Q3

2026

Quarterly Earnings

Report

Grupo SURA 's current outstanding securities

Fixed income

As of September 30, 2026, Grupo SURA has the following outstanding ordinary bond issuances:

Ordinary Bonds

Through Resolution No. 1710 of 2009, the Financial Superintendence of Colombia authorized the registration of ordinary bonds in the National Registry of Securities and Issuers and their respective public offering, for an authorized amount of COP 250,000 million, which were placed in full. As of September 30, 2026, the unpaid balance of the issuance is COP 195,500. These securities are listed on the Colombian Stock Exchange (BVC) and are traded in the MEC system, administered by the BVC.

Issuance and placement program for ordinary bonds and commercial papers

Through Resolution 0564 of 2014 and subsequent amendments, the Financial Superintendence of Colombia authorized Grupo SURA to issue and place bonds and commercial papers ("PEC"). The PEC has a global quota of COP 4.3 trillion, of which a total of COP 2.3 trillion has been placed in 3 ordinary bond issuances for COP 750,000 million, COP 550,000 million and COP 1 trillion. As of September 30, 2026, the balance under the PEC is COP 1,067,186. These securities are listed on the Colombian Stock Exchange (BVC) and are traded in the MEC system, administered by the BVC.

Shares

As of September 30, Grupo SURA has an authorized capital of COP 112,500,000,000 represented by 530,489,386 shares with a par value per share of COP 212.068333445966, a subscribed capital of COP 109,120,790,354.31 represented by 514,554,854 shares with a par value per share of COP 212.068333445966, for a total of 15,934,532 shares to be subscribed.

Common Shares

As of September 30, Grupo SURA has 165,834,026 ordinary shares outstanding and 186,416,831 common shares repurchased for a total of 352,250,857 common shares subscribed and paid.

The common shares are listed on the Colombian Stock Exchange (BVC) and are traded on the X-Stream system, administered by the BVC. They also have the American Depositary Receipts (ADRs) Level I program and are traded on the OTC market in the United States. Finally, the common shares are also traded on the Foreign Securities Market (MVE) managed by the Santiago Stock Exchange (BCS).

Preferred Stock

As of September 30, Grupo SURA has 161,871,882 preferred shares outstanding and 432,115 preferred shares repurchased, for a total of 162,303,997 preferred shares subscribed and paid.

The preferred shares are listed on the Colombian Stock Exchange (BVC) and are traded on the X-Stream system, administered by the BVC. They also have the American Depositary Receipts (ADRs) Level I program and are traded on the OTC market in the United States. Finally, the preferred shares are also traded on the Foreign Securities Market (MVE) managed by the Santiago Stock Exchange (BCS).

Glossary

- **Administrative expenses indicator:** in Suramericana S.A. it is calculated with the sum of administrative expenses and fees, divided by the premiums issued.
- **Affinities:** At Suramericana, it is a custom-designed solution developed in partnership with an organization to meet the specific protection needs of its members, consumers, franchisees, or small and medium-sized enterprises. This approach allows organizations to negotiate better rates, more favorable conditions, and more competitive premiums, taking advantage of economies of scale and collective performance.
- **Alpha:** refers to the measure of the profitability of investment funds or a set or portfolio of investments compared to a benchmark index or market in general, after adjusting for the risk assumed.
- **AUM:** Assets under management.
    - **AUM Savings and Retirement:** Assets under management of the Mandatory Pension Funds, Voluntary Pensions and Severance Funds.
    - **AUM SURA Investments:** Assets under management of Wealth Management, Corporate Solutions, Investment Management.
- **Constant currencies:** refers to the use of fixed exchange rates with the aim of eliminating possible currency fluctuations when consolidating the financial results of the different subsidiaries.
- **Contribution base income (IBC):** Value on which contributions to the General System of Occupational Risks are calculated, corresponding to the worker's monthly remuneration, including the ordinary salary and all payments that constitute salary in accordance with the Substantive Labor Code. The IBC may not be less than a current legal monthly minimum wage (SMLMV) or more than twenty-five (25) SMLMV, in accordance with the regulations of the Comprehensive Social Security System.
- **Corporate Solutions:** a business unit of SURA Investments that offers private pension plans and savings programs.
- **Equity method**: An accounting procedure by which investment in an associate, subsidiary, or joint venture in which there is significant influence or control is accounted for.
- **Fee:** in an AFP it is the commission charged by the administrator for managing the affiliate's resources, that is, for investing and managing their pension savings. There are usually two main structures: a commission calculated as a percentage of the monthly salary (charged on the flow of contributions) and another as a percentage of the managed balance (on the assets accumulated in the individual account).
- **Implicit fee:** Corresponds to the average commission rate that the administrator generates on the assets or the managed salary base. It is calculated by dividing the commission income by the assets under management (AUM) or the commissionable salary base, as applicable. This indicator allows you to measure the monetization capacity of the assets under

management and evaluate whether the revenue growth is coming from higher managed volumes or changes in commission rates.

- **Investment Management:** SURA Investments' business unit that offers investment strategies for institutional clients in traditional and alternative assets, including Real Estate, Private Debt and Infrastructure products.
- **Legal reserve:** obligation of institutions that manage pension funds in some Latin American countries to invest a certain percentage of the AUM they manage from affiliates with their own assets.
- **Mandatory contributions:** sum of AUM resulting from the mandatory contributions made by contributors to the pension system.
- **Miscellaneous insurance expenses indicator:** in Suramericana S.A. it is calculated with miscellaneous insurance expenses divided by written premiums.
- **Net commercial flow:** it is the difference between the inflows and outflows of assets under management (AUM) in a stipulated period of time, considering new customers and/or transfers.
- **Partial spin-offs by absorption:** corresponds to those carried out between Grupo SURA, Grupo Argos S.A. and Cementos Argos S.A. in order to complete the cross-shares. These ended on July 25, 2025.
- **Pbs:** abbreviated for "basis points." A basis point is a unit of measurement used to quantify the change between two percentages.
- **Pension insurance:** This insurance guarantees the payment of a pension to the contributor in the event of partial or total disability, or in the event of death if there are legal beneficiaries. This benefit is granted whenever the disability and death are the result of a non-work-related illness or accident. Eligibility for this benefit will depend on the applicable laws in each country, but a minimum of contributions is generally required during the accumulation phase before the event occurs.
- **Retained claims:** represents the claims payable by the company after deducting the proportion corresponding to the reinsurer.
- **Soft market:** In the insurance industry, it refers to a stage of the market cycle in which there is high competition between insurance companies, which translates into lower premiums, more flexible conditions, and a greater variety of coverages available to policyholders.
- **TRM (Representative Market Rate):** Official COP/USD exchange rate certified daily by the Financial Superintendence of Colombia, used as a reference for the valuation of assets and liabilities denominated in U.S. dollars and the conversion of financial statements of subsidiaries abroad.
- **Wage base:** refers to the amount of salary on which the mandatory contributions of the worker and the employer to the pension fund are calculated.
- **Wealth Management:** a business unit of SURA Investments that offers wealth management solutions for individuals.

- **Wealth Tax:** term that will be referred to in this report. It is the tax decreed in Colombia, by the national government through Legislative Decree 173 of 2026, which established tax measures on wealth tax to finance the attention of the economic emergency declared by Legislative Decree 150 of 2026. This measure imposed a rate of 1.6% for financial institutions, insurance companies, reinsurers, among others.
- **Written Premiums:** reflects the price of insurance policies issued.
- **Yield:** Annualized implied return on equity that the AFP must mandatorily invest in the funds it manages, calculated as the ratio between the income generated by the reserve requirement and the average reserve balance at the end of period t -1 and the final balance of period t.

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Total revenues
COP **23.8**
trillion
+6.2 % vs Sept 2025

Operating profit
COP **4.3**
trillion
-1.3% vs Sept 2025

Controlling net income
COP **2.3**
trillion
-5.3 % vs Sept 2025

Consolidated Income Statement

Written premiums in the third quarter totaled COP 5.7 trillion, a decrease of 8.4% compared to the same period in 2025. At Suramericana, written premiums decreased 4.7% (+1.3% at a constant exchange rate), mainly due to the Property and Casualty segment, where premiums fell 10.8% (+0.1% at a constant exchange rate) compared to the previous year, amid a soft market environment in the region. This effect was offset by a positive performance in the Life segment. At SURA Asset Management, premiums decreased 20.7% at constant exchange rates, owing to lower annuity issuance during the year, in line with sector dynamics. On a cumulative basis, premiums reached COP 17.3 trillion, a decrease of 3.0% compared to September of the previous year.

Fee and commission income closed at COP 3.8 trillion as of September 2026, remaining stable compared to the same period of the previous year. In the third quarter, this item stood at COP 1.2 trillion, 9.6% lower than in the same quarter of 2025, a variation reflected in both subsidiaries. At SURA Asset Management, this was mainly attributable to an exchange rate effect resulting from the appreciation of the Colombian peso; at constant exchange rates, this item grew 5.0%, driven by growth in Mexico. In turn, to a lesser extent, Suramericana showed a decrease, mainly in Brazil and Chile, due to lower growth in corporate solutions in these countries.

The **equity method** recorded COP 537,936 million in the third quarter and COP 1.6 trillion in the first nine months of the year, with growth of 4.2% and 13.1%, respectively, thanks to the strong performance of Grupo Cibest's results, which reflected a higher net interest margin accompanied by a controlled cost of credit.

In turn, **investment income** decreased 47.1% in the third quarter, reaching COP 756,064 million, mainly explained by a COP 1.1 trillion drop in **net gain on fair value investments**. This was mostly attributable to SURA Asset Management, owing to market declines that affected the reserve requirement result, the valuation of Asulado's portfolio, which posted a loss this quarter, and a lower result from the insurance portfolio in Chile compared to the third quarter of 2025. Year to date, this item reached COP 4.4 trillion, a growth of 22.3% compared to September 2025.

As a result, **total revenues** totaled COP 7.2 trillion in the third quarter, a decrease of 8.5%, and COP 23.8 trillion year to date, a growth of 6.2%.

Retained claims in the cumulative period through September grew 10.8% compared to the same period of the previous year, a variation mostly explained by SURA Asset Management due to the payment of claims in pension insurance.

Operating expenses grew 1.8% in the third quarter, mainly due to higher costs for the provision of services and higher employee benefits at Suramericana. On a cumulative basis, they increased 5.7% compared to September 2025, mainly due to higher administrative expenses at SURA Asset Management in Colombia, resulting from the impact associated with the wealth tax, and higher pension expenses at Protección.

Accordingly, **operating profit** reached COP 1.1 trillion in the quarter and COP 4.3 trillion year to date. It should be noted that the businesses posted positive operating results, which allowed them to absorb the impact of the wealth tax recorded in March 2026.

The **financial result** decreased 63.4% compared to the third quarter of 2025, explained by three factors.

First, the **gain on derivative financial instruments** stood at COP 91,318 million, compared to a result of COP -29,847 million in the same quarter of 2025, representing a positive variation of COP 121,165 million. This behavior is explained by SURA Asset Management, owing to the realization of part of the hedge, which generated a gain in the third quarter of 2026, compared to a loss in the same period of the previous year.

Second, the **exchange difference (net)** closed at COP 90,229 million in the third quarter of the year, an increase of COP 84,771 million compared to the same period in 2025. In this line, the largest contribution came from SURA Asset Management, mainly due to the portion of its unhedged debt that benefited from the appreciation of the Colombian peso against the dollar.

Finally, lower **interest** caused this line to decrease 12.8% compared to the previous year, mainly due to the base effect of the recognition, in the third quarter of 2025, of a liability of COP 59,471 million associated with the issuance of preferred shares within the framework of the spin-off by absorption with Grupo Argos, together with lower interest expenses following the prepayment of Grupo SURA's debt, which partially offset the increase in rates (IBR).

Income tax decreased 41.3% in the quarter, i.e., a positive variation of COP 146,324 million compared to the same quarter of 2025, mostly explained by SURA Asset Management based on its third-quarter 2026 results; however, the effective rate remains stable. In the cumulative figure through September, this item remains similar to that observed in the previous year.

Controlling net income reached COP 2.3 trillion as of September, a decrease of 5.3% compared to the same period in 2025. Excluding the effects associated with the spin-off by absorption

carried out in 2025, profit shows growth of 11.5%. This performance allowed the Company to achieve an **adjusted ROE** of 15.4% for the last twelve months, above the cost of capital.

Consolidated financial position

Total assets stood at COP 95.4 trillion, an increase of 5.1%, or COP 4.7 trillion, compared to September 2025. This growth is mainly explained by a COP 3.5 trillion increase in **investments** at both subsidiaries, associated with growth in insurance reserves and, consequently, in the assets required to back them.

Total liabilities closed at COP 74.3 trillion in September, 8.7% or COP 6.0 trillion higher than reported in the same period of 2025. This result was reflected especially in higher **liabilities for insurance contracts**, which increased by COP 6.5 trillion, mainly at SURA Asset Management, due to higher reserve constitution at Asulado in the annuity line.

The **parent's equity** stood at COP 19.0 trillion, a decrease of 5.5% compared to September of the previous year, mostly explained by a COP 2.3 trillion reduction in **other comprehensive income**, associated with the currency translation effect reflecting the appreciation of the Colombian peso against the currencies of the countries where Grupo SURA has a presence.

Main figures

Grupo SURA's consolidated results

Figures in millions	3Q26	3Q25	Var.%	Sept 26	Sept 25	Var.%
Written premiums	5,748,178	6,274,431	**-8.4%**	17,285,012	17,822,770	**-3.0%**
Retained earned premiums	4,242,742	4,125,833	**2.8%**	12,449,932	12,209,548	**2.0%**
Fee and commission Income	1,182,320	1,307,441	**-9.6%**	3,776,175	3,759,309	**0.4%**
Equity method	537,936	516,097	**4.2%**	1,557,434	1,376,950	**13.1%**
Investment income	756,064	1,428,420	**-47.1%**	4,357,907	3,562,138	**22.3%**
Total revenues	7,241,267	7,910,785	**-8.5%**	23,844,440	22,459,931	**6.2%**
Retained claims	-2,713,698	-2,780,636	**-2.4%**	-8,988,988	-8,115,551	**10.8%**
Operational expenses	-3,448,348	-3,386,397	**1.8%**	-10,399,173	-10,008,277	**3.9%**
Wealth Tax	0	0		-177,997	0	
Operating profit	1,079,222	1,743,752	**-38.1%**	4,278,283	4,336,103	**-1.3%**
Financial result	-146,810	-400,959	**-63.4%**	-725,564	-1,006,461	**-27.9%**
Net Income	**724,596**	**1,409,238**	**-48.6%**	**2,669,894**	**2,850,532**	**-6.3%**
Controlling net income	**647,649**	**1,237,687**	**-47.7%**	**2,328,317**	**2,458,449**	**-5.3%**
Non-current assets for distr. to sh.		-430,388			-430,388	
Preferred stock liabilities		59,471			59,471	
Proforma controll. Net income	**647,649**	**866,771**	**-25.3%**	**2,328,317**	**2,087,532**	**11.5%**

Contribution to controlling net income

Figures in millions	3Q26	3Q25	Var.%	Sept 26	Sept 25	Var.%
SURA AM (93.3%)	261,474	457,027	-42.8%	975,830	1,015,747	-3.9%
Suramericana (81.1%)	115,870	181,567	-36.2%	569,642	531,536	7.2%
Grupo Cibest	518,768	525,123	-1.2%	1,561,243	1,389,420	12.4%
Grupo SURA net financial result	-227,036	-318,823	-28.8%	-684,666	-750,986	-8.8%
Grupo SURA operating expenses	-32,980	-38,994	-15.4%	-85,868	-117,191	-26.7%
Grupo SURA income taxes	288	706	-59.2%	-26,887	-67,803	-60.3%
Other Grupo SURA	11,265	431,081	-97.4%	19,022	457,727	-95.8%
Controlling net income	**647,649**	**1,237,687**	**-47.7%**	**2,328,317**	**2,458,449**	**-5.3%**
Non-current assets for distr. to sh.		-430,388			-430,388	
Preferred stock liabilities		59,471			59,471	
Proforma controll. Net income	**647,649**	**866,771**	**-25.3%**	**2,328,317**	**2,087,532**	**11.5%**

[1] Net financial profit includes the net (loss) gain on trading derivative financial instruments, the net exchange difference and the interests of Grupo SURA.

