

**Sustainability indicators**

GRI, SASB, TCFD Standards - Table of Contents and compliance with the Colombian Superintendency of Finance’s Circular issued 031/2021.

**ANNUAL REPORT 2023**

<b>GENERAL BASIC CONTENTS</b>			
<b>Standard</b>	<b>General Reporting Aspects</b>	<b>Annual Report (Pages)</b>	<b>Comments</b>
<b>GRI Usage Statement</b>	Grupo SURA has presented the information cited in this table of contents for the period January 2023 to December 2023, using GRI standards as a reference.		
<b>GRI Standard Used</b>	GRI 1 Foundation 2021 GRI 2 General Disclosures 2021 GRI 3 Material Topics 2021 GRI 205 Anti-Corruption 2016 GRI 302 Energy 2016 GRI 303 Water and effluents 2016 GRI 305 Emissions 2016 GRI 401 Employment 2016 GRI 403 Occupational Health and Safety GRI 404 Education and training 2016 GRI 405 Diversity and Equal Opportunity 2016 GRI 406 Non-discrimination 2016 GRI 407 Freedom of association 2016		
<b>2-1</b>	Organizational details: a. Legal name; B. Ownership and legal form; c. Location of its headquarters; d. Countries of operation	26	Grupo de Inversiones Suramericana S.A. b. A joint stock company of a commercial nature. Medellín- Colombia
<b>2-2</b>	Entities included in the Organization’s sustainability reporting	5	
<b>2-3</b>	Reporting period, frequency and point of contact.	5	Annual Point of contact: Lina Uribe – <a href="mailto:luribep@gruposura.com.co">luribep@gruposura.com.co</a>
<b>2-4</b>	Restatements of information.	N/A	There are no restatements of information made from previous reporting periods.
<b>2-5</b>	External Assurance.	192	<a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-report-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-report-2023.pdf</a>
<b>2-6</b>	Activities, value chain and other business relationships.	12-15	
<b>2-7</b>	Employees.	26, 69-78	See Attachment -General Human Talent Indicators: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-business-group-talent-indicators-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-business-group-talent-indicators-2023.pdf</a>
<b>2-8</b>	Workers who are not employees.	N/A	The Company does not have any workers who are not employees.
<b>2-9</b>	Governance structure and composition.	28-29, 45-51	See Attachment - Annual Corporate Governance Report: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf</a>
<b>2-10</b>	Nomination and selection of the highest governance body.	28-29, 45-51	See Attachment - Annual Corporate Governance Report: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf</a>

GENERAL BASIC CONTENTS			
Standard	General Reporting Aspects	Annual Report (Pages)	Comments
2-11	Chair of the highest governance body.	28	See Attachment - Annual Corporate Governance Report: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf</a>
2-12	Role of the highest governance body in overseeing the management of impacts in overseeing the management of impacts.	28	See Attachment - Annual Corporate Governance Report: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf</a>
2-13	Delegation of responsibility for managing impacts.	-	See Attachment - Annual Corporate Governance Report: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf</a>
2-14	Role of the highest governance body in sustainability reporting.	-	See Attachment - Annual Corporate Governance Report: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf</a>
2-15	Conflicts of Interest.	48, 155-156	See Attachment - Annual Corporate Governance Report: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf</a>
2-16	Communication of critical concerns.	146	See Attachment - Annual Corporate Governance Report <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf</a>
2-17	Collective knowledge of the highest governance body.	149-151	See Attachment - Annual Corporate Governance Report: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf</a>
2-18	Evaluation of the performance of the highest governance body.	152	See Attachment - Annual Corporate Governance Report: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf</a>
2-19	Remuneration policies.	152	See Attachment - Annual Corporate Governance Report: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf</a>
2-20	Process to determine remuneration.	152	See Attachment - Annual Corporate Governance Report: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf</a>
2-21	Total annual remuneration ratio.	-	See Attachment -General Human Talent Indicators: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-business-group-talent-indicators-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-business-group-talent-indicators-2023.pdf</a>
2-22	Statement on sustainable development strategy.	22-23	
2-23	Policy commitments.	33	
2-24	Embedding policy commitments.	54-92	

