Corporate **Presentation**

JULY 2026

Agenda

Grupo SURA 01

Companies 02

- Suramericana
- SURA Asset Management
- Grupo Cibest

Sustainability and Corporate Governance 03

Leading financial platform in Latin America, driven by diverse sources of profitability

Focus on Financial Services

Strategic simplification with value generation.

Leading companies in strategic markets

Diversified exposure to the banking, insurance and asset management sectors, with solid market leadership.

Financial Ecosystem

Our ecosystem strengthens our competitive position across all our businesses.

Growth potential driven by low penetration

History of solid profitable growth with significant expansion potential in low-penetration markets.

Profitability and returns for shareholders

Disciplined capital allocation and attractive returns for shareholders.

SUSTAINABLE BUSINESS PRACTICES

Financial platform with solid regional scale of +77 million clients in Latin America

10 countries
in Latin America

+77 Million
Clients

+63K
Employees

COP **30.2** Tn[1]
Revenue

+41K
Shareholders

Employee and client figures as of year-end 2025.
[1] Figures as of 1Q26 LTM, adjusted for the impairment recognized by Grupo Cibest

Focused on strengthening our core business as a financial group

DIVERSIFICATION

2021 **579.2M**
Shares

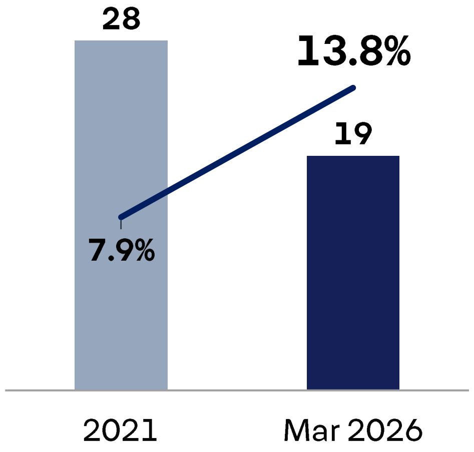
- **Financial services**
- Infrastructure
- Food
- Others: Sodexo, Habitat, Arus

FOCUS

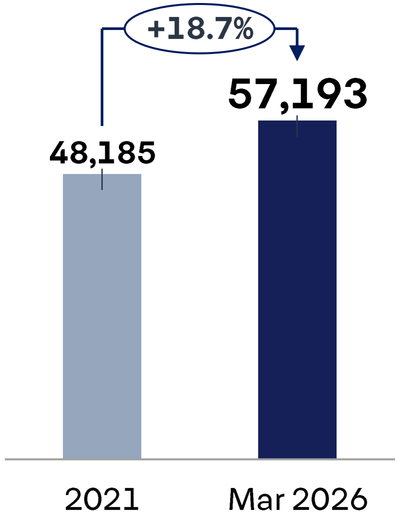
2026 **327.7M**
Shares

- **Financial services**

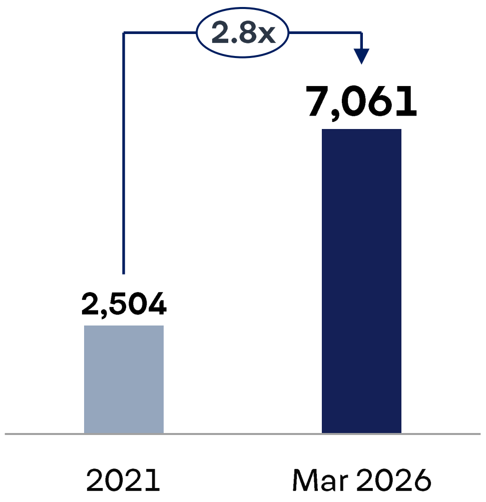
Equity & ROE evolution – COP Tn



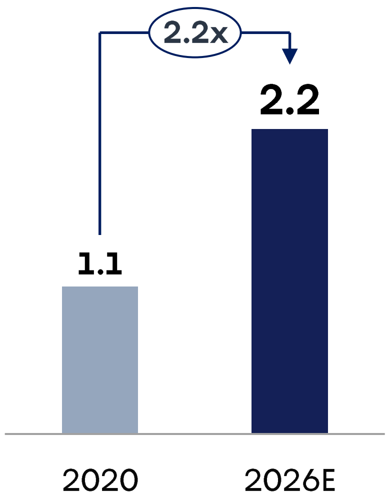
Intrinsic equity evolution – COP



Earnings per share evolution – COP



Dividends received – COP Tn



Diversified capital with opportunities for profitable growth in financial services

GRUPO SURA

Asset & Wealth Management

SURA ASSET MANAGEMENT

93.3%
Ownership

Insurance

suramericana

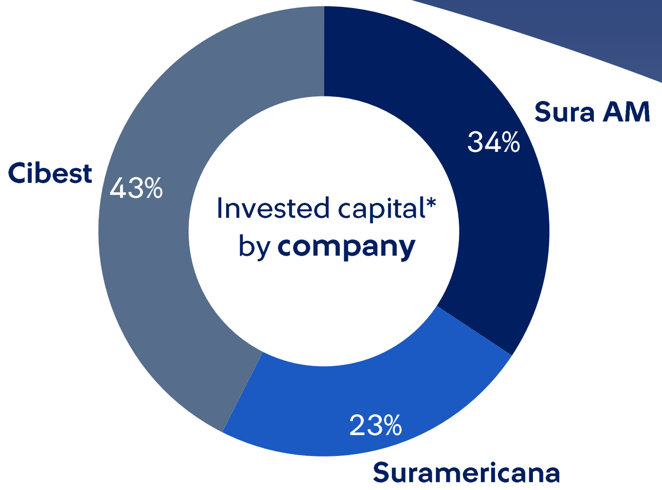
81.1%
Ownership

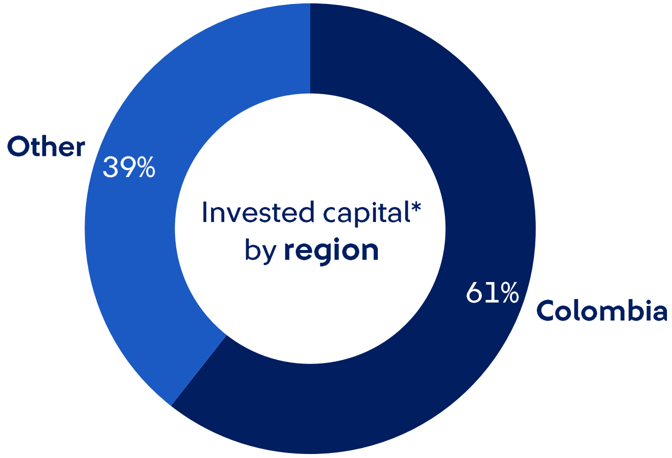
Banking

Grupo Cibest

Common	*Total*
46.3%	**24.8%**

Ownership





Information as of March 2026.
*Figures calculated using tangible invested capital.

SURA Asset Management

Leading company in pension fund management, asset management and investment advisory in Latin America, with +40 years of experience

2 BUSINESSES

SAVINGS & RETIREMENT

SURA INVESTMENTS

COP **808Tn** ASSETS UNDER MANAGEMENT[1]

+24 MILLION OF CLIENTS

+7K EMPLOYEES

Investment grade
Fitch **BBB**
Moody's **Baa2**

86%** TOP 3
Invested capital

5 Latin American countries

+ 2 investment vehicles abroad

#1 Pension Fund
In LATAM

SHAREHOLDERS

GRUPO sura **93.3%**

CDPQ **6.7%**

[1] Figures as of March 2026.
AUM excluding duplicates as of March 2026.
*AUM without eliminations.
Client and employee figures as of December 2025.
** Tangible invested capital in countries with presence.

Suramericana

#4 Latin American-based company
with a diversified business model

2 BUSINESSES

LIFE 53%

NON-LIFE 47%

COP **20 Tn**
WRITTEN PREMIUMS[1]

+20 MILLION CLIENTS

+21 K EMPLOYEES

DIVERSIFIED MODEL

81% voluntary

19% mandatory

85%* TOP 3
Invested capital

7 Latin American countries

#1 Insurance Company
In Colombia with positions of Leadership in Chile, Panama, Uruguay and Dominican Republic

SHAREHOLDERS

GRUPO SURA **81.1%**

Munich RE **18.9%**

Mapfre 2024 ranking, market position in each country.
[1]Figures as of 1Q26 LTM.
*Tangible invested capital in countries with presence.

