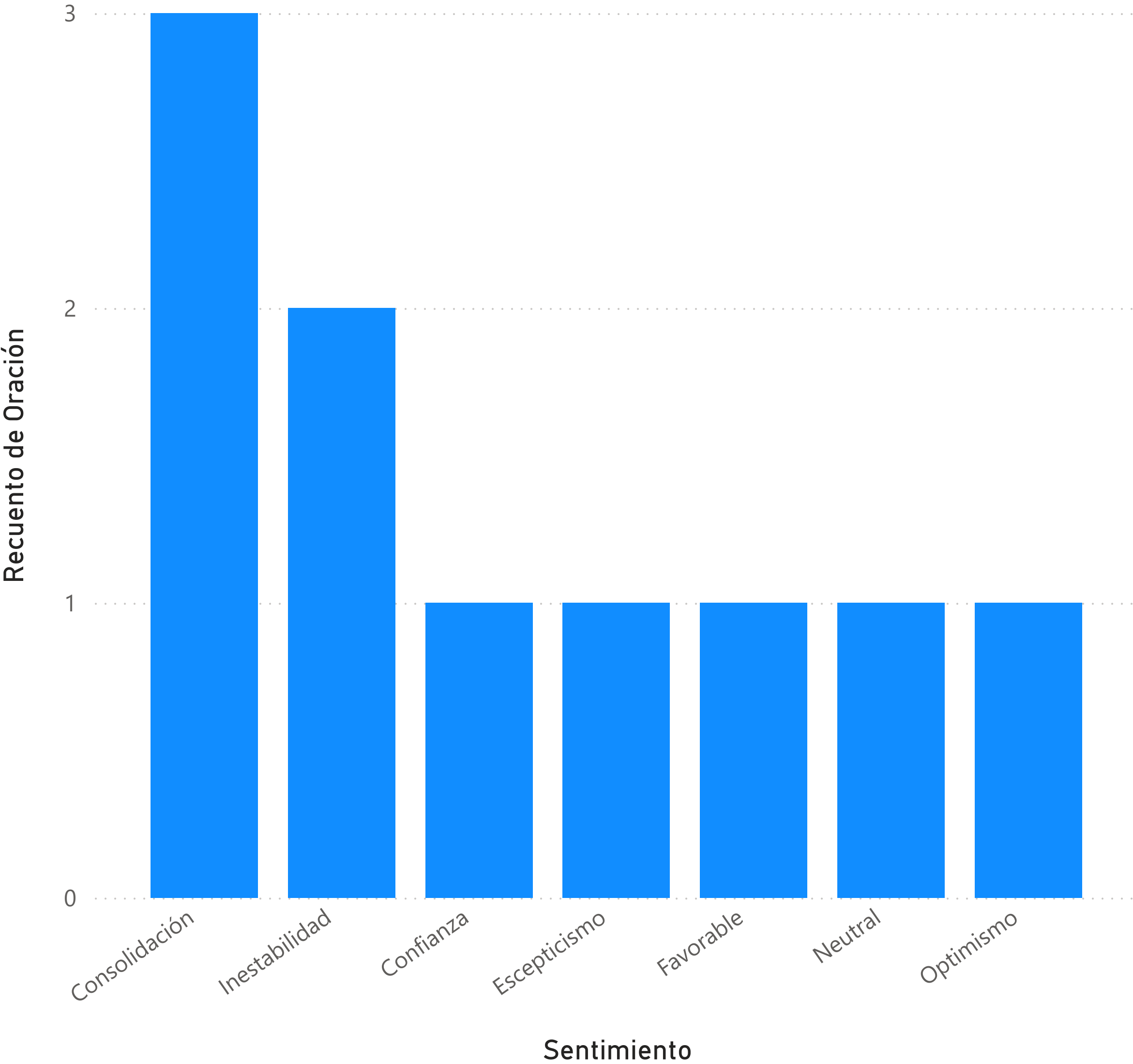


Recuento de Oración por Sentimiento

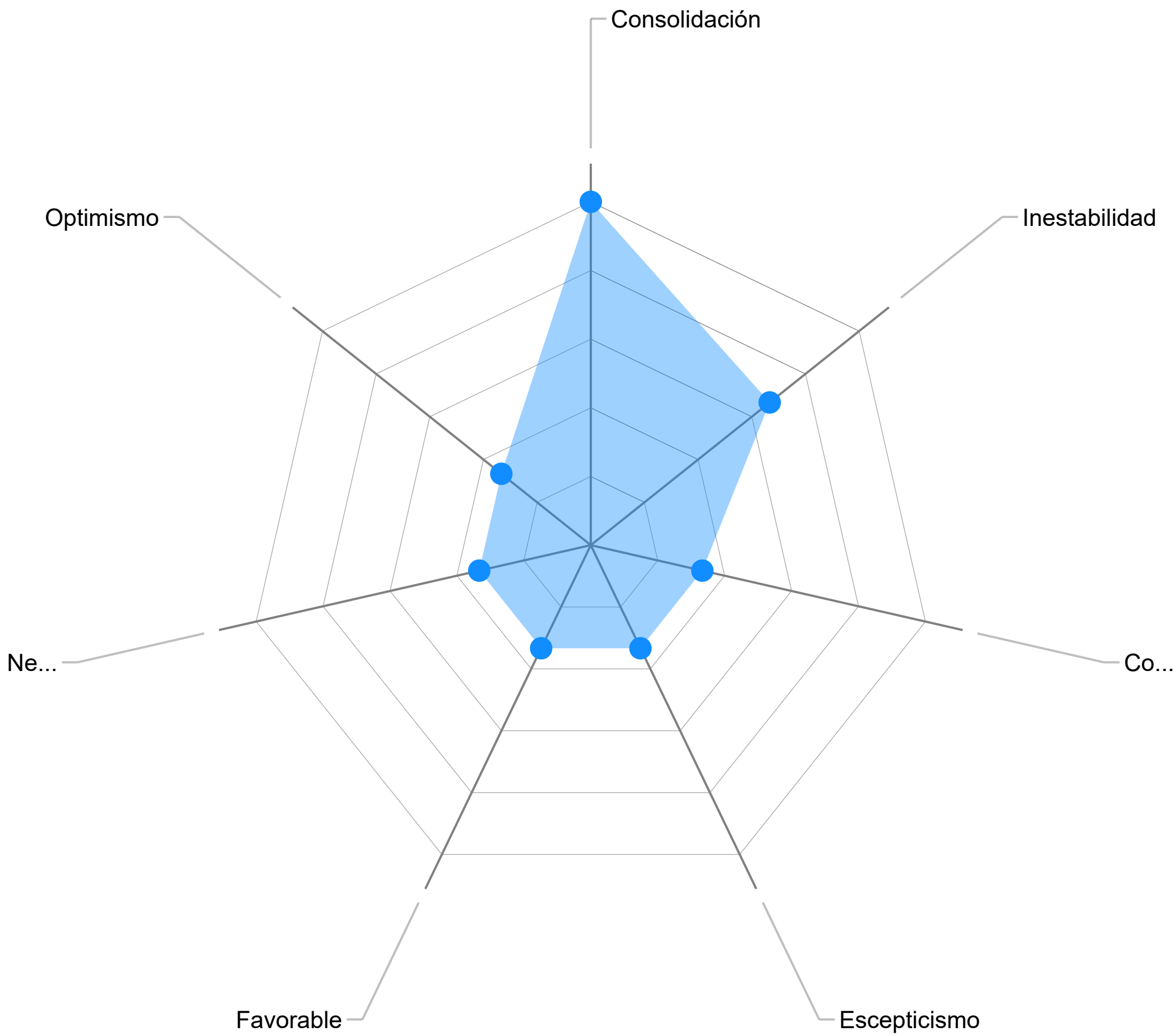


Oración	Sentimiento	Polaridad
As is already known, Latin America closed 2020 with more than 500 thousand deaths associated with the Coronavirus, 28% of the world total, after registering 15.1 million confirmed cases and a lethality rate of 3.29%.	Neutral	0,00
But this time has also shown us the great resilience of Latin Americans, their ability to quickly respond to adversity with creativity, solidarity and cooperation.	Confianza	0,90
For its part, analysts surveyed by Focus Economics They foresee an average drop of 7.3% in regional GDP in the last year and hope it will grow 4.2% in 2021.	Favorable	0,20
For its part, the Economic Commission for Latin America and the Caribbean (ECLAC) estimated a 15 -year decline in poverty indicators, a reality that affected 209 million people as of December 2020.	Inestabilidad	-0,60
However, the consolidated financial results of the last year were resilient and better than we project at the beginning of the pandemic, with positive indicators on the fronts that depend on business management.	Consolidación	0,76
In addition, he totaled 30 million people without employment, according to the estimates of the International Labor Organization (ILO), with special impact on the informal population, especially in women and young people.	Optimismo	0,40
It has made more obvious deep vulnerabilities in the development path, with extension of inequalities, increased informality, closure of companies, weaknesses in hospital infrastructure and tax fragilities.	Escepticismo	-0,31
Therefore, more urgent reforms are made in countries that allow to promote public policies that counteract poverty, promote equity, expand access to education, strengthen social protection systems, promote formal employment generation and facilitate recovery Productive of countries.	Consolidación	0,88
These results reaffirm the benefits of the SURA Group Balanced Portfolio, to close with a net profit in positive terrain, despite the affectation that capital markets and Latin American economies had, as we will see in detail later.	Consolidación	0,84
This health, social and economic crisis is unprecedented for the planet.	Inestabilidad	-0,62