<b>GENERAL BASIC CONTENTS</b>			
<b>Standard</b>	<b>General Reporting Aspects</b>	<b>Annual Report (Pages)</b>	<b>Comments</b>
<b>2-25</b>	Processes to remediate negative impacts.	54-92	
<b>2-26</b>	Mechanisms for seeking advice and raising concerns.	45-47	
<b>2-27</b>	Compliance with laws and regulations.	15	See Attachment - Annual Corporate Governance Report: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf</a>  The penalty mentioned on page 7 of the Annual Corporate Governance Report amounted to COP 400,000,000, which is not considered material.
<b>2-28</b>	Membership associations.	33	
<b>3-1</b>	Process to determine material topics.	31-32	
<b>3-2</b>	List of material topics.	31-32	
<b>201-1</b>	Direct economic value generated and distributed.		Direct economic value generated: COP 31,350,429 million Distributed economic value: COP 27,668,994 million Retained economic value: COP 3,681,435 million.

BASIC SPECIFIC CONTENT - MATERIAL TOPICS			
GRI Standard	Name	Annual Report (Pages)	Comments
<b>Corporate Governance - Business Ethics</b>			
205-1	Operations assessed for risks related to corruption.	127	See Attachment - Annual Corporate Governance Report: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf</a>  Definition of operation: donations and payments to politically exposed persons (PEPs). Analyzed for Grupo SURA.  "100% of donations and payments to so-called Politically Exposed Persons (PEP's) were assessed for corruption risk".
205-2	Communication and training about anti-corruption policies and procedures.	143	Every 2 years the company conducts a training course on our Ethics and Corporate Governance System, which is mandatory for all employees, with the last one being held in 2022.  Training activities were carried out as part of the induction process for 100% of the employees who joined the company in 2023, at all the Sura subsidiaries.
205-3	Confirmed incidents of corruption and actions taken.	143	See Attachment - Annual Corporate Governance Report: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-annual-corporate-governance-report-2023.pdf</a>  There were no confirmed incidents of corruption in 2023
FN-AC-510a.1	Total amount of monetary losses as a result of legal proceedings relating to fraud, insider trading, antitrust, anticompetitive behavior, market manipulation, malpractice or other laws or regulations related to the financial industry.		There were no monetary losses as a result of legal proceedings relating to fraud, insider trading, antitrust, anticompetitive behavior, market manipulation, malpractice or other laws or regulations relating to the financial industry.
FN-AC-510a.2	Description of Whistleblower Policies and Procedures.		The Ethics Help Line run by Grupo SURA and its Subsidiaries are a safe and confidential means that the public can use to report any situation that is considered to go against our corporate ethics and principles, which must be upheld by all the Organization's employees.  The Ethics HelpLine service system of Grupo SURA and its subsidiaries has been operating since 2021 by EthicsGlobal, an independent company belonging to Grupo SURA, with a long track record and substantial experience in operating whistleblower channels and handling inquiries from different business groups throughout the region.  The outsourcing of this channel offers whistleblower access to different communication