GRUPO sura

Grupo Cibest

Leading bank in Colombia
with strong regional presence

COP 389 Tn
ASSETS[1]

+33 MILLION OF CLIENTS

+33K EMPLOYEES

+80%[2] TRANSACTION SHARE IN COLOMBIA

Listed since 1995
and Level II ADR

NYSE

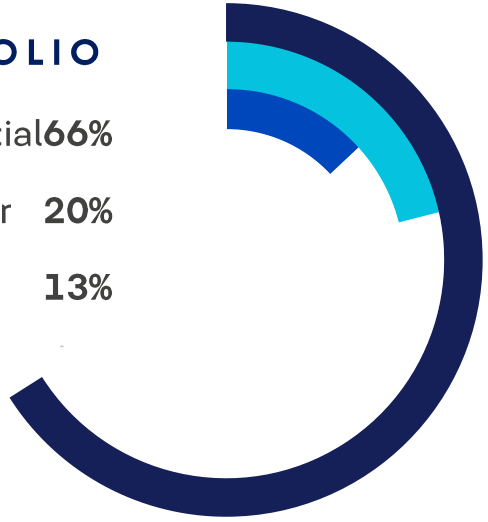
94%* TOP 3
Invested capital

4 Latin American countries

#1 Brand
in financial services in Colombia

LOAN PORTFOLIO

Commercial	**66%**
Consumer	**20%**
Housing	**13%**

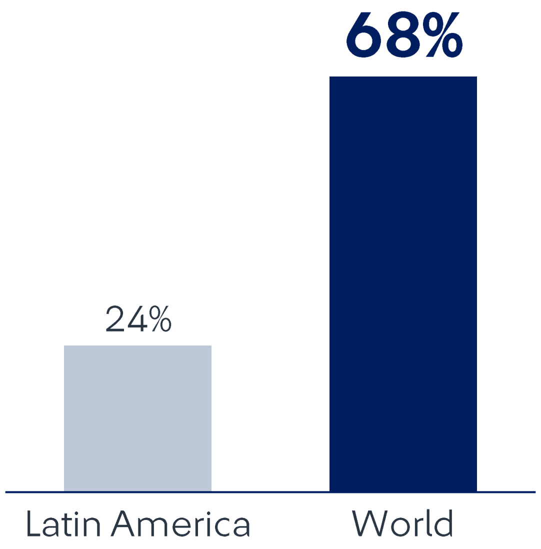


[1]Figures as of the end of March 2026.
[2] Number of transactions.
* Tangible invested capital in countries with presence.
**Divestment in Banistmo; its offshore unit and Cibest Capital remain.

A region with broad growth potential in financial services, driven by its low levels of penetration and technology adoption

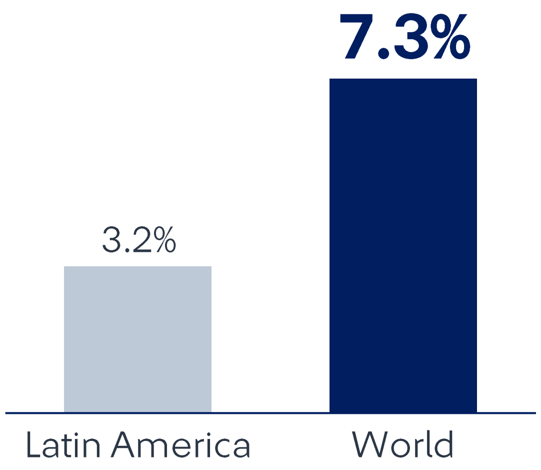
Pension Funds and Asset Management

AUM/GDP



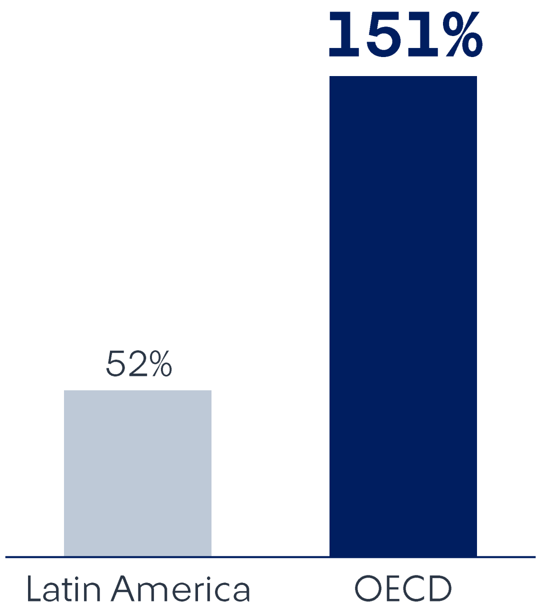
Insurance

Premiums/GDP



Banking

Private sector credit/GDP

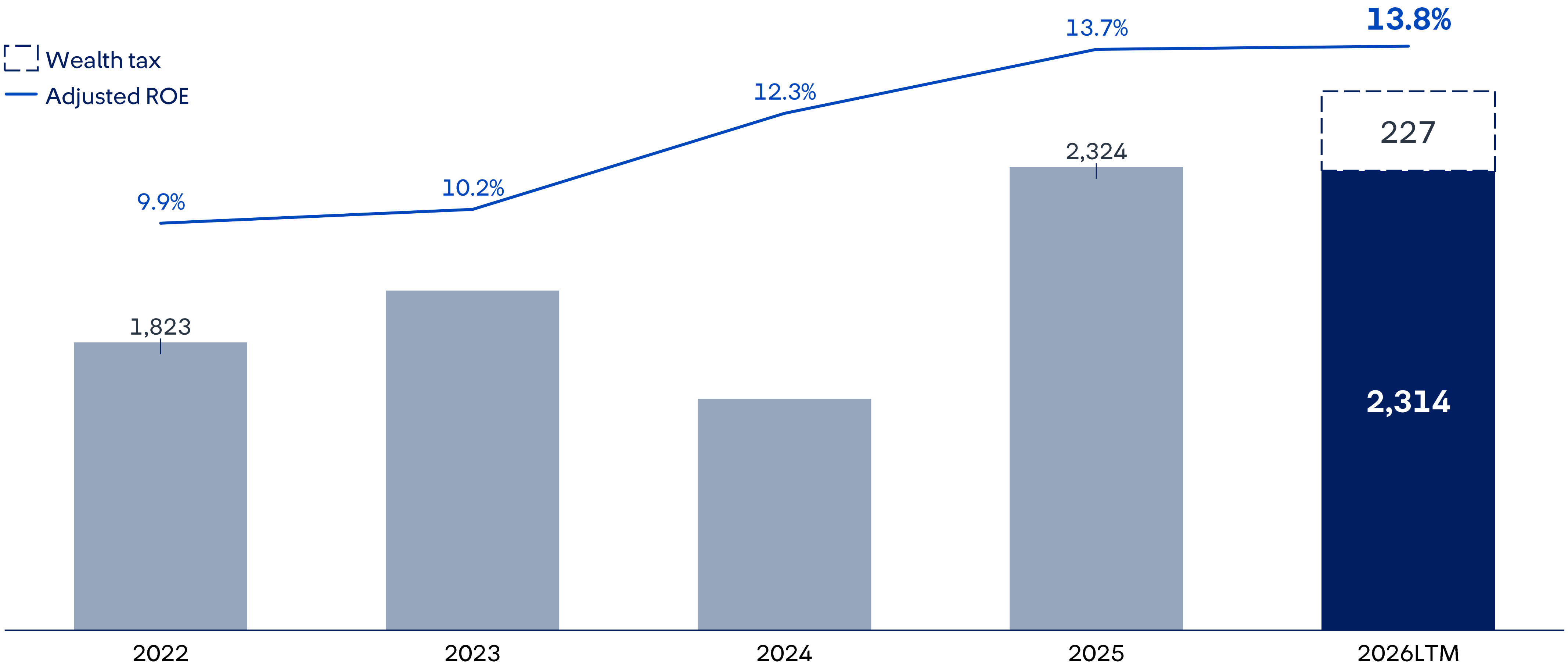


Sources: Mapfre 2024 and World Bank 2024, FIAP 2024

Global **financial penetration is 2 to 3 times higher than in Latin America**, which highlights a major expansion opportunity for the region.

Net income for the last 12 months reflects strong operating performance, despite the impact of the wealth tax in Colombia.

