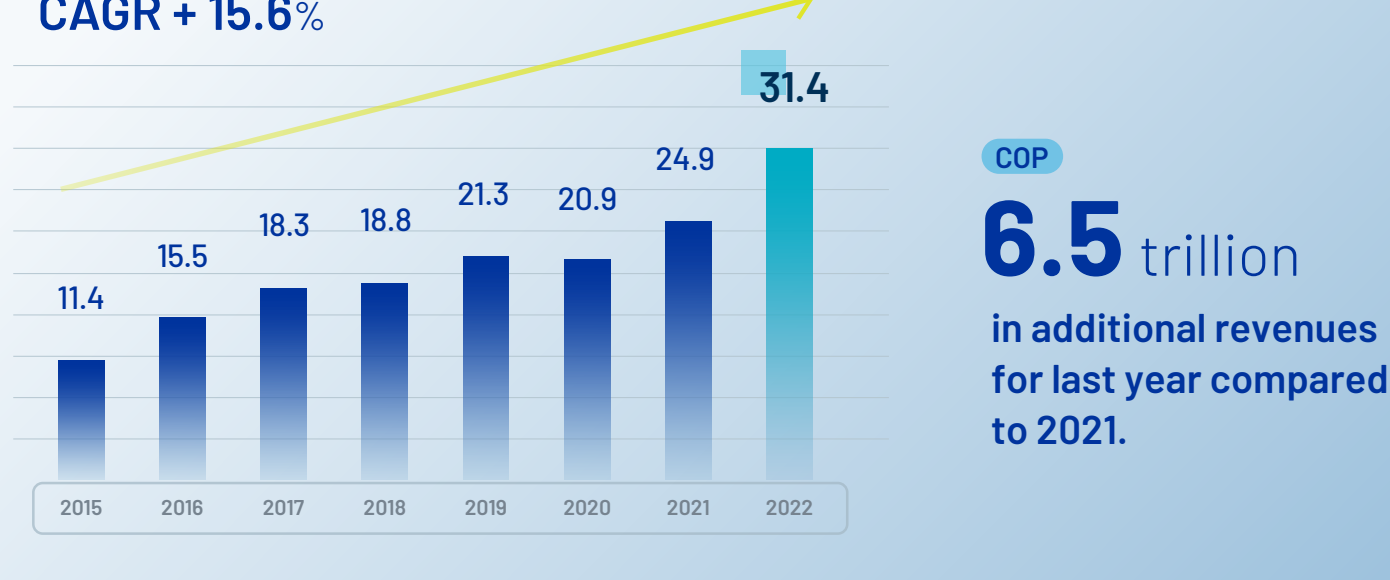
Grupo SURA has been admitted, for the first time, to the Bloomberg Gender Equality Index (GEI-2023) for its efforts in promoting equality and diversity. It is now **one of the 484 companies included in this benchmark human talent management index.**

TOTAL REVENUES HAVE RISEN AT A COMPOUND ANNUAL RATE OF:

(in COP trillions)

↑ **15.6%**

over the last 7 years



Financial results on an individual subsidiary level

Suramericana

(insurance, trend and risk management)

RETAINED EARNED PREMIUMS ↑ **24%**

COP 21.7 trillion
(USD **5,110** million)

PREMIUMS PER INSURANCE SEGMENT

Life ↑ **17%**
Property and Casualty ↑ **27%**
Health Care ↑ **19%**

INVESTMENT INCOME ↑ **89%**

COP 2.1 trillion
(USD **498** million)

NET INCOME ↑

COP 490,377 million
5.9 times higher than that obtained in 2021.
(USD **115** million)

SURA Asset Management*

(pensions, savings, asset management)

FEE AND COMMISSION INCOME ↑ **7%***

COP 2.8 trillion
(USD **667** million)

FEE AND COMMISSION INCOME PER SEGMENT

Savings and Retirement Pensions ↓ **4%***
SURA Investments (personal and institutional savings) ↑ **8%***

OPERATING EXPENSE ↑ **10%**

COP 2.3 trillion
(USD **535** million)

