

A decorative graphic consisting of a central white circle with numerous thin lines radiating outwards, and a horizontal blue line extending from the circle towards the right edge of the slide.

RESULTS PRESENTATION

DISCLAIMER

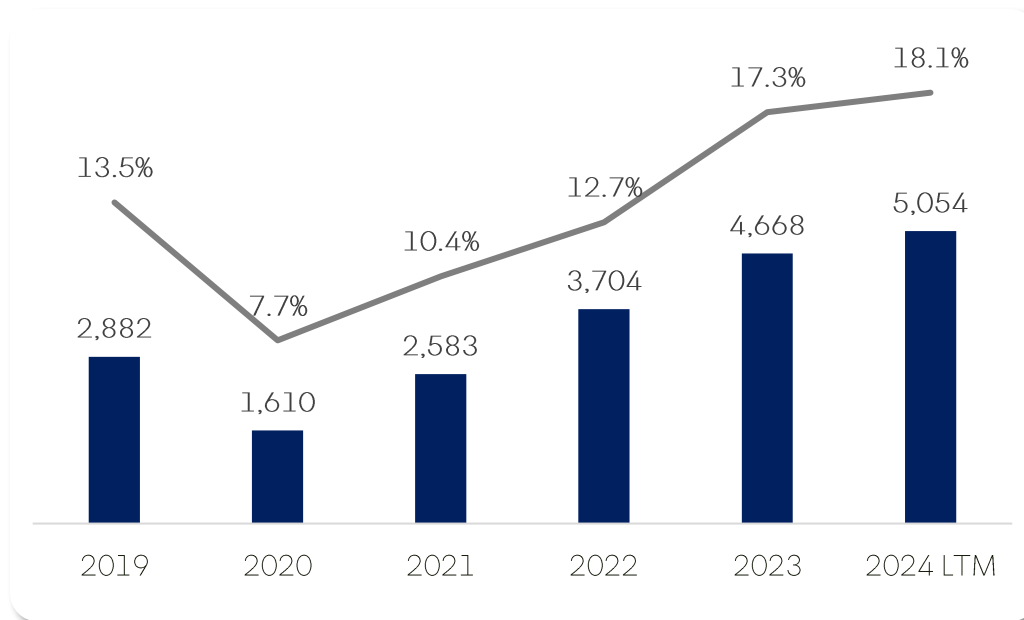
The forward-looking statements contained herein are based on Management's current forecasts and outlook, which have been made under assumptions and estimates of the management of the Companies and may present variations.

For better illustration and decision-making, figures for Suramericana, SURA Asset Management and its subsidiaries are administrative rather than accounting, and therefore may differ from those presented to official entities. Thus, Grupo de Inversiones Suramericana assumes no obligation to update or correct the information contained in this presentation.

For purposes of comparison of the financial performance of Grupo SURA and Suramericana, pro forma figures are presented, which indicate the financial results excluding EPS (mandatory healthcare) for comparison purposes.

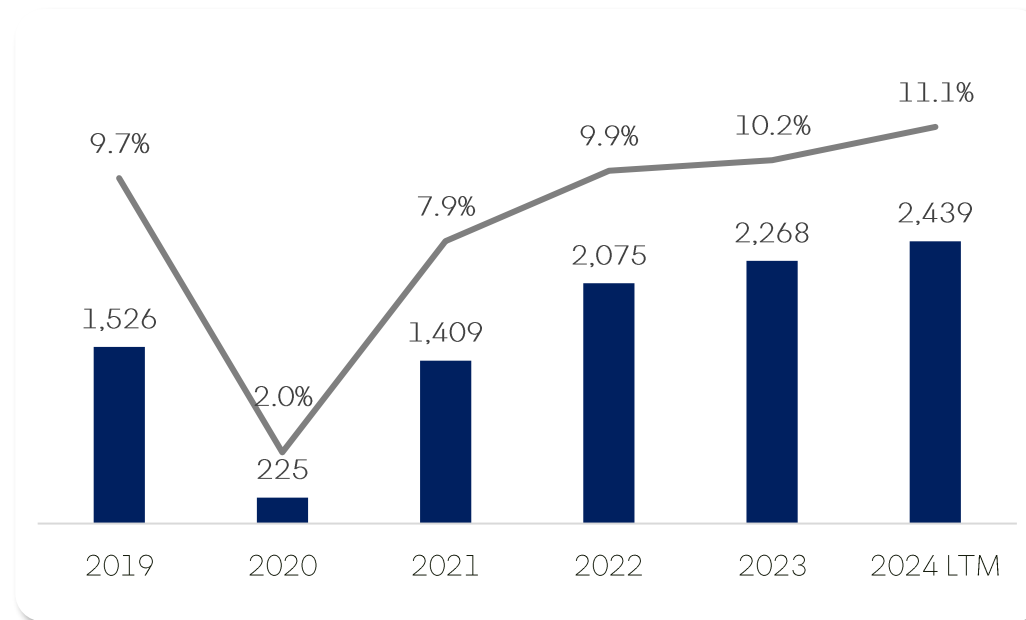
The company's profitability continues to move positively towards value creation

Operating profit | Operating margin



Expense growth below revenue has generated higher **efficiency**, resulting in an **operating margin growth** of the company.

Controlling net income | Adjusted ROE



The company presents **expansion in profitability** as a result of the good dynamics of the portfolio's businesses .

Figures in COP billions unless a different unit is mentioned

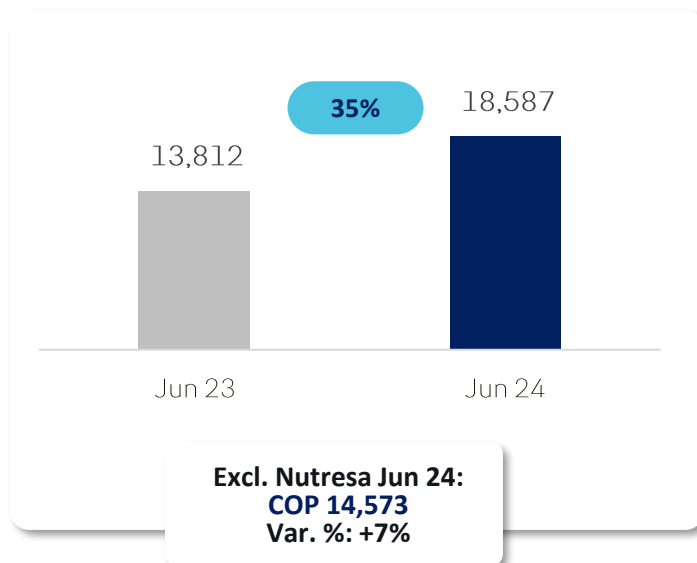
Operating income excludes EPS and non-recurring effects associated with the sale of Nutresa in 2023 and 2024. Additionally, net income excludes the effects of the Argentina and El Salvador transaction by 2023.

LTM : last twelve months.