Pro forma financial controlling net income evolution[1] | ROE[2]
COP billions

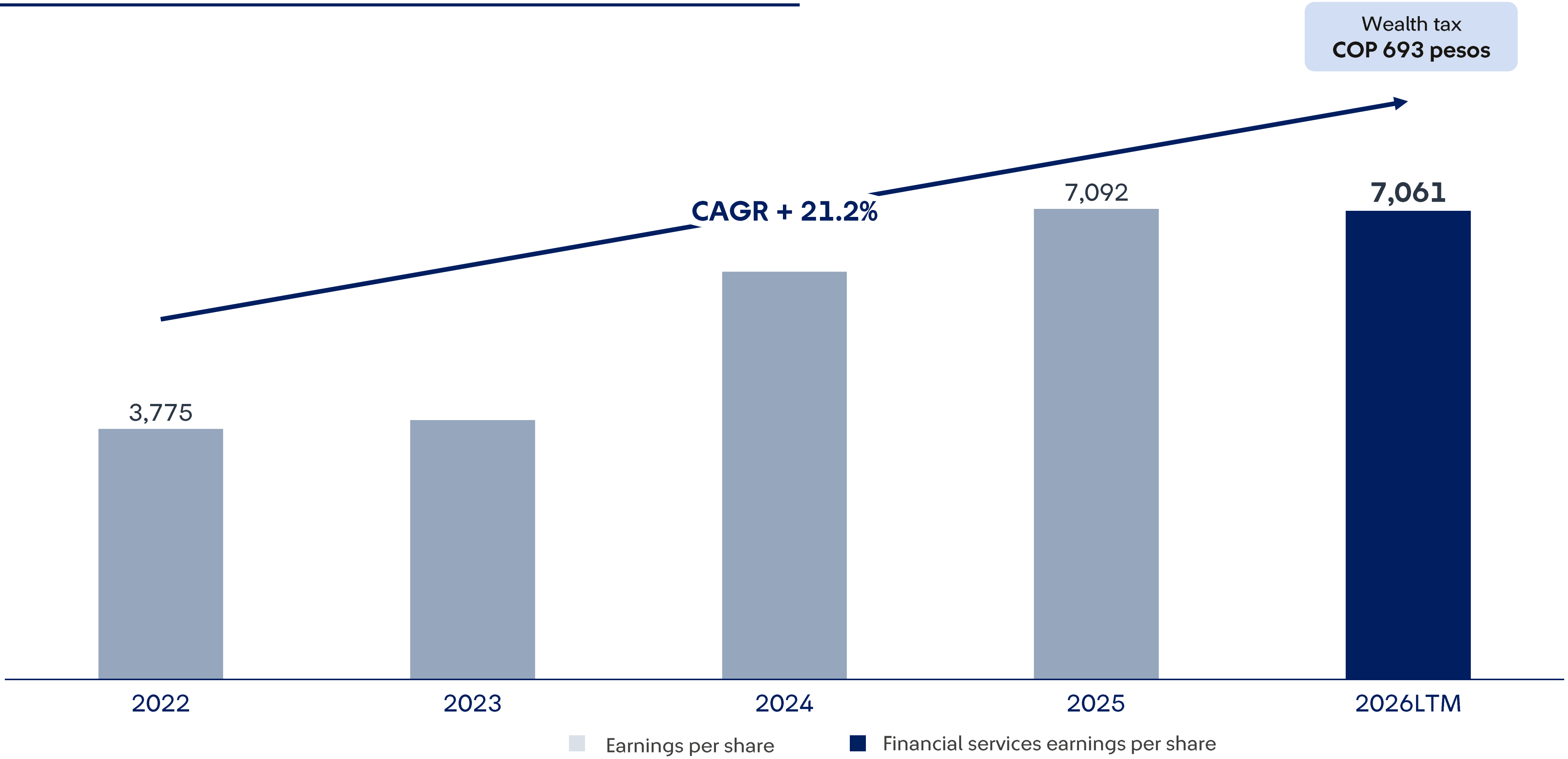


1. Adjusted data excluding non-recurring effects from the Nutresa exchange (2023–2024), the gain associated with the spin-off by absorption (2025), the increase in the liability from preferred shares issued in (2025), and the impairment of Grupo Cibest resulting from the announced sale of Banistmo (2025). EPS SURA is also excluded across the entire series, along with the historical equity method of Grupo Argos and Grupo Nutresa, to reflect only the financial portfolio.
2 Adjusted ROE of Grupo SURA, excluding amortization of intangibles from acquisitions, the Grupo Argos investment from equity for 2025 (as the equity method no longer applies from 2025), non-recurring gains (Nutresa exchange 2024, spin-off by absorption in 2025, increase in the preferred shares liability 2025, Grupo Cibest impairment in 2025) and EPS SURA in 2024.

LTM net income per share closes at COP 7,061
in line with year-end 2025

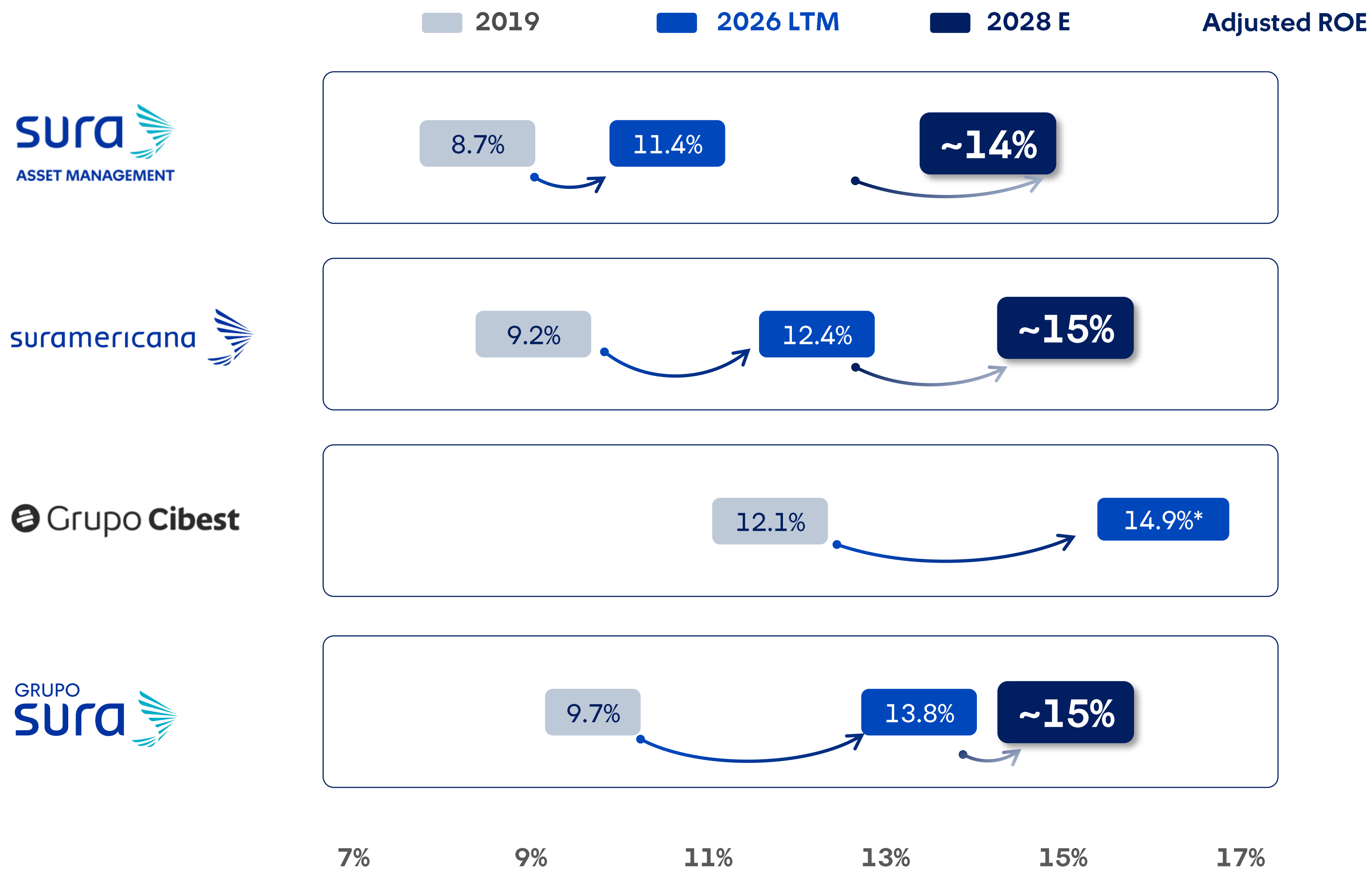
GRUPO sura

Pro forma net income per share[1] **- COP**



Administrative net income per share calculation using the number of shares at the end of each period.
[1] Earnings per share adjusted for EPS SURA, the non-recurring effects of the Nutresa exchange (2023–2024), the gain associated with the spin-off by absorption (2025) and the increase in the liability from preferred shares issued in 2025, as well as the impairment recognized by Grupo Cibest.