Written premiums

COP **14.7**

trillion

+5.4%[1] vs Sept 2025

% Claims / EP

53.5%

vs 53.8%

Sept 2026 vs Sept 2025

Controlling net income

COP **702**

billion

+7.2 % vs Sept 2025

Consolidated Income Statement

Written premiums in the third quarter reached COP 4.8 trillion, representing growth of 1.3%[1] compared with the same period of the previous year. This performance was driven primarily by the life segment, which grew 6.9%, supported by the group life line, whose premiums increased 25.7%, mainly due to the incorporation of tenders from the bancassurance channel totaling COP 91,000 million in Colombia. In turn, health solutions grew 5.8%, underpinned by the strong performance of new products in Colombia aimed at broadening access to health services, which allowed the incorporation of 21,032 new customers in the third quarter.

The P&C segment remained stable compared with the same quarter of the previous year. The auto solution in the region declined 7.8%[1], owing to profitability strategies in Panama, lower new-premium momentum and higher cancellations at the subsidiaries in Mexico and Chile. In addition, the fire portfolio contracted 15.4% compared with the same quarter of the previous year, mainly attributable to dollar-denominated policies, given the appreciation of local currencies at the subsidiaries in Colombia, the Dominican Republic and Uruguay, as well as the reduction in rates observed in this market. This was offset by 17.2% growth in the other solutions of the corporate portfolio, where transportation and compliance stand out.

On a cumulative basis through September, written premiums totaled COP 14.7 trillion, representing growth of 5.4%[1] compared with the same period of the previous year, with voluntary insurance accounting for 83.7%. The life segment grew 11.1%, driven by the occupational risk and health portfolios, which increased 12.7% and 12.1%, respectively. In Health, the expansion of the customer base stands out, with the addition of 65,349 new insureds so far this year, bringing the total to 378,975 as of September. The same trend is observed in occupational risk solutions, with an increase of 83,353 affiliates this year, reaching 5.2 million.

The P&C segment recorded cumulative growth of 1.4%[1], explained by a 59.7%[1] increase in SURA Re written premiums, associated with the centralization of the region's catastrophic portfolios in this company. The issuance of mortgage portfolios in Chile and the 16.2% growth in the life and

[1] Change % at constant rate excluding exchange rate effects.

health portfolios in Mexico, consolidated within this segment, also contributed positively. The performance of corporate portfolios continues to be pressured by a smaller customer base and lower rates, resulting from greater market competitiveness associated with capital surpluses and the reduction of reinsurance costs in the region. On a cumulative basis, the auto portfolio declined 1.9%[1].

In turn, **revenues from services rendered** by health providers and insurance assistance companies increased 10.3% in the quarter. On a cumulative basis, they reached COP 1.4 trillion, representing growth of 13.6%.

The **claims ratio** closed the third quarter at 53.7%, up 273 bps from the same period of the previous year, mainly explained by a comparison base that includes the release of occupational risk reserves of COP 123,000 million in 2025, a non-recurring effect in 2026; when this event is normalized, the claims ratio decreases 51 bps. In addition, the P&C segment's claims ratio rose 286 bps to 51.2%, due to weather events in Chile with retained claims of COP 46,100 million. In this quarter, the Colombian subsidiary recognized COP 1.2 trillion in gross claims associated with the August 10 earthquake, with a retention across both segments of COP 16,100 million.

On a cumulative basis, the ratio closed at 53.5%, a decrease of 33 bps compared with the previous year, driven by the life segment in Colombia, associated with improved performance in health solutions as a result of the implementation of average-cost control strategies and lower severity. Likewise, corporate solutions in the P&C segment also show a decline in their claims ratio, owing to lower severity in civil liability, compliance and transportation solutions.

The **net fees and commissions indicator** for the quarter stood at 20.3%, up 36 bps from the same period of the previous year, explained by new affinity business at the Chilean subsidiary, with an acquisition cost of COP 14,349 million. On a cumulative basis, the indicator stands at 20.7%, an increase of 56 bps compared with the previous year.

The **miscellaneous expenses indicator** closed at 8.3% in the third quarter, up 28 bps from the same period of the previous year, explained by higher promotion and prevention expenses in occupational risks. On a cumulative basis through September, the miscellaneous expenses indicator stands at 7.0%, down 12 bps compared with 2025. In turn, **administrative expenses** in the third quarter reached an indicator of 14.9%, up 102 bps from the same period of the previous year, explained by the impairment of technological intangible assets in the region, with an impact of COP 26,000 million, and higher expenses of COP 18,598 million associated with the Conexxión initiative, required for its implementation; nevertheless, this initiative aims to contribute to the generation of efficiencies in the region. On a cumulative basis through September, the administrative expenses indicator stands at 15.3%, up 58 bps from the same period of the previous year.

Investment income reached COP 483,039 million in the third quarter of 2026, an increase of 8.4% compared with the same quarter of 2025. On a cumulative basis through September, investment income reached COP 1.7 trillion, up 13.4% from 2025. This increase was driven by an 8.9% expansion in the investment base and higher profitability in the life segment compared to 2025. In Colombia, annual inflation as of September rose from 5.18% in 2025 to 6.29% in 2026, benefiting income from inflation-indexed assets. In addition, higher government bond interest rates at the regional level imply better reinvestment rates for investment portfolios, which offset the negative impacts on the P&C segment in the short term.

Controlling net income for the third quarter stood at COP 142,820 million, while on a cumulative basis it closed at COP 702,133 million, an increase of 7.2% compared with 2025. This result represents a **tangible return** of 15.3%, above the cost of capital.

Main figures

Suramericana's consolidated results

Figures in millions	3Q26	3Q25	Var.%	Sept 26	Sept 25	Var.%
Written premiums	4,830,143	5,066,845	**-4.7%**	14,693,316	14,446,622	**1.7%**
Retained earned premiums	3,864,912	3,794,896	**1.8%**	11,562,994	11,295,888	**2.4%**
Retained claims	-2,074,400	-1,933,352	**7.3%**	-6,182,763	-6,076,711	**1.7%**
Technical result	598,705	701,887	**-14.7%**	1,954,955	1,898,042	**3.0%**
Administrative expenses[1]	-789,577	-762,397	**3.6%**	-2,465,017	-2,310,602	**6.7%**
Investment result	483,039	445,594	**8.4%**	1,732,234	1,527,048	**13.4%**
Net Income	**142,822**	**223,798**	**-36.2%**	**702,137**	**655,169**	**7.2%**
Controlling net income	**142,820**	**223,797**	**-36.2%**	**702,133**	**655,164**	**7.2%**
% Claims / REP	**53.7%**	**50.9%**		**53.5%**	**53.8%**	
% Efficiency of expenditures[2]	**14.9%**	**13.9%**		**15.3%**	**14.7%**	
Adjusted ROE (12m)[3]	**12.8%**	**12.7%**		**12.8%**	**12.7%**	
Adjusted ROTE (12m)[3]	**15.3%**	**15.6%**		**15.3%**	**15.6%**	

[1] Administrative expenses: administrative expenses + fees.
[2] The calculation of the expense efficiency indicator is made based on written premiums + income from the provision of services.
[3] ROE and adjusted ROTE exclude expenses for amortization of intangibles associated with acquisitions

Contribution to net income

Figures in millions	3Q26	3Q25	Var.%	Sept 26	Sept 25	Var.%
Life Segment	212,776	253,197	**-16.0%**	921,531	724,381	**27.2%**
P&c Segment	3,560	58,173	**-93.9%**	61,715	146,877	**-58.0%**
Health Segment	22,290	25,973	**-14.2%**	69,237	51,662	**34.0%**
Administrative expenses[1]	-28,764	-38,192	**-24.7%**	-94,799	-87,508	**8.3%**
Interests	-24,870	-22,184	**12.1%**	-79,483	-66,844	**18.9%**
Others[2]	-42,170	-53,169	**-20.7%**	-176,063	-113,399	**55.3%**
Net Income	**142,822**	**223,798**	**-36.2%**	**702,137**	**655,169**	**7.2%**

[1] Administrative expenses: administrative expenses + fees of the holding segment.
[2] Others: complementary holding segment and segment excluding administrative expenses and interest.

SURA Asset Management

Highlights

Fee and commission income

COP 3.2

trillion

+8.5 % vs Sept 2025

EBITDA without legal reserve

COP 1.6

trillion

+7.8 % vs Sept 2025

Controlling net income

COP 1.0

trillion

+4.6 % vs Sept 2025

Consolidated Income Statement

SURA Asset Management's cumulative results as of the close of the third quarter of 2026 reaffirm the strength of its operating performance. The Company continues to grow across its main revenue lines and has demonstrated its ability to adapt to the regulatory changes that have pressured expenses since the beginning of the year, particularly at the Colombian companies.

Assets under management (AUM) sustained their growth in both businesses: Savings and Retirement and SURA Investments. This momentum translated into an 8.5% increase in fee income and a 9.7% expansion in operating profit excluding reserve requirements on a cumulative basis. Despite the volatility of the financial markets throughout the year, the cumulative performance of reserve requirements was positive.

As of the end of September, **assets under management (AUM)** reached COP 801.3 trillion, registering growth of 10.5% over the last 12 months. The **Savings and Retirement** business grew 10.6%, supported by contributions of COP 52.7 trillion over the last 12 months, representing growth of 8.4%, and by returns of COP 57.5 trillion, which were the main source of fund growth, although they moderated compared with the previous year, with a variation of -17.2%. In turn, the cumulative net commercial flow over the last 12 months reached COP 5.5 trillion, an increase of 46.9%, driven mainly by AFP Capital in Chile, where it rose from COP 1.1 trillion to COP 4.0 trillion. **SURA Investments**, for its part, recorded 9.6% growth in its assets under management, which reached COP 91.4 trillion, with growth across its three business lines: Corporate Solutions (+12.3%), Wealth Management (+10.4%) and Investment Management (+7.9%).

Commissionable AUM, which represented 51% of the Company's total assets under management at the end of September, grew 12.8% compared with the same period of the previous year, outpacing the growth of total assets. The largest contribution to growth came from Afore SURA in Mexico, whose assets increased 14.7%. In turn, Protección maintained a favorable trend in Severance and Voluntary Pensions, with growth of 15.0% and 16.3%, respectively. Finally, the implicit fee on commissionable AUM remained at the levels observed throughout the year: 0.8% in Savings and Retirement and 0.5% in SURA Investments.

The **commissionable wage base** reached COP 127.2 trillion year to date, with growth of 8.8%. This result reflected the evolution of contribution base salaries, partly explained by higher

Changes % of SURA AM are at a constant rate excluding exchange effects.

inflation, and the effectiveness of commercial customer segmentation strategies. The strongest growth was recorded at Protección (+12.5%), driven by the increase in the minimum wage in Colombia, at AFAP SURA in Uruguay (+6.8%) and at AFP Capital in Chile (+6.3%).

Recurring revenue generation maintained strong momentum and currently exceeds the year's guidance, which contemplated growth of between 5.5% and 6.5%: as of the end of September, **fee income** totaled COP 3.2 trillion, an expansion of 8.5% compared with the cumulative figure for 2025 and of 5.0% in the third quarter. By business, SURA Investments recorded the strongest growth, with a cumulative variation of 13.2%, explained mainly by the Wealth Management segment and a stable fee, while Savings and Retirement increased 7.9%. In the latter business, the shift in revenue mix toward **balance-based fees** continues; these grew 16.2% and now represent 60.5% of its fee income, compared with 56.2% a year earlier. In contrast, **flow-based fees** declined 2.8%, mainly due to the lower net fee in Colombia, resulting from the decrees modifying the slippage coverage and increasing the minimum wage, despite the highest growth in the salary base. SURA Asset Management's implicit fee on the commissionable salary base stood at 0.9%, compared with 1.0% observed in 2025.

The **legal reserve** showed greater volatility during the quarter. July and September closed with negative returns, resulting in an annualized yield of -4.2% in the third quarter. On a cumulative basis, however, the result remains positive at COP 348,177 million, with an annualized yield of 8.8%, in line with expected long-term returns, although 37.1% below 2025, when markets recorded extraordinary returns in the cumulative period through September. SURA Asset Management's investment teams generated 36-month alpha on 73.1% of Savings and Retirement assets under management.

Investment income also showed a noteworthy performance on a cumulative basis. The lines that comprise it totaled COP 198,949 million, a variation of 22.2% compared with the previous year. This result is explained mainly by Asulado's equity, which accounts for 62.2% of the balance of these investments and benefited from higher inflation and rising interest rates in Colombia, with an implied annualized *yield* of 12%. These were complemented by seed capital (20.4% of the balance), with a *yield* of 14%, and by the autonomous trust assets of Protección associated with the former self-insurance scheme (17.4% of the balance), with a *yield* of 9.4%.

The **insurance margin** reached COP 221,218 million, with growth of 78.6% on a cumulative basis and 34.0% in the quarter. Seguros de Vida SURA, a company that forms part of the value proposition of SURA Investments' Wealth Management business in Chile through the Unit Link product, increased its margin by 36.8%, thanks to higher premiums and strong portfolio profitability. At Asulado, the margin grew 139.8%, mainly due to a consolidation effect: in the consolidated figures, transactions between group companies are eliminated, such as the portion of the premium that Protección pays for the issuance of Life Annuities.

Operating expenses grew 13.4% on a cumulative basis and 9.2% in the quarter. They were pressured mainly by the businesses in Colombia, owing to the wealth tax and higher pension expenses at Protección. Excluding these exogenous factors, operating expenses grew 6.0%, below fee income (+8.5%), confirming that the recurring business continues to generate operating leverage. In Mexico, the increase in these lines accompanied the growth in AUM, to which part of the expenses are indexed, while in Chile the increase was attributable to higher inflation and investments in technology developments.

Operating profit totaled COP 1.7 trillion year to date, 4.6% lower than in 2025, and fell 47.2% in the quarter, explained by the lower legal reserve result. Excluding this component, it advanced 9.7% on a cumulative basis, driven by growth in the recurring business. The operating margin including legal reserve stood at 42.1% (46.3% in 2025) and, excluding legal reserve, at 36.7% (37.5% in 2025). The performance of SURA Investments' operating profit stands out, having doubled (+101.6%) on a cumulative basis to COP 105,422 million, while its operating margin rose from 13.7% to 22.4%, evidencing the scale gained by the regional investment platform.

The **non-operating result** made a favorable contribution during the period. **Financial income** increased 5.1%, thanks to positive returns on temporary cash surpluses. **Financial expenses**, in turn, decreased 7.5%, despite the increase in debt in August to fund the payment of extraordinary dividends, owing to a lower cost of debt compared with 2025. This was complemented by income from financial derivatives and exchange rate differences, favored in part by the revaluation of currencies against the dollar on the unhedged portion of debt. As of the end of September, financial debt reached COP 3.3 trillion, compared with COP 2.7 trillion at year-end 2025, with an average cost that declined from 8.7% to 8.3% and a Gross Debt + Swaps / EBITDA ratio of 1.7x.

As a result of the above, **controlling net income** reached COP 1.0 trillion on a cumulative basis through September, growth of 4.6% compared with 2025. Over the last 12 months, **adjusted ROE** remains at double-digit levels at 11.0% (10.6% in 2025), and **adjusted ROTE** stands at 26.6% (26.7% in 2025).

