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Sustainability

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8.1 **Sustainability**

Launched in 2024, the Pact with Impact program has been successfully reinforcing and consolidating a shared agenda that promotes the active involvement of stakeholders in Standard Bank Angola's Sustainability initiatives.

"SBA – ACTING IN SUSTAINABILITY"

has been gaining strength and visibility, reflecting the Bank's commitment to integrating sustainable practices across the board, mobilizing Employees, Partners and communities around a common vision of social, environmental and economic impact.

8.1.1 Publication of the Sustainability Report

Standard Bank Angola published its Sustainability Report for the second time, covering the year 2024.

This report, part of Standard Bank's Sustainability Strategy, reflects the Bank's commitment to being a trusted financial institution, capable of generating value for society. The document integrates the impact areas in accordance with the SEE (Social, Economic and Environment) approach, which focuses on creating social, economic and environmental impact.

The publication of this report represents an important milestone, reflecting SBA's ambition to generate economic, social and environmental value in a lasting way, a commitment that engages Employees, Cients, Partners and civil society in building a more inclusive, sustainable and resilient future.

Access the report here

8.1.2 Strengthening ESG in the value chain or in relation to engagement with Clients Powered by Standard Bank Angola"

"60 Minutes Eco - Powered by Standard Bank Angola" Program

In line with the commitment made in 2024, the "60 Minutes Eco" Program, developed in partnership with EcoAngola, maintained its dynamic of monthly meetings in a gathering format, which positions the Bank as an agent promoting dialogue and awareness on the main environmental and social challenges in Angola.

In 2025, seven thematic meetings were held, with the active participation of civil society stakeholders, experts, and Bank representatives. The topics covered were:

May

Sustainability and Employability

Focus on opportunities in the green economy for young people

31 **In-person participants**

June

Deforestation and Biodiversity

Focus on Environmental Conservation

80 **In-person participants**

July
Water in Communities
Focus on solutions for access to clean water
45 **In-person participants**

August
Affordable and Clean Energy
Focus on transition to renewable energy
73 **In-person participants**

September
Social Investment
Focus on solutions to combat inequalities
65 **In-person participants**

October
Women and Climate Justice
Focus on the role of women in sustainability
35 **In-person participants**

November
Corporate Sustainability
Focus on ESG practices in Angolan companies
47 **In-person participants**

The meetings continue to fulfill the purpose of the program: to create an inclusive platform for dialogue between different stakeholders, promoting awareness on sustainability issues. Bank executives and members of civil society participate to contribute to the quality of the debates.

In addition to the in-person meetings, EcoAngola played a key role in expanding the reach and impact of the program, through a set of mobilization and public awareness actions that reinforce the monthly themes in different forums, namely:

Debates on Local Radio and Television
Regular participation in social communication programs, taking the themes of the month to wider and more diverse audiences.

Publication of Informative Articles on EcoAngola's website and social networks
Production of educational and analytical content on the topics covered in the gatherings, promoting knowledge and involvement of the digital community.

Community Mobilization Activities
Local awareness-raising actions, such as lectures, workshops and educational campaigns, which help translate the debates into concrete practices that are accessible to the communities.

These complementary initiatives strengthen the impact of the program, ensuring that the topics discussed are not limited to the physical space of the meetings, but are disseminated through multiple channels and reach different audiences. **The integrated approach reinforces Standard Bank Angola's commitment to promoting sustainability, environmental education and social transformation in Angola.**

The program thus remains fully aligned with the Bank's Sustainability communication and transparency strategy, valuing community engagement and collaboration with civil society organizations to amplify the social and environmental impact of its initiatives.

Key Impact Indicators

The average number of participants is 65 per edition,

with an increase in audience interaction throughout the editions. Participants include university students, environmental experts and practitioners, entrepreneurs and civil society.

In the opinion of the participants, the initiative has helped to build a more active space for debate on corporate sustainability issues and has been consolidating itself as a relevant platform for the debate and promotion of social and environmental issues, with growing participation and positive feedback.

8.1.3 Financial Inclusion

In July 2025, the second edition of the Financial Educators Training (FEF) began, demonstrating the Bank's commitment to its Sustainability Strategy and the "Social" Pillar of ESG practices.

As in the first edition, the FEF continues to align with two fundamental axes of the strategy:

→ Social impact through inclusion and financial literacy, promoting the financial empowerment of communities;

→ Development and appreciation of our People, contributing to the well-being, training and retention of talent within the Organization.

This second edition aims to consolidate and expand the results obtained, with a focus on:

→ Promoting more conscious and responsible financial decisions through comprehensive training in personal financial management.

