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SBA´s Strategy

SBA's Strategy is Client-centric, underpinned by a vision to provide simple and relevant solutions.

The Standard Bank Group is present in several countries, with a wide scope and focus on Africa. This presence translates into a great diversity of Clients, Employees and Partners, something that requires a clear and consistent focus to meet strategic objectives.

The Strategy

SBA´s Strategy is based on three strategic value drivers, as well as the areas and metrics for execution in the short, medium and long term. The focus areas, along with the definition of metrics and priorities, are assigned to the business areas and corporate functions, which take responsibility for their implementation.

SBA´s Purpose

The reason why the SBA has become a benchmark in Angola

"Angola is our home and we promote its growth. We want to improve people's lives and be more than a Bank."

SBA´s Value Drivers

Help the team focus on what matters most

Transform the Client Experience

Client Focus

Adding value through an excellent experience

People and Culture

To be the best company to work for in Angola, with digital DNA and the ability to train the leaders of the future

Execute with excellence

Risk and Conduct

Promote a robust internal control environment, with a proactive risk culture

Operational Excellence

Using technology and data to better serve Clients, reduce costs, and scale the Bank's platforms

Generating value and sustainable growth

Financial Results

Ensuring continuous, profitable and sustainable growth

ESG Impact

Improving the lives of Angolans and contributing with impact to building a better future

SBA’s Vision

What the Bank hopes to achieve

To be the best Bank in Angola, providing universal access to financial services and creating value for Clients. Generating sustainable and lasting impact through innovative and digital solutions.

SBA´s Culture

SBA’s culture aligns with its purpose, vision, values, and strategic approach

It understands the characteristics necessary to achieve the defined objectives and is underpinned by the principle of doing the right business, in the right way.

Strategic objectives for 2026

- **Be a leader in Client experience**
- **To be the best company to work for in Angola**
- **Have a robust internal control environment**

SBA’s new journey

Embedding continuous improvement in everything the Bank does

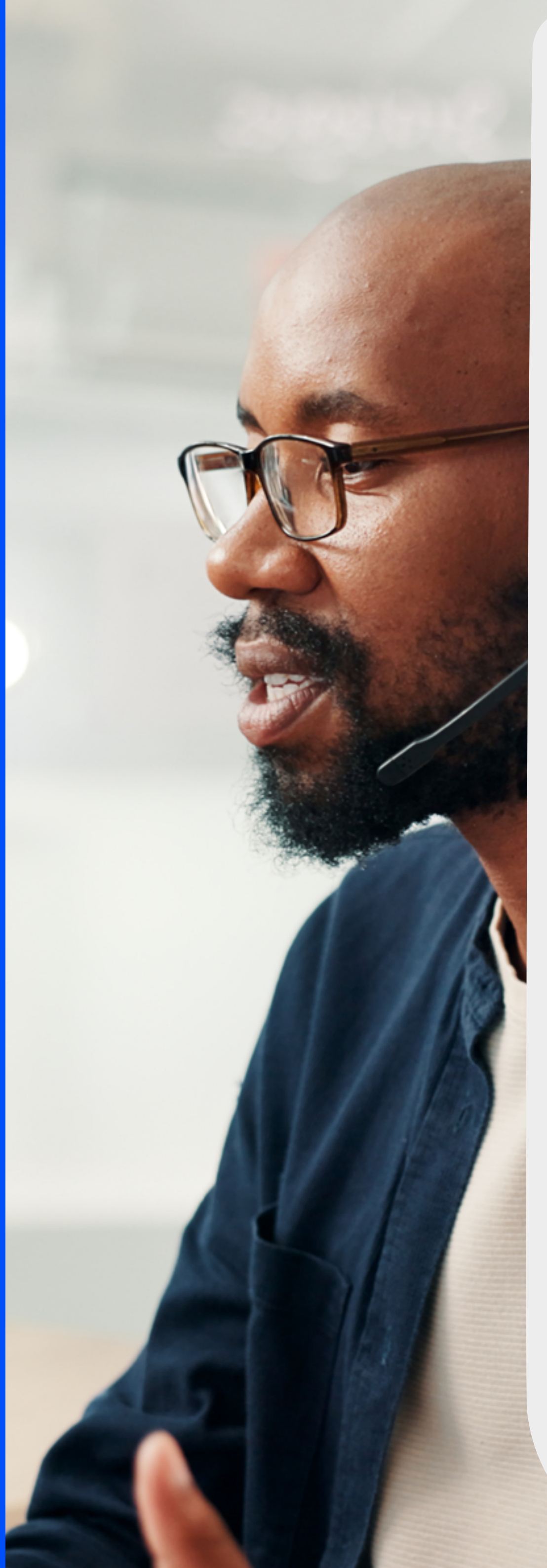
Ensuring the basics…

To manage the Bank efficiently, establishing the internal capabilities and conditions necessary to create a solid foundation in the short term.

Embedding sustainability in everything the Bank does

… To build the Future

Transform the Bank with a focus on sustainability and continued growth, supported by business diversification and innovation.



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The Execution Framework

HORIZON 1 | SHORT TERM

Manage the Present

→ To offer a consistent and excellent experience to Clients;

→ Accelerate digitalization to meet the Clients' needs;

→ To support the growth of Employees and prepare them with the necessary skills for the future;

→ Continue to generate returns for Shareholders.

HORIZON 2 | MEDIUM-TERM

Being Ready for the Future

→ Ensure that the Client is at the center of everything the Bank does;

→ Use digital technology and human labor to offer innovative services and products;

→ Reshaping infrastructure for the Bank to remain relevant and competitive in the digital age.

HORIZON 3 | LONG-TERM

Creating the Future

→ To be a truly digital Bank with a positive impact on communities;

→ Truly human: to provide solutions and opportunities necessary for Clients and Employees to achieve growth, prosperity and fulfillment;

→ Truly digital: being a digital and data-driven organization to better serve Clients.