

2022

CORPORATE PROFILE





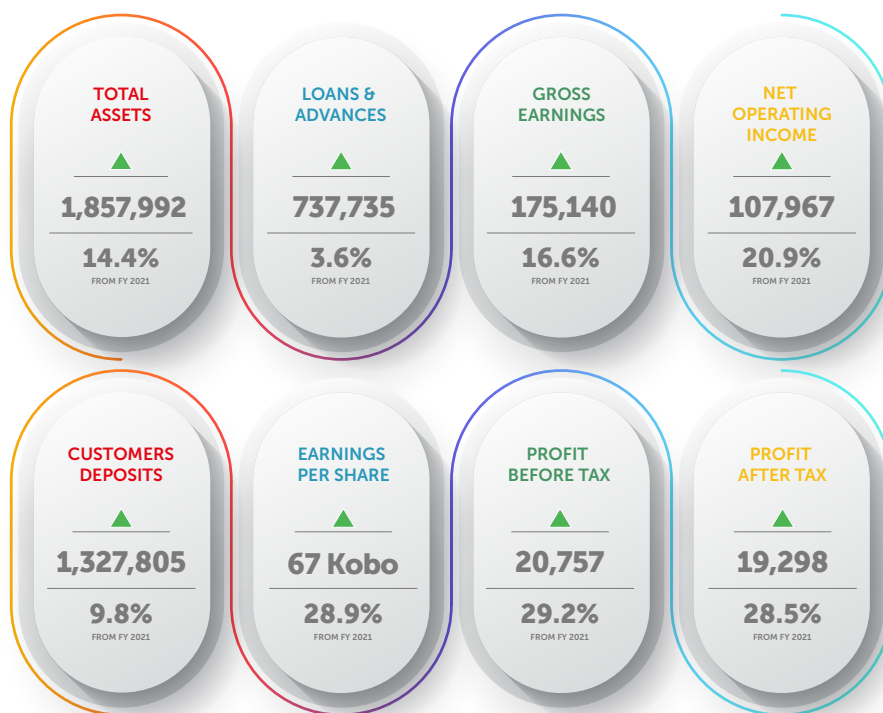
Corporate *Profile*



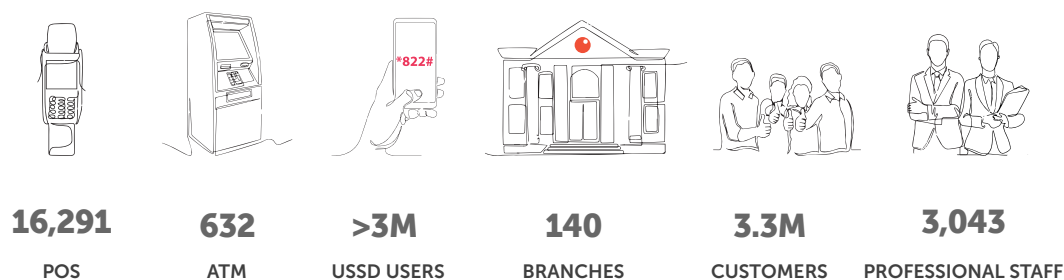
03 Performance Highlights

Highlights

Financials N'million



Channels



Ratings

Moody's

Caa1 and B3

GCR GLOBAL CREDIT RATING CO.