ROE increase across all subsidiaries by 2028,
a group that generates superior profitability



1. The adjusted ROE of SURA AM excludes the amortization of intangible assets associated with acquisitions.
2. Adjusted ROE of Grupo SURA, excluding amortization of intangibles from acquisitions, the Grupo Argos investment from equity for 2025 (as the equity method no longer applies from 2025), non-recurring gains (Nutresa exchange 2024, spin-off by absorption in 2025, increase in the preferred shares liability 2025, Grupo Cibest impairment in 2025) and EPS SURA in 2024.
* Grupo Cibest ROE for the first quarter of 2026.

A financial ecosystem that leverages strategic convergences among banking, savings & investment, and insurance to create client-centric, comprehensive and digital solutions

Bancassurance

(Banking + Insurance)

Investment management

+

Insurance life + **savings**

(Asset & Wealth Management + Insurance)

Origination and distribution of products of Asset Management

(Asset & Wealth Management + Banking)

ENHANCE OPERATIONS

Continue strengthening value generation in each business

STRENGTHEN FINANCIAL GROUP

Putting the customer at the center and capitalizing on growth opportunities

SHAREHOLDER RETURN

Profitable growth, closing the value gap and a competitive dividend policy

As a Group, we identify opportunities that allow us to keep evolving while generating value

2028 Ambitions

	2026 LTM	2028E
Net income	**2.3tn**	**~3.3tn**
EPS (COP)	7,061	~ 10,000
ROE Adjusted	**13.8%**	**~15%**
Net debt	**7.3tn**	**<5tn**
Net debt / dividends	3.4x	~2x
Dividends per share (COP)	**2,000**	**~3,000**

The 2028 ambitions are based on organic growth, excluding extraordinary events.

Suramericana

Suramericana

Leading company in
the insurance industry

Premiums: COP 19.9 Tn

PROPERTY & CASUALTY

Premiums

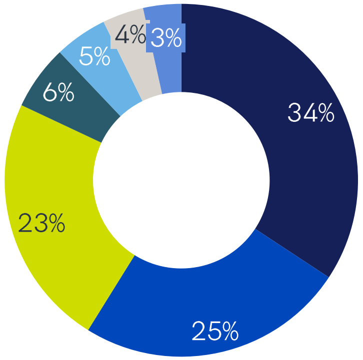
COP 10.2 Tn

Combined ratio

103.9%

Main solutions

- Car
- Others
- Fire
- Transport
- Civil liability
- Mandatory car
- Contractual performance



LIFE

Premiums

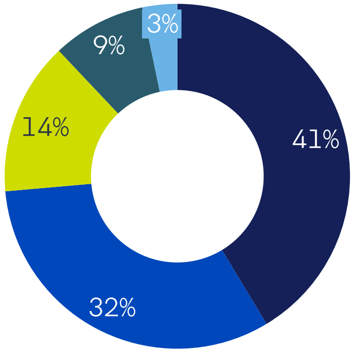
COP 9.9 Tn

Claims ratio

61.0%

Main solutions

- Voluntary health
- Workers' Compensation
- Group life
- Individual life
- Others



HEALTH*

Service income

COP 2.2 Tn

Main solutions:

Healthcare providers

- ✓ IPS (Health Care Provider)
- ✓ Ayudas Diagnosticas (Lab Diagnostic)

Figures as of March 2026, premiums and service income as of 1Q26 LTM.
*The health segment corresponds to the income of the IPS and Diagnostic Aids. As of June 2024, the EPS is no longer consolidated within the financial statements.
Distribution by solution measured as a percentage of the segment's written premiums.

We are a system of insurance, services and new business models

Insurance

+SURA Re

Our own reinsurance vehicle that optimizes, centralizes capabilities and enables capital management.

Provision of services

- Client experience
- Efficiency
- In - house distribution

210 MM

New Business models

Expanding frontiers and creating markets for insurance.

Bivett

Suratech

Portfolio of solutions

Distribution by premiums

36% Companies

22% Life

21% Health

21% Car

We are a powerful, resilient platform capable of generating sustainable growth and profitability

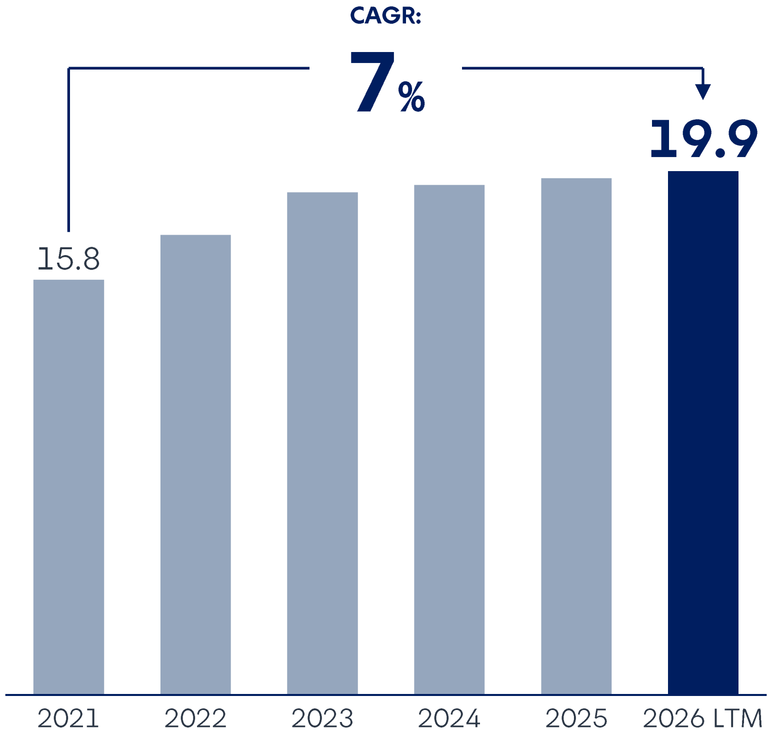
2x in revenue and profit over the last 10 years (organic growth)

We integrate and consolidate to become a larger, more efficient and more profitable company

SURAMERICANA

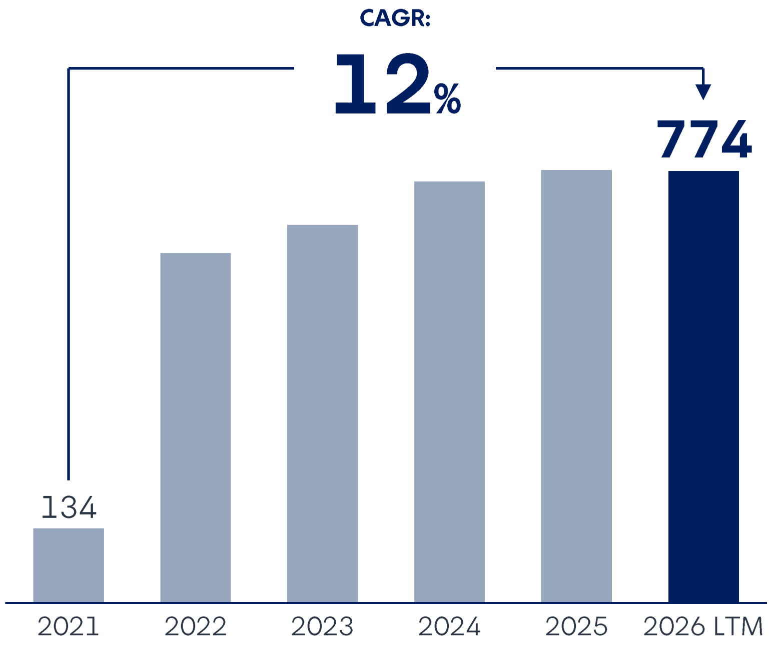
Premiums

COP trillions



Controlling Net Income

COP billions



ROE
12.4%

ROTE
15.0%

Suramericana figures exclude the EPS for 2019 except ROE and ROTE.

