



Value Proposition



Following the Group's guidelines, SBA stands out for its values based on integrity, honesty, transparency and consistency.

These principles guide all decisions and ensure that value creation is sustainable and Client centric.

The Bank's Culture
is based on "the
way you do it",
recognizing that this
is as important as
"what to do".

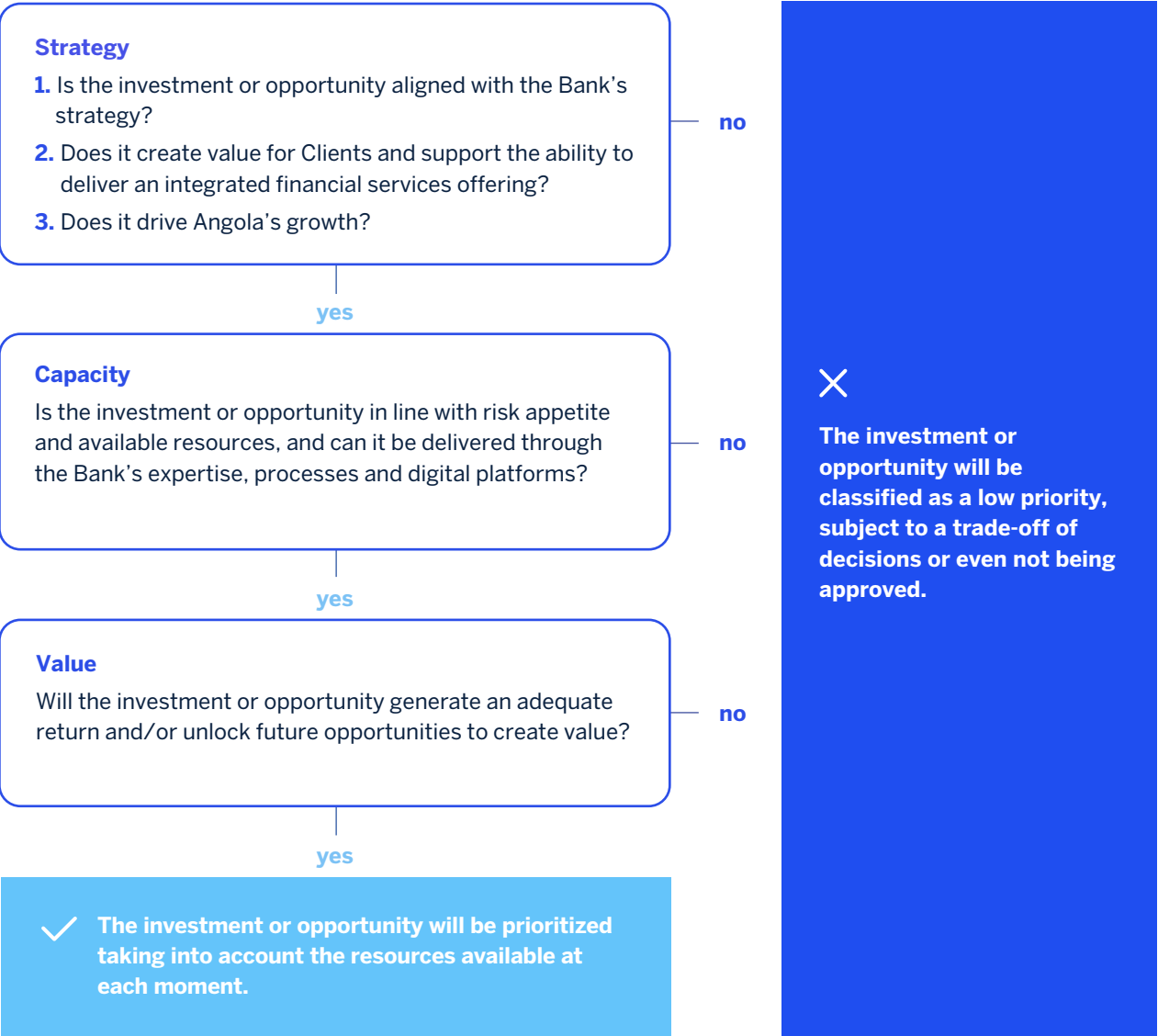
The Value Proposition

Standard Bank Angola offers Clients a wide range of products and services with superior quality, supported by efficient processes and advanced technology.

Our strategy ensures a solid positioning, capable of generating sustainable long-term value for Clients, Partners and Stakeholders, distinguishing itself by the combination of advanced technology, proximity to Clients and solutions adapted to the Angolan context.

Resource Allocation

The Bank applies a formal decision-making structure with the aim of defining the resources to be allocated to implement projects or programs aimed at achieving its strategic objectives.



Value Generated



235 969

Clients

The Client base continued to grow in 2025.



26 565

Training Hours

Considering Employees as **SBA's most important asset**, the focus was on training and qualification through the development of skills aimed at the technological future.



29%

Solvency Ratio

Maintain robust solvency levels, ensuring flexibility to face uncertainty, adapt to change and boost growth.