CONTROLLING NET INCOME ↓ **30%**

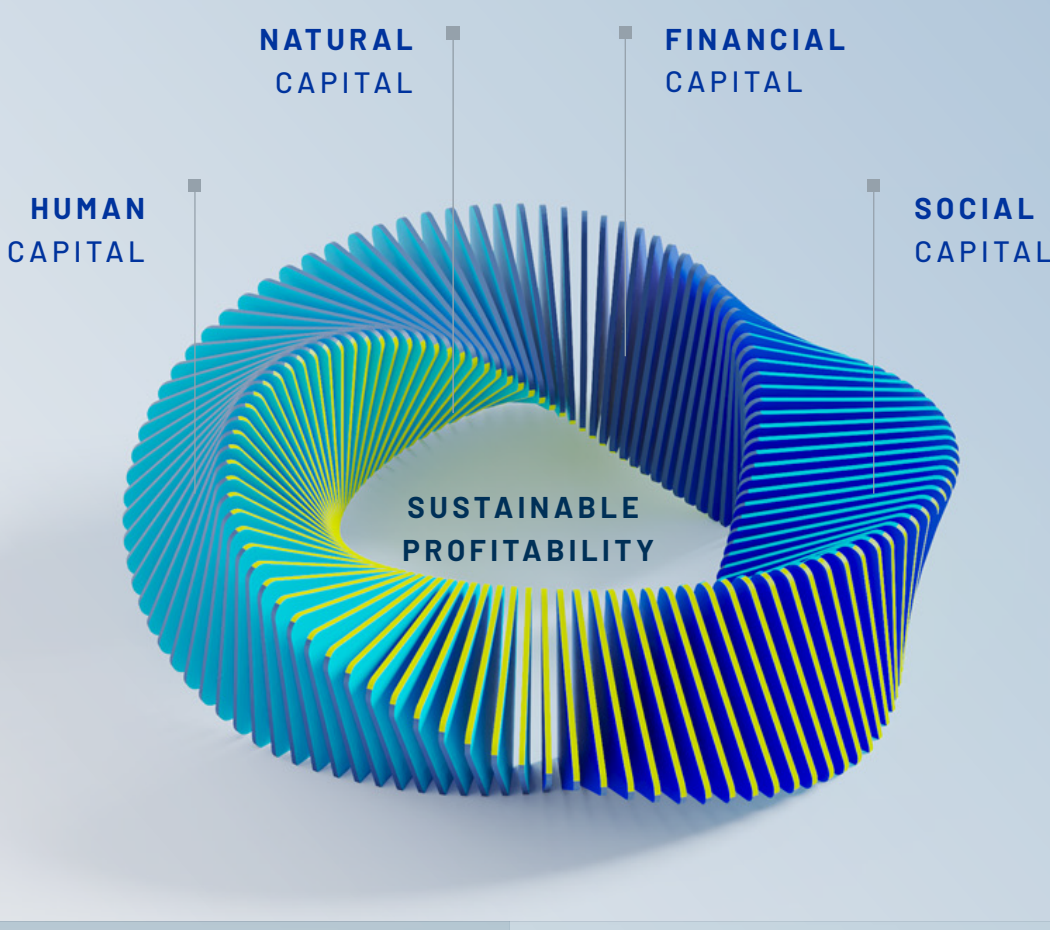
COP 440,677 million
(USD **104** million)

*Including the effect of increasing in SURA Asset Management's stake in Protección from 49.4% to 52.9% at year-end 2022.

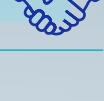
Grupo SURA's consolidated controlling net income was also driven by the positive performance of Bancolombia, Grupo Nutresa and Grupo Argos, which produced a **46% growth in revenues obtained via equity method.**

A well-balanced four-capital framework - 2022

Financial results, although very important, are not enough to really understand the value we create for our stakeholders and society in general. Therefore, our performance is comprised of an integrated management of our four capitals:

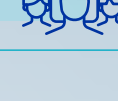


SOCIAL CAPITAL



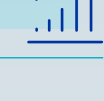
The social impact investment on the part of the Companies making up the SURA Business Group and through the SURA Foundation in Colombia, Chile and Mexico is reflected in **397 projects** that contributed in various ways to the lives of nearly **21.7 million people** and to the sustainability of **2,677 entities**, mainly social, educational and cultural throughout Latin America.

HUMAN CAPITAL



As a Business Group, we **scored 95.7 out of a total of 100 points** in the latest measurement of our organizational commitment, which surveyed more than **30 thousand employees** in the region. The SURA Foundation contributed to the education of more than **24 thousand people** in Colombia, Mexico and Chile through its programs and projects.

FINANCIAL CAPITAL



- The Company's leverage indicator improved with the **net debt to dividends received ratio** being reduced from a **multiple of 6.6 times to 3.9 times**, within the range projected at the beginning of 2022, and in spite of a more challenging global environment of rising interest rates and deteriorating access to liquidity in the market in general.
- We strengthened our knowledge as an investment manager by reinforcing the structured tool we call our **Aggregate Portfolio View**, which allows us to evaluate and monitor companies by applying a more comprehensive understanding of their sustainability, industry environment as well as risks and opportunities.

NATURAL CAPITAL



- Progress was made with **measuring the financed carbon footprint** on the part of Grupo SURA, Suramericana and SURA Asset Management, and with designing an approach for **quantifying prioritized climate risks** and potential effects on the portfolio's lines of businesses.
- Suramericana totaled USD 13.4 million** in premium income from environmental, social and governance (ESG) underwriting solutions.
- SURA Asset Management invested USD 703.4 million** in its portfolio offerings incorporating ESG and carbon risk criteria.