Short-term guidance and medium-term initiatives

	2026E
Written premiums	9%-11% **Life:** 11% - 12% **P&C:** 6% - 9%
Claims ratio	54%-56% **Life:** 64% - 66% **P&C:** 50% - 52%
Admin expenses / Written premiums	14% - 15%
Adjusted ROE	12% - 13%
Adjusted ROTE	14% - 15%

Voluntary health

Expanding the life insurance business, mid-market segment

Suratech

New markets through technology

Conexxion

Efficiency

SURA Asset Management

SURA Asset Management

Leading company in pension fund administration, asset management and investment advisory

Fee and commission income: COP 4.4 Tn

SAVINGS & RETIREMENT

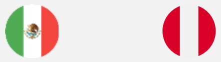
Revenue
COP 3.9 Tn

AUM*
COP 715 Tn

Charge on AUM

% on managed balance

56%
of fee and commission income



Charge on the salary base

% on labor income

44%
of fee and commission income

SURA INVESTMENTS

Revenue
COP 477 billion

AUM*
COP 93 Tn

Wealth Management

Wealth management solutions for individuals

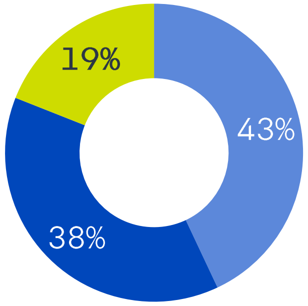
Investment Management

Asset management for institutions

Corporate Solutions

Private pension plans and savings programs for companies

AUM distribution by business



Figures as of 1Q26 LTM

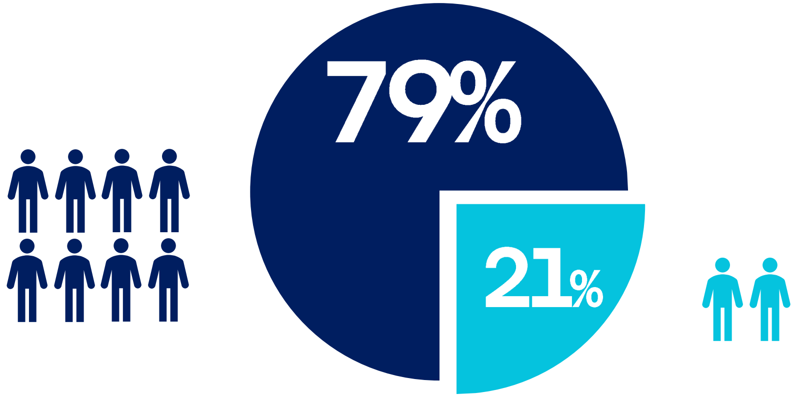
*Total assets under management include vehicles in the United States and Luxembourg, as well as duplicates among companies

We design strategies to attract and retain high-potential clients, building long-term relationships

24M
CLIENTS

23 M
SAVINGS & RETIREMENT

0.6 M
SURA INVESTMENTS



Operating efficiency and sustainability for the system.

Growth, Deepening, Loyalty.

Capabilities: GENERATIVE AI | ANALYTICS | BEHAVIORAL SCIENCES

Our strategic **levers**

Investment management	Alpha 36 months **78%** of AUM
Clients	**25%** of clients generate the **80%** of revenue
Channels	**We enable** the optimal channel for each client segment.
Applied technology	**Future efficiency**

Our strategy

SAVINGS & RETIREMENT

- SURA AFORE
- SURA AFAP
- AFP Capital
- AFP Integra
- Proteccion
- Asulado

BUSINESSES

Strategic imperatives and purpose

Corporate Governance

Talent and Culture

Strong reputation and trust

Support our clients to **build financial well-being and wealth goals**

PURPOSE

Sustained profitability and superior performance for each Business

Excellence in the process of investment and management of risk

STRATEGIC IMPERATIVES

SURA INVESTMENTS

Wealth Management

Investment Management

Corporate Solutions

BUSINESSES

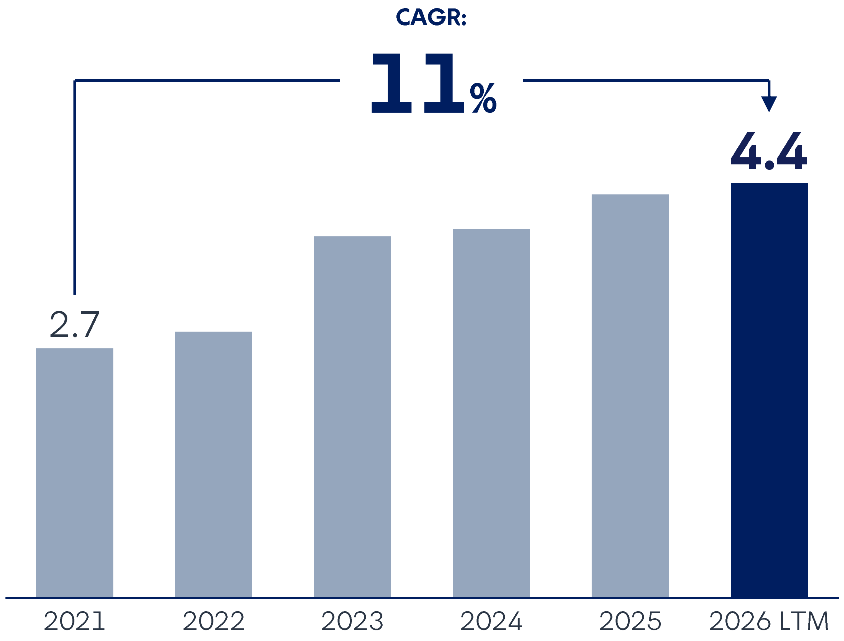
A history of sustained growth with solid cash generation, focused on profitable and sustainable growth

SURA ASSET MANAGEMENT

GRUPO sura

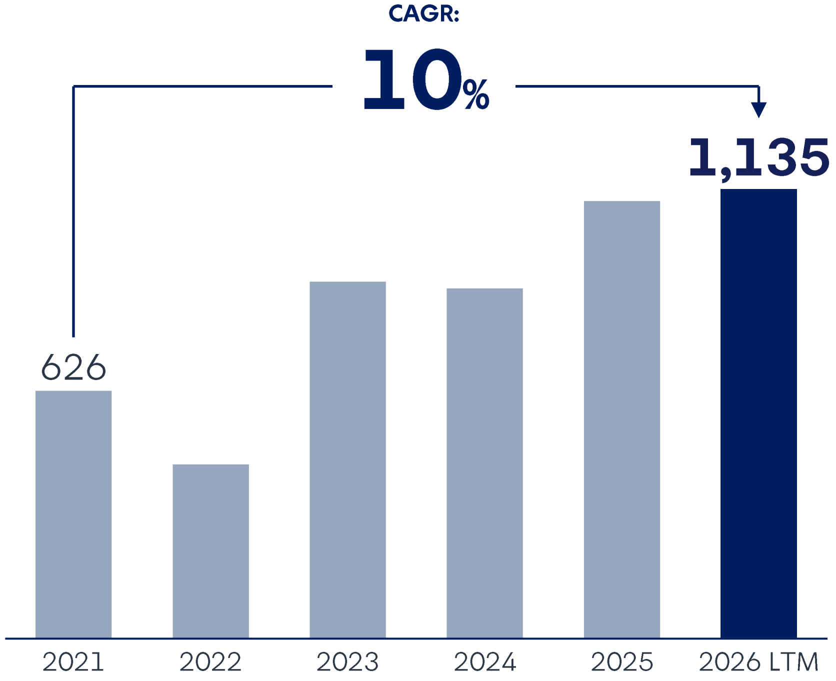
Fee and commission income

COP trillions



Controlling Net Income

COP billions



ROE

11.4%

ROTE

28.6%

Short term guidance and medium-term initiatives

We transform the model to grow efficiently, expand and protect value

	2026E
AUM	9% - 10%
Fee and commission income	5.5% - 6.5%
Adjusted ROE	8.5% - 10.5%
Adjusted ROTE	21% - 25%