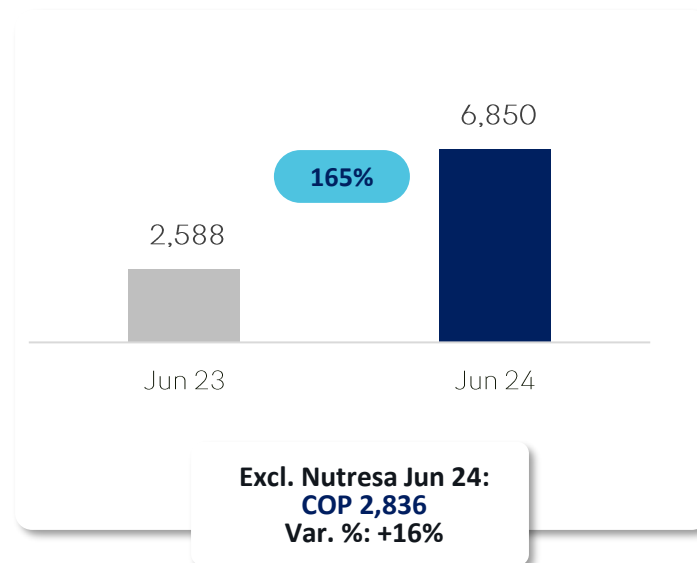
Adjusted ROE by 1) amortization of intangibles resulting from acquisitions to net income, 2) Valuations of associates and cross-shareholdings between Grupo Argos and Grupo SURA are excluded from equity, 3) Non-recurring impacts related to the Nutresa transaction in 2023 and 2024 and net income impacts of Argentina and El Salvador divestitures. 4) As of the third quarter of 2023, the Nutresa investment is excluded from equity as the equity method of accounting is no longer used. 5) EPS is excluded.

Grupo SURA's controlling net income reaches COP 5.1 tn, reflecting the progress made in the strategy

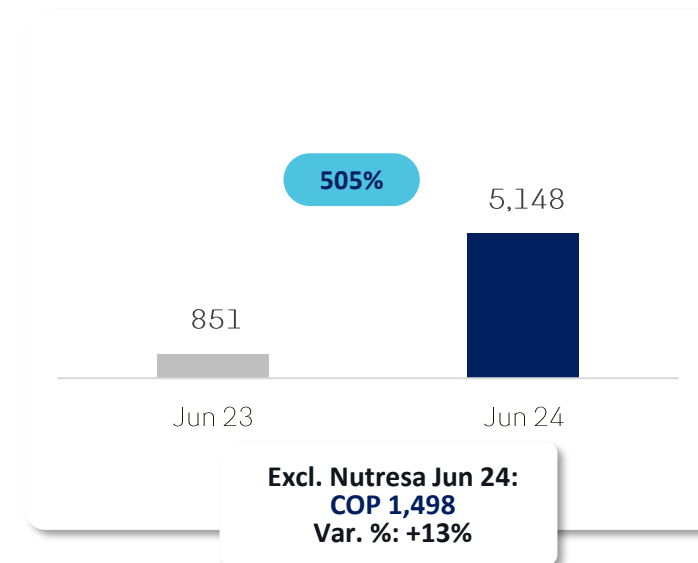
Operating revenues¹



Operating profit¹



Controlling net income¹



Var% Jun24 vs Jun23

Revenues excluding Nutresa transaction effects **+14% in local currency**.

Operating profit excluding Nutresa transaction effects **+26% in local currency**.

*Adjusted ROE LTM

11.1%

*Adjusted ROTE LTM

22.7%

Figures in COP billions unless a different unit is mentioned

1. The figures in this presentation isolate the effects of EPS in 2023 and 2024

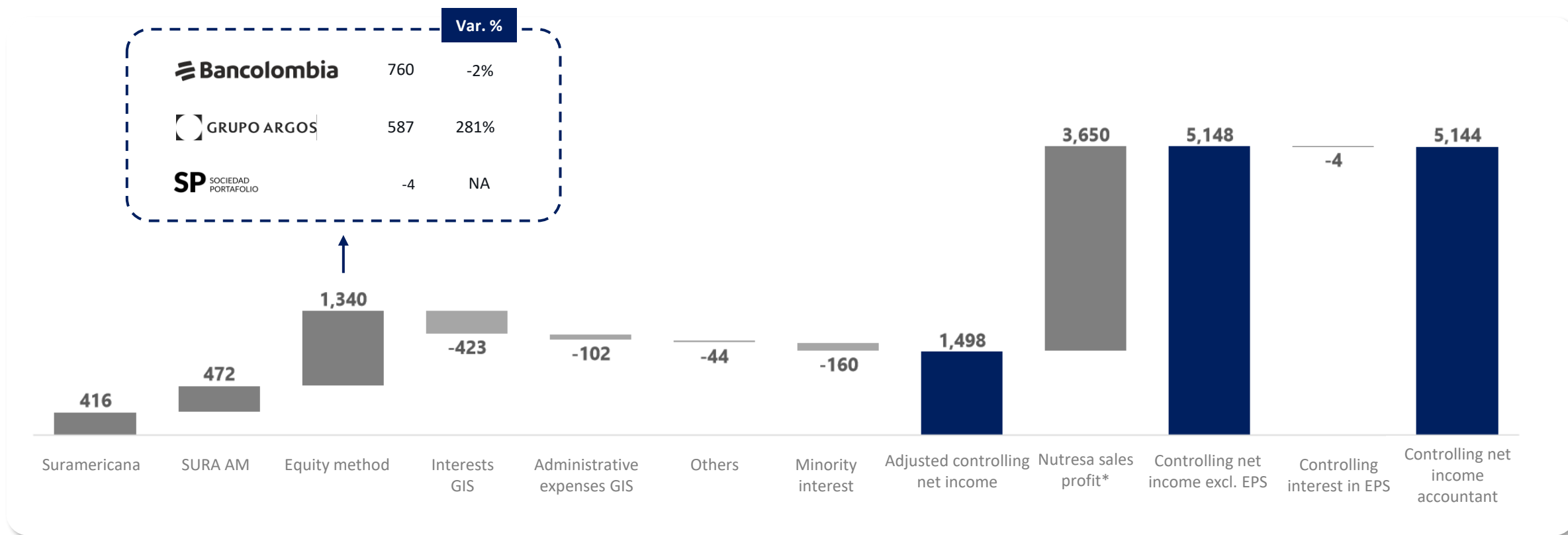
Effects of the Nutresa transaction include: 1) For the exchange of Nutresa a profit of COP 4.0 billion and taxes of COP 363 billion and 2) In 2023 the equity method of Nutresa is eliminated in 2023 for COP 142 billion.

Adjusted ROE and ROTE by 1) amortization of intangibles resulting from acquisitions to net income, 2) Valuations of associates and cross-shareholdings between Grupo Argos and Grupo SURA are excluded from equity, 3) Non-recurring impacts related to the Nutresa transaction in 2023 and 2024 and net income impacts of Argentina and El Salvador divestitures. 4) As of the third quarter of 2023, the Nutresa investment is excluded from equity as the equity method of accounting is no longer used. 5) EPS is excluded.

LTM : last twelve months.