<b>BASIC SPECIFIC CONTENT - MATERIAL TOPICS</b>			
<b>GRI Standard</b>	<b>Name</b>	<b>Annual Report (Pages)</b>	<b>Comments</b>
(Continued on FN-AC-510a.2)			<p>channels, both for reporting complaints as well as the subsequent follow-ups of their cases, for which a 24/7 service is provided. In this way, in addition to providing greater autonomy for this function it also prevents possible conflicts of interest in receiving and classifying complaints.</p> <p>The results of the handling and investigation of these cases are presented by each Company in their annual reports. In the case of Grupo SURA, no complaints were received in 2023 with regard to conduct occurring within the Company. However, the Legal Affairs Department was involved in investigating and resolving a complaint relating to events that occurred in a Company belonging to the Business Group, which was brought to the attention of Grupo SURA's Ethics and Compliance Committee and handled in conjunction with the internal governing bodies of the Company in question where the conduct occurred.</p>
<b>Attracting, retaining and developing employees - Workplace wellness and equality</b>			
<b>401-1</b>	New employee hires and employee turnover.		See Attachment -General Human Talent Indicators: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-business-group-talent-indicators-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-business-group-talent-indicators-2023.pdf</a>
<b>401-2</b>	Benefits provided to full-time employees.	75-76	The Company has no part-time employees.
<b>403-1</b>	Occupational health and safety management system.	78	
<b>403-2</b>	Hazard identification, risk assessment, and incident investigation.	78	
<b>403-9</b> <b>3.7.4 DJSI</b>	Work-related injuries Absenteeism rate.		<p>See Attachment -General Human Talent Indicators: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-business-group-talent-indicators-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-business-group-talent-indicators-2023.pdf</a></p> <p>EY's assurance was performed on the total absenteeism indicator, as calculated according to that described in the attachment.</p>
<b>404-1</b>	Average hours of training given per year per employee.		See Attachment -General Human Talent Indicators: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-business-group-talent-indicators-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-business-group-talent-indicators-2023.pdf</a>

<b>BASIC SPECIFIC CONTENT - MATERIAL TOPICS</b>			
<b>GRI Standard</b>	<b>Name</b>	<b>Annual Report (Pages)</b>	<b>Comments</b>
404-2	Programs for upgrading employee skills and transition assistance programs.	73-74	See Attachment -General Human Talent Indicators: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-business-group-talent-indicators-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-business-group-talent-indicators-2023.pdf</a>
404-3	Percentage of employees receiving regular performance and career development reviews.		See Attachment -General Human Talent Indicators: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-business-group-talent-indicators-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-business-group-talent-indicators-2023.pdf</a>
405-1	Diversity of governance bodies.		See Attachment -General Human Talent Indicators: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-business-group-talent-indicators-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-business-group-talent-indicators-2023.pdf</a>
405-2	Ratio of basic salary and remuneration of women to men.		See Attachment -General Human Talent Indicators: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-business-group-talent-indicators-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-business-group-talent-indicators-2023.pdf</a>
FN-AC-330a.1	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees.		See Attachment -General Human Talent Indicators: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-business-group-talent-indicators-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-business-group-talent-indicators-2023.pdf</a>  No breakdown of ethnicity is shown.
406-1	Cases of discrimination and corrective actions taken.	57	
<b>Financial consumer welfare</b>			
FN-AC-270a.1	1) Number and (2) percentage of covered employees with a history of investment-related investigations, consumer complaints, private civil litigation or other regulatory proceedings.	65	During 2023, no covered employee had a history of investment-related investigations, consumer complaints, private civil litigation or other regulatory proceedings at any of the subsidiaries.  Investment teams dealing in securities must comply with all regulations and certifications determined by local authorities.
FN-AC-270a.2	Total amount of monetary losses as a result of legal proceedings associated with marketing and reporting information relating to financial products to new and returning customers.	65	
FN-AC-270a.3	Description of approach to informing customers about products and services.	65	<ul style="list-style-type: none"> <li>Communication and transparency approach: each subsidiary of SURA Asset Management has its own communication processes for their clients, according to their needs, these based on defined policies, such as Grupo SURA's Code of Conduct and SURA Asset Management's Transparency and Business Ethics Program (See: Program) Generally speaking, there are various communication channels, both recurrent and non-recurrent, in accordance with the regulations of each country as well as client needs and segmentation. Furthermore, regular accountability and market reports as well as account statements are sent on a regular basis.</li> </ul>