Main figures

SURA Asset Management's consolidated results

Figures in millions	3Q26	3Q25	*Var.% Ex-Fx	Sept 26	Sept 25	*Var.% Ex-Fx
Fee and commission income	1,016,785	1,102,245	**5.0%**	3,242,147	3,176,887	**8.5%**
Legal reserve	-58,305	308,454	**N/A**	348,177	586,146	**-37.1%**
Other investment income	59,544	94,278	**-31.2%**	198,949	167,949	**22.2%**
Total insurance margin	68,187	56,747	**34.0%**	221,218	132,496	**78.6%**
Income (expense) by equity method	17,818	8,336	**133.9%**	25,988	24,151	**18.8%**
Operational expenses	-687,448	-711,082	**9.2%**	-2,373,049	-2,215,770	**13.4%**
EBITDA	433,345	929,613	**-44.6%**	1,904,426	2,127,361	**-4.6%**
EBITDA without legal reserve	491,650	621,159	**-8.9%**	1,556,249	1,541,215	**7.8%**
Profit after tax (before minority shareholding)	311,477	586,361	**-36.9%**	1,184,946	1,284,231	**-0.9%**
Controlling net income	280,197	489,755	**-30.4%**	1,045,712	1,088,487	**4.6%**
Reserve Balance	5,215,285	5,285,444	**8.9%**	5,215,285	5,285,444	**8.9%**
% Consolidated Annualized Yield	**-4.2%**	**23.7%**		**8.8%**	**15.5%**	
Operating Margin[1]	**37.3%**	**55.1%**		**42.1%**	**46.3%**	
EBITDA Margin[1]	**41.5%**	**58.6%**		**46.5%**	**51.2%**	
EBITDA margin excluding legal reserve	**43.8%**	**48.5%**		**41.5%**	**43.1%**	
Adjusted ROE (12m)[2]	**11.0%**	**10.6%**				
Adjusted ROTE (12m)[2]	**26.6%**	**26.7%**				
Total AUM	801,348,726	813,246,120	**10.5%**			
Customers	23,412,871	24,099,072	**-2.8%**			

[1] Operating margin and EBITDA margin calculated based on operating income, including insurance margin.
[2] ROE and adjusted ROTE exclude expenses for amortization of intangibles associated with acquisitions.

Contribution to net income

Figures in millions	3Q26	3Q25	*Var.% Ex-Fx	Sept 26	Sept 25	*Var.% Ex-Fx
Savings & Retirement Segment	238,806	587,128	**-51.3%**	1,148,335	1,413,197	**-13.7%**
SURA Investments	20,609	37,296	**-23.9%**	99,628	73,593	**53.1%**
Life Annuities & Pension Insurance	57,349	52,173	**9.9%**	186,999	115,003	**62.6%**
Corporate Operating Expenses - (without D&A)[1]	-37,839	-33,668	**17.9%**	-138,858	-109,923	**29.6%**
Financial Expenses Net of Financial Income - Corporate	-49,246	-52,553	**-6.8%**	-144,894	-159,233	**-9.3%**
Others[2]	81,782	-3,326	**N/A**	33,511	-47,323	**N/A**
Net income from discontinued operations	16	-689	**N/A**	225	-1,083	**N/A**
Net Income	**311,477**	**586,361**	**-36.9%**	**1,184,946**	**1,284,231**	**-0.9%**
Minority Interest	-31,280	-96,606	**-67.6%**	-139,234	-195,744	**-28.8%**
Controlling Net Income	**280,197**	**489,755**	**-30.4%**	**1,045,712**	**1,088,487**	**4.6%**

1Corporate Operating Expenses do not include depreciation and amortization expenses. 2Others: includes the following corporate accounts: income from seed capital income, other operating income, depreciation and amortization of the Corporate, income/expense from financial derivatives, income/expense due to difference in exchange rate, taxes paid from the corporate and profits from discontinued operations (Ex operation in El Salvador).

Grupo SURA's individual financial statement

Highlights

Total revenues

COP **2.9**

trillion

+10.9 % vs Sept 2025

Equity method

COP **1.6**

trillion

+2.9 % vs Sept 2025

Operating profit

COP **2.8**

trillion

+12.7 % vs Sept 2025

Separate income statement

Dividends reached COP 1.4 trillion as of September of the current year, representing growth of 27.9% compared with the same period of the previous year, mainly explained by the extraordinary dividends received from Grupo Cibest.

The **equity method** closed at COP 1.6 trillion as of September, an increase of 2.9% compared with the same period of 2025. In the third quarter, this line stood at COP 384,278 million, a decrease of 39.7% compared with the third quarter of the previous year, attributable to the lower results of SURA Asset Management and Suramericana.

Total revenues reached COP 2.9 trillion as of September and COP 687,262 million for the third quarter, with increases of 10.9% and 7.5%, respectively.

Operating expenses decreased 15.4% compared with the third quarter of the previous year and 26.7% on a cumulative basis through September. This performance reflects lower fees than in 2025, associated with the execution of the spin-off by absorption with Grupo Argos, as well as a decrease in administrative expenses, driven mainly by assumed taxes.

The **financial result** decreased 28.8% compared with the third quarter of the previous year, mainly due to the base effect of the recognition, in the third quarter of 2025, of a liability of COP 59,471 million associated with the issuance of preferred shares within the framework of the spin-off by absorption with Grupo Argos, together with lower interest expenses following the prepayment of Grupo SURA's debt, which partially offset the increase in rates (IBR). In addition, there was a lower net exchange rate effect, resulting from the early realization of derivative instruments.

Net income closed at COP 2.1 trillion as of September and at COP 427,424 million for the third quarter of the year.

Separate financial situation

Total assets stood at COP 22.6 trillion as of September, a decrease of 8.4%, or COP 2.1 trillion, compared with the same period of the previous year. This is largely explained by a COP 2.6 trillion decline in **investments in subsidiaries**, mainly due to the decrease in equity resulting from the

exchange rate effect associated with the equity method and the extraordinary dividends from SURA Asset Management.

Total liabilities closed September at COP 7.3 trillion, a decrease of 11.7% compared with September 2025, associated mostly with the debt prepayments made during the third quarter of 2026 for COP 928,000 million.

Total equity stood at COP 15.3 trillion, a decrease of 6.7%, attributable primarily to the currency translation effect through the equity method resulting from the appreciation of the Colombian peso.

Net debt after hedges and cash closed September at COP 6.1 trillion, a decrease of 14.0% compared with the same period of 2025, as a result of the capital optimization strategies implemented this year, which helped strengthen financial flexibility.

Risk analysis

Grupo SURA, Suramericana and SURA Asset Management (the "Companies") carry out a permanent assessment of the most relevant risks they face. This quarterly report classifies such risks into the categories of financial risks, which include market, credit and liquidity, and other risks including operational, strategic, systemic, technical, financial reporting and emerging risks. This section presents an analysis for each risk type, indicating whether there have been material changes in their level of risk during the third quarter of 2026, compared to the 2025 annual report.

Financial risks

Market risk

To mitigate the impact on market price variations, both insurers' portfolios and third-party portfolio and resource management processes have market risk management systems, through which exposures are identified, analyzed, controlled, and monitored. In addition, companies periodically estimate how fluctuations in variables such as interest rates, exchange rates, and asset prices could impact financial results. In order to reduce exposure to these risks and their volatility, it is considered to develop hedging schemes through the use of financial derivatives.

Foreign Exchange Exposure in Insurers' Portfolios

The currency exposures of the insurers' portfolios at the end of the last quarter and the annual periodic report are presented below:

September 30, 2026 Assets in each country by exchange rate										
	Subsidiaries of Suramericana S.A.					Subsidiaries of SURA Asset Management S.A.				
Country	Local Currency (1)	Inflation-indexed currency (2)	USD	Other	Total	Local Currency (1)	Inflation-indexed currency (2)	USD	Other	Total
Bermuda	-	-	100%	-	100%					
Brazil	100%	-	-	-	100%					
Chile	13%	83%	4%	-	100%	2%	98%	0%	0%	100%
Colombia	43%	50%	7%	-	100%	3%	97%	0%	0%	100%
Mexico	86%	4%	10%	-	100%					
Panama	-	-	100%	-	100%					
Dominican Republic	90%	0%	10%	-	100%					
Uruguay	58%	4%	37%	-	100%					

December 31, 2025 Assets in each country by exchange rate										
	Subsidiaries of Suramericana S.A.					Subsidiaries of Sura Asset Management S.A.				
Country	Local Currency (1)	Inflation-indexed currency (2)	USD	Other	Total	Local Currency (1)	Inflation-indexed currency (2)	USD	Other	Total
Bermuda	0%	0%	100%	0%	100%					
Brazil	100%	0%	0%	0%	100%					
Chile	6%	93%	1%	0%	100%	1%	99%	0%	0%	100%

Colombia	43%	50%	6%	0%	100%	5%	95%	0%	0%	100%
Mexico	92%	4%	4%	0%	100%					
Panama	0%	0%	100%	0%	100%					
Dominican Republic	92%	0%	8%	0%	100%					
Uruguay	63%	0%	30%	0%	100%					

Unit Linked funds (a product with an insurance and savings component offered by SURA Asset Management's insurers) are included in this table, because they are included in the Companies' financial statements, even when the risk of the investment performance is assumed by the insured.

*Local currency: Colombia – COP, Panama – PAB, Dominican Republic – DOP, El Salvador – SVC, Chile – CLP, Mexico – MXN, Peru – PEN, Uruguay – UYU, Brazil – BRL.

**Inflation-indexed currency: Colombia – UVR, Chile – UF, Mexico – UDI, Peru – Soles VAC, Uruguay – UI.

Foreign Exchange Risk Sensitivity Analysis in Insurers' Portfolios

Below is a sensitivity analysis that measures the impact that a 10% adverse move in the exchange rate would have on the Companies' pre-tax earnings, taking the foreign currency exposures in both the active and passive parts of the Company's balance sheet.

The net result obtained is presented below:

Subsidiaries of Suramericana S.A.		
(-10%) in exchange rate	September 30, 2026	December 31, 2025
Brazil	1,581	(1,767)
Chile	(4,388)	(1,898)
Colombia	(74)	(1)
Mexico	(646)	(189)
Dominican Republic	(237)	2,762
Uruguay	525	1,295
Total	(3,239)	202

Subsidiaries of Sura Asset Management S.A.		
(-10%) in exchange rate	September 30, 2026	December 31, 2025
Chile	-	-
Colombia	-	-
Total	**-**	**-**

Sensitivity Analysis on Exposure to Foreign Exchange Risk at Grupo SURA

Next, a sensitivity analysis is presented that aims to estimate the impact generated by variations of +/- 10% in the peso-dollar exchange rate on liabilities in dollars and financial derivatives; and as such, on the company's pre-tax profits.

September 30, 2026		
Representative Market Rate at closing: $3,341.23 pesos	+10% in the exchange rate	-10% in the exchange rate
Financial Liabilities	(99,868)	99,868
Derivative financial instruments	85,206	(85,206)
Total	**(14,662)**	**14,662**

December 31, 2025		
Representative Market Rate at closing: $3,757.08 pesos	+10% in the exchange rate	-10% in the exchange rate
Financial liabilities	(224,501)	238,206
Derivative financial instruments	223,415	(223,424)
Total	**(1,086)**	**14,782**

For the analysis of the results, it is important to highlight that, where foreign-currency financial obligations have associated derivatives designated as hedging instruments, the impact on results from the hedged cash-flow exposure is mitigated. Therefore, the effects of exchange-rate fluctuations are not reflected in the income statement.

Exposure to interest rates and other assets

	September 30, 2026 Subsidiaries of Suramericana S.A.					
Country	Fixed rate	Variable rate	Subtotal	Equities	Others	Total
Bermuda	100%	0%	**100%**	0%	0%	**100%**
Brazil	0%	90%	**90%**	10%	0%	**100%**
Chile	92%	0%	**92%**	7%	1%	**100%**
Colombia	78%	11%	**89%**	6%	5%	**100%**
Mexico	99%	0%	**99%**	1%	0%	**100%**
Panama	98%	2%	**100%**	0%	0%	**100%**
Dominican Republic	98%	0%	**98%**	2%	0%	**100%**
Uruguay	100%	0%	**100%**	0%	0%	**100%**

	Subsidiaries of Sura Asset Management S.A.					
Country	Fixed rate	Variable rate	Subtotal	Equities	Others	Total
Chile	81%	0%	**81%**	0%	19%	**100%**
Colombia	99%	1%	**100%**	0%	0%	**100%**

	December 31, 2025 Subsidiaries of Suramericana S.A.					
Country	Fixed rate	Variable rate	Subtotal	Equities	Others	Total
Bermuda	100%	0%	100%	0%	0%	100%
Brazil	0%	94%	94%	6%	0%	100%
Chile	96%	0%	96%	3%	1%	100%
Colombia	76%	13%	89%	7%	4%	100%
Mexico	99%	1%	99%	1%	0%	100%
Panama	98%	2%	100%	0%	0%	100%
Dominican Republic	97%	0%	97%	3%	0%	100%
Uruguay	99%	0%	99%	1%	0%	100%

Subsidiaries of Sura Asset Management S.A.						
Country	Fixed rate	Variable rate	Subtotal	Equities	Others	Total
Chile	80%	0%	80%	1%	19%	100%
Colombia	99%	1%	100%	0%	0%	100%

In the case of SURA Asset Management S.A., Unit Linked funds are included, since they are part of the financial accounts of the insurers, even when the risk of the investment performance is assumed by the insured.

Analysis of Interest Rate Risk Sensitivities in Insurers' Portfolios

Below is a sensitivity analysis that measures the impact on the companies' pre-tax earnings that an unfavorable movement in interest rates would have.

Suramericana: In this case, only the investments measured at fair value and the position invested in each one were taken, since the liabilities and the rest of the investments are classified at maturity. For each asset, the modified duration was calculated and weighted by its market value. This measure shows the impact on the price given the variation in the implied rate. To this end, a variation of 10 basis points was evaluated and this result was applied to the company's position. The net result obtained is presented below:

(+10bps) in interest rates	September 30, 2026	December 31, 2025
Brazil	(297)	(185)
Chile	(0)	(1)
Colombia	(2,907)	(3,076)
Mexico	(16)	(48)
Panama	(117)	(143)
Uruguay	(234)	(143)
Total	(3,572)	(3,595)

SURA Asset Management S.A.: Interest rate risk is analyzed from the following perspectives:

a) Accounting: with the adoption of IFRS 9, fixed-income assets were classified from available-for-sale to amortized cost; the accounting asymmetry in equity in the face of interest rate movements has been eliminated. As a result, there is no sensitivity of results or equity to the variation in interest rates.

b) Reinvestment or adequacy of Assets/Liabilities: to estimate the sustainability of this investment margin (accrual of the asset due to the overrecognition of interest in the liabilities) the Liability Adequacy Test is carried out.

The following table shows the adequacy levels of the test:

September 30, 2026		
Interest rate sensitivities - Reinvestment risk	Reserve liabilities	Sufficiency of reserves
Chile	5,603,991	5.93%

Colombia	17,206,560	3.83%

December 31, 2025		
Interest rate sensitivities - Reinvestment risk	Reserve liabilities	Sufficiency of reserves
Chile	5,896,992	5.83%
Colombia	15,668,595	4.38%

Sensitivity Analysis of Exposure to Interest Rate Risk in Grupo SURA

A sensitivity analysis is presented below with the aim of estimating the impact that a variation in the interest rate would have on the valuation of hedging derivatives, based on scenarios of +/- 10 bps in the interest rate in pesos:

September 30, 2026		
	+10bp in interest rate	-10bp in the interest rate
Financial liabilities	7,304	(7,333)
Derivative financial instruments	(775)	778
Total	6,529	(6,555)

December 31, 2025		
	+10bp in interest rate	-10bp in the interest rate
Financial liabilities	6,482	(6,506)
Derivative financial instruments	(319)	322
Total	6,163	(6,184)

Price Variation Risk: Equities and Real Estate

Insurers' portfolios are exposed to risks derived from the variation in the prices of equity and real estate assets. The following table shows the impact on pre-tax earnings of a 10% drop in the prices of equity assets and/or real estate assets in insurers' portfolios.