Diversification of the current portfolio contributes COP 2.2 tn to Grupo SURA's net income

Net income composition



Figures in COP billions unless a different unit is mentioned

* Adjusted controlling net income excludes EPS and non-recurring effects associated with the sale of Nutresa

**Nutresa sales profit for COP 4,014 billions and taxes from the Nutresa sales for COP 363 billions.

	Guidance 2024	Jun 24	Update Guidance 2024
Controlling net income (COP \$T)	4.7 – 5.1	5.1	5.8 – 6.0
Net income excluding Nutresa (COP \$T)	1.6 – 1.8	1.5	2.2 – 2.4
Net income per share excl. Nutresa (COP)	4,100 – 4,600	3,791 ¹	5,500 – 6,000
Adjusted ROE	9%-10%	11.1%*	10.5%-11.5%

Consolidated metrics

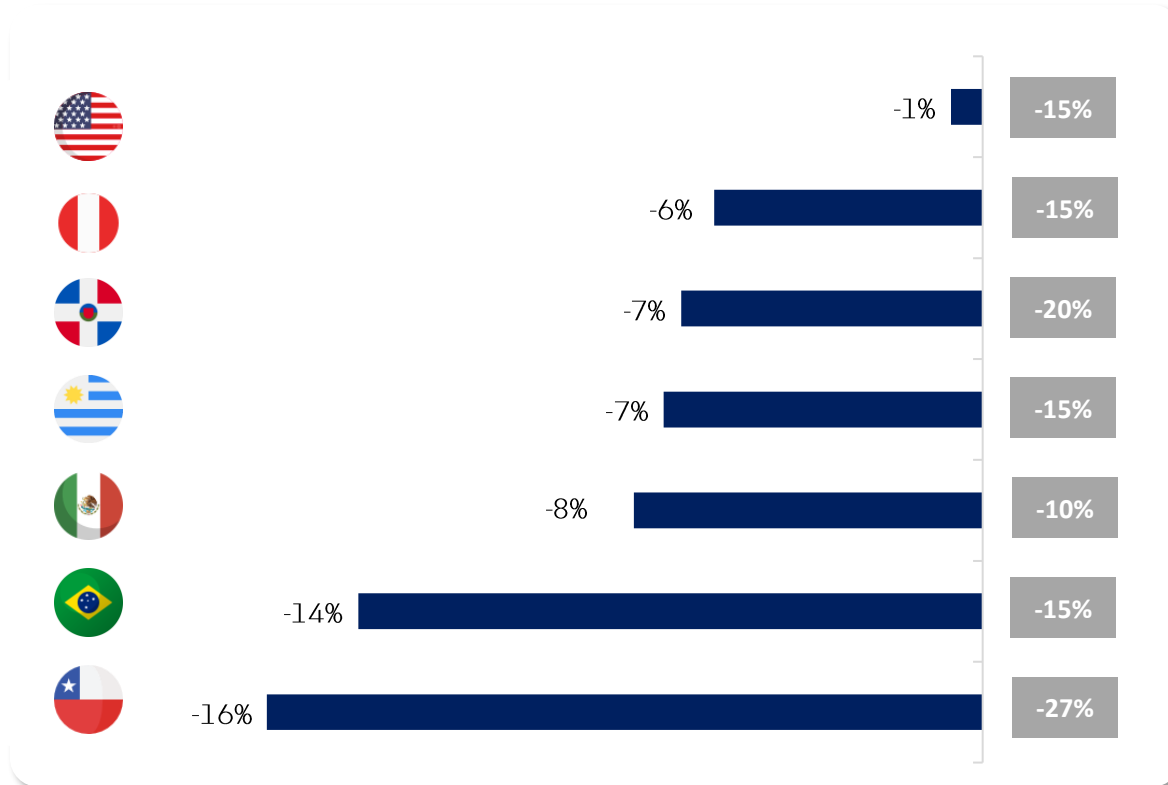
*Adjusted ROE for the last twelve months as of June 2024

Guidance 2024 released at the beginning of the year did not include the Summit Materials transaction

¹Net income per share excluding Nutresa in June 2024 is calculated with the number of shares once Sociedad Portafolio is liquidated

Revaluation of the Colombian peso against other currencies in the region

June24 vs June23 Variation |
Closing rates (■) / Average rate (■)



Constant rate variations convert the figures from 2023 to the 2024 rate, in order to explain operational and business variations excluding rate exchange rate effects.

Countries other than Colombia represent:

75% of commission income in SURA AM

38% of premiums written in Suramericana



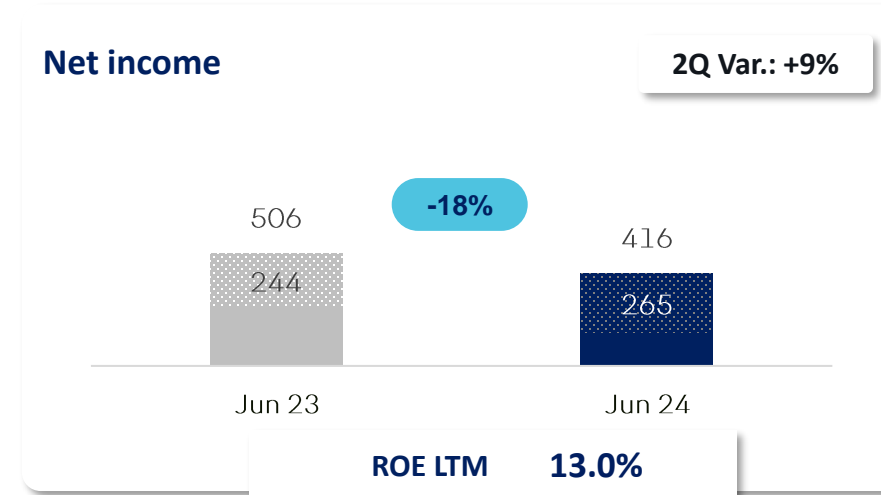
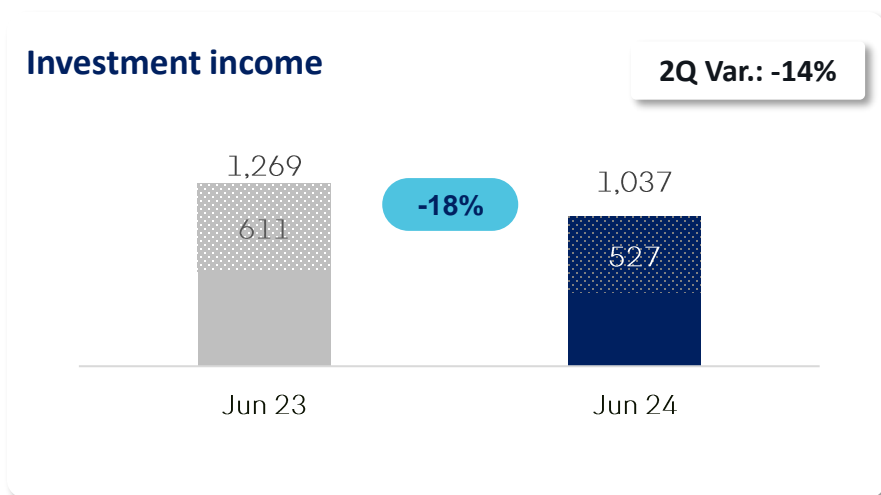
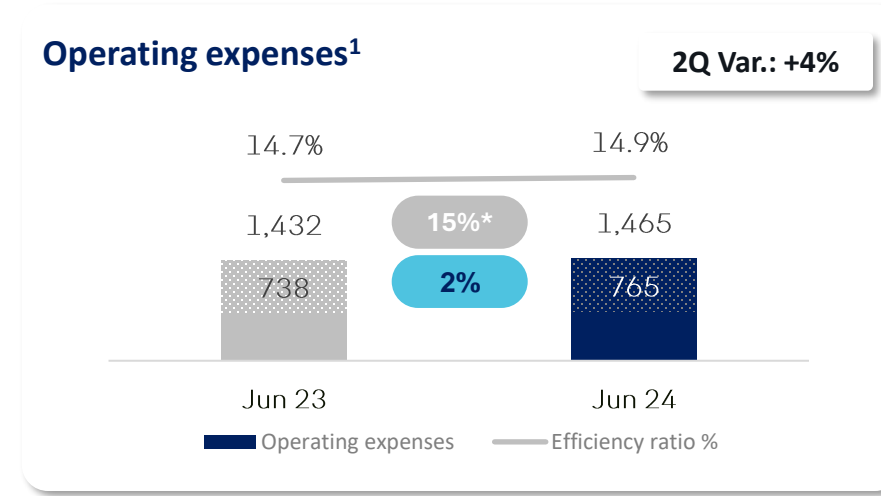
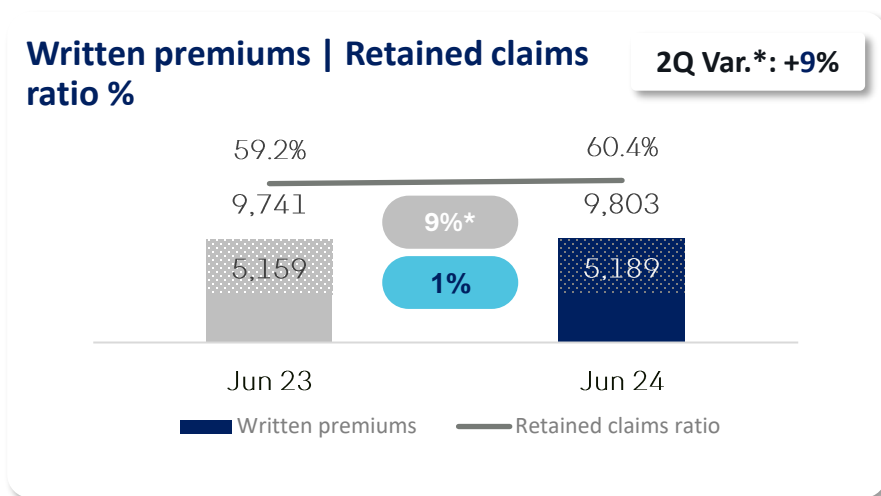
As of June 2024, EPS SURA is no longer consolidated in our financial statements