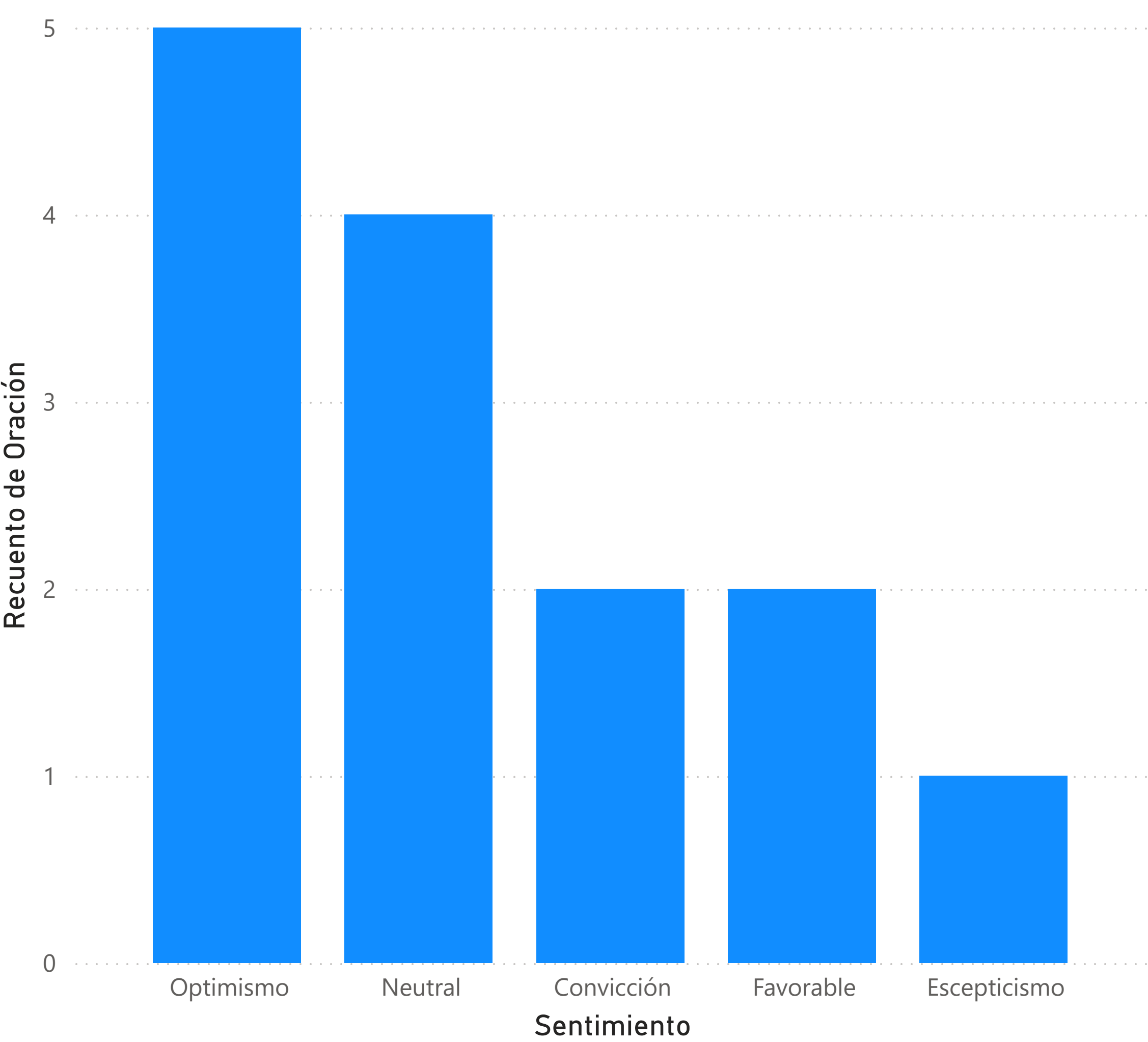
Recuento de Oración por Sentimiento

Axis ● Recuento de Oración



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Recuento de Oración por Sentimiento

