

Grupo SURA obtained better-than-projected financial results at year-end 2021.

Net income reached **COP 1.5 trillion**, which represents **89%** of those achieved in 2019 and represents **4.5** times the amount obtained in 2020.

Consolidated operating income - Q4 2021

COP 24.8 trillion
(USD 6,638 million) **▲19.1%**

Written premiums Suramericana

COP 21.8 trillion
(USD 5,821 million) **▲16.5%**

Fee and commission income SURA AM

COP 2.7 trillion
(USD 709 million) **▲13.6%**

Revenues obtained via the equity method

COP 1.4 trillion
(USD 373 million) **▲284.4%**



Organic growth in revenues compared to the same period the previous year comes to **COP 4.0** trillion.



SURA AM reduced its debt by **COP 668** billion during 2021.



Revenues obtained via the **equity method** have risen at a **historic amount**.

A firm control continues over spending



Consolidated total expense - Q4 2021:

COP 22.3 trillion
(USD 5,953 million) **▲15.7%**

Consolidated operating expenses - Q4 2021:

COP 9.3 trillion
(USD 2,445 million) **▲5.3%**

COVID-related claims amounted to nearly **COP 1.6** trillion during 2021.



The strong growth in income amply proves the **resilience of our different lines of businesses** as well as the **good recovery** seen with our portfolio investments.

Consolidated Operating Income - Q4 2021:

COP 2.6 trillion
(USD 685 million) **▲59.2%**

Consolidated Net Income - Q4 2021:

COP 1.5 trillion
(USD 407 million) **▲353.4%**

SURA Asset Management:



Consolidated fee and commission income - Q4 2021:

COP 2.7 trillion
(USD 709 million) **▲13.6%**

Retirement savings:

▲11.8%

Inversiones SURA + IM:

▲25.4%

Consolidated net income Q4 2021:

COP 627 billion
(USD 167 million) **▲45.3%**

AUM Q42021:

COP 566 trillion
(USD 142 billion) **▲7.4%**



Debt Reduction: SURA AM reduced its liabilities in 2021 by **COP 668** billion.



SURA AM Mexico: good commercial production because of the **increase in the salary base**.



Suramericana:

Consolidated written premiums - Q4 2021:

COP 21.7 trillion
(USD 5,821 million) **▲16.5%**

Growth in income broken down per insurance segment:

Property and Casualty **▲10.9%**

Life **▲13.2%**

Health Care **▲30.7%**

Consolidated net income - 4Q 2021:

COP 66 billion
(USD 18 million) **▲169%**



Claims: in spite of a high claims rate, the Company still **reported a positive net income at year-end 2021**.



Business performance: all three business segments performed well producing **consistent double-digit growth rates**.

Guidance:

as of 2022, the Organization shall be sharing its growth outlook in terms of its key financial performance metrics.



Net Income Grupo SURA 2022:

▲10% - 15%
growth between

ROE Grupo SURA 2022:

▲8% - 9%