- Consistent with the causes of the presentation of the progressive dismantling program, Suramericana will no longer consolidate EPS SURA starting in June 2024.
- For comparability, Pro-forma figures will be analyzed excluding EPS consolidation effects captured in 2023 and 2024

Pro-forma Suramericana S.A. figures

	Accounting		EPS consolidation effects		Pro forma*	
	Jun 23	Jun 24	Jun 23	Jun 24	Jun 23	Jun 24
Written premiums	13,706	13,590	3,965	3,787	9,741	9,803
Retained earned premiums	11,776	11,580	3,965	3,787	7,811	7,793
Retained claims	-8,588	-8,319	-3,963	-3,612	-4,626	-4,707
Technical result	787	1,089	-40	47	827	1,043
Administrative expenses	-1,724	-1,731	-172	-161	-1,552	-1,570
Investment income	1,369	1,097	100	59	1,269	1,037
Net income	471	411	-35	-5	506	416

Suramericana's pro-forma premiums grow 9% in the first half of the year at constant exchange rates.

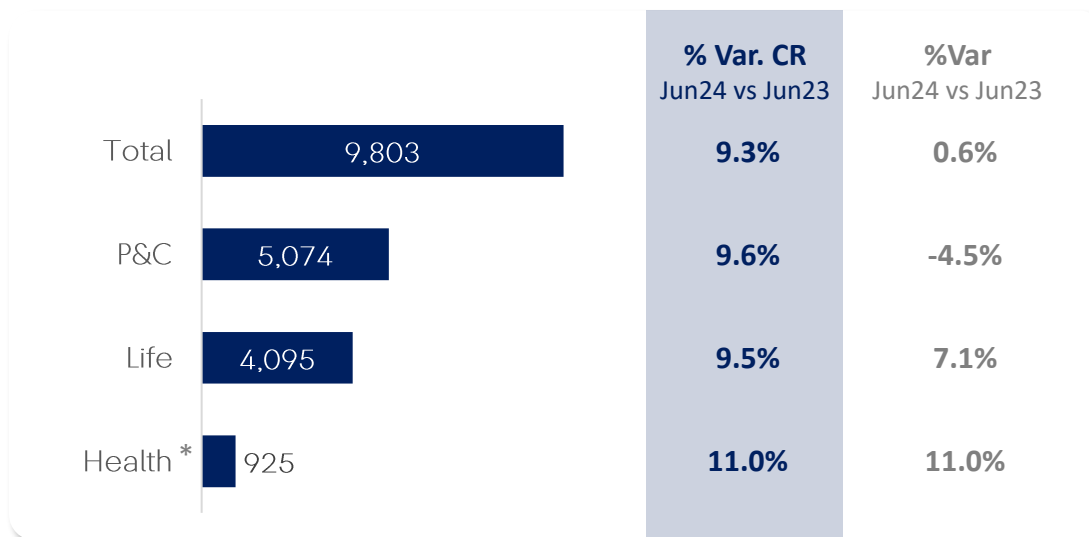


ROE LTM 13.0%
ROTE LTM 16.1%

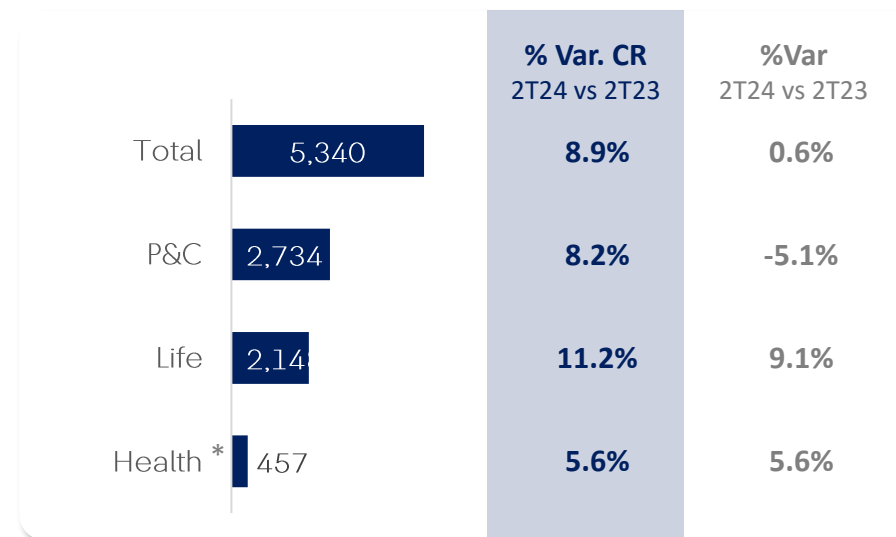
Figures in COP billions unless a different unit is mentioned
 Figures in this presentation isolate the effects of EPS in 2023 and 2024
 *Excluding exchange rate effects
 Claims ratio: Claims retained / retained premiums earned
¹Includes administrative expenses and fees.
 ROE y ROTE: Excluding amortization of intangibles and the effects of the sale of Argentina and Salvador in 2023 and EPS. LTM: last twelve months

Premiums driven by voluntary health, occupational health and safety in the life segment and auto solutions