<b>BASIC SPECIFIC CONTENT - MATERIAL TOPICS</b>			
<b>GRI Standard</b>	<b>Name</b>	<b>Annual Report (Pages)</b>	<b>Comments</b>
(Continued on FN-AC-270a.3)			<ul style="list-style-type: none"> <li>Codes and Policies: the processes are framed within the Code of Conduct, the Transparency and Business Ethics Program, as well as the regulations in force in each country.</li> <li>Remuneration: client care personnel have fixed and variable remuneration plans that offer incentives that favor promoting the subsidiaries' main products, these tied to variable compensation. In some subsidiaries, these variable remuneration plans are regulated.</li> </ul>
<b>FN-IN-270a.1</b>	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product-related information to new and returning customers.	65	Suramericana did not incur any monetary losses as a result of the aforementioned matters.
<b>FN-IN-270a.2</b>	Complaints-to-claims ratio.	65	
<b>FN-IN-270a.3</b>	Customer retention rate.	65	
<b>FN-IN-270a.4</b>	Description of the approach to informing customers about products and services.		<p>In order to keep customers informed, the Company has laid on different channels for the purpose of providing information to customers regarding its available portfolio relating to good practices and sustainability criteria. Relevant information on available products, conditions, benefits, exclusions and other information that the client needs to make decisions is made available through the web pages of each of the subsidiaries. Also, throughout the client advisory and sales process, the client is informed in a clear and timely manner regarding the characteristics of the product they are interested in, and if necessary, a team of specialists in each area provide their support.</p> <p>Publicly available information can be found on the websites of Suramericana's subsidiaries in Latin America.</p>
<b>Sustainable investing</b>			
<b>FN-AC-410a.1</b>	Amount of assets under management, by asset class, that employ (1) integration of environmental, social, and governance (ESG) issues, (2) sustainability themed investing and (3) screening.	82	
<b>FN-AC-410a.2</b>	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment and/or wealth management processes and strategies	80-91	
<b>FN-IN-410a.2</b>	Description of the approach for incorporating environmental, social and governance (ESG) factors into investment management processes and strategies.	80-91	

<b>BASIC SPECIFIC CONTENT - MATERIAL TOPICS</b>			
<b>GRI Standard</b>	<b>Name</b>	<b>Annual Report (Pages)</b>	<b>Comments</b>
<b>FN-AC-410a.3</b>	Description of proxy voting and investee engagement policies and procedures.	80-91	
<b>FN-IN-410a.1</b>	Total invested assets by industry and asset class.	83	
<b>FN-IN-410a.2</b>	Description of approach to incorporation of environmental, social, and governance. (ESG) factors in investment management processes and strategies.	80-91	
<b>Climate change</b>			
<b>201-2</b>	Financial implications and other risks and opportunities due to climate change.	86-91	
<b>302-1</b>	Energy consumption within the Organization.		See Attachment - Environmental Management Indicators: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-business-environmental-management-indicators-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-business-environmental-management-indicators-2023.pdf</a>
<b>303-5</b>	Water consumption.		See Attachment - Environmental Management Indicators: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-business-environmental-management-indicators-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-business-environmental-management-indicators-2023.pdf</a>  Only total consumption is reported. It is not possible to provide detailed consumption in high water stressed zones.  Also no consumption data is reported for Brazil or Mexico for the subsidiary, Suramericana.
<b>305-1</b>	Direct GHG emissions (Scope 1).	90	See Attachment - Environmental Management Indicators: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-business-environmental-management-indicators-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-business-environmental-management-indicators-2023.pdf</a>
<b>305-2</b>	Indirect GHG emissions (Scope 2).	90	See Attachment - Environmental Management Indicators: <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-business-environmental-management-indicators-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-business-environmental-management-indicators-2023.pdf</a>



