

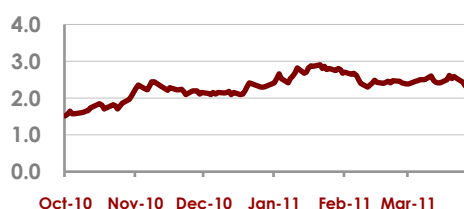
### INVESTOR FACT SHEET

### Q1 2011

#### Quick Facts

Sector:	Banking
Exchange:	Nigerian Stock Exchange
NSE Symbol:	STERLN BANK
REUTERS:	STBP.LG
Shares Outstanding :	12.5B
Shareholders' Funds:	N27.3B
Total Assets:	N280.8B
Deposits:	N201.7B
Head office:	20, Marina, Lagos
Branches:	95
Employees:	1,658

#### Share Price



#### 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)

#### 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

- Management focused on balance sheet efficiency and re-allocation of resources to more profitable activities
- Positive growth of 9% in gross earnings on the back of improvement in non-interest income
- Increase in cost-to-income ratio due to allowances for risk assets
- Return on Average Equity (ROaE) in the first rank percentile among all banks
- Improvement in NPL ratio due to sale of assets to AMCON
- Liquidity and capital adequacy ratios above regulatory benchmarks

#### Key Financials