BBB and A3

DataPro

BBB+ and A2

04

Our Business Model

Our Heritage

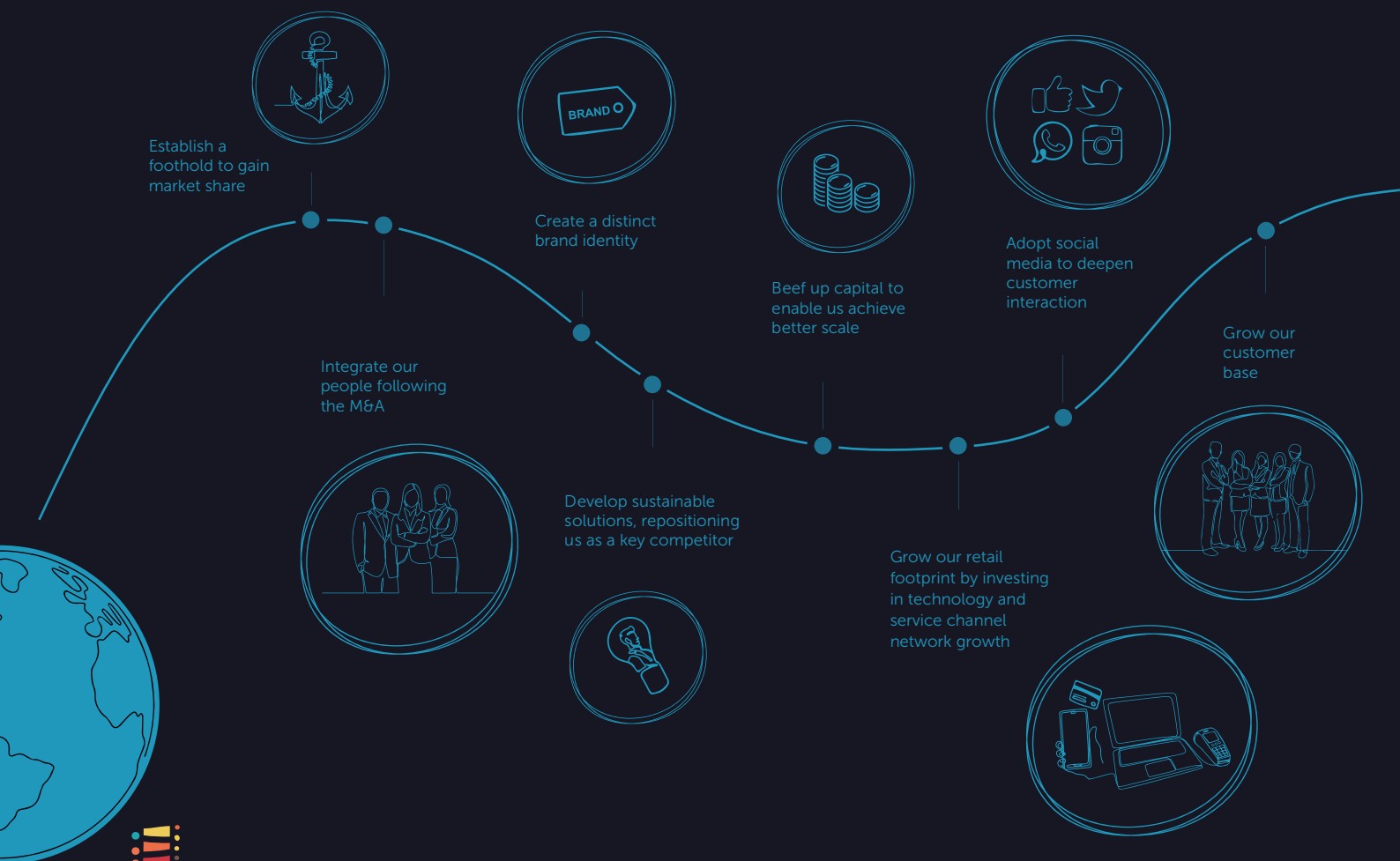
2006-2010 | The Birthing Process

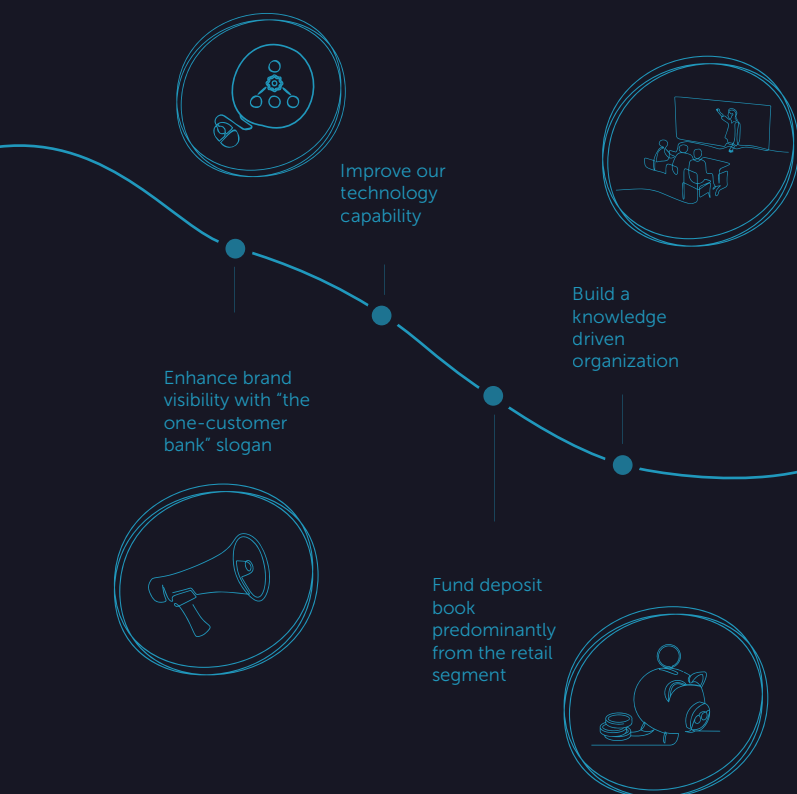


2006



We navigated through these years to:







Our Heritage

2011-2022 | The Birthing Process

2011 - 2012

- Completed integration of ETB and launched retail banking
- Sold non core businesses following the repeal of universal banking by the CBN
- Acquired Equitorial Trust Bank to Scale our business

2013 - 2014

- Raised N12.1bn via Rights Issue
- Obtained Non-Interest Banking license
- Launched Agent Banking
- Raised US\$120m (N19.1bn) through private placement

2015

- Organisational restructuring along business lines
- Received PCIDSS certification for all our cards
- Received ISO certifications for our information assets

2016

- Deployed new CORE Banking application- Temenos T24
- Established Bond & Commercial Paper (CP) issuance programmes
- Launched the Sterling Environmental Makeover (STEM) campaigns

2017

- Completed the implementation work to achieve Basel 2 compliance
- Introduced HEART initiative to further drive sustainability banking
- Launched the AGILE way of working to improve efficiency and speed to market

2018

- Launched our digital transformation journey: achieved full launch of SPECTA, i-invest and Onepay
- For the first time, we achieved over one million monthly NIBBS Instant Payment transactions
- Ranked No. 26 in Top 100 corporates to work in Nigeria

2019

- We ramped up investments across our strategic levers: Specialization, Digitisation & Agility
- Ranked 3rd Best Retail Bank in Nigeria
- Awarded HR Optimization Award for overall HR best practice
- Launched Go-Money; Our mobile wallet solution
- Awarded 'Banking in the community' award

2020

- Launched additional variant of our digital lending platform including Pay with Specta, Specta Prime
- Launched our new electronic banking application; OneBank
- Awarded 'Overall Best Workplace in Nigeria'

2021

- Received our approval -in-principle for a digital bank to usher in the future of Alternative Finance.
- Completed 50% of our head-office solarization project, aimed at introducing more sustainable ways to run our organization.
- Designed and digitized the Lagos State Covid-19 testing process. This model has now been adopted at the national level and has facilitated testing for over 5million people.

2022

- Grew our HEART sector lending portfolio to about 20% of our total risk assets.
- Financed the Lagos Blue Line rail project.
- Won the 'Great Place to Work' legendary award (5 years in a row).

WE BELIEVE THAT THE KEY OBJECTIVES OF NIGERIAN BANKS WILL CENTRE ON:



Efficient
Liquidity
Management

While...



Cost
Efficiency

Keeping
abreast of
global
trends



Excellent
service
delivery

Tracking
competition
and regulation

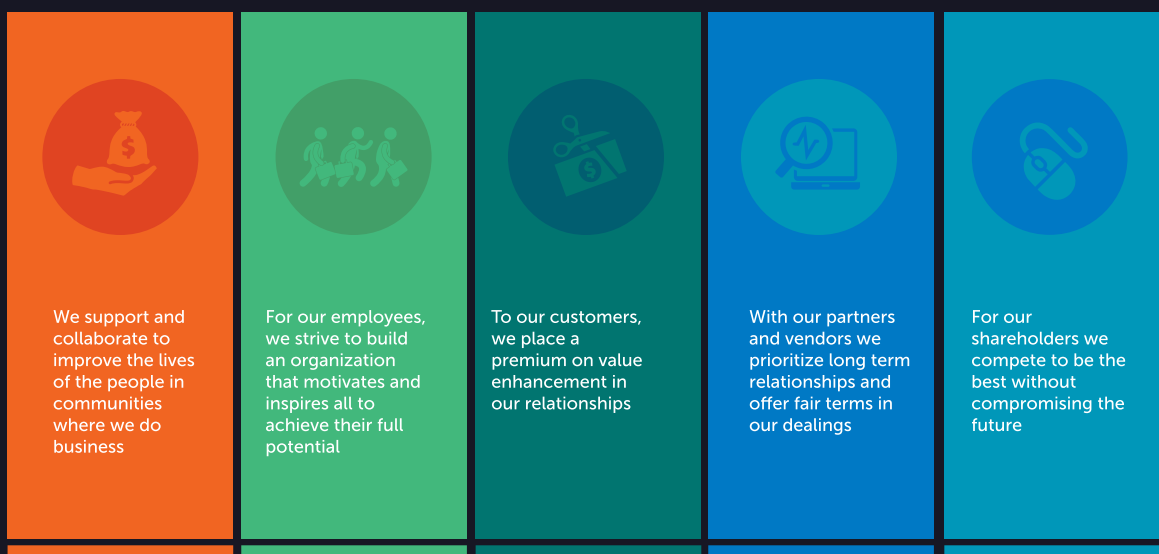


Asset
protection in
order to
sustain optimal
returns on
capital.

Leveraging
technology to
enable and
harness
opportunities



Our Purpose "Enriching Lives"



Our Vision

"To be the financial institution of choice"



The Bank intends to become the financial institution of choice for key stakeholders. Our main focus will be on enhancing technological capability and entrenching a customer-centric business model.





