

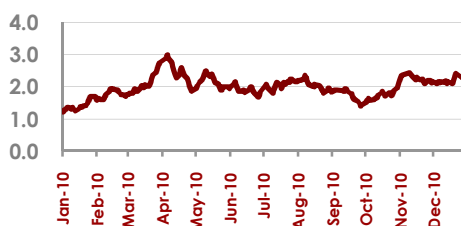
### INVESTOR FACT SHEET

### FY 2010

#### Quick Facts

Sector:	Banking
Exchange:	Nigerian Stock Exchange
NSE Symbol:	STERLNBANK
REUTERS:	STBP.LG
Shares Outstanding :	12.5B
Shareholders' Funds:	N26.1B
Total Assets:	N277.1B
Deposits:	N203.1B
Head office:	20, Marina, Lagos
Branches:	95
Employees:	1,600

#### Share Price



#### Our Identity

- Nigeria's pre-eminent investment banking franchise
- Growing presence in retail banking
- Strong leadership brands across all financial services segments
- Sound corporate governance
- Excellent technology infrastructure and innovative products
- People-oriented customer-focused institution – 'One Customer' Bank
- Scale with clear intent. Managed diversification of the business model

#### Performance Highlights

- Sustained profitability achieved in the third quarter driven by improved margins and operating efficiency
- Return on Average Equity is in the first rank percentile among all banks
- Achieved significant Improvement in asset quality driven by sale of bad loans to AMCON and internal loan recovery initiatives
- Strong liquidity and improved capital position to support business growth

#### Board

- Alhaji Adegunwa, OFR (Chairman)
- Yemi Adeola (Group MD/CEO)
- Yemi Idowu (Non-Executive)
- Bashir Borodo, MFR (Non-Executive)
- Captain Harrison Kuti (Non-Executive)
- Adeyinka Adeola (Non-Executive)
- Rajiv Pal Singh (Non-Executive)
- Lanre Adesanya (Executive)
- Garba Imam (Executive)
- Devendra Puri (Executive)

#### Executive Management

- Yemi Adeola (Group MD)
- Lanre Adesanya (Executive Director)
- Garba Imam (Executive Director)
- Devendra Puri (Executive Director)

#### Key Financials