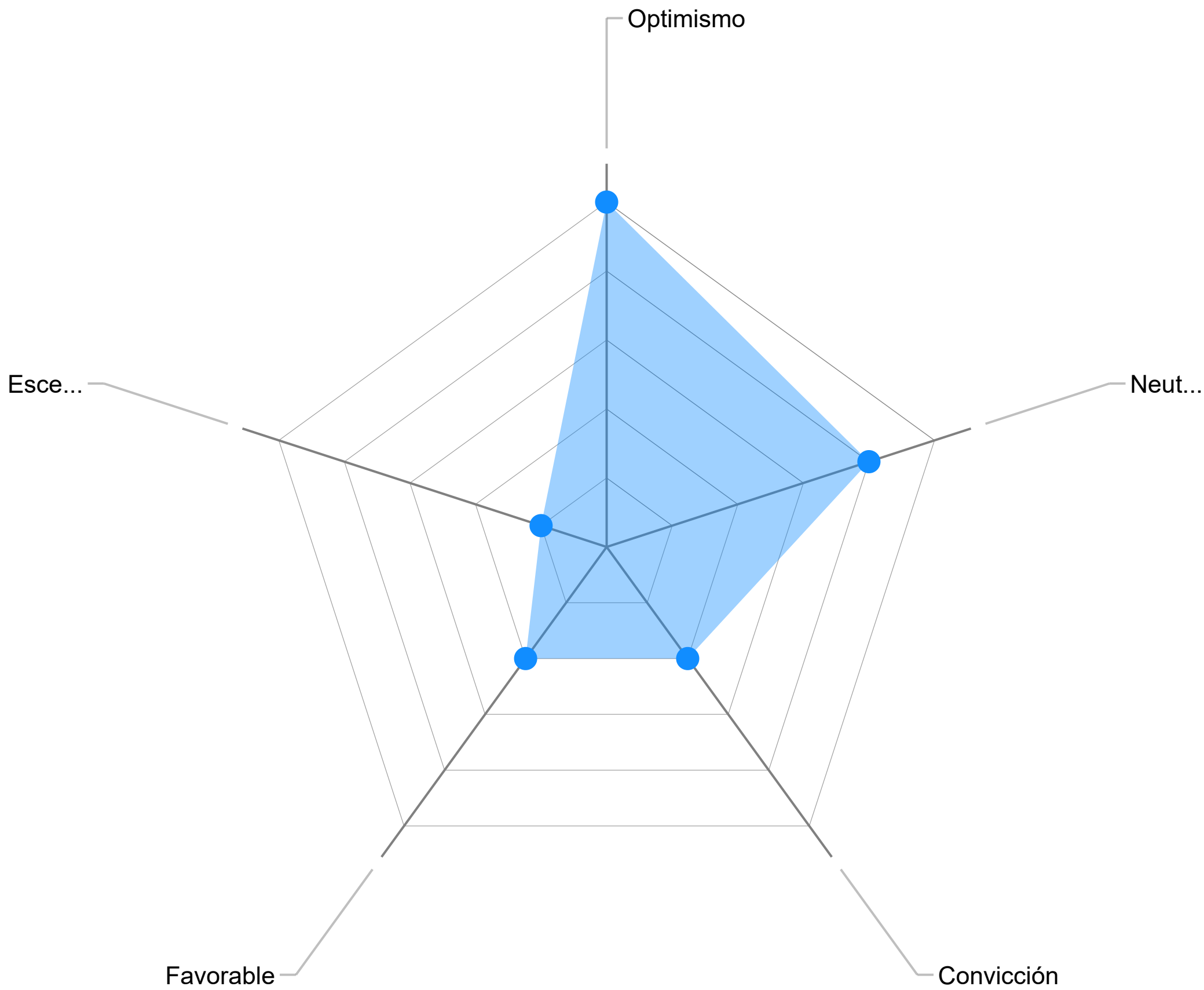


Oración	Sentimiento	Polaridad
At the end of the year COP 55 were repurchased one billion in company shares, of which 84% have been ordinary and 16% preferential.	Favorable	0,30
Capital assignment.	Neutral	0,00
Disinversion in Clover: This technology -based company was part of the Sura Ventures portfolio.	Neutral	0,00
Finally, it is important to remember that these initiatives give continuity to the efficient capital allocation exercise that has been implemented Sura for five years.	Convicción	0,56
Liability of lace in the asset administration business: In Sura Asset Management there was a reduction in the lace that meant a release of cash by COP 132 billion.	Optimismo	0,49
Liberation of reservations in the insurance business: South American registered a release of reservations in its operations in Panama and Mexico by COP 67 billion.	Neutral	0,00
One of the main responsibilities of an investment manager is the efficient capital allocation.	Optimismo	0,42
Since 2017, capital optimizations by COP 3.5 billion have been achieved.	Favorable	0,23
The sale of participation meant for Grupo Sura a COP 27 billion, with a return of 17.6% annual effective (EA) compared to the initial investment in dollars and 25.9% (EA) in Colombian pesos.	Optimismo	0,48
Therefore, for 2021 we implement the following initiatives: READQUISITION OF ACTIONS: After exceeding the most challenging moment of the pandemic and guaranteeing a solid balance, we began to execute in April 2021 the process of reasonsless actions, which was approved by the General Assembly of Shareholders in 2020.	Convicción	0,65
These resources were reallocated to strengthen the company's cash flow, in the face of the financial needs generated by the pandemic.	Optimismo	0,32