Our Mission

"We deliver solutions that enhance stakeholders value"



Employees

To provide a motivating, safe work environment and career progression opportunities to our employees

Customers

To improve turnaround time for transactions, enhance the service experience, and increase retail channels to ensure our services are within reach

Regulators

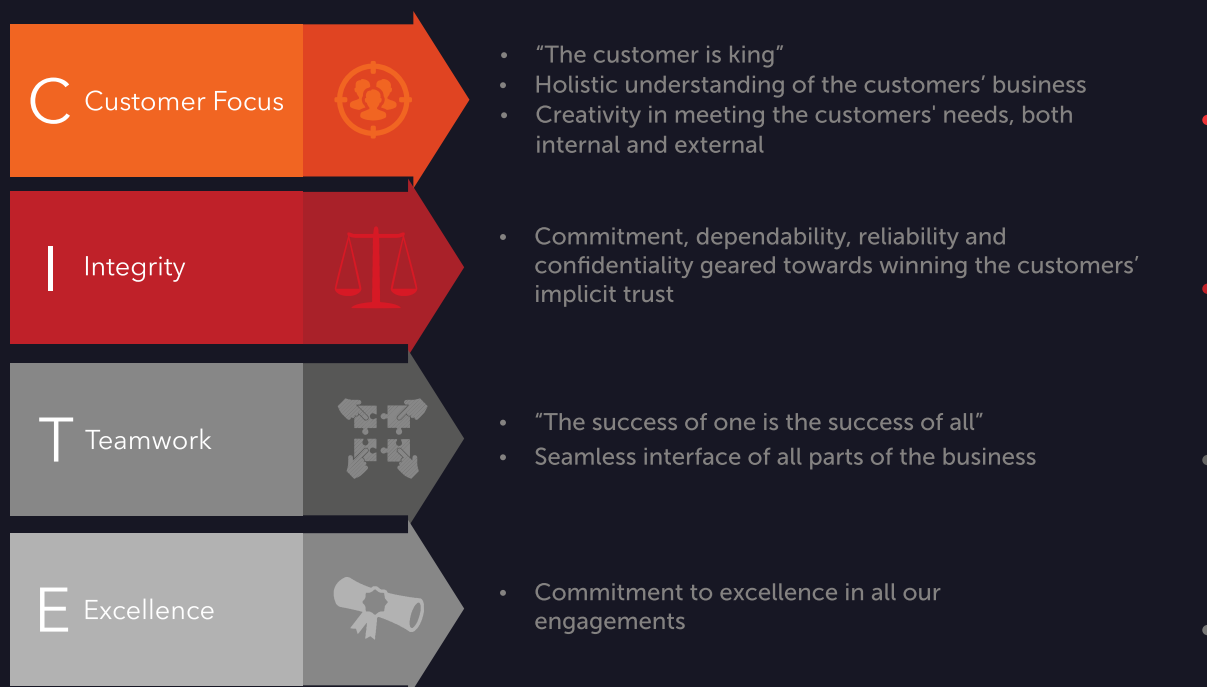
Be responsive to the rules set and contribute to the achievement of a sound and stable financial services sector

Shareholders

Delivering strong ROE to investors without compromising the future

Community And Vendors

Enter responsible business partnerships that help to grow and improve the community and vendors





Our Strategy

Manage risk,
balance sheet and
capital to deliver
superior returns to
shareholders

Create a learning
organization to
optimize
productivity

Optimize operations
and technology to
drive better control,
manage costs,
complexity and risk

Deliver excellent
customer service
and drive efficiency
and sales through
robust digital and
payments capability



Operating Ethos



Focus on
the user

The bank of the
future must
understand the
consumer of
the future and
address their
needs.