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GRI Standard	Name	Annual Report (Pages)	Comments
305-3	Other indirect GHG emissions (Scope 3).	91	<p>Gases described in sub-paragraph b. are included in this calculation: This takes into account the following gases: CO<sub>2</sub>, CH<sub>4</sub> and N<sub>2</sub>O - Fuel by-products.</p> <p>Sub-paragraph c biogenic emissions: the Group has no biogenic emissions.</p> <p>Sub-paragraph d Base year for calculation purposes: Base year: 2019. This has been selected since the data is only comparable from this year onwards, due to the sources included.</p> <p>Sub-paragraph e sources of information regarding emission factors: GHG Protocol for all countries</p> <p>Sub-paragraph f consolidation approach for emissions: Control over the consolidation of information is financial in nature.</p> <p>Literal g calculation standards and methodologies: Methodologies used include those of the third party Contreebute as well as those proposed for UPME (the Energy-Mining Planning Unit) in Colombia</p> <p>Business travel: business air travel. Chile, Mexico and Uruguay are not included in the case of Suramericana. All countries are included in the case of SURA AM.</p> <p>Commuting: employees commuting to and fro their workplaces SURA AM does not include information from Chile and Peru. In the case of Suramericana, information is included for Colombia and its corporate headquarters.</p> <p>Insurance assistance vehicles: vehicles used to provide road assistance and Occupational Health and Safety services. This includes information from Brazil, Mexico and Uruguay.</p> <p>Attachment - Environmental Management Indicators:</p>
FN-AC-410b.1.	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2). Scope 2 and (3) Scope 3.	91	<p><u>Grupo SURA:</u>                      Scope 1: 1,436,132.                      Scope 2: 68,939.                      Scope 3: 2,494,277.                      Sovereign: 1.056.114,9</p> <p><u>SURA Asset Management:</u>                      All scopes: 38,266,423.</p>
FN-AC-410b.2.	Total amount of assets under management (AUM) included in the financed emissions disclosure.		<p>Grupo SURA: USD 11,591,190,186.27 in own assets, including insurance portfolio, these are not AUMs.</p> <p>SURA Asset Management: USD 63,747 million in AUMs.</p>
FN-AC-410b.3.	Percentage of total assets under management (AUM) included in the financed emissions calculation.		<p>Grupo SURA: 85% of Grupo SURA's total portfolio, which includes investments in its own assets, does not include the AUMs belonging to SURA Asset Management.</p> <p>SURA Asset Management: 71.5%.                      100% coverage is not achieved because it is not possible to obtain reported emission data or the data required for estimating some of the issuers in which investments are made.</p>

BASIC SPECIFIC CONTENT - MATERIAL TOPICS			
GRI Standard	Name	Annual Report (Pages)	Comments
<b>FN-AC-410b.4.</b>	Description of the methodology used to calculate financed emissions.		<p>The PCAF (Partnership for Carbon Accounting Financials) methodology is used to standardize the measuring of greenhouse gas (GHG) emissions in financial activities.</p> <p>PCAF is aligned with the GHG Protocol and is aimed at standardizing financial emissions across different asset classes.</p> <p>Scope 1, 2 and 3 GHG emissions are considered (with Scope 3 reported separately) for Grupo Nutresa, Grupo Argos and Bancolombia, as well as the investment portfolios of Suramericana and SURA Asset Management.</p> <p>Asset classes such as listed stocks and bonds as well as sovereign bonds are included, excluding assets invested in funds due to lack of standards.</p> <p>A formula is applied to calculate financial issues based on an attribution factor that is calculated using information on amount invested, number of shares, market value and other data obtained from different sources such as Bloomberg and EMIS.</p> <p>Emissions from companies are obtained from the CDP or by estimating according to revenues (Option 4 of the methodology), with emission factors provided by PCAF.</p> <p>An attribution factor is established based on sovereign bond exposure compared to the GDP adjusted for Purchasing Power Parity (PPP). Sovereign emissions are calculated as the sum of Scope 1, 2 and 3 emissions, considering the difference between emissions derived from production and consumption. The above according to PCAF.</p> <p>In the case of SURA Asset Management, an external data provider is used.</p>
<b>306-1</b>	Waste generated.	Attachment - Environmental Management Indicators	<a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-business-environmental-management-indicators-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-business-environmental-management-indicators-2023.pdf</a>
<b>FN-IN-410c.2.</b>	Gross exposure for each industry by asset class;. (in USD thousands).	82	See Table 1 at the end of this document
<b>FN-IN-410c.1</b>	Absolute gross funded emissions, broken down by (1) Scope 1, (2) Scope 2 and (3) Scope 3.		<p><u>Suramericana</u></p> <p>Total Scope 1 Emissions 1.399.192,2</p> <p>Total Scope 2 Emissions 44.400,6</p> <p>Total Scope 3 Emissions 324.998,6</p> <p>Total Sovereign Bond Emissions 634.544,74</p>
<b>FN-IN-410c.3.</b>	Percentage of gross exposure included in the financed emissions calculation.		<p>Coverage of 81% of Suramericana's investment portfolio.</p> <p>Funds and issuers that do not have the required public information for estimating their emissions are not included.</p>