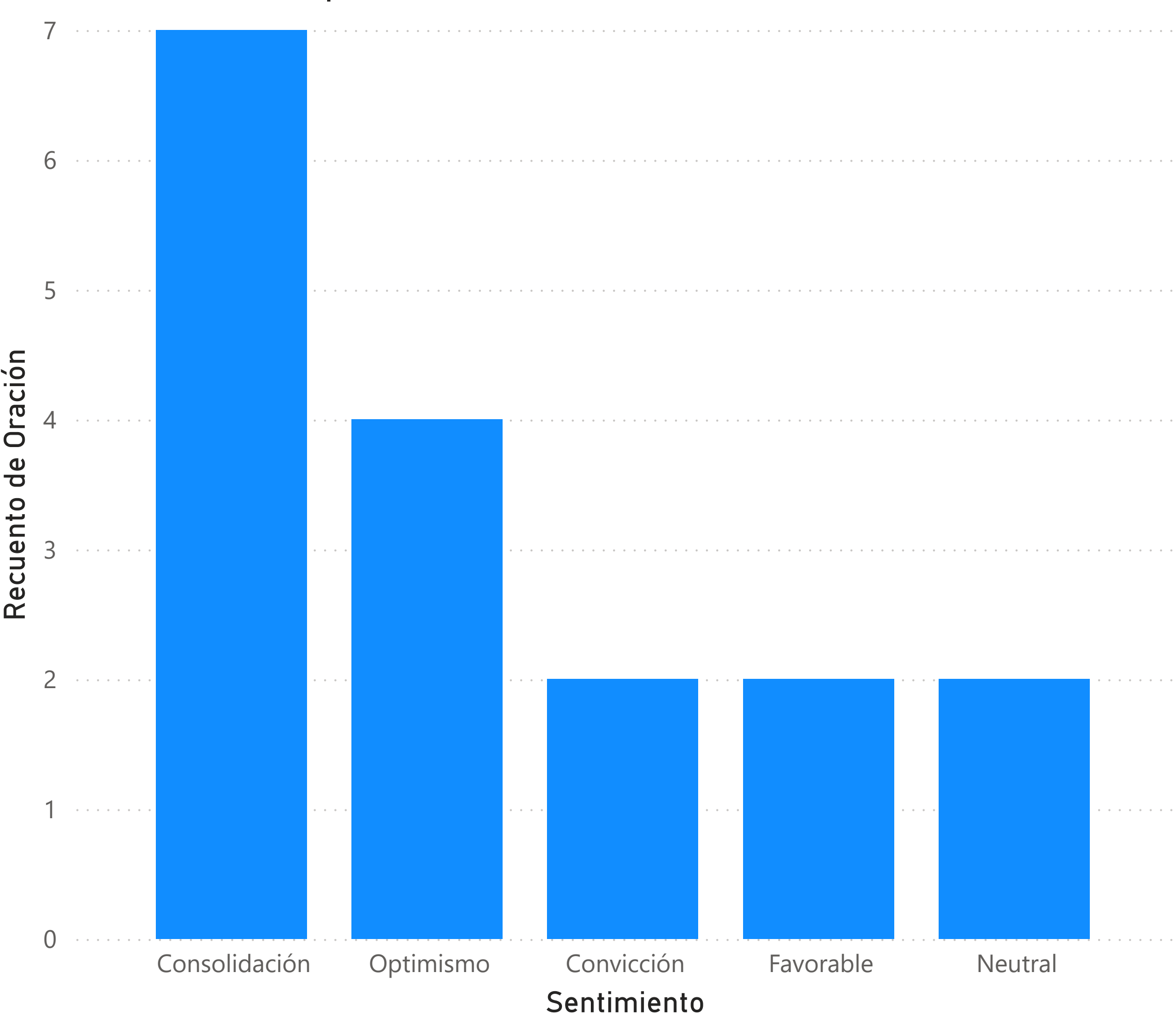
Recuento de Oración por Sentimiento

Axis ● Recuento de Oración



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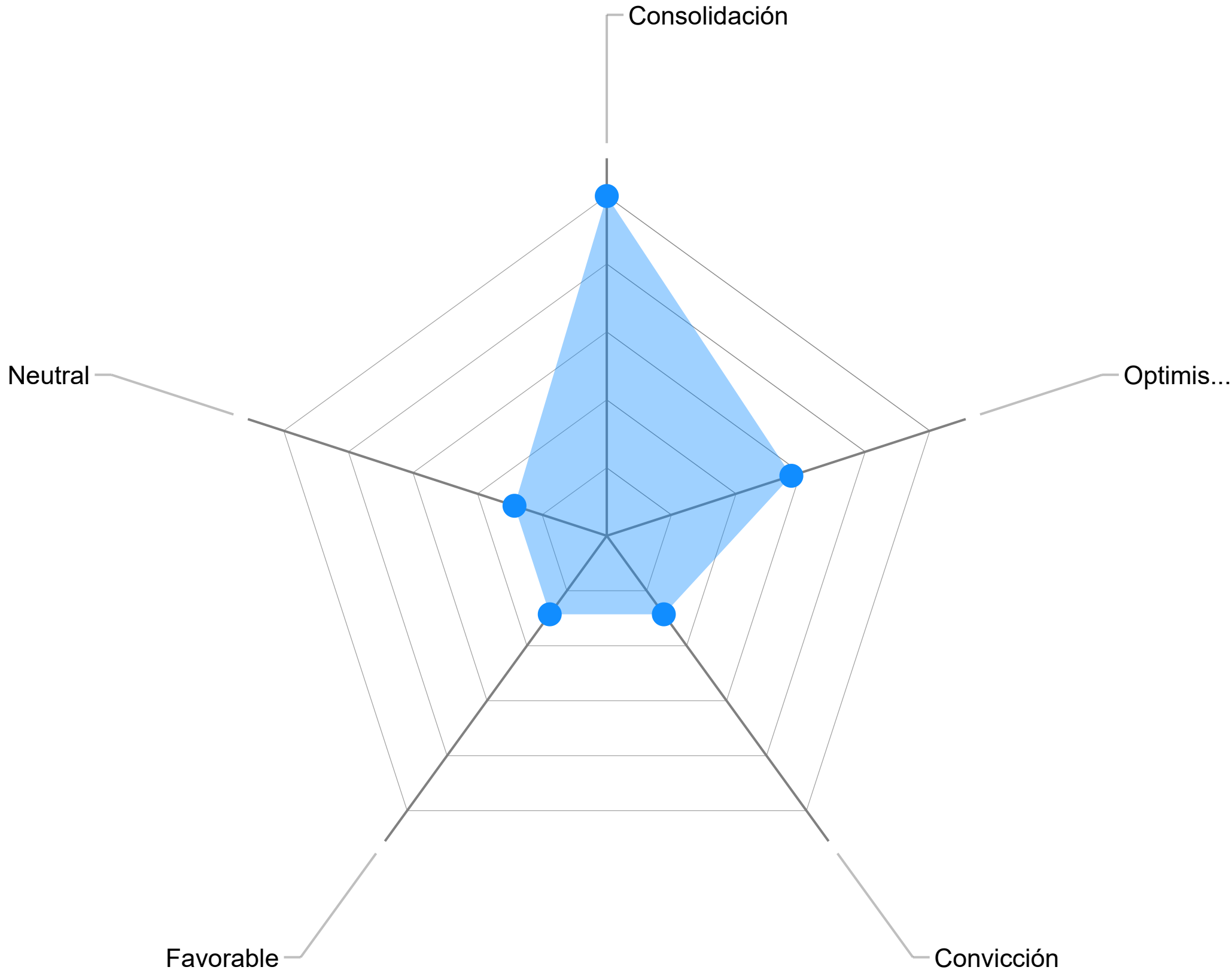
Recuento de Oración por Sentimiento



Oración	Sentimiento	Polaridad
About these projections we will return to this report and will be detailed in Chapter 3 of the Annual Report.	Neutral	0,00
In relation to the statement of financial situation consolidated at the end of the year, we highlight that the heritage attributable to all our shareholders It amounted to COP 33.7 billion (USD 7,012 million), with an advance of 21% compared to 2021.	Optimismo	0,34
In the end, we obtained a net controller utility that amounted to the historical copy of COP 2.1 billion (USD 488 million), with an annual growth comparable of 47%, higher than the projected at the beginning of 2022 of a consolidated gain that increased between 10% and 15%.	Consolidació n	0,80
In this way, the consolidated operational utility closed 3.7 billion (USD 865 million), which reflects the commercial strength of the business of South American and Sura Asset Management, as well as the performance of the associated companies.	Consolidació n	0,78
Income from commissions in Sura Asset Management that were stable, despite the effect of regulatory reduction in Mexico.	Convicción	0,57
It should be noted that these results reflect the accounting effect, after a capitalization, of go from recognizing protection in the method of participation to consolidate its results as a subsidiary of Sura Asset Management since November 2022.	Optimismo	0,36
It was driven by the solid results of subsidiaries and associates.	Favorable	0,15
Let's start by emphasizing that the operational income totaled COP 31.4 billion (USD 7,367 million), a record figure that is 26% higher than that comparable with the closure of 2021.	Neutral	0,00
On the expense side, the companies maintained their focus on strict control and the generation of efficiencies.	Optimismo	0,38
The 22% increase of this indicator was associated with the largest growth dynamics of	Consolidació	0,72

