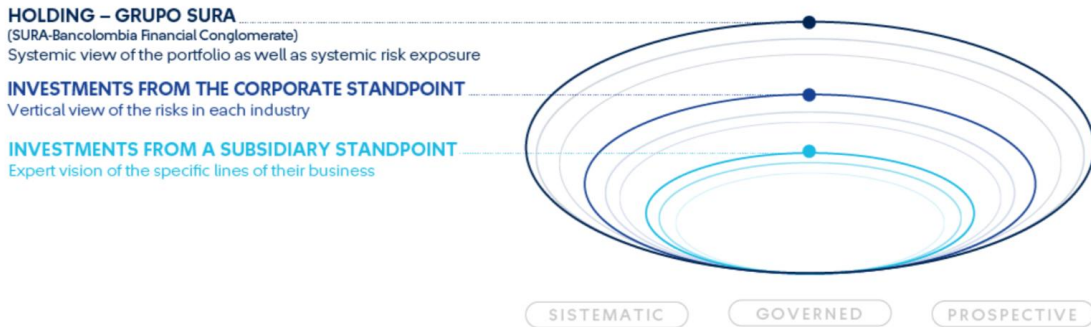


AUDIT OF GRUPO DE INVERSIONES SURAMERICANA S.A. (GRUPO SURA'S) RISK MANAGEMENT SYSTEM

Grupo SURA's aggregate risk management model is shown below:

AGGREGATE RISK MANAGEMENT MODEL



There are seven categories in which the relevant risks of the SURA Business Group are classified for this report: financial, strategic, systemic, operational, technical, financial reporting and emerging¹.

Grupo SURA's Internal Audit, through different assurance and consulting works carried out during the years 2022 and 2023, has evaluated different aspects of the aggregate risk management model, as shown below:

- Risk Management Framework Assessment of financial conglomerate Sura-Bancolombia (2022 and 2023)
- Compliance assessment of the Decree 1486 (2022)
- Operational Risk Management System assessment (2023)

The evaluations performed by Internal Audit are carried out in accordance with international standards for the professional practice of Internal Auditing. The results of these evaluations have been shared with the company's Audit and Finance Committee and contribute to the strengthening of the company's comprehensive risk management system and internal control system.

Jhon Jairo Vásquez López
Corporate Internal Auditor

¹ Taken from Grupo SURA's 2023 annual report