BASIC SPECIFIC CONTENT - MATERIAL TOPICS			
GRI Standard	Name	Annual Report (Pages)	Comments
FN-IN-410c.4	Description of methodology used to calculate financed emissions.		<p>PCAF (Partnership for Carbon Accounting Financials) is used to standardize the measurement of greenhouse gas (GHG) emissions in financial activities. PCAF is aligned with the GHG Protocol and seeks to standardize financial emissions across different asset classes.</p> <p>Scope 1, 2 and 3 GHG emissions are considered (reporting scope 3 separately) for Grupo Nutresa, Grupo Argos and Bancolombia, as well as the investment portfolios of Suramericana and SURA Asset Management. Asset classes such as listed stocks and bonds and sovereign bonds are included, excluding assets invested in funds due to lack of standards.</p> <p>A formula is applied to calculate financial emissions based on an attribution factor that is calculated using information regarding amount invested, number of shares, market value and other data obtained from different sources such as Bloomberg and EMIS.</p> <p>Company emissions are obtained from the CDP or by estimating according to revenues (Option 4 of the methodology), with emission factors provided by PCAF.</p> <p>An attribution factor is established based on sovereign bond exposure compared to GDP adjusted for Purchasing Power Parity (PPP). Sovereign emissions are calculated as the sum of Scope 1, 2 and 3 emissions, considering the difference between emissions derived from production and consumption. The above according to PCAF.</p>
FN-IN-450a.1.	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes.	89	
FN-IN-450a.2.	Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance).	89	
FN-IN-450a.3	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy.	87-90	The Company evaluates the impact that physical risks may have on the location of its facilities and those of its insured clients based on probabilistic information associated with heavy rains, floods, droughts, tropical cyclones, frost, landslides, lightening, forest fires, heat waves, strong winds, and rising sea levels. The results of these analyses allow us to make decisions regarding the

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GRI Standard	Name	Annual Report (Pages)	Comments
(Continued on FN-IN-450a.3)			<p>management and financing of the risks thus identified.</p> <p>In addition to risk assessments based on historical information, projections of these phenomena due to the impacts of climate change are also considered. For this, the CMIP5 RCP 2.6, 4.5, 6.0 and 8.5 scenarios are used, and the new CMIP6 scenarios (SSP1 1.9, SSP1 2.6, SSP2 4.5, SSP3 7.0 and SSP5 8.5) are also included."</p> <p>With respect to transition risks, a characterization analysis is performed on our investment and business portfolios in terms of their exposure to high and low carbon intensity sectors. In addition, trend radars are used to consolidate sector-specific information on regulatory changes, technological transformation, market changes, among other aspects. Likewise, modelings are performed on the political, social, economic, environmental and technological implications of the demand risks arising from changes in the markets of prioritized sectors according to the Company's exposure, among which our life, health and mobility insurance portfolios stand out.</p> <p>Regarding our mobility portfolio, short and long term scenarios of the risks and opportunities of the future mobility ecosystem as a response to climate change are drawn up, proposing its transformation based on trends relating to sustainable, shared, automated and connected mobility in conjunction with other aspects such as the relationship of privately-owned vehicles on the different markets.</p> <p>The Company's climate change adaptation plan is based on three approaches:</p> <ol style="list-style-type: none"> <li>1. Assessing climate-related hazards and the vulnerability of our own facilities: The Company characterizes the climate risks that may have an impact on its own facilities, in order to prioritize the more critical facilities and intervene with the corresponding adaptation measures as the case may be. Currently, this approach is still at an early stage of characterizing climate risks for the company's own operations, so we expect that in the upcoming stages we shall be quantifying and intervening with the identified risks.</li> <li>2. Assessment of climate hazards and vulnerability of the Company's portfolio: The Company characterizes and quantifies the climate risks that may affect the facilities corresponding to its portfolio, this in order to support its clients with the implementation of adaptation measures so as to be able to minimize the inherent risks and ensure the continuity of their operations, which ultimately helps</li> </ol>