Colombia
Develop and strengthen the voluntary business

Peru
Savings & Investment + insurance

Chile
Profitable and scalable productivity for business development

Savings & Retirement

SURA Investments

Grupo Cibest

Strategic Business Model

Grupo Cibest

TOTAL ASSETS:
USD **106.3** billion

TOTAL PORTFOLIO:
USD **71.5** billion

TOTAL DEPOSITS:
USD **74.2** billion

TOTAL EQUITY:
USD **9.9** billion

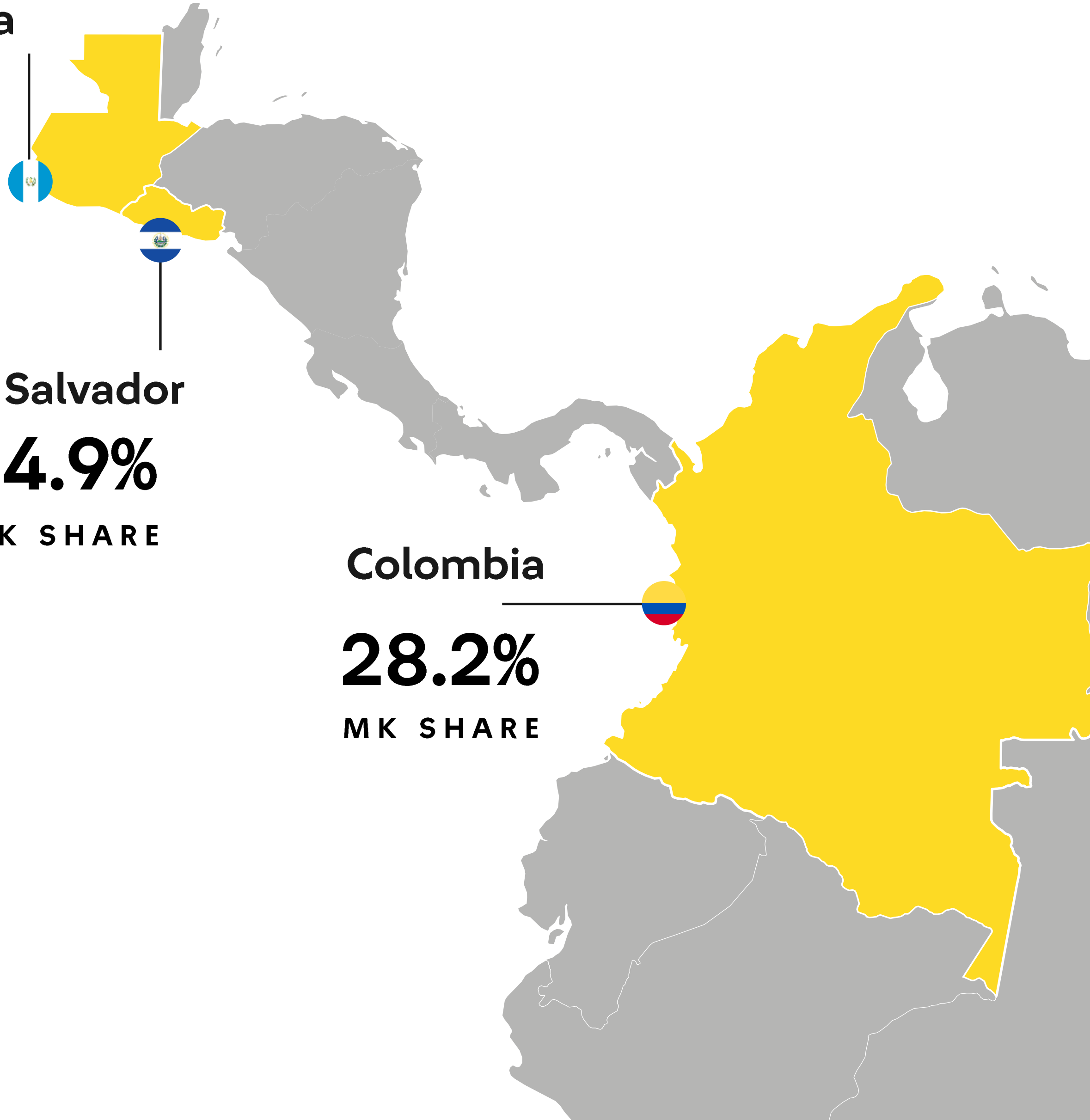
+33 Million
Customers

Digital clients

9.4
Million
App Bancolombia

28.1
Million
Nequi

6.7 billion
Digital transactions**



Exchange rate: COP 3,660 as of March 31, 2026.
Market share measured by gross loan portfolio (in Colombia it is the portfolio + leasing operations)
**Includes Nequi.

The New Corporate Structure Under Grupo Cibest
enabled greater value generation

Regional Financial Group

We are a regional financial group with a client focus that offers comprehensive financial solutions.

Value Creation

We operate a flexible corporate structure that enables the strategic allocation of capital to drive growth and sustainable value generation.

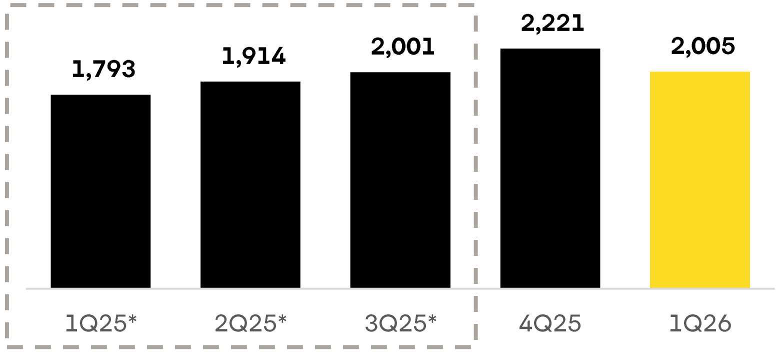
Development of Scalable Business Models

We are a systemic player with access to client information, digital capabilities and proven experience in developing scalable businesses that strengthen our value proposition

Competitive Advantage to adjust to cycles and preserve long-term profitability

Grupo Cibest

1 Attracting stable, low-cost deposits and generating fee income

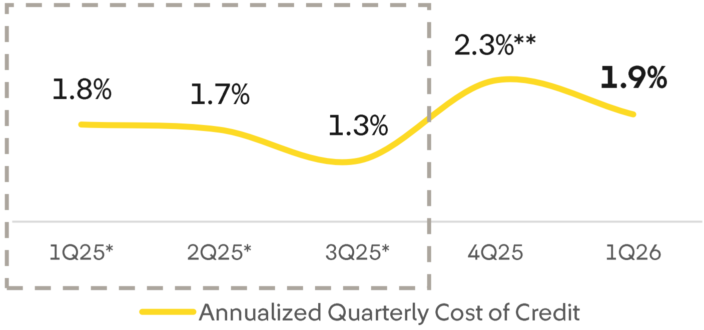


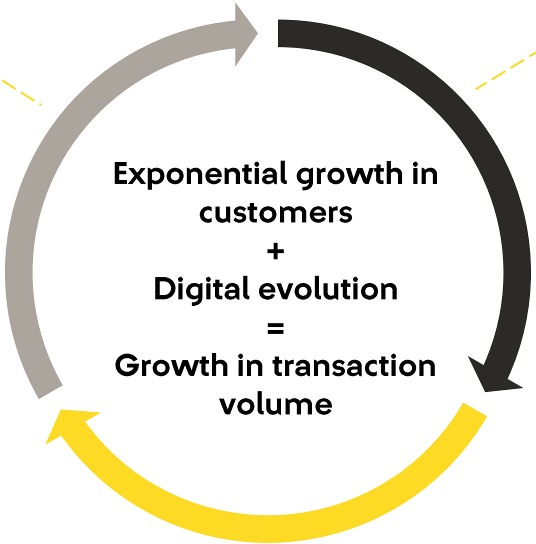
Fee income

COP Billions
*Periods restated due to the sale of Banistmo in accordance with the accounting standard

3

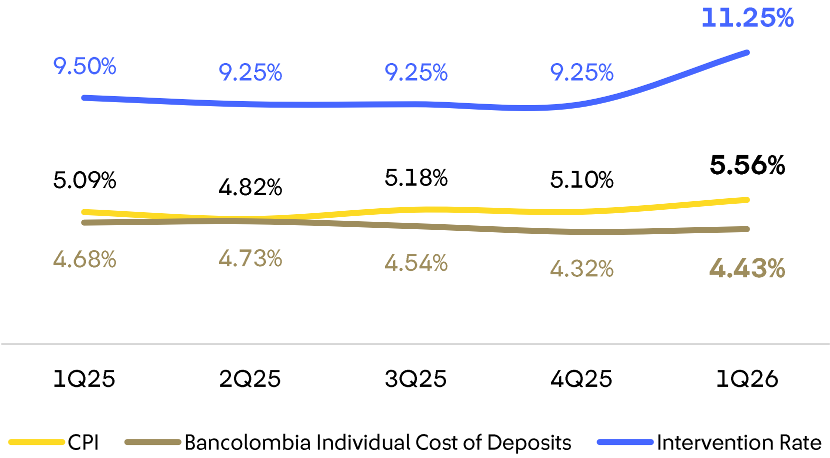
More robust credit risk models that enable better estimation of repayment capacity and anticipation of credit cycles





2

Greater flexibility for managing the NIM



*Periods restated due to the sale of Banistmo in accordance with the accounting standard
**Metric proforma calculated based on periods restated.