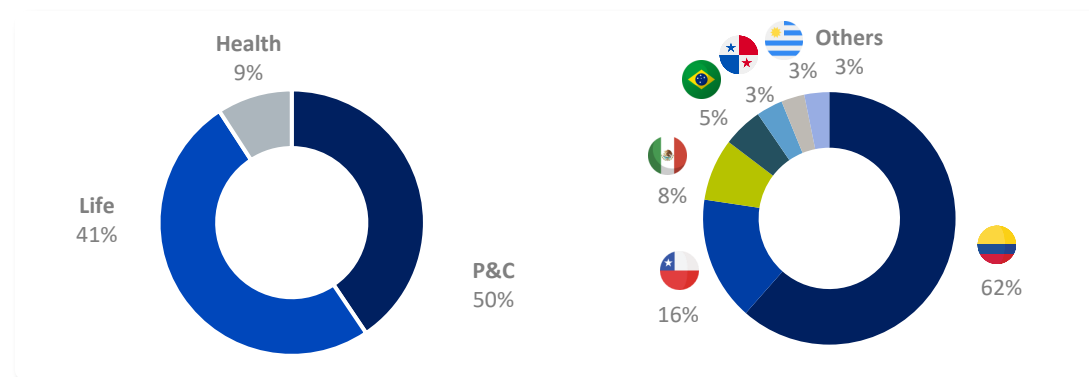
Written premiums | 1st S24 vs 1st S23



Written premiums | 2nd Q24 vs 2nd Q23



Distribution by segment and country

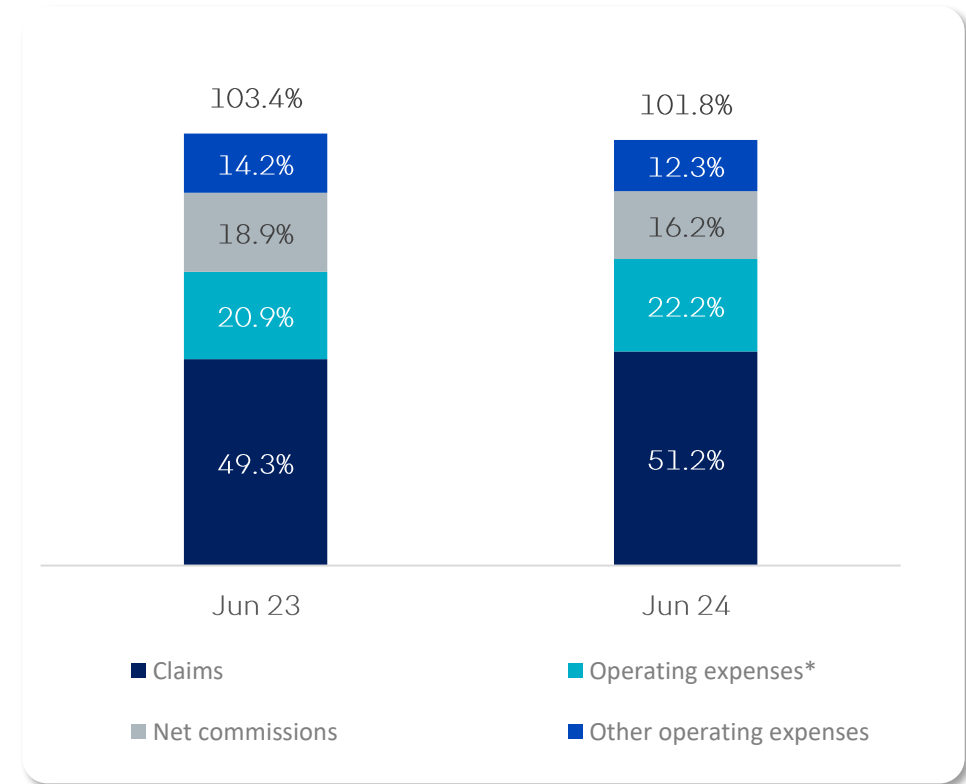
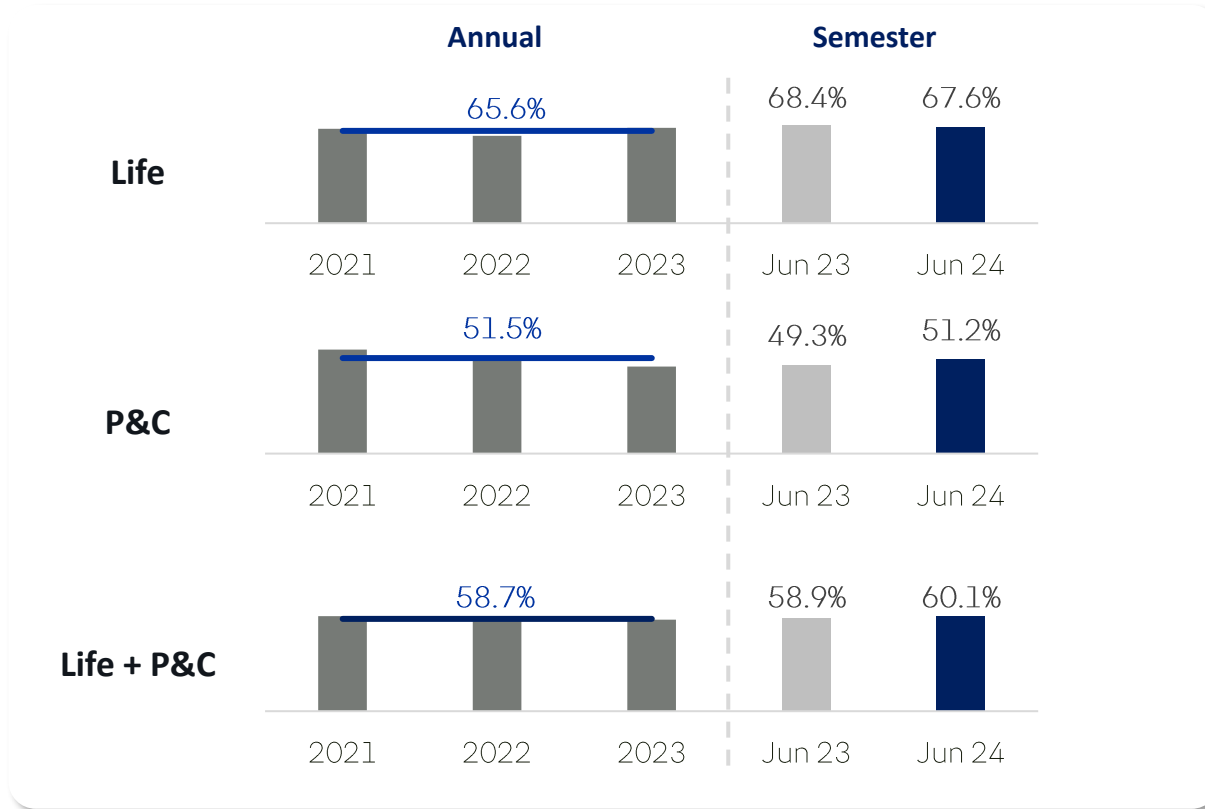


*The Healthcare segment includes the IPS and Ayudas Diagnosticas companies
 CR: constant rate
 Figures in COP billions unless a different unit is mentioned

Efficiency efforts are reflected in a 154 basis points decrease in the combined ratio in P&C segment