BASIC SPECIFIC CONTENT - MATERIAL TOPICS			
GRI Standard	Name	Annual Report (Pages)	Comments
(Continued on FN-IN-450a.3)			<p>the Company to reduce the materiality factor regarding its risks.</p> <p>3. Disaster and Business Continuity Plan: The Company has developed a Disaster and Business Continuity plan aimed at mitigating the impacts associated with the materialization of catastrophic risks, including physical climate risks. The aim is to re-establish Suramericana's operations in the shortest possible time in order to continue delivering value to its customers, thereby helping them to quickly recover their operations.</p>
FN-IN-550a.1.	Exposure to derivative instruments by category: (1) total potential exposure to non-centrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearing House, and (3) total potential exposure to centrally cleared derivatives		<ul style="list-style-type: none"> <li>• Potential exposure to non-centrally cleared derivatives: -45,948,136,000.</li> <li>- Total fair value of acceptable collateral deposited with the Central Clearing House: 0.</li> <li>- Total potential exposure to centrally cleared derivatives: 0.</li> </ul>
FN-IN-550a.2	Total fair value of securities lending collateral assets		2020: 0   2021: 0   2022: 0   2023: 0
FN-IN-550a.3	Description of approach to managing capital and liquidity-related risks associated with systemic non-insurance activities		<p>Suramericana focuses its risk management on Asset and Liability Management (ALM), as a capability that allows us to make connected decisions among the different areas of the Company, ensuring resilient and flexible operating models, which then become enablers of new responses to changes in the environment. In 2023, this philosophy continued to permeate Suramericana's system, structuring the pillars that govern its management system: Governance, Processes, People, Tools and Information.</p> <p>In terms of tools, we implement the Internal Solvency Model, which allows for quantifying, measuring and managing more effectively the risks to which each Company is exposed from multiple perspectives, such as credit and market risk.</p> <p>For each of these risks, mechanisms have been implemented to optimize each Company's respective exposure, in terms of risk/return/capital. There is also an efficient frontier model, based on the internal solvency model, which encourages decision-making regarding the investment portfolio which connects assets up with liabilities and generates efficiencies not only with expected returns but also in terms of risk management and capital.</p> <p>The Company also continues to strengthen the monitoring of risks associated with its investment portfolio, which incorporates a periodic and automatic analysis of their composition by type of currency and issuer rating, as well as a control over</p>

BASIC SPECIFIC CONTENT - MATERIAL TOPICS			
GRI Standard	Name	Annual Report (Pages)	Comments
(Continued on FN-IN-550a.3.)			<p>the latter factor, this based on the issuers' level of credit risk.</p> <p>Regarding liquidity risk, based on the importance of guaranteeing the Company's capacity to comply with agreed obligations and a proper management of uncertain cash flow obligations, in 2023 actions were taken to strengthen liquidity management at subsidiary level, by encouraging a greater understanding of the different variables that generate cash movements according to our business operations, as well as by implementing tools to anticipate and mitigate possible movements that may affect the Company's liquidity, these tools including executed and projected cash flow model.</p>
<b>FN-IN-410b.1.</b>	Net premiums written related to energy efficiency and low-carbon technology.	86	
<b>FN-IN-410b.2</b>	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/ or behaviors.		<ul style="list-style-type: none"> <li>• Solar and wind energy insurance: Insurance in which, if a client invests in solar/wind energy, he/she has the support of Seguros SURA against unforeseen events that may cause damage or loss (unforeseen risks that may occur during transportation, assembly, installation and operation of the equipment).</li> <li>• Electric and hybrid mobility insurance: These vehicles are insured along with their chargers and the customer is provided with mechanical, electrical and road assistance services designed exclusively to respond to this technology. In addition, we provide support beginning prior to purchase.</li> <li>• Move Free Insurance: Support for any type of damage suffered by the client while traveling, whether on foot or by motorcycle, bicycle, skateboard or mass public transportation. This insurance also provides the option of insuring the holder's motorcycle, bicycle or skateboard as well as to take out an assistance package according to their needs.</li> <li>• Insurance per kilometer: Payment of insurance according to the kilometers traveled. Indirectly, a lower number of kilometers traveled is indirectly incentivized.</li> <li>• Insurance for scooters and bicycles: this is an insurance that covers trips in case of personal and material accidents, whether it is a bicycle, electric bicycle or scooter in case of theft. These types of vehicles can be for private use or for work.</li> <li>• Efficiency and energy generation insurance: This insurance provides protection to the entrepreneur, covering the difference between estimated savings and those obtained (due to changes in</li> </ul>