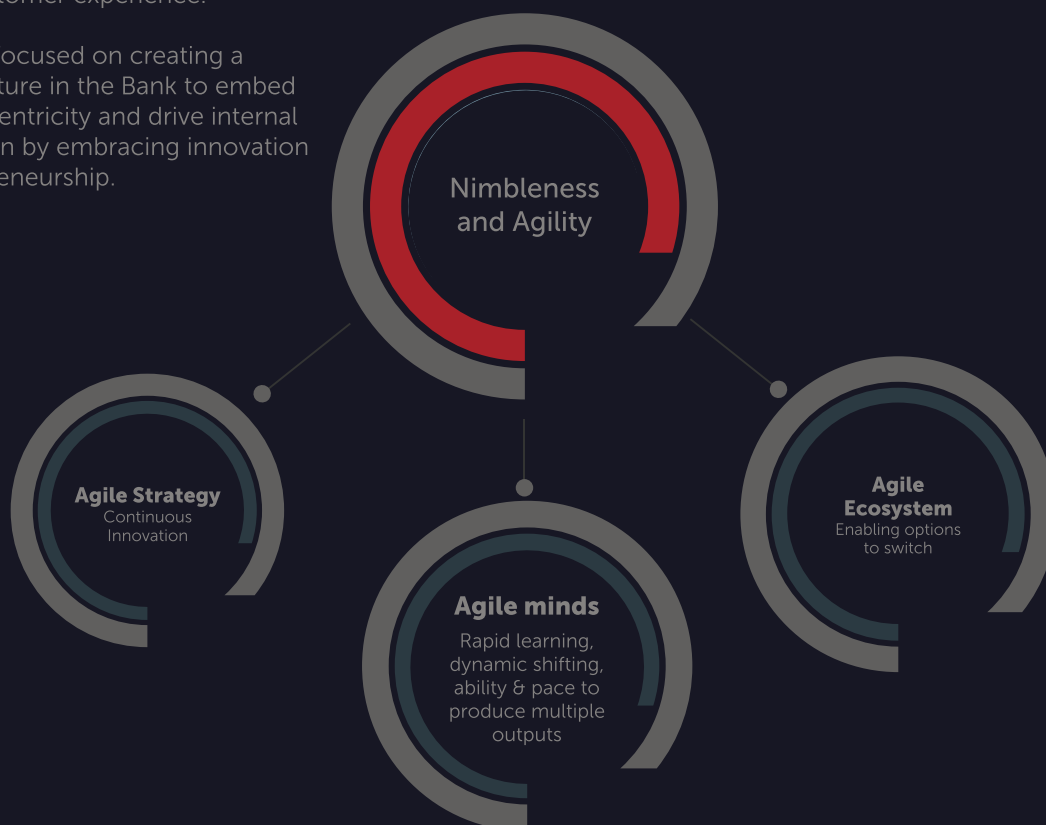




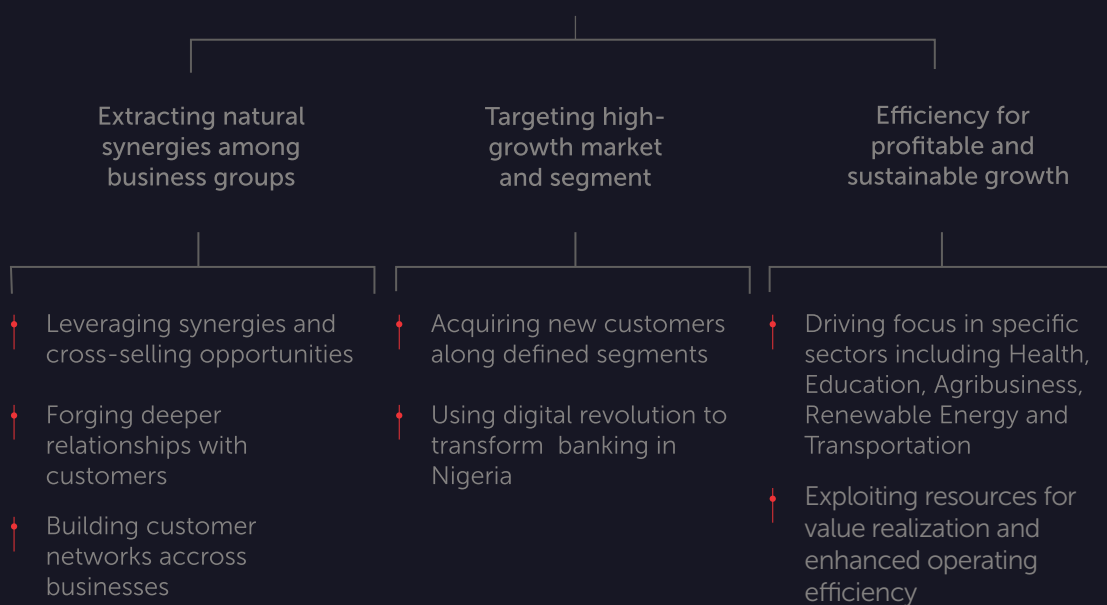
Our Operating Model

We will adopt the agile methodology and journey thinking to improve speed and the customer experience.

We remain focused on creating a start-up culture in the Bank to embed customer-centricity and drive internal collaboration by embracing innovation and entrepreneurship.



How we will create and grow value



Our Roadmap

1. Focus on sustainable business lines

Building a stable funding base and lending securely

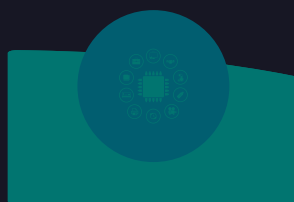
Retail Banking: "Growing with Nigeria"

Retail banking provides a sustainable business model for our ambitions

We are building our institution to cater intelligently to the growing, young and dynamic Nigerian population

We are making significant investments in technology infrastructure that include smart systems for efficient and prompt processing...

...and marketing communications to make us 'the brand' to associate with



Corporate/Institutional Banking:

"The next frontier"



We are building our internal processes and capital to enable us play aggressively in this space efficiently



Through educating our people, we are building a knowledgeable institution...



...able to cater to the complex financial needs of the next frontier in Nigeria's financial market development



We remain committed to partnering to build our business in different segments while also leveraging alternative finance solutions through non- interest banking



Our Roadmap

2. Engage Our Community

A wealthy community produces a wealthy bank



Our purpose as an institution is to “enrich lives”. We believe that by involving our community in our growth, we can only grow bigger.



We will ensure that in our areas of operation, we improve human capital and encourage economic development and sustainability. We have defined education and the environment as part of our corporate responsibility because we believe that:



The key to human development in Nigeria is an enlightened population. Education reduces the susceptibility to poverty and other challenges which suppress growth.

A clean environment enables a healthy life.



Our Roadmap

3. Build Leadership From Within

A business that lives beyond its current owners

As the financial institution of choice, sustainability and the ability for non-owners to take on ownership is important.

For this reason, we have designed an internal leadership programme that enables the best in the industry compete to lead and own the Bank. This allows our culture pervade and outlive the current owners and managers of the bank.

Target markets

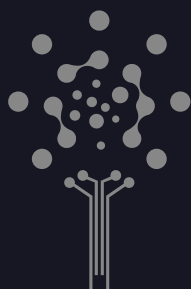


Our choice of market segments was based on the understanding of emerging trends in the macroeconomic environment and opportunities in the sectors of interest.





Our Strategic Goals



Drive a
Digital
Strategy



Build a
Trusted
Bank



Pursue an
Efficient
Bank

MID-TERM

- 5% market share measured by deposits
- Diverse retail funding base
- Non-performing loans below peer group average
- Diversified income streams with top quartile position in all our operating areas
- Double digit revenue growth Y-o-Y
- Cost of funds <5%

LONG-TERM

- Globally competitive financial services franchise by financial and non financial measures
- Fully sustainable business model with institutionalized processes beyond the stewardship of current owners and managers
- Leading consumer banking franchise (bank of choice for customers in our target markets)
- A trusted operator materially impacting all our segments of business participation
- Great place to work

The Heart Strategy

“
The pandemic cemented our belief that there is no bank where there is no community.
”

Our commitment to a Nigeria that works continues to drive our dedication to the HEART sectors because they are the backbone of a functional economy. We can only succeed when our customers live in a society that caters to their basic needs. We will continue across all five sectors – Health, Education, Agriculture, Renewable Energy and Transportation to focus on:

Partnerships to build an ecosystem that fosters collaboration which improves the flow of information and business enablement.

Financing to help grow and scale innovative businesses across each sector, and

Technology to drive efficiency and create new business models for us, our partner organizations and sector businesses.

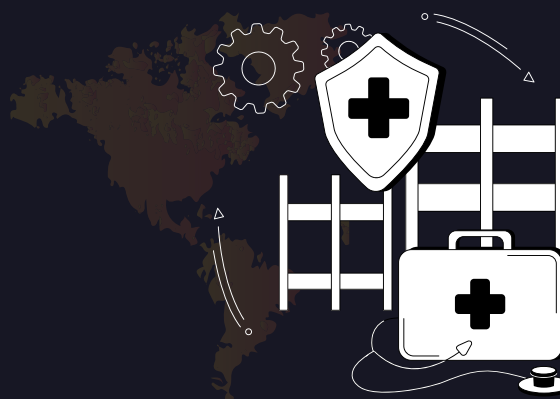
Health

The challenges in healthcare range from an overwhelming number of personnel emigrating to poor infrastructure and an uneducated populace leading to abysmal health outcomes overall.

They say health is wealth and our job is to ensure that the sector can distribute healthcare in a manner that is sustainable.

In the last year, we have:

- Financed hospital assets of about N13 billion to improve the services provided by the sector.
- Enabled the distribution of Electronic Medical Record (EMR) systems to hospitals in our ecosystem across the country.
- Enabled the effective and safe distribution of drugs to the last mile in 3 states.
- Partnered with the Lagos State Government, MD Africa and the Ambulance company to deliver emergency health response to citizens in 10mins.





Education

Nigeria does not have enough schools to cater to its ever-growing population across all stages of education. Alternative forms of learning and scaling the assets we currently have are parts of the solution to the challenge. Nowhere is technology more necessary than in this sector.

Education is the bedrock of economic growth, and we are at the forefront of it.

In the last year, we have:

- Financed a software engineering institution to the tune of N1.2 billion to provide relevant practical technology and leadership education. This program also ensures that participants have corporate placements upon completion of the programme.
- Deployed school management systems across our partner institutions onboarding 811 schools. This improves mobility across schools, enhances



security, and helps schools manage their businesses better.

- Partnered with digital education platforms to promote further educational degrees and provision of education financing.
- Deployed educational programs for children in remote areas to access early years of learning in local languages.

Agriculture

Agriculture has always been at the core of our nation's economy. However, there is still a lot to be done. From providing credit to inputs and advisory, we are actively working to ensure food security and sustainability. We are also leading the conversation through our annual Agriculture Summit Africa and our Farmers Radio. The prospect of Nigeria's agriculture sector is fascinating and our partnerships and investments have been vital in the growth we have experienced.