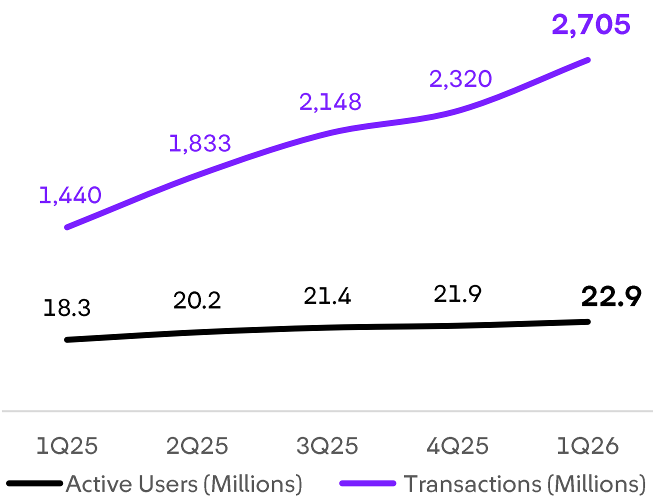
Our business model fosters the growth of other sources of income and reinforces our value proposition and competitive advantage

Grupo Cibest

Nequi

Nequi continued accelerating the monetization of its ecosystem during 1Q26, driving **growth of 67%** in revenue and consolidating value generation on an increasingly active user base.

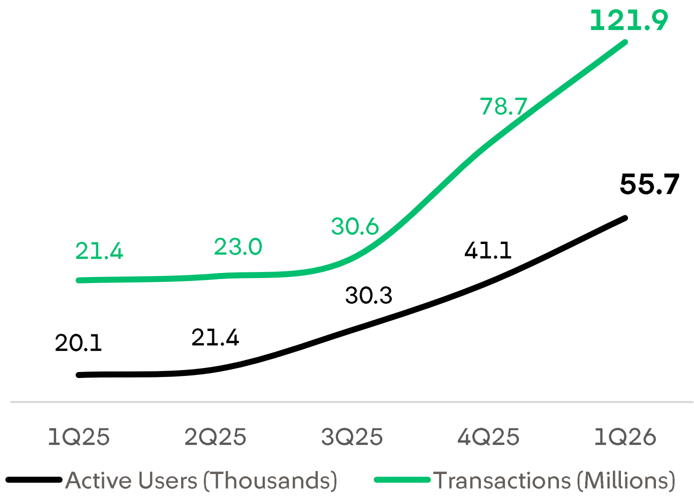
At the close of 1Q26, **855 thousand customers** held active loans, with a portfolio **of COP 1.9 trillion,** an average ticket of COP 2.2 million and an average term of 13 months.



Wompi

We continue scaling the business, with a customer base **2.8 times larger** and a transaction volume **5.7 times greater** than in 1Q25.

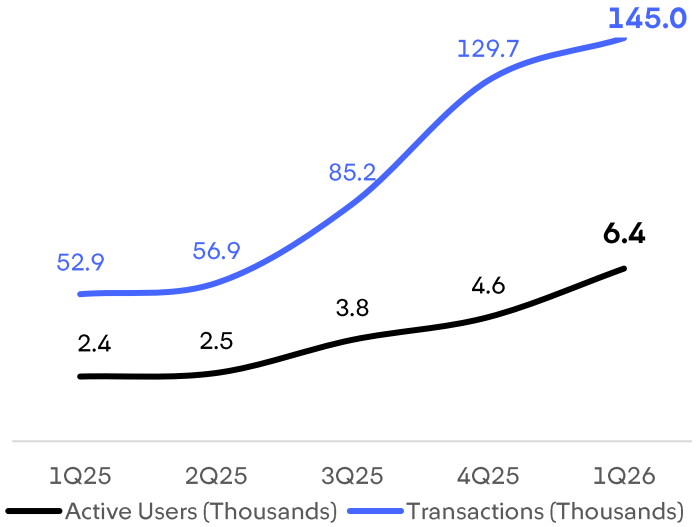
With the integration of **17,500 banking correspondents** Bancolombia from the 1-to-1 network, we expanded our operating scale and strengthened our ability to capture new growth opportunities.



Wenia

Our total transaction volume grew **174%** versus 1Q25, reaching **USD 77 million** at the close of the first quarter of 2026.

We have more than **USD 22.5 million** in assets under custody, reflecting the trust of our customers.

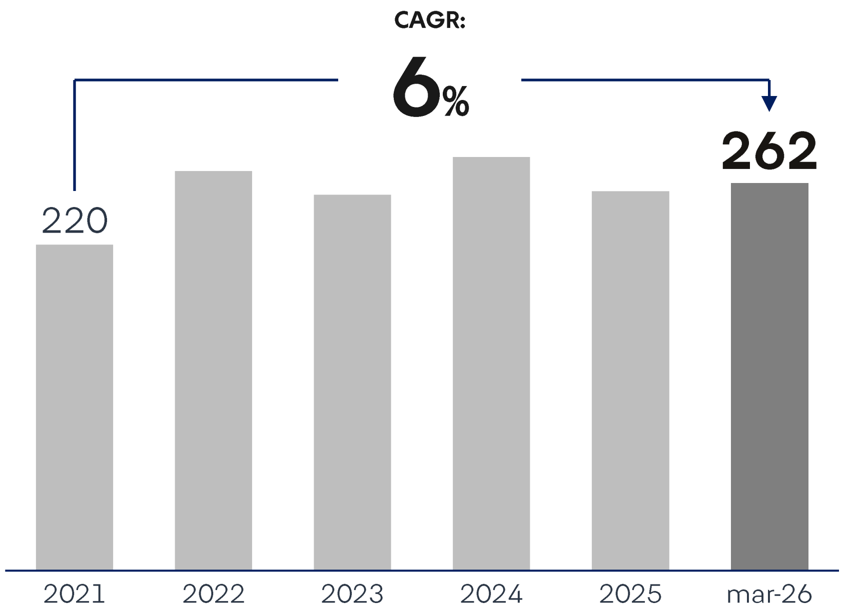


Solid operating results backed by resilient margins and improvements in asset quality

GRUPO CIBEST

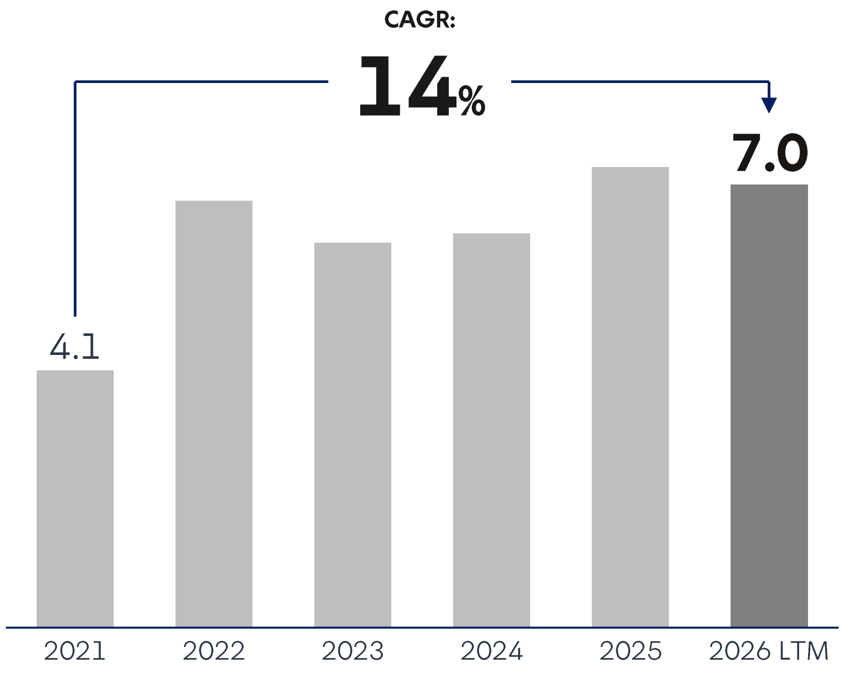
Loan portfolio

COP trillions



Controlling Net Income

COP trillions



ROE
14.9%

ROA
1.7%

ROTE
15.1%

2025 figures exclude the effect of the Banistmo sale.