BASIC SPECIFIC CONTENT - MATERIAL TOPICS			
GRI Standard	Name	Annual Report (Pages)	Comments
(Continued on FN-IN-410b.2)			technology), and allows the contractor -energy service company or technology provider- to develop and implement the project.  • Sustainable Construction Insurance: assistance for clients developing sustainable projects under EDGE, LEED or CASA Colombia certifications. In addition to these types of support, economic benefits are generated on the value of the construction and compliance policies of these projects.
<b>TCFD Governance a).</b>	Describe the board's oversight of climate related risks and opportunities.	86-91	
<b>TCFD Governance b).</b>	Describe management's role in assessing and managing climate-related risks and opportunities.	86-91	
<b>TCFD Strategy a).</b>	Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	86-91	
<b>TCFD Strategy b).</b>	Describe the impact of climate-related risks and opportunities on the organization's business, strategy, and financial planning.	86-91	
<b>TCFD Strategy c).</b>	Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	86-91	
<b>TCFD Risk Management a).</b>	Describe the organization's processes for identifying and assessing climate-related risks.	86-91	
<b>TCFD Risk Management b).</b>	Describe the organization's processes for managing climate-related risks.	86-91	
<b>TCFD Risk Management c).</b>	Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.	86-91	
<b>TCFD Metrics and Targets a).</b>	Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	86-91	

BASIC SPECIFIC CONTENT - MATERIAL TOPICS			
GRI Standard	Name	Annual Report (Pages)	Comments
<b>TCFD Metrics and Targets b).</b>	Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	86-91	See Attachment - Environmental Management Indicators <a href="https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-business-environmental-management-indicators-2023.pdf">https://www.gruposura.com/wp-content/uploads/2024/03/sura-grupo-business-environmental-management-indicators-2023.pdf</a>
<b>Human rights</b>			
<b>406-1</b>	Cases of discrimination and corrective actions taken.	57	

**Table 1: Suramericana´s gross exposure for each industry by asset class**  
(USD in thousands)

Asset Class	Total amount - Shares	Total amount - Bonds	Total amount - Derivatives	Total amount - Real estate	Total amount - Other	Total
Mining	0.005	-	-	-	-	0.005
Agro	-	1.78	-	-	-	1.783
Construction	0.80	124.82	-	-	108.27	233,892
Information, technology and communications	0.01	36.53	-	-	-	36,548
Oil & Gas	-	59.83	-	-	-	59,827
Financial	10.47	1,467,52	40.21	-	243.54	1,761,739
Food and beverages	3.67	21.11	-	-	-	24,775
Logistics, Transport.	0.77	4.60	-	-	-	5,370
Energy	0.01	310.94	-	-	-	310,949
Manufacturing	-	15.28	-	-	-	15,280
Governmental	0.40	2,399,60	-	-	-	2.399,994
Chemicals	-	12.58	-	-	-	12,580
Real estate	-	49.49	-	0.01	218.18	267,672
Public utility and environmental services	0.02	154.70	-	-	-	154,721