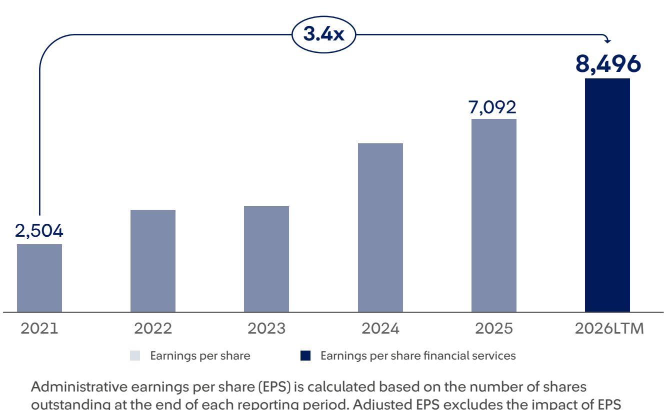
GRUPO SURA

FINANCIAL RESULTS Q2 2026

The strong earnings generation of **Grupo SURA and its financial businesses drove adjusted ROE to the highest level recorded in recent history,** positioning it above the cost of capital.

Controlling Net Income (LTM June 2026):
COP **1.7** Trillion
▲ 37.7%

Return on equity
(Adjusted LTM ROE)
16.5%



Administrative earnings per share (EPS) is calculated based on the number of shares outstanding at the end of each reporting period. Adjusted EPS excludes the impact of EPS SURA, non-recurring effects related to the Nutresa share exchange (2023-2024), earnings associated with the merger spin-off transaction (2025), the increase in liabilities related to preferred shares issued in 2025, and the impairment recognized by Grupo Cibest.

Earnings per Share (EPS):
COP **8,496**
(3.4x vs. 2021)

DEBT REDUCTION

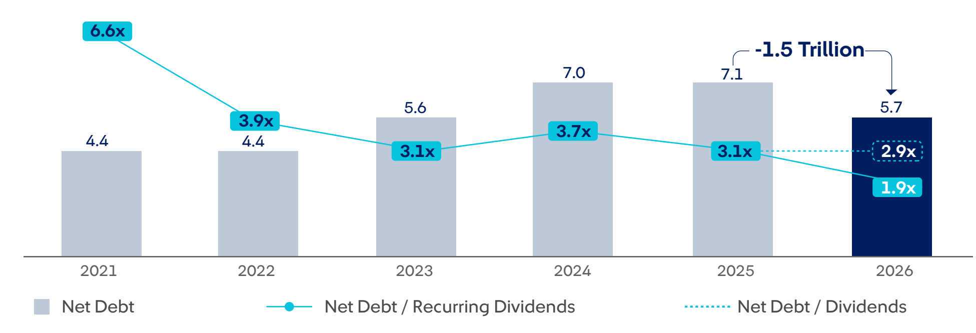
Extraordinary dividends received from SURA Asset Management and Grupo Cibest, associated with capital optimization initiatives, enable Grupo SURA to continue advancing its deleveraging process while increasing its financial flexibility.

COP **~3.0** Trillion
(Including approximately COP ~1.0 trillion in
Dividends received.

COP **~1.5** Trillion
Debt reduction in 2026.

COP **~5.7** Trillion
▼ 20%
Net debt 2026.

Evolution of Grupo SURA's Individual Net Debt (COP Trillions)



OUR CORE BUSINESS

suramericana

Controlling net income
COP **559** Billion
▲ +29.7%

Adjusted LTM ROE. **14.2%**

Adjusted LTM ROE. **17.1%**

Written Premiums
COP **9.9** Trillion
▲ 7.6%
Constant exchange rate

Technical result
COP **1.4** Trillion
▲ 13.4%

Suramericana maintains strong growth momentum, driven by the solid performance of the Life segment, particularly in Voluntary Health and Occupational Risks.

sura ASSET MANAGEMENT

All variations are at constant exchange rates.

Controlling net income
COP **766** Billion
▲ 33.4%

Adjusted LTM ROE. **12.7%**

Adjusted LTM ROE. **30.7%**

Fee and commission income:
COP **2.2** Trillion
▲ 10.4%

Assets under Management (AuM)
COP **837** Trillion
▲ 17.2%

The growth in assets under management, higher reserve returns, and disciplined spending are driving margin expansion and a **33.4%** increase in net income compared with the first half of 2025.

Grupo Cibest

Net Interest Income:
COP **11.2** Trillion
▲ 16.6%

Net income:
COP **4.2** Trillion
▲ 18.7%

Adjusted LTM ROE: **20%**

The first half of 2026 marked a new milestone for Grupo SURA. We achieved record levels of net income and profitability, reflecting the strong performance of our companies and the consistency of a strategy focused on strengthening profitability, optimizing capital, and creating sustainable value. As a result, this quarter's ROE was above the cost of capital and exceeded our most recent projection.

RICARDO JARAMILLO MEJÍA,
President of Grupo SURA

2026 GUIDANCE

The strong results achieved this quarter enabled us to update our projections for full-year 2026, which are as follows:

Controlling Net Income:
COP
2.5 – 2.7 Trillion

Net income per share:
COP
7,600 – 8,200

Adjusted ROE:
15 – 16%

Quarter Highlights

Our companies once again ranked among Colombia's best places to work, according to Merco Talento, achieving the **#1 position** in their respective industries.

suramericana
1RA | Sector INSURANCE SECTOR

Protección
1RA | Sector PENSION FUNDS SECTOR

Grupo Cibest
1RA | Sector FINANCIAL SERVICES SECTOR

SURA by your side today and tomorrow.