Stock and real estate price sensitivities Subsidiaries of Suramericana S.A.				
	September 30, 2026		December 31, 2025	
	(-10%) in share price	(-10%) in real estate assets	(-10%) in share price	(-10%) in real estate assets
Chile	-	(842)	-	(988)
Colombia	(77,945)	(88,917)	(92,782)	(77,156)
Mexico	(382)	-	(413)	-
Panama	(87)	-	(97)	-
Dominican Republic	(323)	-	(267)	-
Uruguay	-	-	-	-
Total	(78,736)	(89,759)	(93,559)	(78,144)
Subsidiaries of SURA Asset Management S.A.				
	September 30, 2026		December 31, 2025	
	(-10%) in share price	(-10%) in real estate assets	(-10%) in share price	(-10%) in real estate assets
Chile	(650)	(32,216)	(780)	(37,687)
Total	**(650)**	**(32,216)**	(780)	(37,687)

It should be noted that the sensitivity analyses carried out previously do not consider the interdependence of the risks assessed, so the impact of these could be considerably smaller.

Description of changes in the exposure to share price risk in Grupo SURA

There were no significant variations with respect to what was reported in previous periods.

Risk of volatility of reserve requirements in pension businesses

The regulation associated with the pension business requires that each company must maintain a position of equity invested in a reserve requirement that acts as a reserve in the event of non-compliance with the obligations of each company. Faced with these investments, companies are exposed to financial risks, which can affect the value of the underlying assets and as such, that of their companies; the impacts that market variables could have on pre-tax profit over the horizon of one year are detailed below:

	-10% in variable valuation		+100bps in interest rates		-10% foreign currency depreciation	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
Chile	(65,403)	(67,844)	(101,082)	(114,203)	(84,840)	(82,733)
Colombia	(91,205)	(81,246)	(69,452)	(59,457)	(47,807)	(51,269)
El Salvador	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Mexico	(44,077)	(42,603)	(37,495)	(42,621)	(27,327)	(31,404)
Peru	(22,024)	(24,513)	(8,186)	(15,811)	(27,638)	(29,382)
Uruguay	(1,016)	(1,059)	(755)	(767)	(837)	(772)
Total	(223,725)	(217,265)	(216,970)	(232,858)	(188,449)	(195,560)

Credit risk

As of December 31, 2025, Grupo SURA presented in its annual report the information related to credit risk management, in compliance with the policies and guidelines established for this purpose. During this quarter, no material changes were identified in these policies.

The material events and significant variations in exposure and risk profile for the period are presented below. For a more detailed view of the Companies' exposure to these risks, please refer to the digital annex **Detail of risk exposures of Grupo SURA and its investments in Q3 2026**. This annex, an integral part of the quarterly report, follows the order of this section, facilitating a clear and sequential understanding of the exposure throughout the document.

Credit risk in fixed income exposures

In the distribution of fixed-income financial assets, Suramericana maintains a relevant concentration in sovereign or government issuers in its main geographies, with Brazil, Colombia, Mexico and Uruguay standing out, with holdings of 91%, 76%, 76% and 68%, respectively; these exposures are associated with sovereign ratings between BB- and BBB. In Chile, the greater diversification by type of issuer is combined with an A- sovereign rating, while Bermuda has an A

rating and a more diversified distribution of issuers. For its part, SURA Asset Management concentrates its fixed income portfolios mainly in Colombia, with 97% in government debt and a BB- rating, and in Chile, where exposure to government debt is 6%, with an A rating.

Credit risk in exposures to financial derivatives

Grupo SURA: as of September 30, 2026, as a result of the revaluation of the Colombian peso by 11.1% so far this year, the net position in financial derivatives is passive for COP (200,496) million, compared to an active position of COP 86,419 million at the end of 2025. Consequently, Grupo SURA's credit exposure to its counterparties is low, and the effect of this position is managed from liquidity risk.

Suramericana: Suramericana S.A.'s net exposure to derivatives – Seguros Sura Colombia decreased compared to the end of 2025, from COP 98,968 million to COP 28,581 million, and is mainly concentrated in JP Morgan Chase & Co, Banco Davivienda S.A. and BBVA Colombia S.A. The counterparties have ratings between BB and AA-, with no material impairments in their credit profile.

SURA Asset Management: as of September 30, 2026, aggregate net exposure to financial derivatives was COP (90,216) million, compared to COP (64,672) million at the end of 2025. The counterparties maintain ratings between A and AA, with no material changes in their credit quality.

Liquidity risk

The material events and significant variations in exposure and risk profile for the period are presented below. For a more detailed view of the Companies' exposure to these risks, please consult the digital annex **Detail of risk exposures of Grupo SURA and its investments in Q3 2026**. This annex is an integral part of the quarterly report.

During the period, the Companies faced pressures derived from the financial and macroeconomic environment, mainly associated with the political and economic context of Colombia. However, the generation of cash from the businesses, together with the active management of opportunities for growth, efficiency and financial optimization, allowed them to maintain adequate levels of debt, liquidity and solvency. Consequently, the Companies retain the ability to meet their financial obligations in a timely manner and preserve their financial flexibility.

Impact of the interest rate environment on cash flow

Debt service was impacted by the increase in interest rates in Colombia so far this year, in an environment of inflation above the target range set by Banco de la República, Colombia's central bank, which has continued to adopt restrictive monetary policy measures.

This context increased Grupo SURA's financial cost and had an impact on cash flow dynamics, considering that exposure to the IBR rate, including hedges associated with U.S. dollar-

denominated borrowings, represents approximately 74% of Grupo de Inversiones Suramericana S.A.'s debt. However, the same environment favors the generation of income from some businesses, thus offsetting the higher financial cost. The net impact remains at manageable levels and Grupo SURA's capital structure continues to adequately support its financial and operating commitments.

Debt profile management

On August 18, 2026, the subsidiary SURA Asset Management S.A. signed two bilateral credit agreements, each for USD 125,000,000. These resources were allocated to the payment of an extraordinary dividend to the parent company.

In September 2026, dividends were received from Grupo Cibest S.A. for $298,701, which strengthened its cash position.

Grupo de Inversiones Suramericana S.A. allocated the extraordinary dividends received, in their largest proportion, to the prepayment of debt with banks and other financial operations. Most of them were executed during the month of September.

SURA Asset Management S.A.'s dividend is eliminated in consolidation. For Grupo de Inversiones Suramericana S.A., the transaction transfers the holding's debt, in pesos and at IBR rates, to SURA Asset Management S.A., in dollars and at the SOFR rate, with shorter maturities. By borrowing at a lower rate, the group reduces its financial cost and improves its cash flow, and assumes greater exposure to the exchange rate and the refinancing of these loans.

Share Buyback Program

On September 10, 2026, the General Shareholders' Meeting of Grupo de Inversiones Suramericana S.A. approved a program for the repurchase of ordinary shares and shares with preferential dividend and non-voting rights for up to $500,000, which is in force from the approval of its regulations by the Board of Directors, on September 24, 2026, and until March 31, 2028.

The program represents a potential cash use of up to $500,000 during its term. Its execution is discretionary: Grupo de Inversiones Suramericana S.A. defines the amount and timing of each repurchase according to market conditions and its availability of liquidity, and is not obligated to execute it, in whole or in part.

Sovereign rating and its impact on credit risk

Colombia remains below investment grade, with ratings of BB (Fitch Ratings) and BB- (S&P Global Ratings), both with a stable outlook. Local counterparties continue to show solid profiles on a local scale, within the limits defined in risk appetite, and the higher margin requirements in derivative collateral arrangements continue to be actively managed, with no material impacts on credit exposure or financial position to date.

Risk level

Based on the foregoing, Grupo SURA maintains a level of financial risk within adequate parameters and has the necessary resources to meet its obligations known to date. The reduction in Grupo SURA's financial cost and the improvement in cash flow in the quarter strengthen this position, the evolution of which will be linked to the speed with which the buyback program is executed.

Other risks

Operational risks

Based on the monitoring carried out by the companies of the SURA Business Group on their exposure to the different operational risk factors, no significant variations were identified compared to the last periodic year-end report, nor the occurrence of material events. Consequently, the risk levels remain stable, as detailed below:

- **Behavioral risks:** they remain at a medium-low risk level.
- **Information security and cybersecurity risks:** present a moderate level of risk and remain within the established limits.
- **Continuity risks:** they are assessed with a moderate level of risk and within the established limits.
- **Financial reporting risks:** remains at a moderate risk level and is within the established limits. During this quarter, progress was made in the execution of activities for the preparation of the management tests to be carried out during the last quarter of the year; the above within the framework of the schedule foreseen in the companies of the Business Group.
- **Operating model risks:** In August 2026, SURA Brazil identified an operational error in the estimation and recording of technical reinsurance surpluses associated with the automobile and fleet portfolio, which led to a review and reconciliation to determine its final impact. The company continues to advance this process to determine the final effect and strengthen the corresponding controls.

Strategic risks

The companies of the SURA Business Group have a solid structure for monitoring strategic risks. For this period, the following events related to their subcategories stand out:

Environmental Risks

Regulatory risk

The environmental risk for the Companies is at a medium-high level and will continue to be under permanent monitoring, with the aim of identifying relevant and complementary management measures in a timely manner. This monitoring is especially relevant given that the

Companies' businesses operate in highly regulated sectors subject to reform processes that are actively monitored by the Management. In the event that such progress may imply relevant impacts, these will be disclosed in a timely manner.

In the case of SURA Asset Management, on the regulatory front, there is no progress in the pension reforms underway in Colombia and Peru; permanent monitoring is maintained. For its part, in Suramericana, there is no evidence of material events or significant variations with respect to what was reported in the year-end report.

Exposure to Changes in the Minimum Wage Gap Coverage Mechanism

On December 31, 2025, the Colombian Government issued Decree 1485, which amended the minimum wage gap coverage mechanism established under Decree 036 of 2015 for life annuity products governed by Law 100 of 1993. The amendments include the eligibility cap for annuity registration, the minimum wage gap coverage parameter, the calculation methodology, the payment mechanism, the recognition of interest on the coverage, and the conditions for accessing the compensation mechanism provided by the Colombian Government. As the Government's coverage decreases, the cost of life annuities increases.

For Grupo SURA, the effect is concentrated in the provision for the contracting of annuities, in the cost of pension insurance, which reduces its income from administration fees, and in the reserves of annuities.

Based on the best available professional judgment and the parameters of the technical notes not objected to by the Financial Superintendence of Colombia, the reserves for actuarial liabilities and the provisions for annuities were valued and the adequacy of the actuarial reserves and their provisions were evaluated. The balances of these liabilities, detailed in Notes 7.4.2. and 17.1. are considered reasonable and cover the estimate of the retroactive application of Decree 1485.

Depending on the decisions taken by the competent authorities in future periods, impacts could be generated that increase or decrease Grupo SURA's actuarial reserves, provisions and results. Grupo SURA will continue to evaluate these effects based on the available information and the applicable technical criteria.

Environmental risk

During the third quarter of 2026, a seismic event in Colombia affected the insurance and social security businesses. For insurance companies, reinsurance structures allowed most of the losses to be transferred, keeping the impact retained in SURA Colombia below Suramericana's materiality criteria. With regard to the social security business, disaster response and business continuity protocols were activated, prioritizing the protection of life and timely care for affiliates.

In Chile, an extreme hydrometeorological event associated with an atmospheric river caused flooding and claims in several insurance lines. Catastrophic and reinsurance coverage

significantly mitigated losses, so the retained exposure in Sura Chile did not exceed the materiality criterion either.

The events in both countries also generated exposures for the subsidiary SURA Re; however, its retrocession and risk protection structure kept the retained exposure below this criterion. The cases continue to be monitored while the management of pending claims progresses.

Human Talent Risk

During the third quarter of 2026, there are no significant changes or material variations in the level of risk of human talent.

Reputational Risk

During the third quarter of 2026, Grupo SURA's reputational risk remained at a low risk level, in accordance with the defined parameters.

Systemic Risk

Based on the monitoring of the different systemic risk indicators, it is concluded that there were no significant variations, nor the occurrence of material events during the quarter. Consequently, risk levels remain stable, as detailed below:

Risk of concentration

Exposure remains low. The concentration indicators by geographic region and economic sector, applied to the aggregate revenues and financial assets of Grupo SURA's investment portfolio, remain within the appetite limits defined by the Risk Committee of the Board of Directors.

Risk of contagion

The level of risk remains low, based on the qualitative and quantitative analyses carried out by Grupo SURA as the holding company of the Financial Conglomerate during the third quarter of 2026.

Technical risks

For Suramericana and SURA Asset Management, this type of risk originates mainly in the insurance activity, pension businesses and the administration of third-party funds, and remains within the defined appetite levels.

Emerging Risks and Trends

As indicated in the year-end report, the companies of the SURA Business Group maintain priority monitoring of emerging risks and trends, incorporating them into decision-making to ensure the sustainability of the business. Relevant changes will be reported in the annual report or, if a

material threat is identified, in the corresponding quarter. For the third quarter of 2026, there were no material variations compared to what was disclosed in the last year-end report.

Finally, after detailing the different categories of risks relevant to the Companies of the SURA Business Group, it should be noted that during this quarter no new risks were identified compared to those revealed in the last periodic year-end report.

Changes in sustainability criteria

Environmental criteria

For the current period, there have been no changes to the practices, processes, policies or indicators implemented in relation to the material environmental issues, including climate-related matters, identified by the Company through its methodology for identifying material issues, as detailed in the 2025 year-end report.

In addition, no new material environmental issues were identified during this period, and no previously identified issues ceased to be considered material.

Social criteria

For the current period, there have been no changes to the policies, processes or indicators associated with the material social issues identified by the Company through its methodology for identifying material issues, as detailed in the 2025 year-end report.

In addition, no new material issues were identified, and no other social issues ceased to be considered material.

Corporate governance criteria

During the second quarter of 2026, the following relevant and/or material events occurred with respect to the information reported in Chapter Nine, "Corporate Governance," of the 2025 Annual Report and in the annex "Annual Corporate Governance Report":

Share Buyback Program [2]

Upon the recommendation of the Board of Directors, the Shareholders' Meeting, in an extraordinary session held on September 10, 2026, adopted the following resolutions with respect to the Company's ordinary shares and shares with preferential dividend and no voting rights:

1. To approve the partial reallocation of three hundred sixty-three thousand two hundred twenty-three million five hundred eighty-four thousand seven hundred thirty-one pesos (COP 363,223,584,731) from the non-taxed occasional reserves to the reserve for the repurchase of shares. This amount, added to the available balance of one hundred thirty-six thousand seven hundred seventy-six million four hundred fifteen thousand two hundred sixty-nine pesos (COP 136,776,415,269) currently held in the reserve for the repurchase of shares, will provide the total amount necessary to execute the proposed Repurchase Program.

[2] The details of the Share Repurchase Program can be consulted in the Relevant Information of September 3, 10 and 24

2. To approve a program for the repurchase of the Company's ordinary shares and shares with preferential dividend and no voting rights, for an amount of up to five hundred billion pesos (COP 500,000,000,000), during the period beginning on the date on which the Board of Directors approves the regulations of the Share Repurchase Program and ending on March 31, 2028.
3. To authorize the Company's Board of Directors to regulate the Repurchase Program and, accordingly, to define and approve its terms and conditions, including, but not limited to, the mechanism through which the transactions or orders comprising the Repurchase Program will be executed, and, in general, to undertake all steps and activities aimed at executing the Repurchase Program in accordance with the Regulations and applicable law. The Board of Directors may delegate to the Company's legal representative the determination of the date and the number of shares and/or amounts for which the repurchase transactions will be carried out, within the terms approved by the Shareholders' Meeting.