In the last year, we have:

- Financed and trained over 8,189 women and youth under the SWAY-AgFin program to drive employment and food output in the country.
- Executed the Agricultural Summit Africa - the annual gathering of the various players in the



agriculture ecosystem to drive partnership and collaboration. The summit gathers about 10,000 people physically and virtually annually.

- Won the CBN Agricultural Credit Guarantee Scheme (ACGSF scheme) – Best Private Financial Institution.

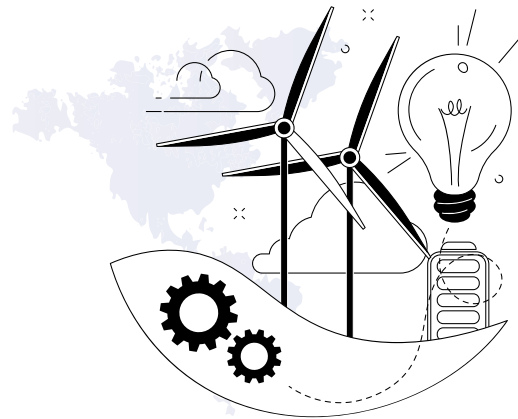
Renewable Energy

Any country that desires growth must have an efficient power infrastructure. For us, it is more than just providing power; we have the opportunity to herald cleaner power sources and improve access to electricity for more than 200 million Nigerians.

While this seems like a herculean task, we have enabled businesses to be more profitable through our ability to reduce power costs and have offered off-grid solutions to households and small businesses across the nation.

In the last year, we have:

- Financed renewable energy transactions at about N1 billion for alternative energy asset acquisitions across the value chain.



- Partnered with the Rural Electrification Agency (REA), the Apex bank and other relevant agencies to drive the penetration of the national electrification drive.

Transportation

Economic goods need to be moved around for economic outcomes to happen. Our definition of goods includes human beings as they are the most important economic good. Our transportation focus is aimed at moving the economy forward, literally. We will do this by using technology and finance to scale systems that work.

In the last year, we have:

Developed and are in the completion stages of launching the 'Transpay' and 'Majalisa' apps. Transpay is a digital lending solution for daily commuters. Majalisa is a digital community for mass transit owners that simplifies their registration and collections system.



Directors, Officers & Professional Advisers

Directors

Mr. Asue Ighodalo	Chairman
Mrs. Olusola Oworu	Independent Director
Mr. Olaitan Kajero	Non-Executive Director
Mrs. Tairat Tijani	Non-Executive Director
Mr. Michael Jituboh	Non-Executive Director
Mrs. Folasade Kilaso	Non-Executive Director
Mr. Michael Ajukwu	Independent Director
Mr. Olatunji Mayaki	Non-Executive Director
Mr. Ankala Prasad	Non-Executive Director
Mr. Manish Singhal	Non-Executive Director*
Mr. Abubakar Suleiman	Managing Director/CEO
Mr. Yemi Odubiyi	Executive Director
Mr. Tunde Adeola	Executive Director
Mr. Raheem Owodeyi	Executive Director

* Appointed effective 3 January 2023

Company Secretary

Mrs. Temitayo Adegoke

Registration Number

2392

Registered Office

Sterling Towers
20, Marina, Lagos
Tel: 2702300-8

Auditors

Deloitte & Touche, Nigeria
Civic Towers, Ozumba Mbadiwe Avenue,
Victoria Island, Lagos

Registrars

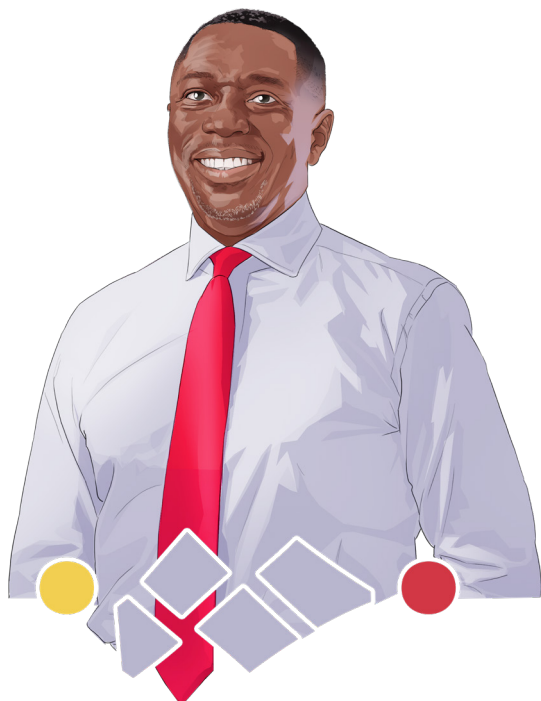
Pace Registrars Limited
Akuro House (8th floor)
24, Campbell Street
Lagos

Consultants

J.K. Randle International
One King Ologunkutere Street
Park View, Ikoyi
Lagos

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Directors' Profile



Asue Ighodalo

Chairman

Mr. Asue Ighodalo was appointed a Non-Executive Director of Sterling Bank in May 2014 and subsequently as Chairman in July 2014. A product of the prestigious Kings College, Lagos, Asue obtained a Bachelor of Science Degree (B.Sc.) in Economics from University of Ibadan in 1981; LL.B in 1984 from the London School of Economics & Political Science and a BL in 1985 from the Nigerian Law School.

He is a Partner in the law firm Banwo & Ighodalo, a leading corporate and commercial law practice in Nigeria, which he founded in partnership in 1991. His core practice areas are corporate finance, capital markets, mergers and acquisitions, banking & securities, foreign investments & divestments, energy & natural resources, privatization, and project finance. A member of several professional associations, Asue sits on the Board of a number of public and private companies.



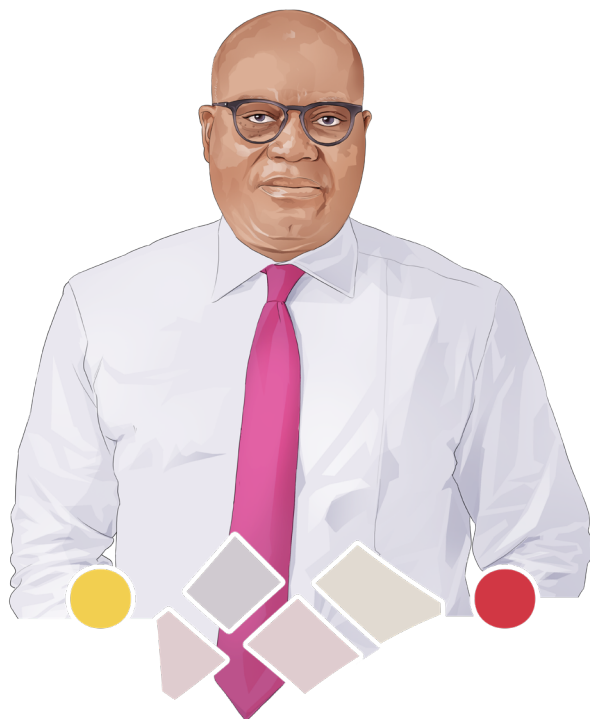
Olusola Oworu

Independent Director

Mrs. Olusola Oworu was appointed an Independent Director on the Board of Sterling Bank Plc in April 2022. She holds a Bachelor of Arts (Honours) in Accounting and is a fellow of the Institute of the Chartered Accountants of Nigeria.