→ Training of Employees as financial mentors, reinforcing pedagogical and facilitation skills;

The program includes topics such as:

Investments and retirement planning

Responsible credit and debt management

Family finances, with a focus on couples, children, and teens

An important milestone of this edition is the integration of mentors trained in the 1st edition as trainers in some modules, promoting the scalability of the initiative and the multiplication of knowledge within the Organization.

This approach contributes directly to the Bank's strategic goal of training all its Employees in financial literacy by 2027, reinforcing the role of the FEF as a structuring tool for the creation of social and institutional value.

In terms of financial inclusion, the FEF has already generated a positive impact, through scalability and dissemination of knowledge. The mentors trained in the 1st edition provide financial literacy to adults and young people of the Literacy to the Island Program – a program under the partnership between SBA and the Art and Culture Foundation (see chapter 8.1.4).

8.1.4 Partnership with the Art and Culture Foundation

In September 2025, SBA signed a Partnership Agreement with the Art and Culture Foundation.

The partnership aims to promote the social and economic transformation of the Luanda Island community, through the co-creation, co-management and implementation of initiatives focused on education, financial inclusion and entrepreneurship.

The collaboration will be centered on the Community Center of the Art and Culture Foundation, a space of social and cultural reference, which already offers educational, cultural and social business programs of impact. The partnership aims to expand and strengthen these initiatives, aligning with the strategic pillars of the SBA's Corporate Social Investment to improve access to education and financial literacy in Angola.

Main objectives:

→ Reduce functional illiteracy among adults with literacy programs adapted to the local reality.

→ Promote sustainable financial inclusion by facilitating access to formal financial services.

→ Train women and youth in financial literacy, small business management and entrepreneurship.

→ Strengthen community networks and the associative spirit, promoting inclusive economic development.

→ Create opportunities for income generation and economic autonomy for people in vulnerable situations.

Social Impact:

→ **Reducing illiteracy:** literacy programs will enable adults to acquire basic reading and writing skills, expanding social and economic inclusion.

→ **Financial inclusion:** training in financial literacy and access to formal financial services will allow better management of resources, avoiding indebtedness and investment in education.

→ **Empowering women and youth:** promoting economic autonomy, gender equality and equitable opportunities.

The mentors of the FEF´s 1st edition are responsible for teaching financial literacy, reinforcing the practical and training component with the community.

Key impact indicators

Literacy to the Island Project

The Literacy to the Island Project is being developed in 2 schools, with a total of 5 classrooms.

Chicala 1 School has 2 classes, while Primary School 1209 has 3 classes. The 2025/2026 program currently serves 75 literacy students, with the goal of reaching 100 people per year.

To enrich the learning process and strengthen the project's commitment to promoting not only literacy, but also the cultural and social integration of the participants, various pedagogical and cultural activities have been programmed.

Among them are:

→ Departures to the Museum of Anthropology

→ Practical class on healthy eating

→ Training for teachers on active methodologies, formulation of educational objectives and evaluation of teaching, didactic functions

→ Lecture on the beginning of the armed struggle in Angola

→ Session on access to social services

→ Lecture on family planning

Financial Literacy:

The Financial Literacy program had the active participation of 5 mentors from the first edition of the FEF, who dedicated an average of 8 hours of volunteering each.

Regarding the profile of the participants, 67.31% are female (35 people) and 32.69% male (17 people). The predominant age group is between 20 and 29 years old, representing 61.54% (32 people), followed by 30 to 39 years old (19.23%). There are also young people under 20 years old (5.77%) and adults over 40 years old, although in smaller numbers.

As for the academic level, most have completed high school (40.38%), while others are in the 10th grade (19.23%) and in the 9th grade (13.46%). There are also participants at the beginning of university education (5.77%) and isolated cases with other levels.

Participants´ Profile

35
Women
(67,31%)

17
Men
(32,69%)

8.1.5 Libelinha Project

In 2025, Standard Bank Angola, in partnership with the Soapro Group and Livraria Kiela, consolidated the Libelinha Project, a Corporate Social Investment initiative that reaffirms the joint commitment to sustainability and social development.

The project is born from a shared vision of sustainable growth and the promotion of inclusive and equitable access to education in Angola. Its implementation is based on the rehabilitation, capacity building and activation of school libraries, taking into account the resilience and future sustainability of these infrastructures.

Main objectives:

→ Rehabilitate library facilities in public schools.

→ Train professionals for the management and operation of school libraries

→ Hold "Literacy for Inclusion and Equity" events

→ Develop literacy education materials and resources

Expected impact

The Libelinha Project positions itself as a facilitator of educational development, for access to quality education, contributing to social resilience and the strengthening of communities.