   The repurchase must be carried out through mechanisms that guarantee equal conditions for all shareholders, and the repurchase price for each class of share will be set in compliance with applicable regulations.
   Should the Company's Board of Directors determine that appropriate internal or market conditions do not exist to carry out the share repurchase, the Company will not be obliged to implement the Repurchase Program, in whole or in part.

4. To authorize the Company's Management to execute all legal acts necessary or advisable to implement, finalize and carry out the Repurchase Program, including, but not limited to, obtaining any permits required from the competent administrative authorities and, in general, undertaking any other action or activity associated or connected with the Repurchase Program.

   In accordance with the approval of the Shareholders' Meeting, the Board of Directors, at its meeting on September 24, issued the regulations governing the Share Repurchase Program for the Company's ordinary shares and shares with preferential dividend and no voting rights.

Post-closing events:

- *Start of the execution of the Share Buyback Program*
  On October 5, the Company began the execution of the Share Repurchase Program through the transactional systems of the Colombian Stock Exchange (Bolsa de Valores de Colombia).

- *Renewal of the liquidity maker program* [3]

  The Colombian Stock Exchange (Bolsa de Valores de Colombia) authorized the renewal of Valores Bancolombia S.A. Comisionista de Bolsa to act as liquidity provider for Grupo SURA's ordinary shares and shares with preferential dividend and no voting rights. Accordingly, the liquidity provider program will remain in effect until October 11, 2027.

[3]The details can be consulted in the Relevant Information of October 13

3T 2026

Consolidated

Financial Statements

of Grupo SURA

CERTIFICACIÓN DEL REPRESENTANTE LEGAL Y CONTADOR DE LA COMPAÑÍA MATRIZ

Medellín, 12 de noviembre de 2026

En calidad de representante legal y contador de Grupo de Inversiones Suramericana S.A. compañía Matriz (Grupo SURA), cada uno dentro de sus competencias y bajo cuya responsabilidad se prepararon los estados financieros consolidados de periodos intermedios adjuntos, certificamos que antes de ser puestos a su disposición y de terceros se han verificado las siguientes afirmaciones contenidas en ellos:

Existencia: Los activos y pasivos, incluidos en los estados financieros consolidados de periodos intermedios de Grupo SURA existen y todas las transacciones incluidas en dichos estados financieros se han realizado durante los periodos terminados el 30 de septiembre de 2026, el 30 de septiembre de 2025 y el 31 de diciembre de 2025.

Integridad: Todos los hechos económicos realizados por Grupo SURA durante los periodos terminados el 30 de septiembre de 2026, el 30 de septiembre de 2025 y el 31 de diciembre de 2025 han sido reconocidos en los estados financieros consolidados de periodos intermedios.

Derechos y obligaciones: Los activos representan probables beneficios económicos futuros (derechos) y los pasivos representan probables sacrificios económicos futuros (obligaciones), obtenidos o a cargo de Grupo SURA al 30 de septiembre de 2026 y al 31 de diciembre de 2025.

Valuación: Todos los elementos han sido reconocidos por valores apropiados.

Presentación y revelación: Todos los hechos económicos que afectan a Grupo SURA han sido correctamente clasificados, descritos y revelados en los estados financieros consolidados de periodos intermedios.

Las anteriores afirmaciones se certifican de conformidad con lo establecido en el Artículo 37 de la Ley 222 de 1995.

Adicionalmente, en calidad de representante legal de Grupo de Inversiones Suramericana S.A., compañía Matriz (Grupo SURA), certifico que los estados financieros consolidados de periodos intermedios de Grupo SURA al 30 de septiembre de 2026, al 30 de septiembre de 2025 y al 31 de diciembre de 2025 no contienen vicios, imprecisiones o errores que impidan conocer su verdadera situación patrimonial.

La anterior afirmación se certifica de conformidad con lo establecido en el Artículo 46 de la Ley 964 de 2005.

Finalmente, informamos que estos estados financieros consolidados de periodos intermedios adjuntos por los periodos terminados el 30 de septiembre de 2026 y el 30 de septiembre de 2025 fueron sometidos a una revisión limitada bajo la Norma Internacional de Trabajos de Revisión NITR 2410 (ISRE - Por su sigla en inglés) - Revisión de información financiera intermedia, realizada por el revisor fiscal de la Compañía Matriz. El informe del revisor fiscal por el periodo terminado el 30 de septiembre de 2026 hace parte integral de estos estados financieros.



Ricardo Jaramillo Mejía
Representante legal



Juan Guillermo Chica Ramírez
Contador
Tarjeta Profesional 64093-T

GRUPO DE INVERSIONES SURAMERICANA S.A.

Interim consolidated financial position statement

As of September 30, 2026, and December 31, 2025
(Amounts expressed in millions of Colombian pesos)

	Note	September 30, 2026	December 31, 2025
Assets			
Cash and cash equivalents and others	6	3,315,510	2,686,482
Investments	6	52,840,329	50,544,155
Accounts receivable	6	3,387,799	3,398,715
Derivative financial instruments	6	297,427	284,469
Insurance contract assets	7	4,908,157	5,420,656
Reinsurance contract assets	7	6,954,150	5,966,957
Receivables from related parties	34	631,013	31,861
Current tax assets	8	372,212	421,344
Deferred acquisition cost	9	1,634,511	1,774,356
Investments in associates and joint ventures	10	11,789,904	12,064,168
Non-current assets held for sale	11	32,545	57,042
Properties and equipment, net	12	1,425,541	1,473,193
Right- of- use assets	13	349,691	402,798
Other intangible assets	14	2,277,853	2,749,829
Deferred tax assets	8	136,407	171,068
Goodwill	14	4,399,731	5,095,011
Other assets	15	642,667	603,406
Total assets		**95,395,447**	**93,145,510**
Liabilities			
Financial liabilities	6	6,418,034	5,247,172
Derivative instruments	6	343,007	163,321
Accounts payable	6	2,278,713	2,559,755
Payable to related parties	34	379,582	131,213
Lease liabilities	13	354,691	403,959
Insurance contract liabilities	7	52,395,735	49,089,313
Reinsurance contract liabilities	7	1,845,350	1,924,712
Current tax liabilities	8	116,547	123,000
Employee benefits	16	881,770	860,777
Provisions and contingents	17	1,129,742	1,019,566
Deferred income liabilities	18	395,134	457,019
Bonds issued	6	4,124,672	5,802,786
Commitments with non-controlling interests	6	1,776,136	1,778,575
Deferred tax liabilities	8	1,376,266	1,493,777
Liabilities preferred shares	19	520,075	522,504
Total liabilities		**74,335,454**	**71,577,449**
Equity			
Issued share capital	20	109,121	109,121
Premium on the issue of share	20	784,688	784,688
Acquisition of treasury shares	20	(9,537,998)	(9,537,998)
Reserves	20	8,305,572	7,067,808
Reserve for acquisition of treasury shares	20	10,037,998	9,674,774
Net profit for the period		2,328,317	1,841,118
Retained earnings		6,378,381	6,731,189
Other comprehensive income	22	616,954	2,827,071
Equity attributable to the holders of the controlling interest		**19,023,033**	**19,497,771**
Non-controlling interest	23	2,036,960	2,070,290
Total equity		**21,059,993**	**21,568,061**
Total equity and liabilities		**95,395,447**	**93,145,510**

The accompanying Notes are an integral part of the interim consolidated financial statements.

Signed Original

Ricardo Jaramillo Mejía
Parent Company Legal Representative

Signed Original

Juan Guillermo Chica Ramírez
Parent Company Accountant
Professional Card 64093-T

Signed Original

Joaquín Guillermo Molina Morales
Parent Company Statutory Auditor
Professional Card 47170-T
Designated by PwC Contadores y Auditores S.A.S.
(See attached report)

GRUPO DE INVERSIONES SURAMERICANA S.A.

Interim consolidated income statement

For the periods for nine and three-months ending September 30, 2026, and September 30, 2025

(Amounts expressed in millions of Colombian pesos)

	Note	January 1 to September 30, 2026	January 1 to September 30, 2025	July 1 to September 30, 2026	July 1 to September 30, 2025
Income					
Insurance premium issued		17,285,012	17,822,770	5,748,178	6,274,431
Insurance premium ceded to reinsurers		(2,797,953)	(3,317,601)	(934,229)	(1,183,464)
Retained premiums	**7**	**14,487,059**	**14,505,169**	**4,813,949**	**5,090,967**
Unearned premium		(2,037,127)	(2,295,621)	(571,207)	(965,134)
Earned retained premiums	**7**	**12,449,932**	**12,209,548**	**4,242,742**	**4,125,833**
Return on investments at amortized cost, cash and cash equivalents and other income on receivables at amortized cost	27	3,082,418	2,338,520	926,216	672,734
Net return on investments measured at fair value	6.1.2	1,202,867	1,130,083	(191,729)	921,057
Income from commissions	25	3,776,175	3,759,309	1,182,320	1,307,441
Sales of services	26	1,472,187	1,300,155	498,070	461,900
Income from equity method	10	1,557,434	1,376,950	537,936	516,097
Gain on realization on investments measured at fair value	6.1.2	72,621	93,534	21,577	(165,371)
Other operational income	27	230,806	251,832	24,135	71,094
Total income		**23,844,440**	**22,459,931**	**7,241,267**	**7,910,785**
Costs and expenses					
Insurance claims		(10,652,669)	(9,265,581)	(3,382,409)	(3,229,039)
Reimbursed claims		1,663,682	1,150,030	668,712	448,403
Net retained claims expense	**7**	**(8,988,987)**	**(8,115,551)**	**(2,713,697)**	**(2,780,636)**
Commissions paid to intermediaries	25	(2,913,703)	(2,856,484)	(943,763)	(957,285)
Insurance costs and expenses	7	(1,560,815)	(1,544,914)	(564,131)	(573,733)
Costs of services sales	26	(1,459,416)	(1,297,047)	(499,980)	(443,860)
Administrative expenses	28	(2,135,949)	(1,885,684)	(611,269)	(608,950)
Employee benefits	16	(1,727,548)	(1,652,566)	(575,655)	(547,666)
Fees	29	(333,196)	(325,014)	(111,148)	(109,875)
Depreciation and amortization		(391,865)	(405,323)	(108,767)	(123,307)
Other expenses	27	(54,679)	(41,246)	(33,636)	(21,722)
Total costs and expenses		**(19,566,158)**	**(18,123,829)**	**(6,162,046)**	**(6,167,034)**
Operating profit		**4,278,282**	**4,336,102**	**1,079,221**	**1,743,751**
Gain net (loss) from financial derivatives valuations to fair value	30	158,828	(90,296)	91,318	(29,847)
Foreign exchange differences, net	30	138,544	95,022	90,230	5,458
Interest expense and others	30	(1,022,827)	(1,011,188)	(328,248)	(376,570)
Other financial costs	30	(109)	-	(109)	-
Net financial profit		**(725,564)**	**(1,006,462)**	**(146,809)**	**(400,959)**
Profits before tax from continuing operations		**3,552,718**	**3,329,640**	**932,412**	**1,342,792**
Income taxes	8	(883,050)	(885,491)	(207,832)	(354,156)
Net profit from continuing operations		**2,669,668**	**2,444,149**	**724,580**	**988,636**
Net result from discontinued operations	11	225	(24,007)	16	(9,785)
Net result from assets held for distribute to shareholders	11	-	430,388	-	430,388
Net profit for the period		**2,669,893**	**2,850,530**	**724,596**	**1,409,239**
Net profit attributable to the controlling interests		**2,328,317**	**2,458,449**	**647,649**	**1,237,687**
Net profit non-controlling interests	23	341,576	392,081	76,947	171,552
Net earnings per share from continuing operations, expressed in Colombian pesos	31	7,229.49	5,179.73	2,018.65	3,408.20
Net earnings (loss) per share from discontinued operations, expressed in Colombian pesos	31	1.27	(94.25)	0.09	(49.29)
Net diluted earnings per share from continuing operations, expressed in Colombian pesos	31	7,013.79	5,152.39	1,958.76	3,314.37
Net diluted earnings (loss) per share from discontinued operations, expressed in Colombian pesos	31	1.15	(85.39)	0.08	(43.79)

The accompanying Notes are an integral part of the interim consolidated financial statements.

For comparative purposes with 2026, some 2025 figures have been reclassified because of the disclosure of the results of discontinued operations (Note 11.4.).

Signed Original

Ricardo Jaramillo Mejía
Parent Company Legal Representative

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Juan Guillermo Chica Ramírez
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Joaquín Guillermo Molina Morales
Parent Company Statutory Auditor
Professional Card 47170-T
Designated by PwC Contadores y Auditores S.A.S.
(See attached report)

GRUPO DE INVERSIONES SURAMERICANA S.A.

Interim consolidated comprehensive income statement

For the periods for nine and three-months ending September 30, 2026, and September 30, 2025

(Amounts expressed in millions of Colombian pesos)

	Note	January 1 to September 30, 2026	January 1 to September 30, 2025	July 1 to September 30, 2026	July 1 to September 30, 2025
Net profit for the period		**2,669,893**	**2,850,530**	**724,596**	**1,409,239**
Other comprehensive income					
Items that will not be reclassified to income for the period, net of taxes					
(Loss) gain on investments in equity instruments	22	(14,800)	4,320	(14,778)	(14,998)
Gain (loss) from property and equipment revaluation	22	6,784	(2,788)	2,539	(683)
New measurements from defined benefit plans	22	(2,156)	(173)	(2,144)	-
Participation of other comprehensive income from associates and joint ventures accounted for using the equity method	22	(52,068)	137,057	3,350	131,949
Total other comprehensive income that will not be reclassified to the results of the period, net of taxes		**(62,240)**	**138,416**	**(11,033)**	**116,268**
Items to be reclassified to income for the period, net of taxes					
(Loss) from foreign currency translation differences	22	(1,979,840)	(655,626)	(840,697)	(548,346)
(Loss) gain from cash flows hedges	22	(81,350)	49,360	(9,098)	7,945
Gain on hedging net investments in foreign operations with derivative financial instruments	22	137,371	3,856	45,804	59,483
Participation of other comprehensive income from associates and joint ventures accounted for using the equity method	22	(391,635)	(1,171,537)	(58,894)	(814,856)
Total other comprehensive income to be reclassified to profit or loss, net of taxes		**(2,315,454)**	**(1,773,947)**	**(862,885)**	**(1,295,774)**
Total other comprehensive income		**(2,377,694)**	**(1,635,531)**	**(873,918)**	**(1,179,506)**
Total comprehensive income		**292,199**	**1,214,999**	**(149,322)**	**229,733**
Comprehensive income attributable to:					
Equity holders of the parent		**118,200**	**882,841**	**(417,572)**	**(115,425)**
Non-controlling interest		173,999	332,158	268,250	345,158

The accompanying Notes are an integral part of the interim consolidated financial statements.

Signed Original

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(See attached report)

GRUPO DE INVERSIONES SURAMERICANA S.A.