Recuento de Oración por Sentimiento

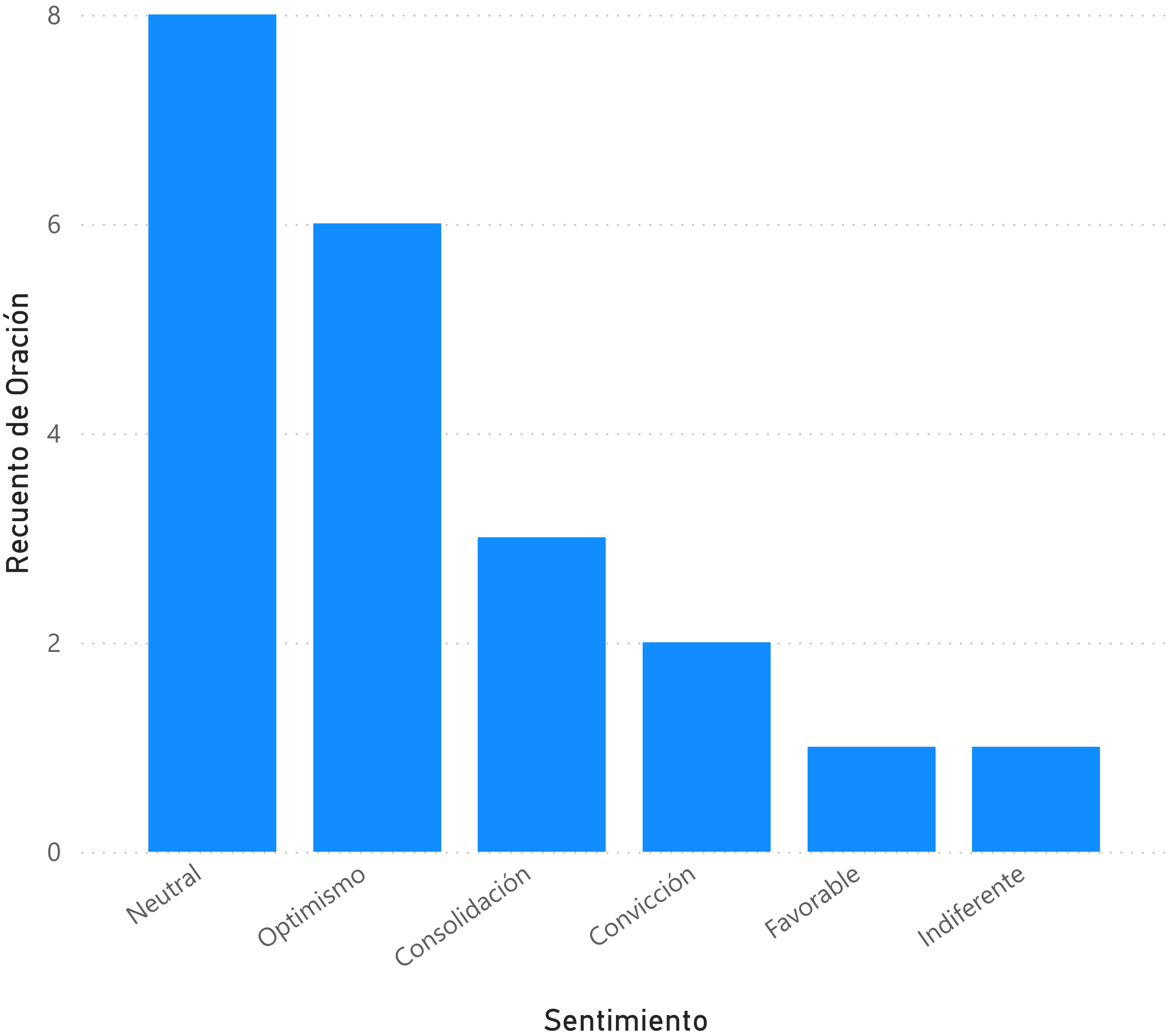
Axis ● Recuento de Oración



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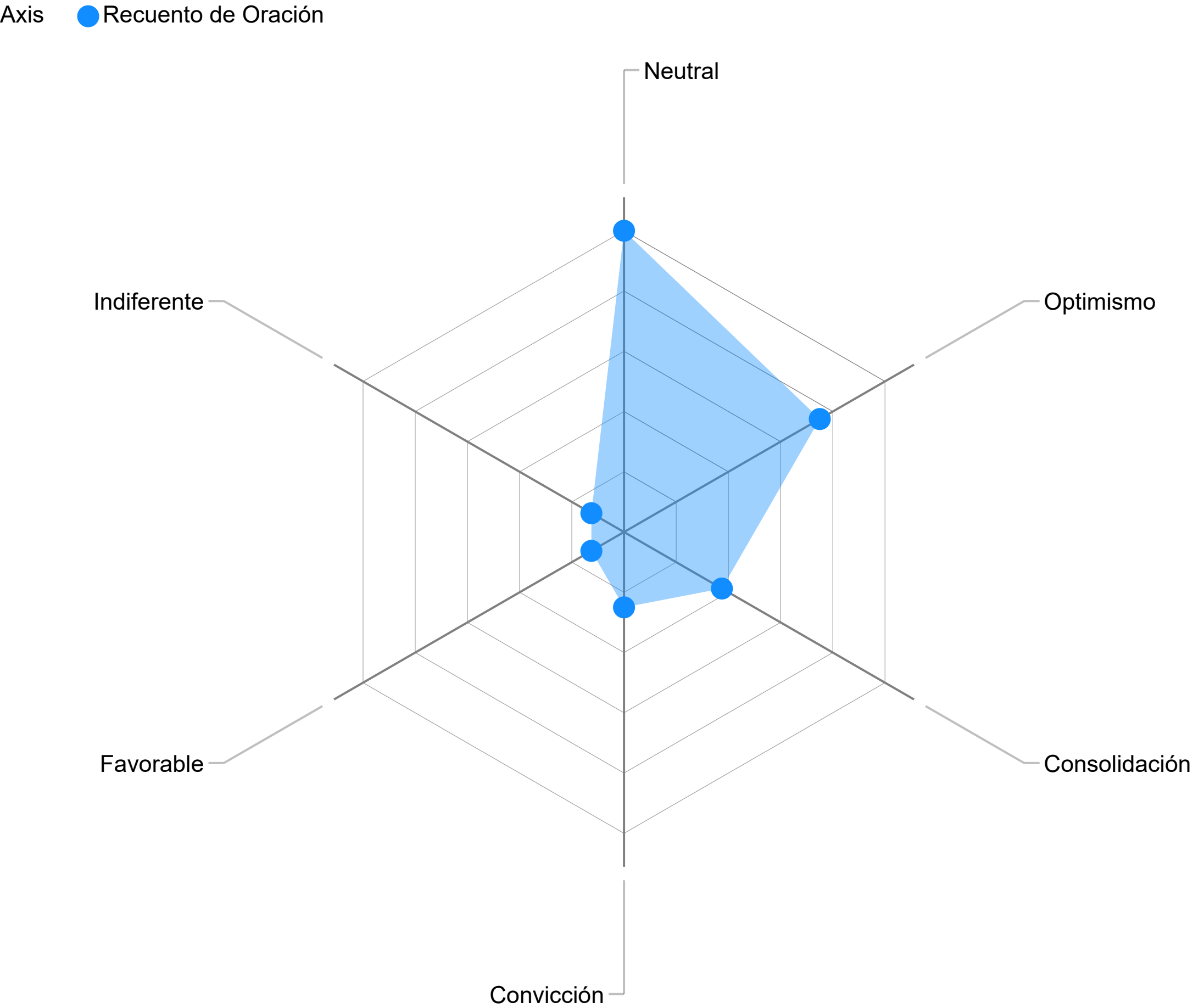


Recuento de Oración por Sentimiento



Oración	Sentimiento	Polaridad
Consolidated financial results.	Neutral	0,00
Finally, in the separate financial statements of Grupo Sura a net gain of Cop 1.1 billion at the end of the year was reported.	Convicción	0,53
Finally, the devaluation of the Colombian peso, calculated with the average rate of 2023 in front of the other coins in the region that presented revaluations.	Neutral	0,00
First, with the execution of the Framework Agreement, Nutresa stopped being counted from the third quarter in the Sura Grupo participation method, a deferred tax associated with the transaction on this investment was generated and there were impacts associated with the exchange rate coverage for the payment of the expected OPA.	Optimismo	0,32
If we exclude the Non -recurring effects mentioned, would rise to Cop 2.7 billion.	Indiferente	-0,23
In this way, the consolidated net profit was Cop 1.9 billion.	Optimismo	0,44
It should be remembered that at the beginning of 2023 we share that we expected an increase in the net controller profit in the range from 10% to 15%.	Consolidación	0,75
More details of the consolidated and individual financial results are developed in the third chapter of the annual report	Neutral	0,00
On the other hand, the total consolidated expenses increased 20.1%, mainly due to A greater accident rate in Colombia, the effects of the consolidation of protection and assulating, and the devaluation of the Colombian peso.	Convicción	0,57
On this final result, the distribution of dividends is proposed by 2024.	Neutral	0,00
Second, the sale by South American insurers in Argentina and El Salvador.	Neutral	0,00
The net controller profit, that is, the one attributed to Grupo Sura, was Cop 1.5 billion, indicator that when adjusted has a comparable advance of 11.7% compared to 2022.	Optimismo	0,44
These were driven by the growth of the premiums issued in South American, the performance of the Savings and Retreat Segment in Sura Asset Management and the	Consolidación	0,71

Recuento de Oración por Sentimiento



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Consolidated financial results.	Neutral	0,00
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Column1 2020 2021 2022 2023