Retained claims

Combined ratio | P&C



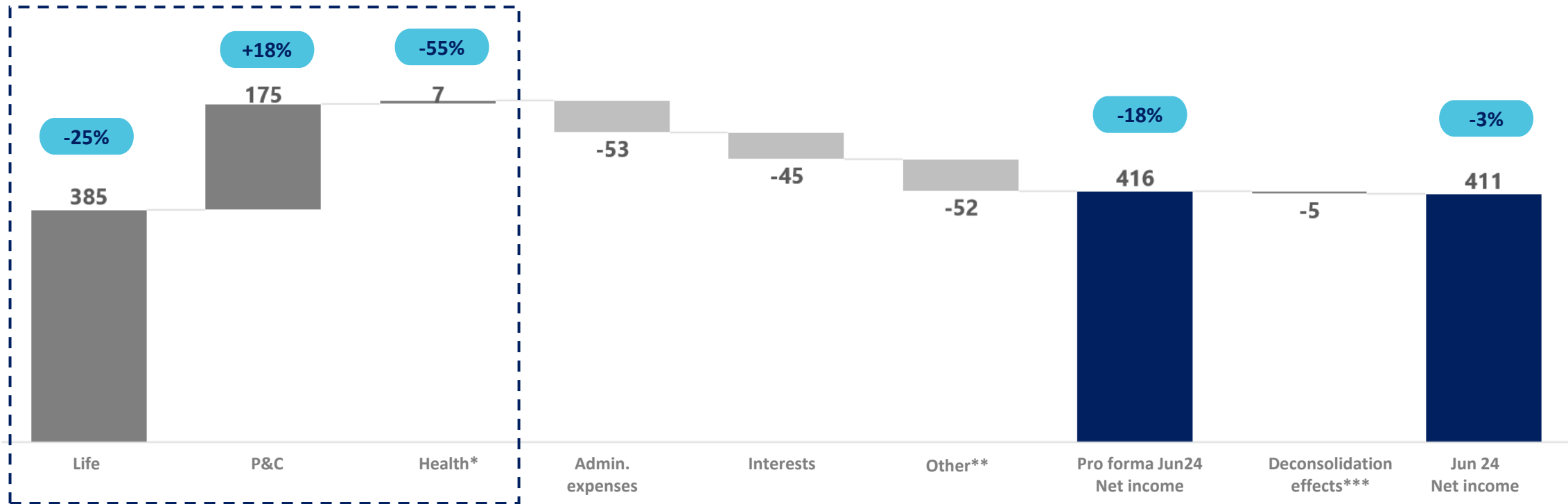
TOTAL
Claims Jun 24 **60.4%**

— Average 2021 - 2023

Figures in this presentation isolate the effects of EPS in 2023 and 2024
Claims ratio: Claims retained / retained premiums earned

Pro forma net income decreased by 18% due to the lower contribution of Life segment.

COP 567 billion



Var% Jun24 vs Jun23

Net income contribution

Figures in COP billions unless a different unit is mentioned

*The Healthcare segment includes the IPS and Ayudas Diagnosticas companies

**Others include COP 26,430 billion related to investments in Opex of Vaxthera and Suratech during the semester

***Deconsolidation effects when excluding EPS

	Guidance 2024	Jun 24	Guidance 2024 Proforma
Written premiums (% growth)	12% – 15% Insurance*: 10% -12% Health: 16% - 19%	9%	10%-12%
Claims (% ratio)	74%-76% Insurance*: 57%-59% Health: 97%-98%	60%	60%-62%
Admin. expenses/ Written premiums (% growth)	11%-12%	14.9%	14%-15%
Adjusted ROE	8%-10%	13.0%*	9%-11%
Adjusted ROTE	11%-12%	16.1%*	11%-13%

Consolidates EPS

Does not consolidate EPS

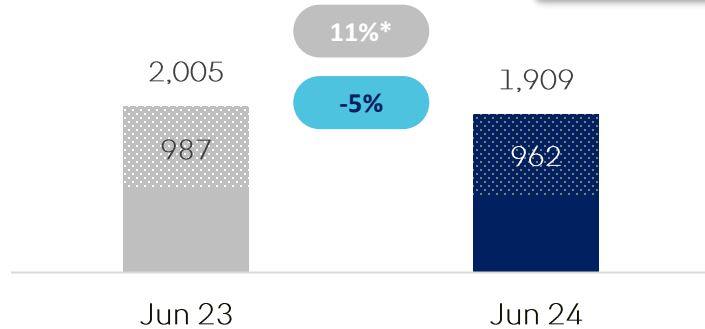
Consolidated metrics
 *Adjusted ROE y ROTE twelve last month
 June growth at constant rate
 Guidance 2024 released at the beginning of the year



SURA AM's net income grew 7% in constant exchange rates during the half-year, driven by positive operating performance

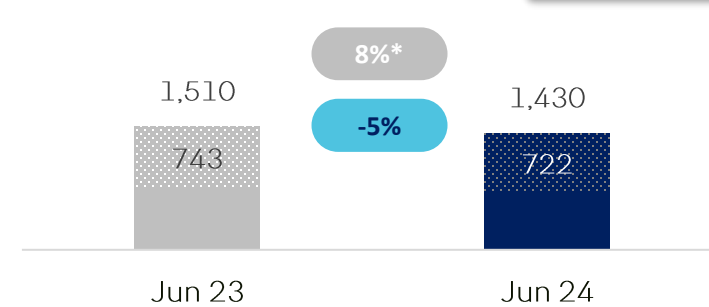
Commission income

2Q Var *: +12%



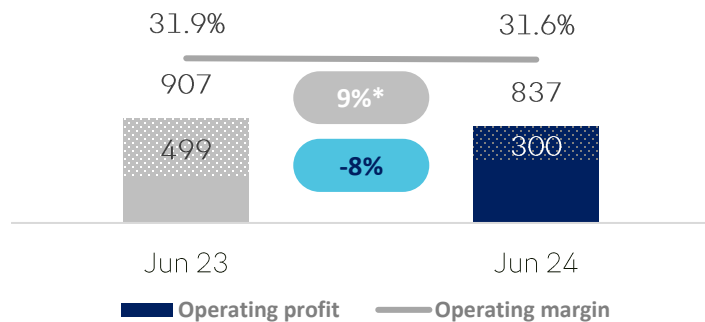
Operating expenses

2Q Var *: +10%



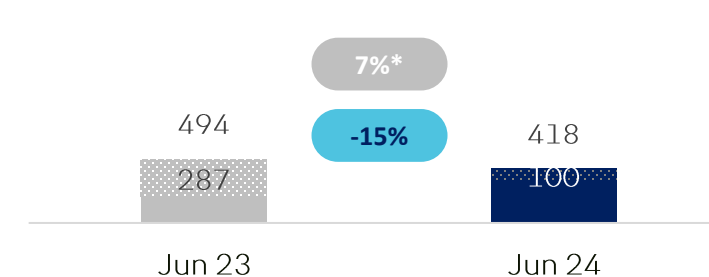
Operating profit

2Q Var *: -28%



Controlling net income | ROE

2Q Var *: -55%



ROE LTM 8.7%

ROTE LTM 25.8%

Figures in COP billions unless a different unit is mentioned

*Excluding exchange rate effects

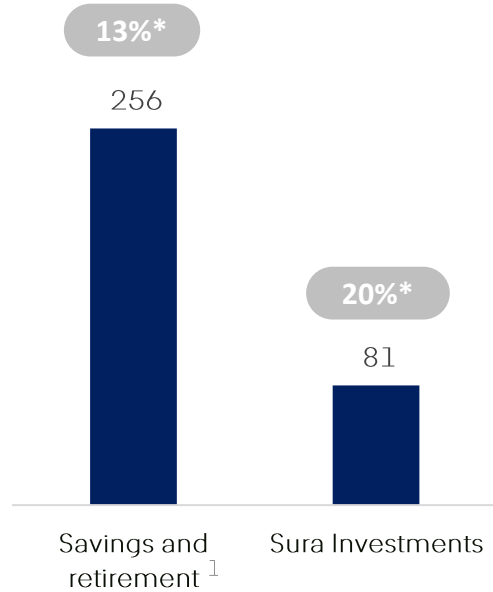
Adjusted ROE y ROTE: Excluding amortization of intangibles. LTM: last twelve months