Interim consolidated changes in equity statement

Changes for the periods for nine months ending September 30, 2026, and September 30, 2025

(Amounts expressed in millions of Colombian pesos)

	Note	Issued share capital	Premium on the issue of share	Acquisition treasury shares	Reserves	Reserves for acquisition of treasury shares	Net income for the period	Retained earnings	Other comprehensive income	Equity attributable to controlling interest	Non-controlling interests	Total equity
Balance as of December 31, 2024		**109,121**	**3,290,767**	**(9,537,998)**	**2,007,422**	**9,674,774**	**6,073,978**	**10,441,236**	**4,482,013**	**26,541,313**	**2,054,873**	**28,596,186**
Other comprehensive income	22	-	-	-	-	-	-	-	(1,575,608)	(1,575,608)	(59,923)	(1,635,531)
Net income for the period		-	-	-	-	-	2,458,449	-	-	2,458,449	392,081	2,850,530
Total net comprehensive income for the period		**-**	**-**		**-**	**-**	**2,458,449**	**-**	**(1,575,608)**	**882,841**	**332,158**	**1,214,999**
Transfer to retained earnings		-	-	-	-	-	(6,073,978)	6,073,978	-	-	-	-
Ordinary dividend (1,500 pesos per share) recognized as distribution to shareholders	21	-	-	-	(592,693)	-	-	-	-	(592,693)	(176,576)	(769,269)
Allocation to discretionary reserves		-	-	-	6,245,183	-	-	(6,245,183)	-	-	-	-
Spin-off non-current assets held for distribute to shareholders		-	(2,506,079)	-	(513,000)	-	-	(3,585,814)	-	(6,604,893)	-	(6,604,893)
Lower dividend to be distributed due to cancellation of shares		-	-	-	50,567	-	-	-	-	50,567	-	50,567
Minimum dividend on preferred shares	19	-	-	-	-	-	-	30,354	-	30,354	-	30,354
Commitments with non-controlling interests		-	-	-	-	-	-	(108,574)	-	(108,574)	(41,687)	(150,261)
Shareholder dividend withholding effect		-	-	-	-	-	-	1,759	-	1,759	-	1,759
Recognition of other comprehensive income from sales of subsidiaries		-	-	-	-		-	7,387	-	7,387	-	7,387
Reclassification to non-controlling interest		-	-	-	-	-	-	(72,144)	-	(72,144)	72,144	-
Inflationary effect and foreign exchange difference		-	-	-	-	-	-	(6,216)	-	(6,216)	(1,446)	(7,662)
Other changes in equity		-	-	-	-	-	-	4,053	-	4,053	5,072	9,125
Balance as of September 30, 2025		**109,121**	**784,688**	**(9,537,998)**	**7,197,479**	**9,674,774**	**2,458,449**	**6,540,836**	**2,906,405**	**20,133,754**	**2,244,538**	**22,378,292**
Balance as of December 31, 2025		**109,121**	**784,688**	**(9,537,998)**	**7,067,808**	**9,674,774**	**1,841,118**	**6,731,189**	**2,827,071**	**19,497,771**	**2,070,290**	**21,568,061**
Other comprehensive income	22	-	-	-	-	-	-	-	(2,210,117)	(2,210,117)	(167,577)	(2,377,694)
Net income for the period		-	-	-	-	-	2,328,317	-	-	2,328,317	341,576	2,669,893
Total net comprehensive income for the period		**-**	**-**	**-**	**-**	**-**	**2,328,317**	**-**	**(2,210,117)**	**118,200**	**173,999**	**292,199**
Transfer to retained earnings		-	-	-	-	-	(1,841,118)	1,841,118	-	-	-	-
Ordinary dividend (2,000 pesos per share) recognized as distribution to shareholders	21	-	-	-	(655,412)	-	-	-	-	(655,412)	(205,707)	(861,119)
Allocation to discretionary reserves	20.3.2	-	-	-	2,256,400	-	-	(2,256,400)	-	-	-	-
Minimum dividends, preferred shares	19	-	-	-	-	-	-	43,672	-	43,672	-	43,672
Commitments with non-controlling interests	6.2.5.3	-	-	-	-	-	-	10,550	-	10,550	(8,111)	2,439
Allocation between reserves	20.3.2	-	-	-	(363,224)	363,224	-	-	-	-	-	-
Shareholder dividend withholding effect		-	-	-	-	-	-	1,132	-	1,132	-	1,132
Changes in controlling Interests of subsidiaries due to share issuances		-	-	-	-	-	-	-	-	-	15,521	15,521
Inflationary effect and foreign exchange difference		-	-	-	-	-	-	895	-	895	208	1,103
Other changes in equity		-	-	-	-	-	-	6,225	-	6,225	(9,240)	(3,015)
Balance as of September 30, 2026		**109,121**	**784,688**	**(9,537,998)**	**8,305,572**	**10,037,998**	**2,328,317**	**6,378,381**	**616,954**	**19,023,033**	**2,036,960**	**21,059,993**

The accompanying Notes are an integral part of the interim consolidated financial statements.

Signed Original

Ricardo Jaramillo Mejía
Parent Company Legal Representative

Signed Original

Juan Guillermo Chica Ramírez
Parent Company Accountant
Professional Card 64093-T

Signed Original

Joaquín Guillermo Molina Morales
Parent Company Statutory Auditor
Professional Card 47170-T
Designated by PwC Contadores y Auditores S.A.S.
(See attached report)

GRUPO DE INVERSIONES SURAMERICANA S.A.
Interim consolidated cash flow statement
For the periods for nine months ending September 30, 2026, and September 30, 2025
(Amounts expressed in millions of Colombian pesos)

	Note	January 1 to September 30, 2026	January 1 to September 30, 2025
Cash flows from operating activities			
Net income for the period		**2,669,893**	**2,850,530**
Adjustments to reconcile net income for the period			
Net result from discontinued operations	11.3	(225)	24,007
Net result from non-current assets held for distribute to shareholders	11.3	-	(430,388)
Income taxes	8	883,050	885,491
Interest and other	30	1,022,827	1,011,188
Depreciation and amortization expense		391,865	405,323
Impairment recognized in profit for the period		27,032	37,259
Recovery of impairment on investments	6.1.2	25	10,130
(Gain) variation foreign currency		(331,445)	(1,151,966)
(Gain) from fair value investments and trading derivative financial instruments		(1,370,371)	(1,147,973)
Valuation of investments at amortized cost	6.1.2	(3,082,418)	(2,338,520)
Results from equity method	10	(1,557,434)	(1,376,950)
Changes in estimates insurance contract		5,079,950	3,285,857
Amortization deferred acquisition cost– DAC	9	56,246	315,684
Changes in operating assets and liabilities			
Other cash inflows		1,132	9,145
Decrease inventories		9,430	415
Decrease in accounts receivable from the insurance activity		485,204	560,591
Decrease in other accounts receivable		10,915	272,160
(Increase) decrease in accounts receivable from related parties		(44,073)	25,369
(Decrease) in other accounts payable		(280,427)	(8,683)
(Decrease) in insurance activity accounts payable		(194,935)	(170,115)
(Decrease) in deferred acquisition cost adjustment – DAC		(112,280)	(393,235)
Increase in provisions and employee benefits		131,168	32,588
Other non-financial assets and liabilities		(162,816)	(67,994)
Disposal of non-current assets		24,497	(33,635)
Net change in insurance contracts		(1,380,366)	314,606
Dividends received from associates		830,841	1,368,552
Income tax paid		(782,948)	(1,616,458)
Interest received		310,551	755,096
Cash flows from operating activities		**2,634,888**	**3,428,074**
Cash flows in investing activities			
Other charges on the sale of equity or debt instruments		42,142,532	41,863,986
Other payments to acquire equity or debt instruments		(42,525,852)	(43,826,242)
Cash flows used in the capitalization of joint ventures		-	(1,475)
Sale of property and equipment		4,604	16,948
Purchases of property and equipment		(80,366)	(15,964)
Sales of intangible assets		75,710	42,646
Purchases of intangible assets		(103,046)	(159,438)
Sales of other long-term assets		6,755	3,012
Purchases of other long-term assets		(361)	(34,384)
Dividends received from financial Instruments		120	19,231
Cash flows from (used in) investing activities		**(479,904)**	**(2,091,680)**
Cash flows in financing activities			
Collections from futures contracts, forward contracts and financial options (swaps)		125,710	576,381
Proceeds from loans		5,480,328	4,644,812
Loan repayments		(5,696,434)	(5,108,456)
Payments of liabilities from finance leases		(133,975)	(60,392)
Dividends paid to shareholders of the parent	21	(451,015)	(432,736)
Dividends paid to non-controlling interest		(162,350)	(147,600)
Interest paid		(729,346)	(673,552)
Cash flows (used in) financing activities		**(1,567,082)**	**(1,201,543)**
Net increase in cash and equivalents before the effect of exchange rate changes		**587,902**	**134,851**
Effect of the variation in exchange rates on cash and cash equivalents		41,126	(30,271)
Net increase in cash and equivalents		**629,028**	**104,580**
Cash and equivalents and others at the beginning of the period		2,686,482	2,975,302
Cash and cash equivalents and others at the end of the period		**3,315,510**	**3,079,882**

The accompanying Notes are an integral part of the interim consolidated financial statements.

Signed Original

Ricardo Jaramillo Mejía
Parent Company Legal Representative

Signed Original

Juan Guillermo Chica Ramírez
Parent Company Accountant
Professional Card 64093-T

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Joaquín Guillermo Molina Morales
Parent Company Statutory Auditor
Professional Card 47170-T
Designated by PwC Contadores y Auditores S.A.S.
(See attached report)

Informe de revisión de estados financieros intermedios

A los señores Miembros de la Junta Directiva de
Grupo de Inversiones Suramericana S. A.

Introducción

He revisado el estado de situación financiera consolidado de períodos intermedios adjunto de Grupo de Inversiones Suramericana S. A. y sus subsidiarias al 30 de septiembre de 2026 y los correspondientes estados consolidados de períodos intermedios de resultados y de resultados integrales para los períodos de nueve y tres meses finalizados en esa fecha, y los estados consolidados de períodos intermedios de cambios en el patrimonio y de flujos de efectivo para el período de nueve meses finalizado en esa misma fecha, y las notas, que incluyen información sobre las políticas contables materiales y otra información explicativa. La Administración de la Compañía es responsable por la adecuada preparación y presentación razonable de estos estados financieros consolidados de períodos intermedios de acuerdo con las Normas de Contabilidad y de Información Financiera Aceptadas en Colombia para estados financieros intermedios. Mi responsabilidad es expresar una conclusión sobre estos estados financieros consolidados de períodos intermedios con base en mi revisión.

Alcance de la revisión

Llevé a cabo mi revisión de acuerdo con la Norma Internacional de Encargos de Revisión 2410, "Revisión de Información Financiera Intermedia realizada por el auditor independiente de la entidad". Una revisión de estados financieros intermedios consiste en realizar indagaciones, principalmente a las personas responsables de los asuntos financieros y contables y aplicar procedimientos analíticos y otros procedimientos de revisión. Una revisión tiene un alcance sustancialmente menor que el de una auditoría de acuerdo con las Normas Internacionales de Auditoría Aceptadas en Colombia y, por consiguiente, no me permite obtener seguridad de haber conocido todos los asuntos significativos que pudieran haberse identificado en una auditoría. Por lo tanto, no expreso una opinión de auditoría.

Conclusión

Con base en mi revisión, nada ha llamado a mi atención que me haga pensar que los estados financieros consolidados de períodos intermedios que se adjuntan no presenta razonablemente, en todos los aspectos materiales, la situación financiera de Grupo de Inversiones Suramericana S. A. y sus subsidiarias al 30 de septiembre de 2026 y los resultados de sus operaciones y sus flujos de efectivo por el período de nueve meses terminado en esa fecha, de conformidad con las Normas de Contabilidad y de Información Financiera Aceptadas en Colombia para estados financieros intermedios.



Joaquin Guillermo Molina Morales
Revisor Fiscal
Tarjeta Profesional No. 47170-T
Designado por PwC Contadores y Auditores S. A. S.
12 de noviembre de 2026

PwC Contadores y Auditores S.A.S.,
Calle 7 Sur No. 42-70, Torre 2, Piso 11, Edificio Forum,
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Subsequent events after the reported date

Seismic event in Panama

On October 9, 2026, a seismic event occurred in Panama that affected several areas of the country. As a result of this event, Grupo Sura activated the protocols for the attention of catastrophic events and is in the process of receiving, evaluating and estimating the reported claims, in conjunction with its catastrophic risk management schemes and reinsurance programs.

As of the date of presentation of these financial statements, Grupo SURA is evaluating all the economic effects derived from the event. Since the reporting, evaluation and settlement of possible claims are in process, Grupo SURA does not have sufficient information to reasonably determine the net financial effect of this event, including the expected recoveries under the reinsurance contracts.

Grupo SURA will continue to monitor the evolution of claims reports and will update the corresponding estimates in the periods in which the information is available and can be reliably measured.

Floods in Chile

During October 2026, heavy rains, floods and floods occurred in different areas of Chile. One of the most relevant events occurred on October 8, 2026, in the Metropolitan Region of Santiago, affecting homes, vehicles and infrastructure.

As of the date of presentation of these financial statements, Grupo SURA is evaluating and quantifying the possible impacts derived from these events, mainly those related to losses that occurred and the respective insurance and reinsurance coverage, therefore, there is insufficient information available to reasonably determine the net financial impact of these events.

Grupo SURA will continue to monitor the evolution of claims and will update the corresponding estimates in the periods in which the information is available and can be reliably measured.

Tax reform in Chile

On October 17, 2026, Law 21850 was published, which modified the income tax regime.

Key changes include:

- The gradual reduction of the first category tax rate for taxpayers of the general regime from the current 27% to 23% in 2030,

- The gradual implementation of an integration system that will allow 100% of the first category tax to be used as a credit against final taxes by 2030.

Grupo SURA is evaluating the impact that these changes will have on its operations and investments in Chile and on the measurement of taxes in subsequent periods.

Share Buyback Program

As of the date the Board of Directors authorized the publication of the financial statements for the period ended September 30, 2026, the Company had repurchased 408,049 common shares for $28,609 and 483,962 preferred shares for $28,610.

3T

2026

Separate

Financial Statements

of Grupo SURA

CERTIFICACIÓN DEL REPRESENTANTE LEGAL Y CONTADOR

Medellín, 12 de noviembre de 2026

En calidad de representante legal y contador de Grupo de Inversiones Suramericana S.A. (la Compañía), cada uno dentro de sus competencias y bajo cuya responsabilidad se prepararon los estados financieros separados de periodos intermedios adjuntos, certificamos que estos estados financieros han sido fielmente tomados de los libros y que antes de ser puestos a su disposición y de terceros se han verificado las siguientes afirmaciones contenidas en ellos:

Existencia: Los activos y pasivos, incluidos en los estados financieros separados de periodos intermedios de la Compañía existen y todas las transacciones incluidas en dichos estados financieros se han realizado durante los periodos terminados el 30 de septiembre de 2026, el 30 de septiembre de 2025 y el 31 de diciembre de 2025.

Integridad: Todos los hechos económicos realizados por la Compañía durante los periodos terminados el 30 de septiembre de 2026, el 30 de septiembre de 2025 y el 31 de diciembre de 2025 han sido reconocidos en los estados financieros separados de periodos intermedios.

Derechos y obligaciones: Los activos representan probables beneficios económicos futuros (derechos) y los pasivos representan probables sacrificios económicos futuros (obligaciones), obtenidos o a cargo de la Compañía al 30 de septiembre de 2026 y al 31 de diciembre de 2025.

Valuación: Todos los elementos han sido reconocidos por valores apropiados.

Presentación y revelación: Todos los hechos económicos que afectan a la Compañía han sido correctamente clasificados, descritos y revelados en los estados financieros separados de periodos intermedios.

Las anteriores afirmaciones se certifican de conformidad con lo establecido en el Artículo 37 de la Ley 222 de 1995.

Adicionalmente, en calidad de representante legal de Grupo de Inversiones Suramericana S.A., certifico que los estados financieros separados de periodos intermedios de la Compañía al 30 de septiembre de 2026, al 30 de septiembre de 2025 y al 31 de diciembre de 2025 no contienen vicios, imprecisiones o errores que impidan conocer su verdadera situación patrimonial.

La anterior afirmación se certifica de conformidad con lo establecido en el Artículo 46 de la Ley 964 de 2005.

Finalmente, informamos que estos estados financieros separados de periodos intermedios adjuntos por los periodos terminados el 30 de septiembre de 2026 y el 30 de septiembre de 2025 fueron sometidos a una revisión limitada bajo la Norma Internacional de Trabajos de Revisión NITR 2410 (ISRE - Por su sigla en inglés) - Revisión de información financiera intermedia, realizada por el revisor fiscal de la Compañía. El informe del revisor fiscal por el periodo terminado el 30 de septiembre de 2026 hace parte integral de estos estados financieros.