She is a seasoned professional with a strong bias for credit analysis, risk management and marketing. She worked with Coopers and Lybrand (now PricewaterhouseCoopers), NAL Merchant Bank (now Sterling Bank Plc.) and Citibank Nigeria where she rose to the position of Vice President.

Mrs. Oworu served as a Special Adviser on Commerce & Industry to the erstwhile Governor of Lagos State, Mr. Babatunde Raji Fashola SAN. She was also an Honourable Commissioner for Commerce & Industry with the primary responsibility to develop several greenfield projects, initiate schemes to improve the investment climate and lead the drive to attract new investments to Lagos State. She was an Independent Director of First Bank of Nigeria Limited from January 2016 to April 2021. Mrs. Oworu is currently the Chairperson, Lekki Concession Company, and a member of the Advisory Board of Landmark Village, Lekki.



Michael Ajukwu

Independent Director

Mr. Michael Ajukwu was appointed an Independent Director on the Board of Sterling Bank Plc in June 2018. He holds a B.Sc. in Finance from the University of Lagos and an MBA in Accounting & Finance from New York University. He worked for 21 years in the banking industry retiring in 2002 as an executive board member of United Bank for Africa.

Mr. Ajukwu is currently a Non-Executive Director on the Boards of Novotel - A member of ACCOR (a French Hotel Group). He is also an Independent Director on the Board of Tiger Brands SA, MTN Nigeria Communications Plc and International Breweries.

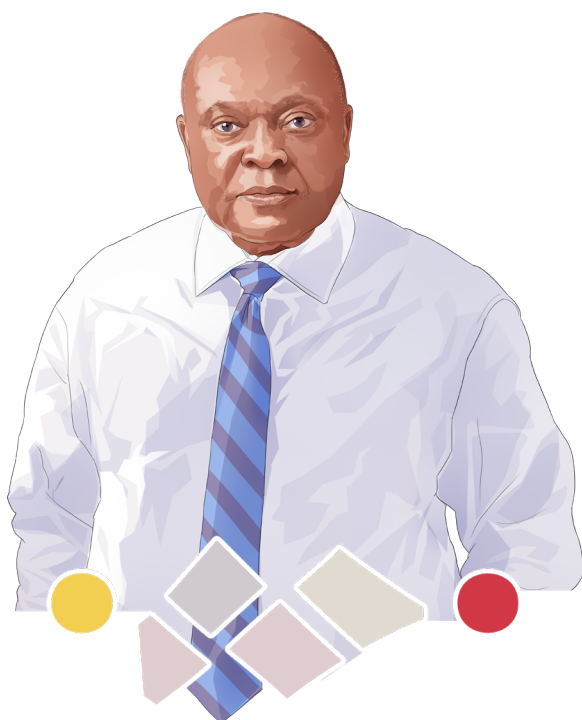


Tairat Tijani

Non-Executive Director

Mrs. Tairat Tijani joined the Board of Directors of Sterling Bank in November 2014. She graduated from Lancaster University with Honours in Accounting, Finance & Economics. She also graduated with a Distinction in MBA, International Business from the University of Birmingham. She is a Fellow of the Association of Chartered Certified Accountants (ACCA) and a member of the Institute of Chartered Secretaries & Administrators of Nigeria. Mrs. Tijani garnered significant experience as an operator in the Capital Market, participating in several landmark transactions which have contributed immensely towards the development of the Nigerian Capital Market.

She was formerly the Head, Capital Markets Division of FBN Capital Ltd (a subsidiary of FBN Holdings Plc) where she had oversight responsibility for deal origination and transaction execution. Mrs. Tijani successfully completed the Financial Times Diploma for Non-Executive Directors in 2016 and has attended several executive education programs with a focus on Leadership and Corporate Governance at leading international institutions including Wharton School, Pennsylvania.



Michael Jituboh

Non-Executive Director

Mr. Michael Jituboh joined the Board of Directors of Sterling Bank in December 2015. He holds a Bachelor of Science (B.Sc.) Degree in Applied Mathematics from the Federal City College (now University of Washington DC), USA and a Master of Arts (MA) Degree in Economic Studies from Stanford University, California, USA.

He worked for 17 years in the African Development Bank in Ivory Coast where he successfully held the positions of Loan Officer, Senior Executive in charge of International Organizations, Special Assistant to the President and Director, International Co-operation Department. He has an extensive background experience in Project Lending and Management. He previously served as Non-Executive Director on the boards of the erstwhile Devcom and Equitorial Trust Banks. He is an alumnus of the Harvard Business School, Program for Management Development (PMD). He was Executive Director, Special Projects at Globacom Limited.



Folasade Kilaso

Non-Executive Director

Mrs. Folasade Kilaso joined the Board of Sterling Bank Plc as a Non-Executive Director in June 2018. She holds a bachelor's degree in law from the University of Kent and an LLM from the prestigious University of Cambridge specializing in International Corporate law and Finance. She trained with leading international law firm Clifford Chance in the United Kingdom and is a solicitor of the Supreme Court of England and Wales. She is presently the Managing Partner at Berkeley Legal where she specializes in Banking & Corporate Finance, Asset Management, Energy, Real Estate, Insurance, Immigration and Risk Management.

Prior to setting up Berkeley Legal in 2015, she was an Executive Director at Standard Chartered Bank, Nigeria. Mrs. Kilaso had a multifunctional career at Standard Chartered during her 11 years with the Bank. She has served on the Board of the Financial Institutions Training Centre (FITC), and on the committees of various institutions such as the Nigeria Inter Bank Settlement Systems (NIBSS), Chartered Institute of Bankers Nigeria (CIBN) and Central Bank of Nigeria (CBN) - Sub Committee for Women Economic Empowerment. She is currently serving on the board of other companies.

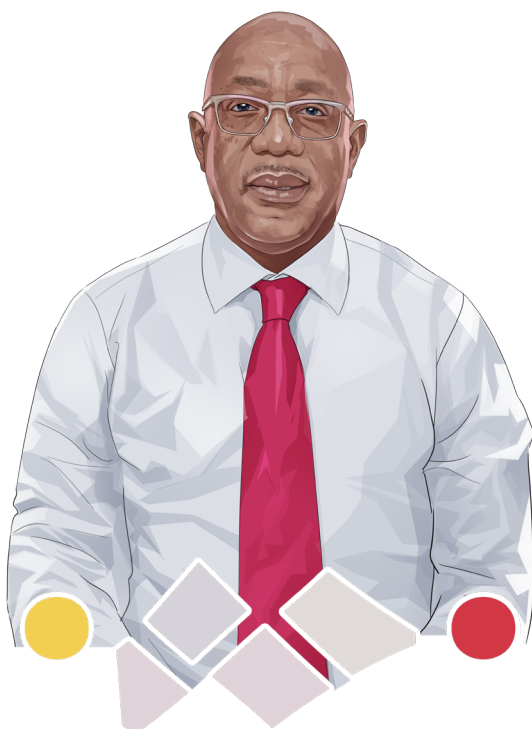


Olaitan Kajero

Non-Executive Director

Mr. Olaitan Kajero joined the Board of Directors of Sterling Bank in August 2014. He holds a Bachelor of Science Degree in Chemistry from the University of Lagos and an MBA Finance from Olabisi Onabanjo University, Ago Iwoye in Ogun State. He is currently the Managing Director of STB Building Society Limited - a position he has held since 2006. He started his career as Finance and Admin Manager at Communication Associates of Nigeria Limited in 1997.