Operating margin excludes in total revenues and operating income the income from cash and cash equivalents and includes the insurance margin in total revenues

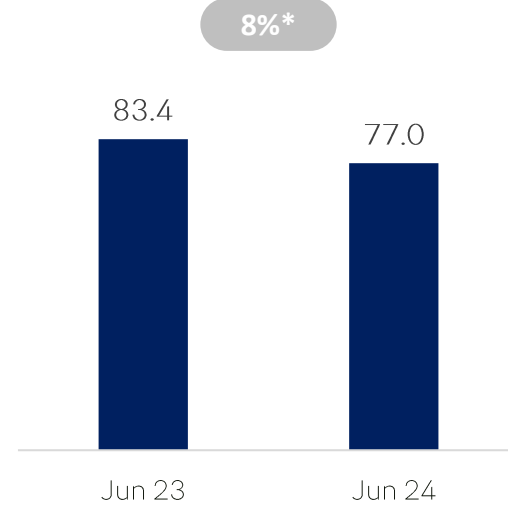
Positive dynamics in both segments led to a 11% growth in fee and commission income at constant rate during the first half year

Commission generating variables

Commission generating AUM (COP Tn)

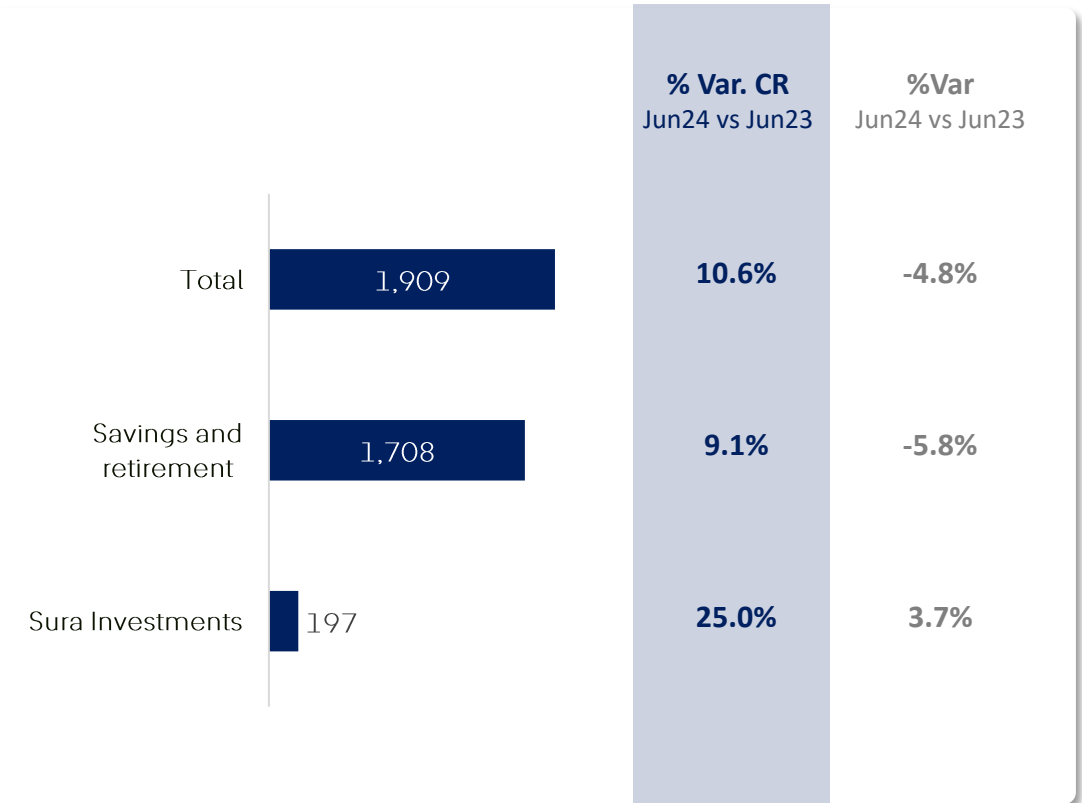


Salary Base (COP Tn)



Var% Jun24 vs Jun23 in constant rate

Commission income | 1st S24 vs 1st S23



TOTAL
AUM

COP 686 Tn
+13%*

Figures in COP billions unless a different unit is mentioned

*Excluding exchange rate effects

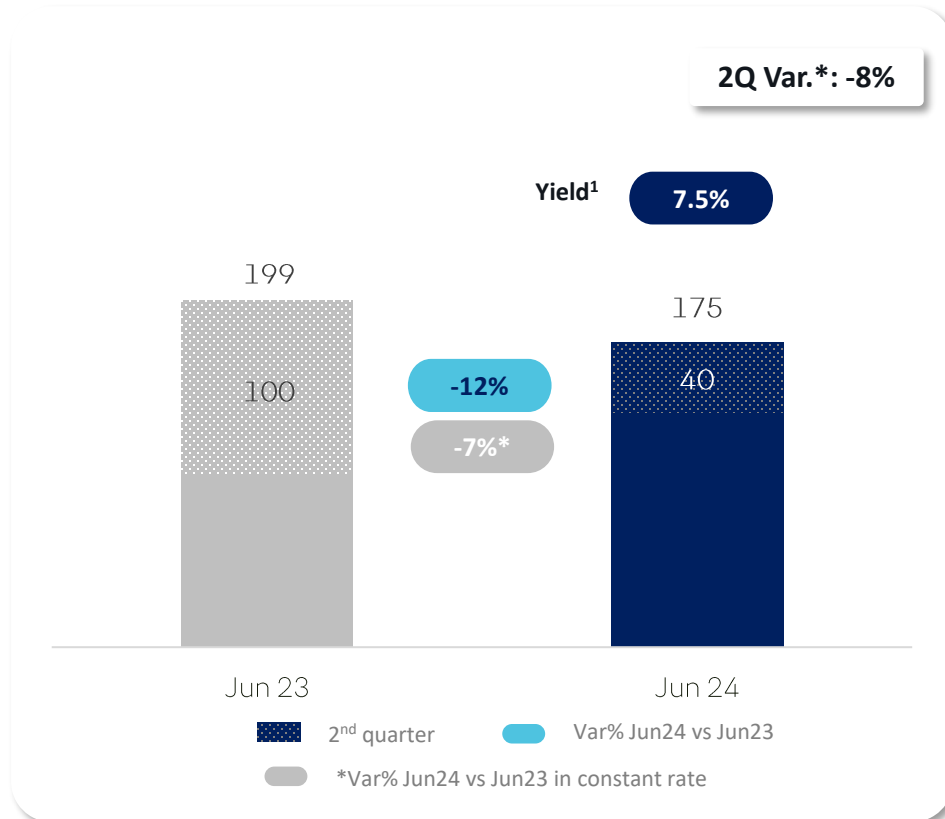
¹ AUM in Savings and Retirement that charges a percentage of AUM.

AUM and Salary Base excluding El Salvador in 2023 to make it comparable and excludes exchange rate effects.