Ricardo Jaramillo Mejía
Representante legal



Juan Guillermo Chica Ramírez
Contador
Tarjeta Profesional 64093-T

GRUPO DE INVERSIONES SURAMERICANA S.A.

Interim separate financial position statement

As of September 30, 2026, and December 31, 2025

(Amounts expressed in millions of Colombian pesos)

	Note	September 30, 2026	December 31, 2025
Assets			
Cash and cash equivalents and others	6	147,787	7,649
Investments	6	39,569	42,030
Receivables		600	626
Derivative financial instruments	6	4,439	161,392
Dividends receivable from related parties	7	833,739	-
Current tax assets, net	8	16,797	2,938
Deferred tax assets, net	8	-	4,489
Investments in associates	9	5,641,321	5,641,321
Investments in subsidiaries	9	15,884,247	17,710,275
Property and equipment, net		1,092	1,432
Right-of-use assets		10,901	13,285
Other assets		6,228	3,128
Total assets		**22,586,720**	**23,588,565**
Liabilities			
Financial liabilities	6	4,897,768	4,840,140
Derivative financial instruments	6	204,935	74,973
Accounts payable	6	17,221	27,019
Accounts payable to shareholders	7	334,770	130,373
Lease liabilities		8,846	10,712
Employee benefits	11	21,106	20,119
Bonds issued	6	1,273,278	2,408,106
Preferred shares liability	12	520,075	522,504
Total liabilities		**7,277,999**	**8,033,946**
Equity			
Issued share capital	13	109,121	109,121
Premium on the issue of share	13	784,688	784,688
Acquisition of treasury shares	13	(9,537,998)	(9,537,998)
Reserves	13	5,466,438	4,843,120
Reserve for acquisition of treasury shares	13	10,037,998	9,674,774
Net earnings for the year		2,131,317	1,641,954
Retained earnings		6,264,315	6,218,961
Other comprehensive income	15	52,842	1,819,999
Total equity		**15,308,721**	**15,554,619**
Total equity and liabilities		**22,586,720**	**23,588,565**

The accompanying Notes are an integral part of the interim separate financial statements.

Signed Original

Ricardo Jaramillo Mejía
Legal Representative

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Juan Guillermo Chica Ramírez
Accountant
Professional Card 64093-T

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Joaquín Guillermo Molina Morales
Statutory Auditor
Professional Card 47170-T
Designated by PwC Contadores y Auditores S.A.S.
(See attached report)

GRUPO DE INVERSIONES SURAMERICANA S.A.

Interim separate income statement

For the periods for nine and three months ending September 30, 2026, and September 30, 2025
(Amounts expressed in millions of Colombian pesos)

	Note	January 1 to September 30, 2026	January 1 to September 30, 2025	July 1 to September 30, 2026	July 1 to September 30, 2025
Income					
Dividends	16	1,360,162	1,063,196	298,701	-
Investment, cash and cash equivalents income	16	8,130	10,408	3,536	1,406
Investments gain measured at fair value	16	2,568	2,254	704	770
Income from equity method	16	1,557,772	1,514,223	384,278	636,999
Gain from sale of non-current assets held for sale	16	-	49,456	-	-
Other income		214	718	42	50
Operational income		**2,928,846**	**2,640,255**	**687,261**	**639,225**
Operational expenses					
Administrative expenses	17	(43,352)	(60,499)	(18,948)	(18,165)
Employee benefits	11	(33,834)	(28,243)	(11,445)	(13,382)
Fees	18	(6,631)	(26,056)	(1,949)	(6,439)
Depreciation		(2,050)	(2,086)	(638)	(702)
Other expenses		-	(3)	-	(1)
Impairment	9	-	(304)	-	(304)
Operational expenses		**(85,867)**	**(117,191)**	**(32,980)**	**(38,993)**
Operating profit		**2,842,979**	**2,523,064**	**654,281**	**600,232**
Net (loss) from fair value financial derivatives	19	(9,590)	(145,257)	(2,072)	(28,816)
Net foreign exchange difference	19	37,983	91,992	1,338	(14,909)
Interest expense and others	19	(713,059)	(697,720)	(226,302)	(275,097)
Other financial expenses		(109)	-	(109)	-
Net financial result		**(684,775)**	**(750,985)**	**(227,145)**	**(318,822)**
Profit before tax		**2,158,204**	**1,772,079**	**427,136**	**281,410**
Income tax expense	8	(26,887)	(67,803)	288	706
Net profit from continuing operations		**2,131,317**	**1,704,276**	**427,424**	**282,116**
Net result from non-current assets held for sale and for distribute to the shareholders	10	-	1,000,992	-	804,338
Net profit for the period		**2,131,317**	**2,705,268**	**427,424**	**1,086,454**
Net earnings per common share, expressed in Colombian pesos	20	6,629.60	5,577.30	1,346.72	2,971.54
Net earnings per diluted share, expressed in Colombian pesos	20	6,247.58	5,403.12	1,270.81	2,822.97

The accompanying Notes are an integral part of the interim separate financial statements.

Signed Original

Ricardo Jaramillo Mejía
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(See attached report)

GRUPO DE INVERSIONES SURAMERICANA S.A.

Interim separate statement of comprehensive income

For the periods for nine and three months ending September 30, 2026, and September 30, 2025

(Amounts expressed in millions of Colombian pesos)

	Note	January 1 to September 30, 2026	January 1 to September 30, 2025	July 1 to September 30, 2026	July 1 to September 30, 2025
Net profit for the period		**2,131,317**	**2,705,268**	**427,424**	**1,086,454**
Other comprehensive income					
Items that will not be reclassified to income for the period, net of taxes					
Gain (loss) from investments in equity instruments	6.1.2 - 15	-	9,276	-	(2,171)
Recognition of other comprehensive income due to reclassification of financial instrument	6.1.2 - 15	-	(18,098)	-	(18,098)
New defined benefit plan measures	15	(801)	-	(801)	-
Share of other comprehensive income of subsidiaries accounted for under the equity method	15	(11,807)	8,484	(10,813)	2,912
Total other comprehensive income that will not be reclassified to the results of the period, net of taxes		**(12,608)**	**(338)**	**(11,614)**	**(17,357)**
Items to be reclassified to income for the period, net of taxes					
(Loss) gain from cash flows hedges	15	(41,244)	48,676	632	25,810
Share of other comprehensive income of subsidiaries accounted for under the equity method	15	(1,713,305)	(678,713)	(738,520)	(456,501)
Total other comprehensive income to be reclassified to profit or loss, net of taxes		**(1,754,549)**	**(630,037)**	**(737,888)**	**(430,691)**
Total other comprehensive income		**(1,767,157)**	**(630,375)**	**(749,502)**	**(448,048)**
Total comprehensive income		**364,160**	**2,074,893**	**(322,078)**	**638,406**

The accompanying Notes are an integral part of the interim separate financial statements.

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(See attached report)

GRUPO DE INVERSIONES SURAMERICANA S.A.

Interim separate statement of changes in equity

Changes for the periods for nine months ending September 30, 2026, and September 30, 2025
(Amounts expressed in millions of Colombian pesos)

	Note	Issued share capital	Premium on the issue of share	Acquisition treasury shares	Reserves	Reserves for acquisition of treasury shares	Net income for the period	Retained earnings	Other comprehensive income	Total equity
As of December 31, 2024		**109,121**	**3,290,767**	**(9,537,998)**	**566,470**	**9,674,774**	**5,331,776**	**9,735,037**	**2,262,266**	**21,432,213**
Other comprehensive income	15	-	-	-	-	-	-	-	(630,375)	**(630,375)**
Net profit for the period		-	-	-	-	-	2,705,268	-	-	**2,705,268**
Total net comprehensive income for the period		**-**	**-**	**-**	**-**	**-**	**2,705,268**	**-**	**(630,375)**	**2,074,893**
Allocation to discretionary reserves		-	-	-	5,331,776	-	(5,331,776)	-	-	**-**
Ordinary dividend ($1,500 Colombian pesos per share) recognized as distributions to owners	14	-	-	-	(592,693)	-	-	-	-	**(592,693)**
Spin-off non-current assets held for distribute to shareholders		-	(2,506,079)	-	(513,000)	-	-	(3,585,814)	-	**(6,604,893)**
Lower dividend to be distributed due to cancellation of shares		-	-	-	50,567	-	-	-	-	**50,567**
Minimum dividends, preferred shares	12	-	-	-	-	-	-	30,354	-	**30,354**
Withholding tax attributable to shareholder		-	-	-	-	-	-	911	-	**911**
Recognition of other comprehensive income from sales of subsidiaries	9	-	-	-	-	-	-	7,387	-	**7,387**
Recognition of other comprehensive income for reclassification of financial instrument to investment in associate	6.1.2	-	-	-	-	-	-	18,098	-	**18,098**
As of September 30, 2025		**109,121**	**784,688**	**(9,537,998)**	**4,843,120**	**9,674,774**	**2,705,268**	**6,205,973**	**1,631,891**	**16,416,837**
As of December 31, 2025		**109,121**	**784,688**	**(9,537,998)**	**4,843,120**	**9,674,774**	**1,641,954**	**6,218,961**	**1,819,999**	**15,554,619**
Other comprehensive income	15	-	-		-	-	-	-	(1,767,157)	**(1,767,157)**
Net profit for the period		-	-		-	-	2,131,317	-	-	**2,131,317**
Total net comprehensive income for the period		**-**	**-**	**-**	**-**	**-**	**2,131,317**	**-**	**(1,767,157)**	**364,160**
Allocation to discretionary reserves		-	-	-	1,641,954	-	(1,641,954)	-	-	**-**
Ordinary dividend ($2,000 Colombian pesos per share) recognized as distributions to owners	14	-	-	-	(655,412)	-	-	-	-	**(655,412)**
Allocation between reserves	5.4	-	-	-	(363,224)	363,224	-	-	-	**-**
Minimum dividends, preferred shares	12	-	-		-	-	-	43,672	-	**43,672**
Withholding tax attributable to shareholder		-	-		-	-	-	1,682	-	**1,682**
As of September 30, 2026		**109,121**	**784,688**	**(9,537,998)**	**5,466,438**	**10,037,998**	**2,131,317**	**6,264,315**	**52,842**	**15,308,721**

The accompanying Notes are an integral part of the interim separate financial statements.

Signed Original

Ricardo Jaramillo Mejía
Legal Representative

Signed Original

Juan Guillermo Chica Ramírez
Accountant
Professional Card 64093-T

Signed Original

Joaquín Guillermo Molina Morales
Statutory Auditor
Professional Card 47170-T
Designated by PwC Contadores y Auditores S.A.S.
(See attached report)

GRUPO DE INVERSIONES SURAMERICANA S.A.

Interim separate cash flow statement

For the periods for nine months ending September 30, 2026, and September 30, 2025

(Amounts expressed in millions of Colombian pesos)

	Note	January 1 to September 30, 2026	January 1 to September 30, 2025
Cash flows from operating activities			
Net profit for the period		**2,131,317**	**2,705,268**
Adjustments of non-current events, not (generated) cash, to reconcile net profit			
Results of non-current assets held for sale and for distribute to shareholders	10	-	(902,571)
Adjustments to reconcile net profit			
Income tax	8	26,887	67,803
Interest and others	19.2	713,059	697,720
Depreciation and amortization expense		2,050	2,086
Unrealized foreign currency (gain)		(41,981)	(107,754)
Result from fair value and maturity of financial derivatives instruments and investments	6.2.2.2 - 6.1.2	7,308	143,502
(Gain) from equity method	9.2.1	(1,557,772)	(1,514,223)
Changes in operating assets and liabilities			
(Decrease) in other accounts payable		(20,326)	(10,765)
Decrease (increase) in other accounts receivable		27	(16,892)
(Increase) in accounts receivable from associates		(1,357,727)	(1,163,839)
(Increase) decrease in other assets		(3,101)	6,303
Increase (decrease) in employee benefits		134	(864)
Withholding tax on dividends received		1,682	911
Dividends received from associates and subsidiaries		2,182,679	1,909,294
Income tax (paid)		(13,996)	(758,303)
Interest (paid)		(203)	(224)
Cash flows from operating activities		**2,070,037**	**1,057,452**
Cash flows in investing activities			
Cash flows from movements in subsidiaries	9.2.1	-	54,279
Other payments to acquire investments in associates		-	(42,079)
Other payments for increase of investments at fair value		-	(11,507)
Proceeds from disposal of property, plant and equipment		15	-
Equipment purchases		(62)	(62)
Cash flows (used in) from investment activities		**(47)**	**631**
Cash flows in financing activities			
(Payment) derivatives financial instruments		(9,489)	(13,187)
Amounts from loans		4,457,164	2,524,757
Loan repayments		(5,370,516)	(2,753,146)
Payment of financial lease liabilities		(1,806)	(1,718)
Dividends paid		(451,015)	(432,736)
Interest paid		(584,852)	(515,326)
Cash flows (used in) financing activities		**(1,960,514)**	**(1,191,356)**
Net increase (decrease) in cash and cash equivalents		109,476	(133,273)
Effect of exchange rate changes on cash and cash equivalents		30,662	4,787
Cash and cash equivalents and others at the beginning of the period		7,649	132,040
Cash and cash equivalents and others at the end of the period		**147,787**	**3,554**

The accompanying Notes are an integral part of the interim separate financial statements.

Signed Original

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Legal Representative

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Accountant
Professional Card 64093-T

Signed Original

Joaquín Guillermo Molina Morales
Statutory Auditor
Professional Card 47170-T
Designated by PwC Contadores y Auditores S.A.S.
(See attached report)

Informe de revisión de estados financieros intermedios

A los señores Miembros de la Junta Directiva de
Grupo de Inversiones Suramericana S. A.

Introducción

He revisado el estado de situación financiera separado de períodos intermedios adjunto de Grupo de Inversiones Suramericana S. A. y sus subsidiarias al 30 de septiembre de 2026 y los correspondientes estados separados de períodos intermedios de resultados y de resultados integrales para los períodos de nueve y tres meses finalizados en esa fecha, y los estados separados de períodos intermedios de cambios en el patrimonio y de flujos de efectivo para el período de nueve meses finalizado en esa misma fecha, y las notas, que incluyen información sobre las políticas contables materiales y otra información explicativa. La Administración de la Compañía es responsable por la adecuada preparación y presentación razonable de estos estados financieros separados de períodos intermedios de acuerdo con las Normas de Contabilidad y de Información Financiera Aceptadas en Colombia para estados financieros intermedios. Mi responsabilidad es expresar una conclusión sobre estos estados financieros separados de períodos intermedios con base en mi revisión.

Alcance de la revisión

Llevé a cabo mi revisión de acuerdo con la Norma Internacional de Encargos de Revisión 2410, "Revisión de Información Financiera Intermedia realizada por el auditor independiente de la entidad". Una revisión de estados financieros intermedios consiste en realizar indagaciones, principalmente a las personas responsables de los asuntos financieros y contables y aplicar procedimientos analíticos y otros procedimientos de revisión. Una revisión tiene un alcance sustancialmente menor que el de una auditoría de acuerdo con las Normas Internacionales de Auditoría Aceptadas en Colombia y, por consiguiente, no me permite obtener seguridad de haber conocido todos los asuntos significativos que pudieran haberse identificado en una auditoría. Por lo tanto, no expreso una opinión de auditoría.

Conclusión

Con base en mi revisión, nada ha llamado a mi atención que me haga pensar que los estados financieros separados de períodos intermedios que se adjuntan no presenta razonablemente, en todos los aspectos materiales, la situación financiera de Grupo de Inversiones Suramericana S. A. y sus subsidiarias al 30 de septiembre de 2026 y los resultados de sus operaciones y sus flujos de efectivo por el período de nueve meses terminado en esa fecha, de conformidad con las Normas de Contabilidad y de Información Financiera Aceptadas en Colombia para estados financieros intermedios.