He went on to serve as General Manager and Group Chief Operating Officer in Aircom Nigeria Limited between 2001 and 2006, where he was responsible for general business development and managing the day to day activities of the Company. Mr. Kajero is a Fellow of the Chartered Institute of Bankers of Nigeria.



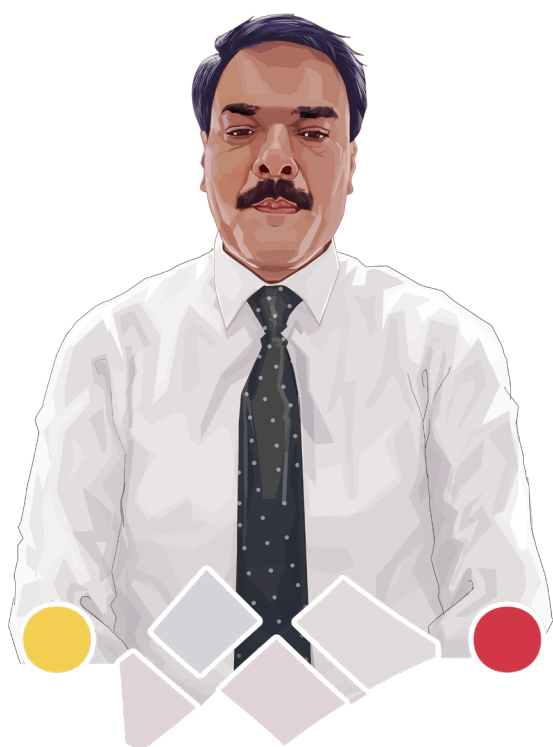
Olatunji Mayaki

Non-Executive Director

Mr. Olatunji Mayaki is an executive management, governance and risk consultant who holds B.Sc. and LLB degrees of the University of Ibadan. He has attended both Harvard and INSEAD business and executive leadership development programs. Called to the Nigerian Bar, he started his career with the law firm then known as Ajumogobia, Okeke, Oyebode & Aluko. He was the pioneer Vice President, Legal & Compliance of Asset & Resource Management Company Ltd, ARM.

He joined Shell Petroleum's Nigerian operations in 1996 as Legal Adviser, Contracting & Projects, and was pioneer Legal Adviser & Company Secretary of Shell Exploration & Production Africa Limited. In 2009 he was appointed as Country Head of Legal & Group Company Secretary for all the Shell Companies in Nigeria. In 2012, he joined Addax Petroleum Nigeria, as Deputy Managing Director, overseeing its External, Government & Regulatory Affairs, Human Resources & Admin, Legal, Community Relations, Security & Supply Chain Management Business Groups. He voluntarily retired from Addax in January 2022.

Tunji sits on the Governing Council of a Nigerian private university, Davidson, and a UK based NGO & Charitable Organisation, Chestrad.



Manish Singhal

Non-Executive Director

Mr. Manish Singhal joined the Board of Directors of Sterling Bank in January 2023. He holds a Master of Science (Mathematics) from Garhwal University and is a Certified Associate of Indian Institute of Bankers (CAIIB).

He has over twenty-six (26) years of experience in the Financial Service Industry. He is currently the General Manager (Operations), International Banking Group (IBG), State Bank of India, where he oversees the Operations and Information Systems, Human Relations & Expansion Planning, and Strategy. He also oversees the implementation of IT-related policies and the activities relating to the IT infrastructure of SBI, among other responsibilities.

Before his current role at SBI, Mr. Manish Singhal worked as a full-time director and Chief Financial Officer at SBICAP Securities Limited (a wholly owned subsidiary and broking arm of the State Bank of India).

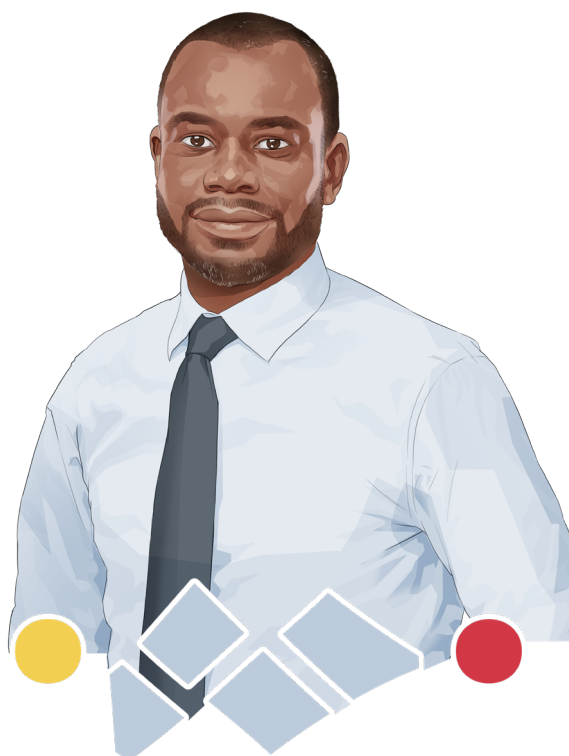


Ankala Prasad

Non-Executive Director

Mr. Prasad is presently the Country Head and Chief Executive Officer and Chairman, Executive Committee of State Bank of India's South African Operations. He joined the State Bank of India in 1995 as a Probationary Officer and has served in various capacities. He has extensive banking experience and is an expert in project finance, with responsibility for large corporates, foreign exchange business including trade transactions. He is well versed in regulatory compliance and reporting, identifying risks and its mitigants.

Mr. Prasad obtained his Bachelor of Science and Master of Science degrees from Nagarjuna University, India. He also obtained an MBA (Financial Management) from the University of Mumbai, India.



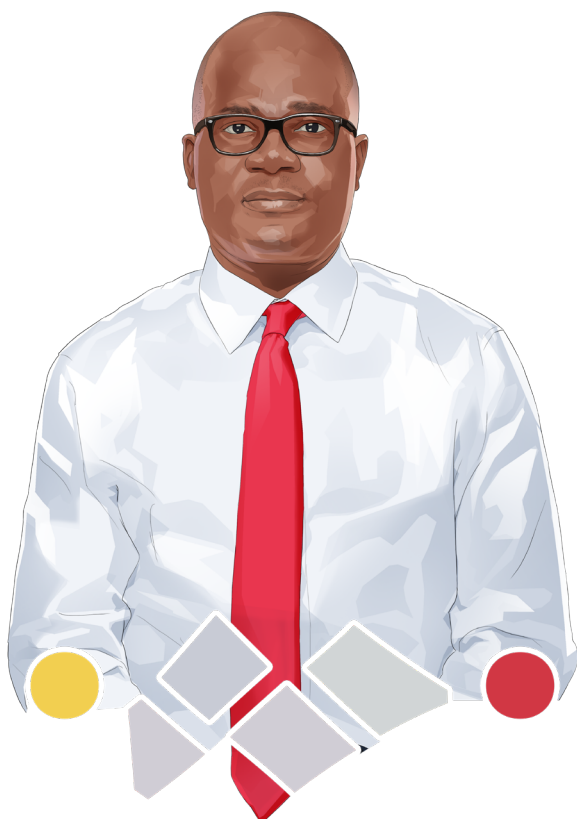
Abubakar Suleiman

MD/CEO

Mr. Abubakar Suleiman currently serves as the Managing Director/Chief Executive of Sterling Bank. He was appointed to the Board in April 2014 with responsibility for directly overseeing the Strategy & Innovation, Branding & Communication, and Human Resource Management Departments before assuming the role of the Managing Director. He is the executive sponsor of the Bank's non-interest banking business (Sterling Alternative Finance).

