

INVESTOR FACT SHEET

Q3 2010

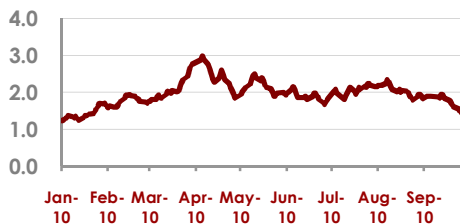
Quick Facts

Sector:	Banking
Exchange:	Nigerian Stock Exchange
NSE Symbol:	STERLNBANK
REUTERS:	STBP.LG
Shares Outstanding :	12.5B
Shareholders'	26.4B
Funds:	
Total Assets:	279.3B
Customer Deposits:	195.7B
Head office:	20, Marina, Lagos
Branches:	91
Employees:	1,493

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
- Long-term stable ownership base to support strategy

Share Price



Performance Highlights

- Q3 2010 results are in line with expectations and further affirm Group strategy and superior execution
- Sustained earnings momentum through third quarter 2010
- Steady growth in interest margins and write-back from credit provisions
- Progress in the implementation of cost savings strategies and improved efficiency
- Key ratios remained satisfactory

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