Joaquín Guillermo Molina Morales
Revisor Fiscal
Tarjeta Profesional No. 47170-T
Designado por PwC Contadores y Auditores S. A. S.
12 de noviembre de 2026

PwC Contadores y Auditores S.A.S.,
Calle 7 Sur No. 42-70, Torre 2, Piso 11, Edificio Forum,
Medellín, Colombia. Tel: (60-4) 6040606

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Subsequent events after the reported date

Share Buyback Program

As of the date the Board of Directors authorized the publication of the financial statements for the period ended September 30, 2026, the Company had repurchased 408,049 common shares for $28,609 and 483,962 preferred shares for $28,610.

Others

No subsequent events occurred after the date of the reporting period, except for the foregoing, that represent significant changes in the financial condition and operations of the Company or that due to their relevance it is necessary to disclose in the financial statements.

3T 2026

Appendices

Detail of risk exposures of Grupo SURA and its investments in Q3 2026

For Grupo SURA, Suramericana and SURA Asset Management (hereinafter, the Companies), risk management is a dynamic and interactive process, which constitutes a fundamental component of the strategy that supports decision-making processes. Understanding risks as opportunities, preparing for uncertainty, setting up new businesses, exploring geographies, enhancing talent, among other aspects, are an essential part of this management. This management model is consistent with our vision of risks as an investment manager, reaffirms our comprehensive management of the aggregate risks of the portfolio and enables us to perform prospective risk analyses considering the correlation between them.

The Companies' exposures and sensitivities to credit and liquidity risks are presented below.

Credit risk

Insurance companies, when managing the investment portfolios that support technical reserves, manage exposure to credit risk through credit limits, exposure limits and controls, which in turn are accompanied by methodologies and procedures that allow the characterization, quantification and monitoring of the evolution of this risk in the different assets of the portfolio.

In order to provide a uniform scale that allows for comprehensive comparisons and analyses of the exposure of this risk, the ratings are re-expressed on an international scale, based on the sovereign ratings issued by S&P, Fitch and Moody's. The rating selection methodology consists of taking the best rating from the three sources, as long as said rating has been issued during the last three months. Otherwise, the most recent rating available by any of the three rating agencies is taken.

The following table shows the breakdown of the distribution of the companies' fixed-income financial assets by credit rating (International Scale):

	September 30, 2026									
	Brazil (1)	Chile (1)	Colombia (1)	Mexico (1)	Panama (1)	Dominican Republic (1)	Uruguay (1)	Bermuda (1)	Chile (2)	Colombia (2)
Rating	BB-	A-	BB+	BBB	BBB	BB-	BBB	A	A	BB-
Government	91%	15%	76%	76%	42%	38%	68%	0%	6%	97%
AAA	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%
AA+	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%
AA	0%	0%	0%	0%	0%	0%	6%	0%	0%	0%
AA-	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%
A+	0%	0%	0%	0%	0%	0%	0%	24%	0%	0%
A	0%	0%	0%	0%	0%	0%	0%	9%	16%	0%
A-	0%	42%	1%	0%	0%	0%	3%	7%	0%	0%
BBB+	0%	13%	1%	0%	2%	0%	18%	8%	0%	0%

BBB	0%	26%	0%	0%	0%	0%	3%	7%	59%	0%
BBB-	0%	3%	0%	14%	2%	0%	2%	14%	0%	0%
BB+	0%	0%	17%	0%	16%	0%	0%	22%	0%	0%
BB	3%	0%	1%	1%	7%	2%	0%	5%	8%	0%
BB-	6%	0%	2%	0%	0%	11%	0%	4%	0%	3%
Other (3)	0%	0%	2%	9%	27%	49%	0%	0%	11%	0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

	December 31, 2025									
	Brazil (1)	Chile (1)	Colombia (1)	Mexico (1)	Panama (1)	Dominican Republic (1)	Uruguay (1)	Bermuda (1)	Chile (2)	Colombia (2)
Rating	BB-	A-	BB+	BBB	BBB	BB-	BBB	A	A+	BB+
Government	68%	13%	74%	79%	37%	46%	93%	29%	5%	96%
AAA	0%	0%	0%	0%	0%	0%	0%	3%	0%	0%
AA+	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%
AA	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
AA-	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%
A+	0%	0%	0%	0%	0%	0%	0%	29%	0%	0%
A	0%	0%	0%	0%	0%	0%	0%	10%	13%	0%
A-	0%	42%	1%	0%	0%	0%	3%	8%	0%	0%
BBB+	0%	14%	0%	0%	2%	0%	3%	10%	0%	0%
BBB	0%	27%	0%	0%	1%	0%	1%	2%	66%	0%
BBB-	0%	4%	0%	16%	0%	0%	0%	0%	0%	0%
BB+	4%	0%	20%	1%	20%	0%	0%	7%	0%	0%
BB	8%	0%	2%	3%	7%	2%	0%	0%	8%	3%
BB-	8%	0%	2%	0%	4%	7%	0%	0%	0%	0%
Other (3)	12%	0%	1%	1%	27%	45%	0%	0%	9%	0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

(1) Corresponds to the countries where the subsidiaries of the subsidiary Suramericana S.A. operate.

(2) Corresponds to the countries where the subsidiaries of the subsidiary SURA Asset Management S.A. operate.

(3) In the case of the "Other" category, there are securities with a local investment grade rating, which, when restated on an international scale, result in ratings below BB- due to the sovereign rating of these countries. In the case of Chile, this category mainly covers investments in mutual mortgages.

Credit risk in exposures to financial derivatives

The following table presents the details of the companies' exposures to financial derivatives, by credit rating:

Net Exposure to Derivative Financial Instruments – Grupo SURA			
Counterparty	Rating	September 30, 2026	December 31, 2025
Merrill Lynch & Co., Inc.	AA	0	112,098
Citibank National Association	AA-	(31,365)	3,018
JP Morgan Chase Bank N.A.	AA	(94,339)	(20,669)
Morgan Stanley & Co International PLC	AA	0	205

Goldman Sachs International	AA-	0	13,249
Banco Santander S.A.	A+	0	(21,920)
Banco Bilbao Vizcaya Argentaria S.A.	BB+	(74,937)	296
Bancolombia S.A.	BB+	(1,479)	142
Banco Davivienda S.A.	BB	392	0
Itaú Colombia S.A.	Baa3	1,232	0

Net Exposure to Derivative Financial Instruments – Suramericana S.A, - Seguros Sura Colombia			
Counterparty	Rating	September 30, 2026	December 31, 2025
Banco JP Morgan Colombia S.A.	BB-	0	4,029
Banco de Comercio Exterior de Colombia S.A.	BB	0	0
Citibank Colombia	BB-	0	2,103
Banco Davivienda S.A.	BB	6,649	3,099
JP Morgan Chase & Co	AA-	11,860	82,048
Goldman Sachs	AA-	4,237	(665)
Banco de Occidente S.A.	BB	(99)	12,989
BBVA Colombia S.A.	BB+	5,023	0
Banco Itaú Corpbanca Colombia S.A.	BB-	0	(1,834)
Citibank N.A.	AA-	911	(2,801)

Net exposure in derivative financial instruments – SURA Asset Management S.A.,			
Counterparty	Rating	September 30, 2026	December 31, 2025
BBVA Colombia S.A	A	(25,774)	(13,019)
JP Morgan Chase Bank	AA	(50,916)	(25,285)
CITI Bank	AA-	(13,526)	(26,368)

Liquidity risk

It refers to the ability of the Companies to generate the resources that allow them to meet the obligations acquired with shareholders, creditors and other stakeholders and the proper functioning of their businesses. The Companies manage this risk through a short- and long-term liquidity management strategy, which guarantees the fulfillment of obligations without incurring cost overruns; they also proactively monitor their cash flows to manage collections and payments, anticipating surpluses or liquidity deficits; in addition, they maintain available lines of credit and liquid investments to face possible situations and access immediate liquidity.

Liquidity risk management at Grupo SURA

From the perspective of the Consolidated Financial Statements, Grupo SURA has assets at its disposal to manage liquidity, which are presented below:

September 30, 2026	Less than 1 year	Between 1 and 5 years old	More than 5 years	Total
Cash and cash equivalents	3,260,154	0	0	3,260,154
Investments	13,581,781	23,558,867	15,686,541	52,827,189
Accounts receivable, related parts	629,743	0	0	629,743
Other accounts receivable	3,373,363	(5,370)	0	3,367,993
Total	**20,845,041**	**23,553,497**	**15,686,541**	**60,085,079**
December 31, 2025	Less than a year	Between 1 and 5 years old	More than 5 years	Total
Cash and cash equivalents	2,686,482			2,686,482
Investments	12,608,317	22,296,270	15,639,569	50,544,155
Accounts receivable, related parts	31,861			31,861
Other accounts receivable	3,398,715			3,398,715
Total	18,725,374	22,296,270	15,639,569	56,661,213

The maturities of the Company's consolidated financial obligations are also presented below:

September 30, 2026	Less than 1 year	Between 1 and 5 years old	More than 5 years	Total
Financial obligations	845,030	4,950,910	622,094	6,418,034
Derivative financial instruments	12,007	202,490	128,510	343,007
Accounts Payable to Related Parties	379,582	0	0	379,582
Other accounts payable	2,255,575	23,138	0	2,278,713
Bonds issued	900,987	1,128,865	2,094,820	4,124,672
Preferred stock liabilities	0	0	520,075	520,075
Commitments to non-controlling interests	0	0	1,776,136	1,776,136
Total	**4,393,181**	**6,305,403**	**5,141,635**	**15,840,219**

December 31, 2025	Less than 1 year	Between 1 and 5 years old	More than 5 years	Total
Financial obligations	307,204	3,839,195	1,100,773	5,247,172
Derivative financial instruments	29,554	69,094	64,673	163,321
Accounts Payable to Related Parties	131,213	-	-	131,213
Other accounts payable	2,505,980	53,775	-	2,559,755
Bonds issued	1,442,945	1,624,193	2,735,648	5,802,786
Preferred stock liabilities	-	-	522,504	522,504
Commitments to non-controlling interests	-	-	1,778,575	1,778,575
Total	**4,416,896**	**5,586,257**	**6,202,173**	**16,205,326**

Grupo SURA's contribution to the Consolidated Financial Statements represents the following assets to manage liquidity, which are presented below:

September 30, 2026	Less than 1 year	Between 1 and 5 years old	More than 5 years	Total
Cash and cash equivalents	147,787	0	0	147,787
Investments	0	0	39,569	39,569
Accounts receivable, related parts	530,188	0	0	530,188
Other accounts receivable	600	0	0	600
Total	**678,575**	**0**	**39,569**	**718,144**
December 31, 2025	Less than a year	Between 1 and 5 years old	More than 5 years	Total
Cash and cash equivalents	7,649	0	0	7,649
Investments	0	0	42,030	42,030
Accounts receivable, related parts	0	0	0	0
Other accounts receivable	626	0	0	626
Total	**8,275**	**0**	**42,030**	**50,305**

The maturities of the Company's consolidated financial obligations are also presented below:

September 30, 2026	Less than 1 year	Between 1 and 5 years old	More than 5 years	Total
Financial obligations	133,311	4,142,363	622,094	4,897,768
Derivative financial instruments	2,445	202,490	0	204,935
Accounts Payable to Related Parties	334,770	0	0	334,770
Other accounts payable	17,221	0	0	17,221
Bonds issued	299,867	573,511	399,900	1,273,278
Preferred stock liabilities	0	0	520,075	520,075
Commitments to non-controlling interests	0	0	0	0
Total	**787,614**	**4,918,364**	**1,542,069**	**7,248,047**

December 31, 2025	Less than 1 year	Between 1 and 5 years old	More than 5 years	Total

Financial obligations	98,489	3,640,878	1,100,773	4,840,140
Derivative financial instruments	5,879	69,094	-	74,973
Accounts Payable to Related Parties	130,373	-	-	130,373
Other accounts payable	27,019	-	-	27,019
Bonds issued	1,136,941	689,113	582,052	2,408,106
Preferred stock liabilities	-	-	522,504	522,504
Commitments to non-controlling interests	-	-	1,778,575	1,778,575
Total	**1,398,701**	**4,399,085**	**3,983,904**	**9,781,690**

Suramericana has assets at its disposal to manage liquidity, which are presented below:

September 30, 2026	Less than 1 year	Between 1 and 5 years old	More than 5 years	Total
Cash and cash equivalents	1,539,096	0	0	1,539,096
Investments	3,625,793	18,312,909	412,216	22,350,918
Accounts receivable, related parts	99,153	0	0	99,153
Other accounts receivable	1,159,922	(9,287)	0	1,150,635
Total	**6,423,964**	**18,303,622**	**412,216**	**25,139,802**

December 31, 2025	Less than 1 year	Between 1 and 5 years old	More than 5 years	Total
Cash and cash equivalents	1,179,553	0	0	**1,179,553**
Investments	3,580,669	17,513,947	280,959	**21,375,575**
Accounts receivable, related parts	31,840	0	0	**31,840**
Other accounts receivable	1,209,796	(9,026)	0	**1,200,770**
Total	**6,001,858**	**17,504,921**	**280,959**	**23,787,738**

Likewise, the maturities of Suramericana's financial obligations are presented below:

September 30, 2026	Less than 1 year	Between 1 and 5 years old	More than 5 years	Total
Financial obligations	291,185	389,817	0	681,002
Derivative instruments	9,562	0	0	9,562
Accounts Payable to Related Parties	31,135	0	0	31,135
Other accounts payable	1,591,005	23,138	0	1,614,143
Bonds issued	5,081	555,354	0	560,435
Total	**1,927,968**	**968,309**	**0**	**2,896,277**

December 31, 2025	Less than 1 year	Between 1 and 5 years old	More than 5 years	Total
Financial obligations	206,581	198,317	-	404,898
Derivative instruments	23,675	-	-	23,675
Accounts Payable to Related Parties	-	-	-	-
Other accounts payable	1,866,804	-	-	1,866,804
Bonds issued	306,004	263,959	288,765	858,728
Total	**2,403,064**	**462,276**	**288,765**	**3,154,105**

SURA Asset Management has assets at its disposal to manage liquidity, which are presented below:

September 30, 2026	Less than 1 year	Between 1 and 5 years old	More than 5 years	Total
Cash and cash equivalents	1,573,271	0	0	1,573,271

Investments	9,955,988	5,245,958	15,234,756	30,436,702
Accounts receivable, related parts	402	0	0	402
Other accounts receivable	2,212,841	3,917	0	2,216,758
Total	**13,742,502**	**5,249,875**	**15,234,756**	**34,227,133**

December 31, 2025	Less than 1 year	Between 1 and 5 years old	More than 5 years	Total
Cash and cash equivalents	1,461,018	0	0	1,461,018
Investments	9,027,648	4,781,526	15,291,616	29,100,790
Accounts receivable, related parts	189	0	0	189
Other accounts receivable	2,183,175	1,487	12	2,184,674
Total	**12,672,030**	**4,783,013**	**15,291,628**	**32,746,671**

The maturities of SURA Asset Management's financial obligations are as follows:

September 30, 2026	Less than 1 year	Between 1 and 5 years old	More than 5 years	Total
Financial obligations	420,534	418,730	0	839,264
Derivative instruments	0	0	128,510	128,510
Accounts Payable to Related Parties	13,677	0	0	13,677
Other accounts payable	647,349	0	0	647,349
Bonds issued	596,039	0	1,694,920	2,290,959
Total	**1,677,599**	**418,730**	**1,823,430**	**3,919,759**

December 31, 2025	Less than 1 year	Between 1 and 5 years old	More than 5 years	Total
Financial obligations	2,346	0	0	2,346
Derivative instruments	0	0	68,859	68,859
Accounts Payable to Related Parties	82,157	0	0	82,157
Other accounts payable	767,648	0	0	767,648
Bonds issued	0	653,825	1,859,949	2,513,774
Total	**852,151**	**653,825**	**1,928,808**	**3,434,784**