Sustainability and Corporate Governance

High level of experience of the management team

Ricardo Jaramillo

CEO

- ✓ Civil engineer from Universidad EIA and MBA with emphasis in Finance from Boston University.
- ✓ He served for eight years as Vice President of Business Development and Finance at Grupo SURA. Previously, he was with Banca de Inversion Bancolombia as president, Vice President of Finance and Projects Manager, among other positions during 16 years with the Bank.
- ✓ Since May 1, 2024, he has served as CEO of Grupo SURA.

Juan Esteban Toro

Vice President Corporate Finance

- ✓ Management engineer from Universidad EIA, specialist in Economics from Universidad de los Andes, and MBA with emphasis in Finance and Strategy from Goizueta Business School.
- ✓ 10 years as Investment Manager at Grupo SURA and previously Projects Manager at Banca de Inversion Bancolombia and Investor Relations Manager at the same Bank. 22 years of experience in Corporate Finance roles.
- ✓ Since June 15, 2024, he has held the Corporate Finance Vice Presidency of Grupo SURA.

Maria Adelaida Restrepo

Vice President Corporate Legal Affairs

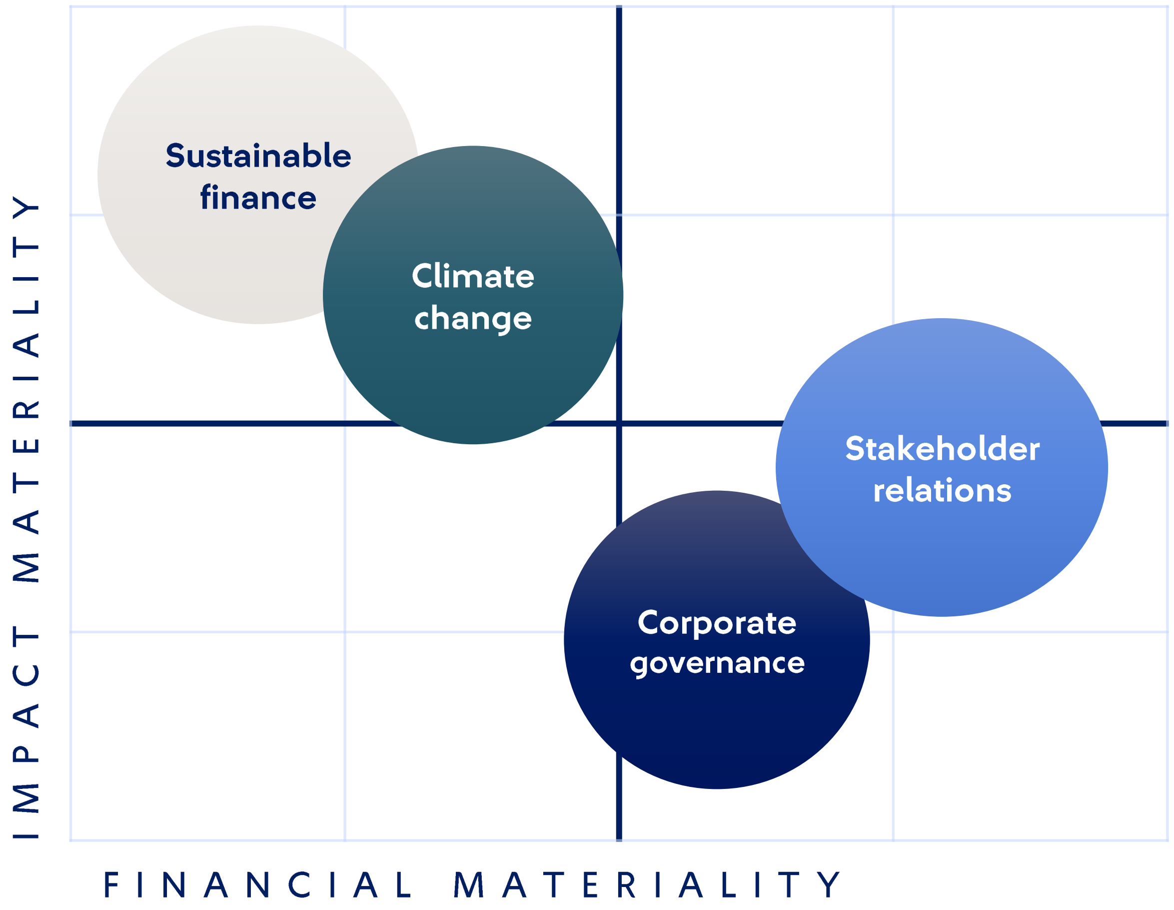
- ✓ Lawyer from Universidad Pontificia Bolivariana, with complementary training in corporate governance, mergers and acquisitions at Harvard Business School, and in private international law at Université Panthéon-Assas Paris II in France.
- ✓ She has over 20 years of experience in financial, corporate and commercial law, with emphasis on capital markets, mergers and acquisitions, as well as the legal leadership of businesses and financial and banking products.
- ✓ Since June 15, 2026, she has held the Corporate Legal Affairs Vice Presidency of Grupo SURA.

Board of Directors with an independent majority and qualified sector experience

	 **Guillermo Villegas** Chairman of the Board	 **Luis Javier Zuluaga** Board VP	 **Bernardo Vargas**	 **Claudia Betancourt**	 **Pedro Mejia**	 **Raquel Bernal**	 **Jaime Alberto Velasquez**
Type	Member Independent	Member proprietary	Member Independent	Member independent	Member Independent	Member independent	Member proprietary
Area of expertise	Industry, financial law and M&A	Finance, risks, business management.	Finance, energy, strategy, business management	Finance, business management, strategy, investments	Finance, marketing, strategy and business management	Economics, research, risks, environment, Management.	Finance, strategy, corporate governance, sustainability
Committees they belong to	• Sustainability and Corporate Governance Committee	• Sustainability and Corporate Governance Committee • Compensation Committee • Risk committee	• Audit and Finance Committee	• Audit and Finance Committee • Risk Committee	• Audit and Finance Committee • Compensation Committee	• Risk Committee	• Sustainability and Corporate Governance Committee • Compensation Committee
Tenure on the Board	4 years	2 years	0 years	0 years	2 years	0 years	4 years

- ✓ The Board of Directors is chaired by an independent member.
- ✓ The Board's support committees are chaired by an independent director.
- ✓ The audit and finance committee is composed of 100% independent members.

Most relevant material issues



Recent management:

- Integration of **ESG criteria in 100% of the assets** under management (AUM) of SURA Asset Management.
- Increase of **30% in thematic investments** at Suramericana between 2024 and 2025.
- Approval of **the Sustainable Underwriting Policy** for Seguros SURA Colombia.

- Reduction of **15% in scope 2 emissions** and **12% in scope 1 emissions.** And reduction in the intensity of scope 3 emissions.
- Incorporation of **climate targets** in variable compensation.
- Reporting **to CDP since 2015.**

- **Reputation study** biannual, consulting all stakeholders in Latin America, with favorable results.
- **Investor Day** SURA 2025.
- **Dialogues** with prioritized stakeholders in Colombia, Mexico, Peru and Chile.

- Elimination of cross-holdings through the **Framework Agreement and the Spin-off Project.**
- Majority of **independent Board members.**
- Qualification of **Corporate Bylaws** approved by the Shareholders' Meeting.
- Change of presidency due to **leadership renewal policy.**

Our ESG commitments, recognitions and performance

Supported initiatives

UN Global Compact

PRI Principles for Responsible Investment

PSI Principios para la Sostenibilidad en Seguros

UN WOMEN

TCFD Task Force on Climate-Related Financial Disclosures

Recognitions

S&P Global
Grupo de Inversiones Suramericana S.A.
Diversified Financial Services and Capital Markets
Sustainability Yearbook Member
Corporate Sustainability Assessment (CSA) 2024
69/100

Corporate ESG Performance
Prime
Rated by ISS ESG

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

merco

bvc x nuam | Ir

ESG performance

ESG rating	2020	2021	2022	2023	2024	2025
S&P (max. 100)	81	80	76	67	69	71
MSCI (max. AAA)	BBB	BBB	BBB	BBB	BBB	BBB
ISS ESG	C (Prime)	C (Prime)	C (Prime)	C (Prime)	C (Prime)	C (Prime)
FTSE (max. 5)	3.3	3,3	4,1	4,1	3,8	3,9

Contacts

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