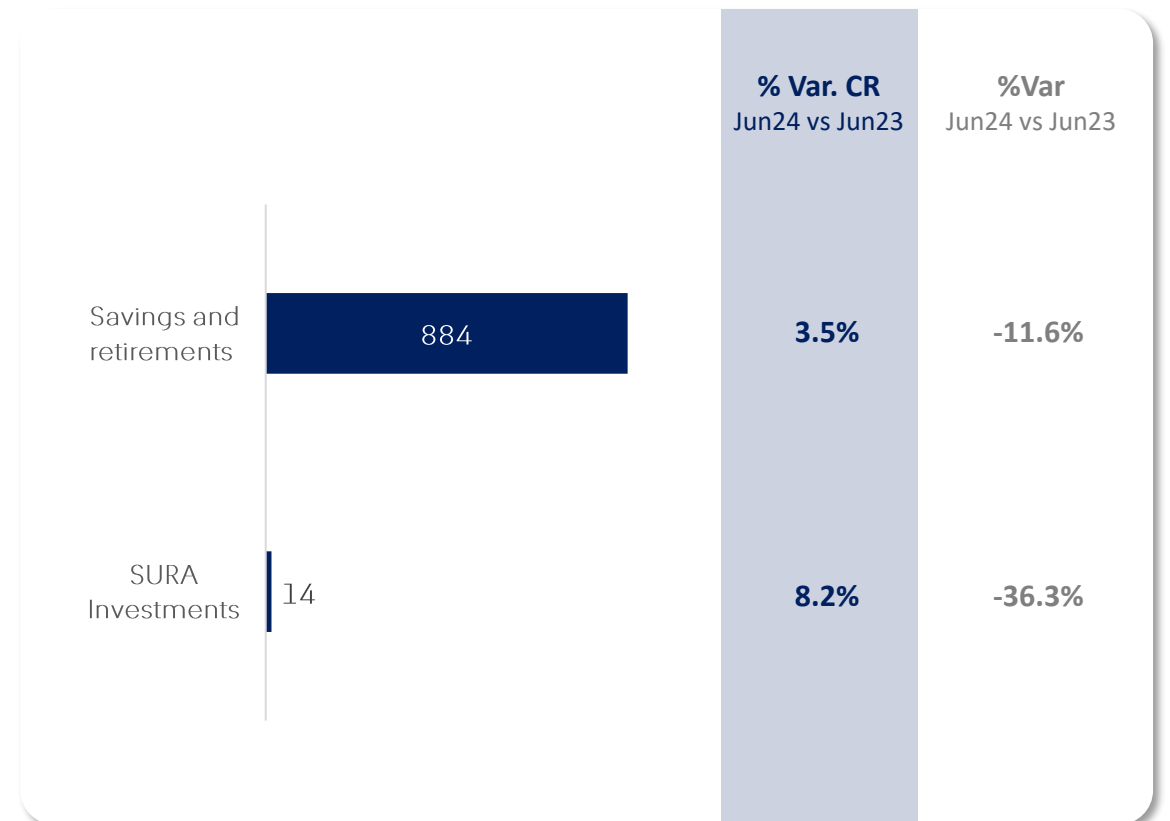
CR: constant rate

Operating profit in the first half of the year shows positive growth in local currency due to the dynamics in both segments

Savings and retirement reserve income



Operating profit | 1stS 24 VS 1stS23



TOTAL **COP 837² +9%***

Figures in COP billions unless a different unit is mentioned

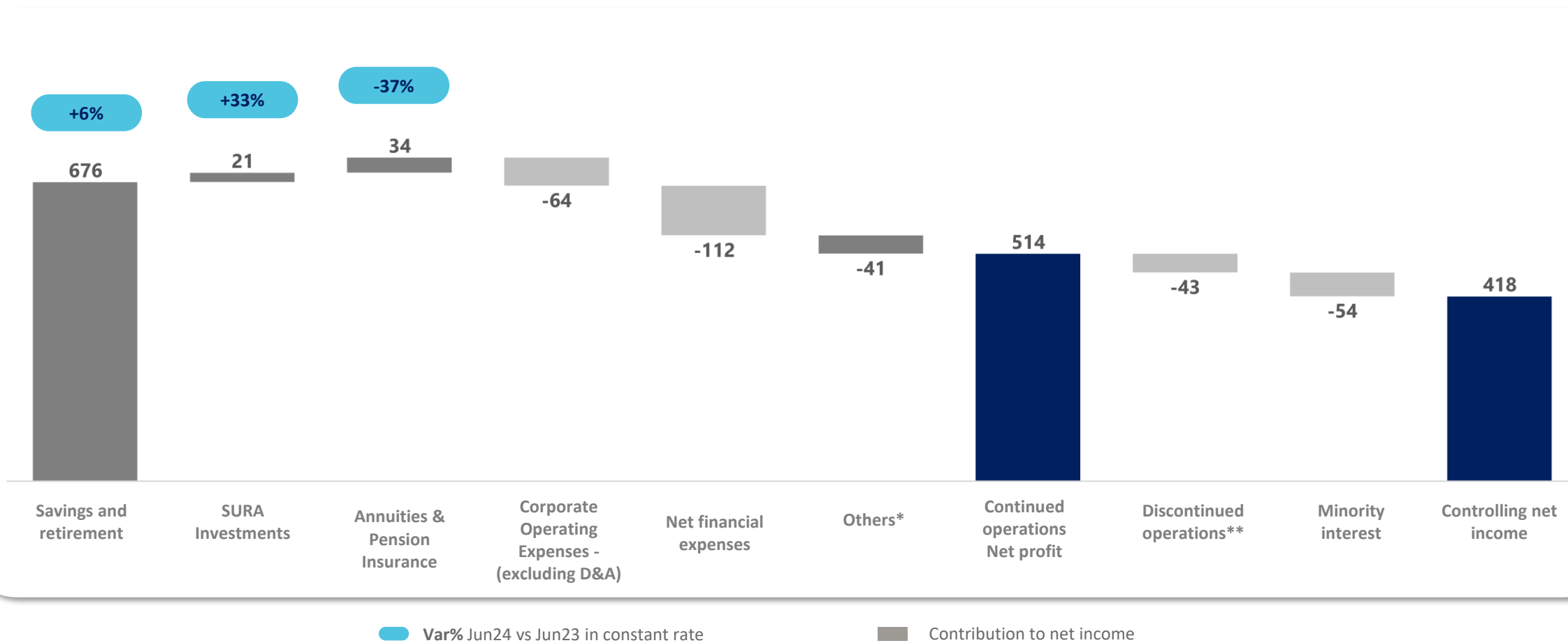
*Excluding exchange rate effects.

¹Yield: Annualized rate return on the reserve requirement in the quarter.

²COP 837 billion includes the corporate segment and RRVV

CR: constant rate

Controlling net income reaches COP 418 billion, reflecting growth in the Savings and Retirement and Sura Investments segments



Figures in COP billions unless a different unit is mentioned

*Other mainly includes return on seed capital, valuation of derivatives, foreign exchange difference and corporate depreciation and amortization.

**Discontinued operations include an accounting loss of COP 41 billion from the divestment of AFP Crecer

	Guidance 2024	Jun 24
AUM (% growth)	9%-11%	13%
Commission income (% growth)	8%-10%	11%
Adjusted ROE	7%-8%	8.7%*
Adjusted ROTE	17%-21%	25.8%*

Consolidated metrics
 *ROE y ROTE adjusted last twelve months
 June growth at constant rate
 Guidance 2024 released at the beginning of the year