

Financial Results for Q4 2025

Grupo Sura's proforma controlling net income at year-end 2025 stood at **COP 2.3 trillion**

Providing clear evidence of the progress made with the Company's profitability and the strength of its different lines of business as a Financial Group.

Consolidated figures for 2025

Figures stated in COP

Net earnings per share (proforma)¹

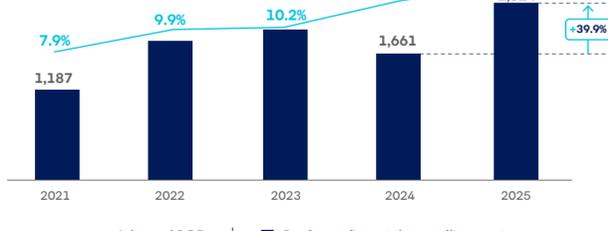
COP 7,092

(CAGR since 2021: **▲ 29.7%**)

Return on equity (adjusted ROE)²

13.7%

Proforma Controlling Net Income - Breakdown



¹Adjusted data excludes non-recurring effects of the Nutresa share swap (2023-2024), the gain associated with the spin-off by absorption, the increase in the liability for preferred shares issued in 2025, and the impairment posted by Grupo Cibest resulting from the announcement of the divestiture of Banistmo.

²Grupo SURA's Adjusted ROE excludes amortization of intangibles from acquisitions, the equity investment in Grupo Argos (due to not having applied revenues via the equity method since 2025), non-recurring earnings (Nutresa share swap in 2024, the spin-off by absorption, the increase in liability for preferred shares in 2025, and the impairment posted by Grupo Cibest impairment) as well as the healthcare subsidiary, EPS SURA in 2024.



"At Grupo SURA we ended last year with sound financial results that show the growing profitability of our investments, as well as greater value creation for our shareholders and different stakeholders. The operating and financial strength of our Companies has allowed us to end the year with healthy numbers that are enabling us to meet the business goals previously announced to the market."

RICARDO JARAMILLO MEJÍA
Grupo SURA's Chief Executive Officer.

Our financial service business

YTD figures at year-end 2025

suramericana

Controlling net income

COP 776 billion

▲ 2.7%

Adjusted ROE: **12.5%**

Over the last 12 months.

Written premiums (proforma):

COP 19.6 trillion

▲ 1.4%

Changes per insurance segment:

Life: **10.6%** ▲

Property and casualty: **5.4%** ▼

The pro-forma figures exclude EPS SURA in 2024

SURA

ASSET MANAGEMENT

Net income:

COP 1.1 trillion

▲ 28.4%

Adjusted ROE¹: **11.0%**

Over the last 12 months.

Fee and commission income:

COP 4.3 trillion

▲ 11.1%

Assets under Management (AuM)

COP 817 trillion

▲ 17.2%

Changes per segment:

Savings and Retirement: **17.6%** ▲

SURA Investments: **13.9%** ▲

Changes at constant rates

¹ROE: Excluding amortization of intangibles for SURA AM

Grupo Cibest

Proforma net income¹

YTD at year-end 2025

COP 7.3 trillion

▲ 16.1%

Return on equity (YTD ROE)

at the end of Q4 2025.

17.2%

¹Excluding the impairment with the divestiture of Banistmo

Estimated projections for 2026

Dividends received

COP > 2.2 trillion

Controlling net income*

COP 2.3 – 2.5 trillion

Return on equity (adjusted ROE)

13% - 14%

Dividends paid out per share

COP 2,000 +33%

*Projection with recurring net income excluding possible effects of economic emergencies.

Highlights for 2026

Inclusion in S&P Yearbook 2026

Grupo SURA was included in the S&P 2026 Sustainability Yearbook, a recognition that consolidates 15 years of its leadership in sustainability while reaffirming its commitment to reaffirming its management, sustainable value creation and transparency, all this backed by the advances made in ethics, corporate governance, talent and sustainable finance.

S&P Global

Grupo de Inversiones Suramericana S.A.

Diversified Financial Services and Capital Markets

Sustainability Yearbook Member

Corporate Sustainability Assessment (CSA) 2024

merco
RESPONSABILIDAD ESG

SURA was recognized for its ESG performance.

SURA was recognized as the fourth top company in Colombia with the best practices in corporate governance and responsibility, according to the 2026 ranking of the Merco Colombia Corporate Reputation Monitor, thereby maintaining its leadership in the insurance sector.

SURA, presente contigo, mañana también.