The initiative will be implemented in three schools in three provinces:

Cabinda | Huambo | Namibe

each library will have 1000 copies available

Libelinha also has the potential to contribute to reducing inequalities within the country by empowering and promoting the social inclusion of children and young people, regardless of age, gender, disability, race, ethnicity, origin, religion, economic or other condition.

The project began in the province of Huambo, with the rehabilitation of the library facilities of School No. 34, as well as the acquisition of titles for the bibliographic collection.

8.1.6 Legal with Impact

In June 2025, the Legal and Sustainability Departments promoted a social responsibility action focused on menstrual justice, through the collection of sanitary pads by SBA Employees for a home that welcomes girls in vulnerable situations.

The initiative sought to combat period poverty, a condition that compromises school attendance, health and basic dignity of many young women, while promoting Employee awareness of the female cycle and the challenges associated with menstrual justice.

Implemented in partnership with AfriYan – African Network of Adolescents and Youth, the action is aligned with the Bank's strategic pillars.

The campaign included the collection of donations of sanitary pads by Employees and the holding of two educational workshops on menstrual justice, reinforcing the commitment to reducing inequalities and promoting social inclusion.

Key impact indicators

The initiative allowed to collect:

Reusable pads
444 units

Disposable pads
2 409 packs

AOA
476 700

"Menstrual Justice" Workshop

31 **Women** (57,4%)

22 **Men** (40,7%)

100% of participants say that the event greatly increased awareness about inequalities related to menstruation

73.6% of participants did not know the concept of menstrual justice before the event and after the event the average knowledge score about menstrual justice was 4.16 (out of a maximum of 5), indicating a high level of understanding after the workshop.

The workshop "Myths and Truths – what men never ask about them", exclusively for men, was attended by 37 Employees, with 80% claiming to have gained a better understanding of the particularities of women's health and 86.7% claiming to have a better understanding of the health challenges faced by women after the workshop.

To date, the initiative has benefited 93 girls of menstrual age, residing in the Santa Josefina Bakita homes and in the Santa Isabel Children's Charity Work. This support ensures them five-year coverage without the need to purchase sanitary pads, contributing to the promotion of health, dignity and equal opportunities in access to education and well-being.

8.1.7 Sustainable Finance

CIB has successfully completed medium-term financing in the amount of Kz 2.450 million, aimed at supporting the expansion of ANTOSC's network in 2025.

This new transaction will allow the deployment of additional telecommunications towers throughout Angola.

The credit facility was structured as a Social Loan, representing a pioneering initiative within the Debt Financing Solutions (DFS) platform in Angola and Portuguese-speaking African markets. The operation reinforces Standard Bank's alignment with sustainable financing principles, in supporting projects with a positive social impact.

The adopted structure allows for adjusted commercial conditions, in recognition of the social contribution of expanding a more inclusive telecommunications infrastructure, promoting access and connectivity in priority regions.

This is another project classified as sustainable finance, according to the Standard Bank Group's Sustainable Finance Framework, specifically falling into the Social category, reinforcing Standard Bank's leadership in sustainable finance.

This is the first financing with a sustainable financing component carried out by SBA in the private sector, after having already financed two sustainable projects by public entities, in the value of 100 billion kwanzas.

As part of Standard Bank Angola's Sustainability strategy, this project is part of the Prosperity and Sustainable Growth pillar, with emphasis on the Infrastructure strategic axis. This axis aims to finance new works and modernize key infrastructures, essential for the country's economic and social development – a clear priority in a context in which investment in basic infrastructure continues to be decisive to ensure inclusion, mobility, access to services and generation of opportunities.

Main Impact Indicator

AOA
2 450
million kwanzas

8.1.8 Partnership Agreement with Agostinho Neto University

With the purpose of promoting access to quality, inclusive and equitable education, a partnership was established with Agostinho Neto University for the implementation of the project "Educação Mais Longe – Qualification and Integration of Professionals in the Community".

This initiative aims to strengthen the training of university students in areas of specialty, contributing to their integration and appreciation in the community context.

The main objectives of the project are:

→ To support the qualification of Angolan staff with high standards of quality, humanism and social commitment,

→ Contribute to the training of professionals in priority areas and with greater need in the national education system

→ Valuing the social impact generated by the qualification of professionals, as an engine of transformation and development.

As an integral part of the initiative, a scholarship program was created, aimed at financially supporting the training of Angolan professionals. This program aims to strengthen the Human Resources of public institutions, making it more capable and prepared to respond to the needs of the country.

8.1.9 Standard Bank and INSS sign Memorandum for the Protected Domestic Project

The project integrates Social Security, bank account, microcredit, microinsurance and a digital platform for registration and reporting to the INSS, promoting the inclusion and development of the country.