Mr. Suleiman joined the Sterling Bank family (Trust Bank of Africa) in 2003 with responsibility for Treasury and Finance. Following the merger in 2006, he was appointed Group Treasurer; a position he held until 2011 when he assumed the role of Integration Director – tasked with managing and integrating Equitorial Trust Bank (ETB) into Sterling.

He began his career as an Experienced Staff Assistant at Arthur Andersen (now KPMG Nigeria), before moving to MBC International Bank (now First Bank) as a Management Associate. He later worked in Citibank Nigeria in roles spanning Treasury and Asset & Liability Management. Mr. Suleiman earned a degree in Economics at the University of Abuja, a Master's degree in Major Programme Management from the University of Oxford, and has attended various executive education programmes at INSEAD, Harvard, Wharton, and Said Business Schools.

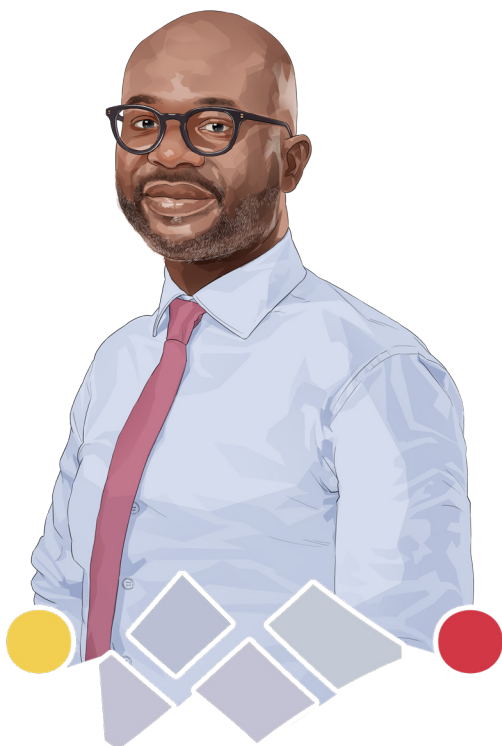


Tunde Adeola

Executive Director

Mr. Tunde Adeola serves as the Executive Director, Commercial and Institutional Banking. He was previously the General Manager and the Divisional Head, Commercial Banking Directorate at Sterling Bank where he is responsible for the growth, retention, sustainability and relationship management of the Bank's commercial banking portfolio. He had previously served as the Business Executive, Commercial & Institutional Banking Group, Lagos Mainland. Prior to joining Sterling Bank, Mr. Adeola was the Assistant General Manager (Ikeja Business Area) in Trust Bank of Africa. He had at various times worked in Kakawa Discount House and Liberty Merchant Bank Limited.

He holds a Bachelor of Arts degree in English from the Lagos State University and a Bachelor of Laws degree from the University of Lagos. He is an alumnus of the Wharton School, Pennsylvania.

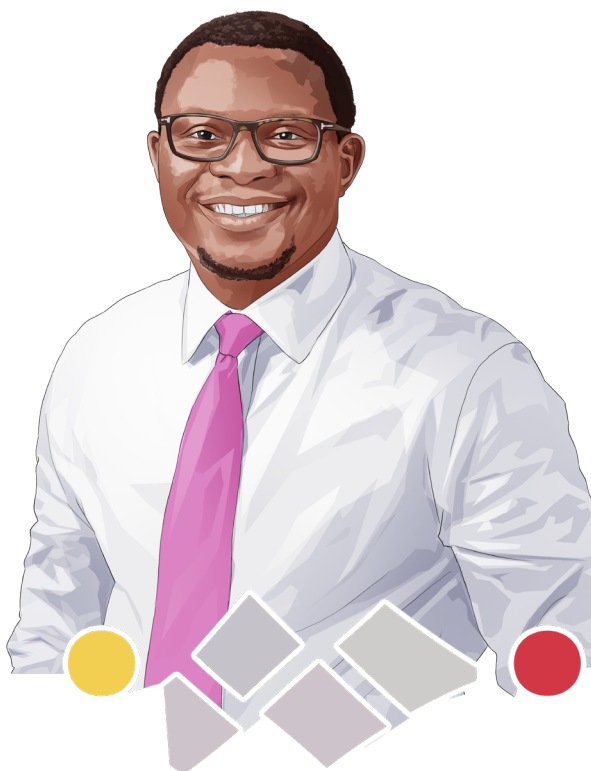


Yemi Odubiyi

Executive Director

Mr. Yemi Odubiyi currently serves as the Executive Director, Corporate & Investment Banking at Sterling Bank. Mr. Odubiyi studied at the University of Lagos and holds a first degree in Estate Management (1994) as well as a Masters in International Law (1998) from the same institution. He started his banking career with the Nigeria unit of Citibank in 1995 as an Operations & Technology Generalist serving across all its Operations and Technology functions and was thereafter enrolled in its Management Associate program undertaking stints across all key units of the Bank.

He left Citibank to join the turnaround team of the then Trust Bank of Africa in 2003 as Head of Operations & Technology. Upon the consolidation of Trust Bank into Sterling Bank Plc, Yemi served as pioneer Group Head, Trade Services. In 2008, he was mandated to build the Structured Finance Group and also assumed oversight for corporate strategy serving as Chief Strategy Officer. Over the course of his career, Mr. Odubiyi has undertaken senior management/executive education programs in Risk Management, Finance, and General Management at leading international educational institutions including the London and Harvard Business Schools to name a few.



Raheem Owodeyi


Executive Director

Mr. Raheem Owodeyi serves as the Executive Director, Operations & Retail Banking/Chief Operating Officer at Sterling Bank where he is responsible for overseeing the Bank's operations and services to meet business goals and projections. He had previously served as the Chief Compliance Officer of the Bank. Prior to joining Sterling Bank, Mr. Owodeyi was a General Manager and Chief Inspector at ASO Savings and Loans Plc. He previously served as a Deputy General Manager and Head, Compliance & Internal Controls (International) at Access Bank Plc. He had at various times worked in BDO Stoy Hayward LLP, United Kingdom, Triumph Bank Plc and Citigroup, Nigeria with a track record of excellent performance.

He obtained a Bachelor of Science degree in Economics (First Class) from Obafemi Awolowo University. He is a Senior Member of the Chartered Institute of Bankers of Nigeria, a Member of the Institute of Internal Auditors and a Fellow of the Compliance Institute, Nigeria. He is an alumnus of the Wharton School, Pennsylvania.

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