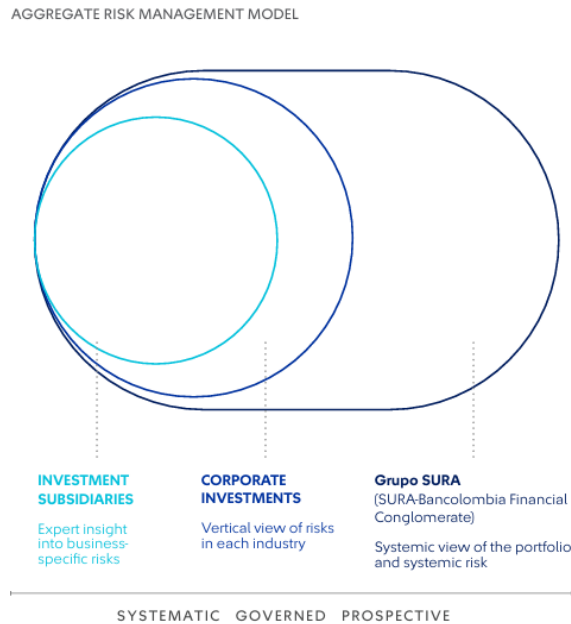


AUDIT OF GRUPO DE INVERSIONES SURAMERICANA S.A. (GRUPO SURA'S) RISK MANAGEMENT SYSTEM

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



Are the categories that group the relevant risks of the SURA Business Group: financial, strategic, systemic, operational, technical, financial reporting and emerging¹.

Grupo SURA's Internal Audit, through different assurance and consulting works carried out during 2025, has evaluated different components of the aggregate risk management model, as shown below:

- Risk Management Framework Assessment of financial conglomerate Sura-Bancolombia
- Measurement of the maturity level of the Internal Control System Operational Risk
- Assessment of the management of strategic risks
- Evaluation of the adequacy of capital levels of the Sura-Bancolombia Financial Conglomerate

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.

Angela María Ortiz Gonzalez
Business and Finance Auditor

¹ Taken from Grupo SURA's 2025 Annual Report